

God, the Believer, and Money
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James 5:1–6 (ESV)

5 Come now, you rich, weep and howl for the miseries that are coming upon you. 2 Your riches have rotted and your garments are moth-eaten. 3 Your gold and silver have corroded, and their corrosion will be evidence against you and will eat your flesh like fire. You have laid up treasure in the last days. 4 Behold, the wages of the laborers who mowed your fields, which you kept back by fraud, are crying out against you, and the cries of the harvesters have reached the ears of the Lord of hosts. 5 You have lived on the earth in luxury and in self-indulgence. You have fattened your hearts in a day of slaughter. 6 You have condemned and murdered the righteous person. He does not resist you.

- The first thing we need to do is determine to whom James is preaching in these verses.
- Verse one says “Come now, you rich...” That tells us he’s speaking to someone with wealth.
- **Do you think James was speaking to anyone who has material resources?** (Prov. 10:22; Deuteronomy 8:18) This is a specific kind of rich person. Let’s see what they are like.
- Verse two: **What does James say will happen to this person’s riches and stuff?**
- When the Civil War ended, how much was a Confederate dollar worth? **When Jesus comes back how much will all our money and stuff be worth?**
- Back to our profile of the person whom James is warning.
- Verse three is interesting. Let’s re-read it. **Wonder what James means when he says that?**
- Look at it in The Message paraphrase: James 5:3 (The Message)
Your greedy luxuries are a cancer in your gut, destroying your life from within. You thought you were piling up wealth. What you’ve piled up is judgment.
- **How would you compare this to the parable of “the Rich Man and Lazarus” Luke 16:19?**

- **What does verse four say about the person James is warning?**
(Leviticus 19:13)
- Verse five uses sarcasm. **In Jewish culture what happened to “fattened” animals?**
- **What does verse six say these unbelieving rich people did to God’s people?**
- **What are some words we might use to describe the person James is speaking to?**
- The Old Testament prophet Amos knew some people like this. (Reading from the NLT)

Amos 3:10 (NLT)

10 “My people have forgotten how to do right,” says the Lord. “Their fortresses are filled with wealth taken by theft and violence.

Amos 5:11 (NLT)

11 You trample the poor, stealing their grain through taxes and unfair rent. Therefore, though you build beautiful stone houses, you will never live in them. Though you plant lush vineyards, you will never drink wine from them.

Amos 8:4–7 (NLT)

4 Listen to this, you who rob the poor and trample down the needy!

5 You can’t wait for the Sabbath day to be over and the religious festivals to end so you can get back to cheating the helpless. You measure out grain with dishonest measures and cheat the buyer with dishonest scales.*

6 And you mix the grain you sell with chaff swept from the floor. Then you enslave poor people

for one piece of silver or a pair of sandals.

7 Now the Lord has sworn this oath by his own name, the Pride of Israel*: “I will never forget

the wicked things you have done!

John MacArthur writes:

How you feel about money and possessions and material things is a test which reveals the spiritual state of your heart. And James here is obviously speaking to people who though on the outside they may affirm faith in Christ and love for God, obviously love money. And their life is totally controlled and governed by that love of money. And so their spiritual state is revealed in the matter of their relationship to riches.

- Let's go back to verse one. If you read this passage quickly and carelessly you might think these rich folks are "weeping" and "howling" because all their money and stuff has been destroyed. Actually, James is TELLING them to weep and howl.
- Look back at verse 4:9 we studied two weeks ago. **What was that verse about?**
- In a similar way, **why does 5:1 say James wants the rich to mourn?**
- At this point you may be thinking: *"I'm sure glad James is calling out those greedy robber barons!"* You may believe: *"It's apparent James is speaking to the Bernie Madoffs of the world and not people like me who are just struggling to make a living."*
- James IS speaking primarily to the ungodly rich who oppressed the poor. **What about us?**
- You can "love" money no matter how much or how little you have. You can have an unhealthy love relationship with material things no matter how much or how little you have.
- **What are some ways someone in any income bracket can have an unhealthy relationship with money and stuff?**
- As Paul wrote to Timothy the problem is not just possessing money and stuff. It is pursuing it above everything else:

1 Timothy 6:9–10 (ESV)

9 But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. 10 For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs.

- There's a pretty good chance James got his views on the love of money from his older half-brother, Jesus. What did Jesus say about money?

Matthew 6:19–21 (ESV)

19 "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, 20 but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. 21 For where your treasure is, there your heart will be also.

Matthew 6:24 (ESV)

24 “No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.

William Barclay summarizes this passage in just a few words:

“James 5:1-6 has two aims. First, to show the ultimate worthlessness of all earthly riches; and second, to show the detestable character of those who possess them. By doing this he hopes to prevent his readers from placing all their hopes and desires on earthly things.”

Quoting Barclay again:

“It is James' conviction that to concentrate on material things is not only to concentrate on a decaying delusion; it is to concentrate on self-produced destruction.

So, What's the Takeaway?

- We're told Sir Francis Bacon said: *“Money is a great servant but a bad master.”*
- Jesus said: *“You cannot serve God and money.”* He didn't say you can't serve God and HAVE money. He said you cannot SERVE both God and money.
- Do I acknowledge that everything I have belongs to God, I'm just allowed use it for a while?
- Owning money and stuff isn't bad. The problem is when the money and stuff owns me!
- We have to ask ourselves this week: When I consider my relationship to material things, is money my servant or my master?
- If I'm a follower of Christ, He is my Master. And we can't serve two masters.
- In my relationship with money, who wins? God or money?