

Text: James 5:1-6

Title: “A Wealth Advisory”

SERMON BUMPER – Open your Bibles to James 5. When the weather is extremely hot as it is now sometimes authorities will issue what is called a “health advisory,” warning people that threatening conditions exist. Well Pastor James of the Jerusalem church writes this letter to believers scattered around that part of the world and he issues, not a “health advisory” but a “wealth advisory.” **Read James 5:1-6.**

ILLUSTRATION – Perhaps you have followed the tragic story revolving around the multi-millionaire Jeffrey Epstein. He was one of the most powerful money managers in the world. He owned mansions all over the world including what was at the time the largest private residence in Manhattan. He was personal friends with some the wealthiest and most famous people in the world, including at least two US presidents. All of that began to unravel when he was accused of exploiting teenage girls in a massive sex-trafficking ring. He managed to wiggle out of his legal troubles once, but he was arrested again last month and charged. Yesterday, disgraced Jeffrey Epstein, one of the wealthiest and most powerful men in the world, committed suicide in his jail cell. As I prepared to preach from James 5 I wondered what would have happened if Jeffrey Epstein would have heard and heeded this Scriptural “wealth advisory.”

Now anytime the Bible, or a preacher or teacher of the Bible, comes to the topic of money we might squirm a little. So before we jump into this sensitive subject let me give you some general Scriptural principles to keep in mind:

First, there is no correlation between your material prosperity and your spiritual maturity. You can be dirt poor materially and still have the spiritual riches of eternal life because you’ve trusted in Christ. At the same time, you can be fabulously wealthy but spiritually bankrupt because you’ve never trusted in Christ. So there’s no correlation between your financial condition and your spiritual condition.

Second, wealth isn’t evil. There is nothing wrong with living comfortably. Nowhere does the Bible condemn that in and of itself.

Third, while money is not evil, the love of money is. Possessing money is not evil; it is evil when money possesses us. And the Scripture we have before us here in James 5 has to do with people whose money possesses them. This is a blistering

rebuke to those who are so greedy and love money so much they are willing to oppress others to get more. Now, you may think this doesn't apply to you, but don't tune out, because there's truth in this for all of us. I want us to see three things from these verses ... the admonition, the accusations and the applications. First...

1. THE ADMONITION

Read James 5:1. So out in the congregation or in the community there are what James here calls "rich people." And instead of sitting back and enjoying the good life, James warns them to repent. To "weep and wail" paints the picture of someone sobbing and screaming uncontrollably. You see, God takes their sin seriously so they are to repent.

Why? Well James has an economic forecast for them ... "misery is coming upon you." The wording indicates that the misery has already started and will continue on into the future unless there's a course correction. That's what Paul had in mind in ...

1 Timothy 6:10 - For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

People can think that all they need is more stuff to make them happy, and so they "aspire to acquire" more. And that uncontrolled aspiration only leads to misery ... both now and at the final judgment when it is revealed that they have trusted in their riches and not in the righteousness that comes through Christ.

ILLUSTRATION – Money isn't evil as long as it's in its proper place in our lives. Even a good thing, if it's out of place, can cause misery. Fire in a fireplace can keep your house warm, because the fire is in the right place. Fire in the middle of your dining room will cause great misery because it's in the wrong place. Money in the right place in your life is a good thing; money in the wrong place leads to misery.

So there is the admonition to repent and it is based upon...

2. THE ACCUSATIONS

James levels at least four devastating accusations against those who have money out of place in their lives. First there's...

WORTHLESS HOARDING

Read James 2:2-3a. Three of the most valuable assets in ancient times were produce, clothing and precious metals. Produce or grain can be stored for a time, but if you hoard it eventually it rots, like over-ripe fruit in the drawer of a refrigerator. Clothing was a measure of one's wealth. What good is it to have so many clothes that insects eat them up before you have a chance to wear them all. So we might put our money into something that doesn't lose its value like gold and silver (precious metals). But the Bible says that when the day God's judgment comes nothing will withstand the fires of His judgment ... not even the things that we think never lose their value.

ILLUSTRATION – Nothing in this world retains its value in the long-run. Nan and I are learning this as we were sorting through things in preparation to move. There were things that were really valuable to us for a time. After a while they lost their allure and they went into a box in a closet. Now we're going through those things and being reminded that they aren't as valuable or necessary to us as they once were.

Now in the last part of v.3 James paints a grotesque picture. **Read James 5:3b.** Their hoarded wealth testifies against them that they have trusted in riches and not in God. This is exactly what Jesus, James' half-brother, said in...

Matthew 6:19-21 - "Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.

So James accuses them of worthless hoarding, but also of ...

SINFUL EXPLOITATION

James 5:4 - Look! The wages you failed to pay the workmen who mowed your fields are crying out against you. The cries of the harvesters have reached the ears of the Lord Almighty.

Historians tell us that the common day-laborer in NT times barely survived. What they earned was so meager that they lived day by day. So for a wealthy landowner to withhold their wages for even a day meant the poor laborer and his family simply didn't eat. So the OT laws prohibited a farmer from withholding the wages of a hired hand. And what James exposes here is the sinful exploitation of workers. It was the same as robbery.

ILLUSTRATION – And this wasn't just an ancient problem. We see it right here in our own city. Our community ministries serve people who face this right here and now. Anthony Galata and his team tell us of under-privileged people who are forced to work at ridiculously low wages because their employers know they have no other options for employment. What they do is worth much more than what they are paid, but because they have no standing they have no way of getting a fair wage.

And we might be insulated from this harsh reality, but God is concerned about them. God hears their cries of anguish and will hold those who exploit them accountable. He is called "the Lord Almighty." He is mighty to provide for the poor, and He is mighty to judge those who oppress them.

Next, this wealth advisory includes the accusation of ...

EXCESSIVE INDULGENCE

Read James 5:5. The two words "luxury and self-indulgence" paint the picture of people stuffing their lives full of stuff and sensual pleasures. Ancient historians tell of the wealthy in biblical times who would eat so much they had to go throw up so they could go eat some more.

What makes it all the more hideous is the contrast between the extravagant, wasteful indulgence of the wealthy on one hand, and the suffering of the poor and needy on the other. It's not wrong to enjoy nice things and special pleasures unless and until it keeps us from taking care of those who are less privileged.

And James once again paints a grotesque picture. They are fattening themselves by over-eating fine foods, but it's like an animal being fattened before it is slaughter. Again he is pointing to the day of God's judgment. We have to live our material lives in light of the day when we will stand before God.

And the last accusation is against their ...

CORRUPT INJUSTICE

Read James 5:6. James may have in mind here the perverted justice where the rich used the legal system to take advantage of the poor. They bribed judges or other public officials to gain an advantage over the poor who had no advocates.

Well, that's a pretty ugly picture, isn't it? And it may be a little hard for us to identify with it all. What are we supposed to take away from this? Let me just wrap up by talking about ...

3. THE APPLICATIONS

First, instead of worthless hoarding there should be ... **ETERNAL INVESTMENTS.**

Remember Jesus said to "store up for yourselves treasures in heaven." The Apostle Paul tells Timothy in...

1 Timothy 6:17-18 - Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share.

Let me just remind us here of the Bible's guidance for generous giving, no matter how much you have or don't have. The Bible teaches *proportional* giving. The word "tithe" means "a tenth." All through the Bible God's people are instructed to give generously according to how much they have received. It's not about equal gifts, but about equal sacrifice. The Bible also teaches *central* giving. This is sometimes called "storehouse giving." In the OT God's people brought their offerings to a central place, the storehouse of the Temple, where it was distributed by the spiritual leaders (the priests) for the service of the Lord. In the NT believers brought their offerings to the apostles or the elders who then distributed the funds based upon the needs of the church and the community. You see, this takes "me" out of the picture. We all have our favorite ministries or charities and we love to see those ministries succeed. But giving to those ministries should be over and above the giving of our tithes and offerings to the local church. The Bible teaches proportional giving and central giving.

Second, instead of sinful exploitation there should be ... **FAIR DEALINGS**.

Ephesians 4:28 - He who has been stealing must steal no longer, but must work, doing something useful with his own hands, that he may have something to share with those in need.

We must be scrupulously honest in our dealings with others.

Third, instead of excessive indulgence there should be ... **GODLY SIMPLICITY**. The Bible calls this “contentment.”

Hebrews 13:5 - Keep your lives free from the love of money and be content with what you have, because God has said, “Never will I leave you; never will I forsake you.”

We need to have the wisdom to be able to look at our lives and see that bigger TV or nicer car or piece of jewelry is not going to make our lives more meaningful. Don't trust in those things for meaning in life; trust in God.

Start simplifying your life now. I think of Jesus. He never had much, and when He died with just the clothes on his back. But the Bible says that by His poverty we have all become rich. Ask yourself: What steps can I take to simplify my life so I can give more?

Finally, instead of corrupt injustice there should be ... **RIGHTEOUS JUSTICE**.

Luke 18:7 - And will not God bring about justice for his chosen ones, who cry out to him day and night? Will he keep putting them off?

God cares for and blesses the less-privileged through the grace and mercy shown to them by those who have the ability to help them.

Remember the affluent young man who came to Jesus wanting to know how he might inherit eternal life. After Jesus reminded him of the main commandments the young man said, “Check. Got it all covered.” Then Jesus said to him, “One thing you lack. Go sell everything you have and give it to the poor, and you will have treasure in heaven.” The guy was devastated and the Bible says he went away sad “because he had great wealth.” Jesus isn't saying that you have to give everything away in order to be saved. He's saying that you have to stop trusting your own

righteousness to save you and your own riches to sustain you. Trust in Christ alone to save and sustain.