

¹ Come now, you rich, weep and howl for the miseries that are coming upon you.

James 5:1 This is the strongest passage in Scripture against the abuse of wealth. James tells the rich that they should weep and howl for the miseries that are coming upon them. *The picture is of sobbing lament punctuated with repeated howlings as they face the final judgment. We ought to let the subjective horror of this seep into our hearts. This is God's Word!*ⁱ

Scripture does not teach that being rich condemns one to hell. We see in the following verses and other passages in Scripture that it is loving money, living for it, is what condemns us. There is a reason that Jesus declared that wealth is the main competitor for what should be Jesus' place in our lives. 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.* Matthew 6:24 Jesus' use of 'serve' here is taken from the word slave. It can mean to be in bondage to someone or it can mean to voluntarily be of service. The dual use is appropriate for the love of money does enslave us (John 8:34ⁱⁱ) while at the same time we choose to serve it.

The power of money comes from our desire to feel secure. We see money as the means to make us comfortable and fed, to afford the pleasures of life, and to avoid hardship. James is telling us that is only true for a short time (4:14ⁱⁱⁱ). If that is all we live for, we had better look at where it leaves us! This was the rich young ruler's heart struggle. He wanted to be right with God, but he could not let go of the security he saw in wealth (Mark 10:21,22^{iv}).

There are other passages warning us against being in bondage to money, such as in Paul's letter to Timothy. 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.* 1 Timothy 6:9,10 Ask a wealthy person who lives for money how much is enough, and the response is usually, "A little more!" That is because the more they have the more they feel they need to be content. Jesus is the only source of true contentment!^v

What James is addressing is the future judgment, but Paul's expression, "pierced themselves through with many pangs" is in my opinion, speaking of this life. The piercing of many pangs is evidenced when you look at the homelife of those who live for money. They often go through numerous divorces, cannot tell who is a true friend, and often find their children are lazy and waiting for dad to die. This is partly because dad spends all his time chasing money and trying to manage his abundance. I have known several very wealthy people in my life. Some have productive children, but just as many have deadbeat ones who will one day waste their inheritance like the prodigal son. How that must grieve the parents. They struggle with how to write their will. Add to that all the legal cases they face over business deals and unethical business partners. It is a never-ending hamster wheel.

There are wealthy people in Scripture who kept God first in their lives, including Job, Abraham, David, Josiah, Philemon, Joseph of Arimathea, and Lydia. They used their wealth as God directed them and laid up their true treasure in heaven. James is not condemning wealth but the idolatry of wealth. He is also helping the scattered churches

to see that our natural tendency to envy the rich is misplaced. Wealth can spiritually handicap us (Mark 4:19^{vi}; Mark 10:25^{vii}). Jesus told us that our life does not consist in the abundance of possessions (Luke 12:15^{viii}). He warned us at the end of the parable of the rich fool that where your treasure is, there is your heart also (Luke 12:34^{ix}).

² *Your riches have rotted and your garments are moth-eaten.* James 5:2 Now we are seeing the reason for the condemnation of this kind of wealth. They hoard huge amounts of wealth and goods and do nothing to help the needy. It wastes away.

The super-wealthy of today are being challenged to give away the bulk of their wealth before they die. But because they are worldly, they are giving much of it to causes that are unbiblical, ones that are connected to their businesses, or are unrealistic. It helps them feel a little better about being so wealthy when much of the world lives in poverty. At the same time, they gather in Davos and consider how they can manage and control all of us peons who are ignorant of what we need. What they do keep for themselves is more than we could ever spend in ten lifetimes.

But we must not think of this passage only addressing the super-wealthy. Most of us have a better life than kings of Jame's day could ever imagine. Our homes are more comfortable, our transportation is faster and smoother, and our food more nourishing and with many times more options. Do we live for these things? **We must constantly check ourselves with the question, "What or who am I serving?"** We declare Jesus is Lord, but do we wait on our Lord's instruction or do as we please?

Some of us listened to Lowell's memorial service. We knew he was a generous man, but at it his memorial service we found out his wealth belonged to the Lord, and his insight for development served the kingdom of God. He never mentioned it because it was for the Lord, not for the recognition or praise of man. I remember him telling me that the poor are just as likely to idolize money as the rich are. He understood that it was a matter of the heart.

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.* James 5:3 James is telling us that the problem is not wealth, but where our hearts are fixed and what we do with that wealth. He is addressing those who just pile it up and do nothing with it. When they stand before the Lord on the day of judgment and God asks what they did with their life, they may point to all the gold and silver they left behind. It will not be to their praise but rather to their condemnation. James knew gold and silver do not rust, but he used the expression to describe it being unused. God gave them the gifts to be able to be prosperous, but they did nothing for God or man with it. It was all for a sense of security that is only a mirage^x. It is evidence against them that their god was money.

James' indictment was made even more severe by the fact that it was done in the last days. To understand what is meant we must go back to Peter's Pentecost sermon. A crowd had gathered because of the sound of the mighty rushing wind. The 120 were filled with the Holy Spirit and came out to the crowd declaring the wonderful works of God (Acts 2:6-8^{xi}). The crowd from was from various parts of the world and they could hear them speaking in their own languages. Some mocked the disciples saying they were full of new wine. Peter started his sermon saying it was too early in the morning for wine. ¹⁶ *But this is what was uttered through the prophet Joel: ¹⁷ "And in the last days it shall be, God declares, that I will pour out my Spirit on all flesh, and your sons and your daughters shall prophesy, and your young men shall see visions, and your old men shall*

dream dreams; Acts 2:16,17 Peter claimed what they were witnessing was the fulfillment of Joel's prophecy in Joel 2 (Joel 2:28,29^{xiii}). That means the last days began at Pentecost. The last days are those in which the gospel is clearly understood and proclaimed. We have seen God in Christ Jesus. We know His love for us as demonstrated on the cross. We can receive the Holy Spirit to be our counselor and guide, and the power to be a witness (Acts 1:8^{xiii}). We live in these amazing last days, a time which all the prophets longed to see (1 Peter 1:12^{xiv}).

What makes the storing up of wealth in the last days so repugnant, is that we have the full message and the power to share it with the world. If then we choose instead to hoard our wealth and not use it for this glorious mission, we are all the more accountable to God for withholding the message of His love and invitation to forgiveness. If we waste our resources on frivolous things when we have been prompted to give to advance the kingdom of God, we miss a great opportunity.

God does not want us to live miserly lives and not leave an inheritance to our children (Proverbs 13:22^{xv}), or to live in poverty and not enjoy God's good blessings. That is not what this passage is teaching as we will see in the next verse. It is telling us to have our priorities straight. To realize the time in which we live, to obey the leading of the Holy Spirit when he prompts us to give. Paul invited the churches to give as they had decided in their hearts, not grudgingly because God loves a cheerful giver (2 Corinthians 9:7^{xvi}). He told the Ephesians to not be slackers but to work with their hands so they could give to those in need (Ephesians 4:28^{xvii}).

This church is very generous. I thank God that you give so generously that we can consistently give 25% of our income to missions. It is evidence of the grace of God on this little church. You are giving to God your treasures in the last days when it is so needed to finish spreading the gospel into the remotest corners of the earth. It seems that the more the church gives, the more we are blessed to give. Before he passed on to glory, Dr. Mathai told me that he noticed that the churches that were generous to missions were increasingly blessed (Luke 6:38^{xviii}).

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. James 5:4 This verse gives us more reasons that God condemns their profiteering. The means by which they became so wealthy was that they withheld the wages from laborers.

When I was in elementary school our family was close friends with a contractor who built custom homes. He was very excited to work with a big developer who asked him to frame up homes in a new project. But when he turned in his receipts, the developer said they did not have a contract. It was all word of mouth and the developer denied making any deal with him. So, our friend had to declare bankruptcy. This is the kind of thing James is speaking against.

Not only were some people greedy with their financial blessings, but they were using unjust means to gain even more. The Old Testament specifically commands that laborers be paid the day that they perform their task (Leviticus 19:13^{xix}; Deuteronomy 24:14,15^{xx}). Just as Abel's innocent blood cried from the ground for justice (Genesis 4:10^{xxi}), so the cry of laborers' whose wages were withheld reaches the Lord of the armies of heaven. The language is meant to remind the reader of the curse that came upon Cain (Genesis 4:13^{xxii}) and of the power of God to enforce justice.

God is compassionate and just (Exodus 22:27^{xxiii}). **When mankind suffers unjustly because of the evil in others' hearts, He hears our cries.** Laborers in those days used their daily wage to buy that day's food. To withhold it meant they went without. Woe be to the offender when the cries of the innocent reach the ears of the Lord of hosts. That expression would make them shudder if they had any sense of what it means. Their actions are the opposite of the royal law to love your neighbor (James 2:8^{xxiv}). God is listening and He will respond. All Christian employers should pay a fair wage in a timely manner. Our testimony is affected by how we treat our employees. Knowing that you claim to be a Christian means they believe you represent Jesus. Treat them with that in mind.

⁵ You have lived on the earth in luxury and in self-indulgence. You have fattened your hearts in a day of slaughter. James 5:5 The wealth of the misers is used to live in luxury, to have the best of everything, and in all ways possible to be self-indulgent. The Greek word here translated as luxury describes a soft comfortable condition while self-indulgent implies doing what one pleases whether moral or immoral. They would not go out of their way to help anyone. They do not consider the need all around them. As long as they are comfortable and experience all they desire, they are satisfied to ignore the needs of others.

James tells us their hearts are like the calves that they fatten for a feast. In Kobe, Japan some farmers raise a special breed of cattle. They give them beer to drink and the best grain. They even massage them. The result is a meat that is marbled with fat and amazingly delicious. The cattle live in luxury not realizing they are about to be slaughtered. Then their fattened meat is sold at exorbitant prices for the wealthy to enjoy. And as the wealthy people enjoy their fattened calf that lived in luxury, they do not realize the similarity to their own lives. They have fattened their hearts, indulging in the luxuries of this world while ignoring the need all around them, oblivious to the fact that they are approaching their day of slaughter.

Once again, we see James is sharing in his own way what his half-brother Jesus had taught. Jesus told a story, which some see as a parable and others as a true account, the story of the rich man and Lazarus. The rich man was dressed in purple and fine linen. Every day he feasted sumptuously (Luke 16:19^{xxv}). As Lazarus lay dying at the man's gate, not even the scraps off the table were offered to him. But when they both died, the once rich man now in anguish was told that his reward was in his past life, while Lazarus was being comforted (Luke 16:25^{xxvi}). James is addressing this same concern for the need all around us that Jesus was teaching in His story.

The Jews had three feasts a year that all males had to attend. It was a time of worship and celebrated with rich meals that was not their normal diet. God does not condemn feasting for special occasions, especially when it is to honor God's goodness such as our Thanksgiving meal. It is the life of continual self-indulgence that is being addressed by James.

⁶ You have condemned and murdered the righteous person. He does not resist you. James 5:6 The final word of condemnation was the way the rich gained favor of judges, either by bribery or promise of some favor. If the little laborer brought his rich employer to court for withholding wages, the judge would rule in favor of the wealthy and condemn the righteous person. Or if the rich brought the poor to court to gain a financial advantage, the rich win (2:6^{xxvii}).

In the account of the kings, a king of the northern tribes named Ahab wanted a vineyard that was near his palace. The owner would not sell it to him. He was pouting about not being able to buy it, when his wife Jezebel told him that she would make sure he got what he wanted (1 Kings 21:7^{xxviii}). So she hired base men to make up a lie that the owner of the vineyard had committed a crime that was punishable by death. The owner was executed, and Ahab annexed the vineyard (1 Kings 21:13^{xxix}). It is an Old Testament account similar to what was happening in the first century.

We see similar things today in our own city. They do not result in murder, but the righteous are ruled against while the wealthy have their way. My neighborhood lost the use of our well that my grandfather dug by hand because a corrupt judge ruled in favor of a wealthy developer without even allowing us to present our case. We are witnessing our legal system being compromised by judges who rule according to their political bias instead of the constitution they have vowed to observe. When power rules the judiciary, the righteous will suffer injustice. Francis Schafer predicted that a day was coming when we would experience tyranny of the judiciary. It is upon us.

Who is this righteous One who is condemned and murdered without resisting? Surely there are many righteous people who can afford an attorney and resist prosecution. But **we know of One, the Righteous One, who was condemned and murdered without resisting so that He could be our atoning sacrifice.** Isaiah prophesied that the Righteous One would bear our iniquities (Isaiah 53:11^{xxx}). Thank God He has done so!

James is rebuking the wealthy in the churches who do not use their wealth to meet the needs around them, but instead live for self-indulgence while harming the righteous. He has cited their crimes as hoarding, fraud, self-indulgence, and murder. This was a call to repentance, but it was also an encouragement for the poor to see that God hears their cries and will deal with the situation justly, though human courts may not (Revelation 11:18^{xxxi}). Looking forward to the coming of the Righteous Judge brought comfort to them as it should to us if we are in Christ. Come Lord Jesus!

*“A little more, a little more,” my fallen nature cries,
“Security, and fancies, and the lust of my eyes!”
Money makes its promises, but I know how oft it lies
My short life will soon be past and then I’ll realize
Flesh like grass withers up and then it surely dies
It is in the work of God our hearts should sympathize*

Questions:

- 1 How intense is the warning of verse 1?
- 2 Why is the desire to be rich a temptation?
- 3 What can be the negative effects of wealth?
- 4 How does the warning apply to us?
- 5 List the three indictments.
- 6 How does the last days compound the indictment?
- 7 Is it necessary for Christians to live as paupers?
- 8 What does the fact that the Lord of Hosts hears our cries mean?
- 9 What does “fatted your hearts” allude to?
- 10 How would you word this message from James?

ⁱ R. Kent Hughes, *James: Faith That Works*, Preaching the Word (Wheaton, IL: Crossway Books, 1991), 213.

ⁱⁱ **John 8:34 (ESV)**

³⁴ Jesus answered them, "Truly, truly, I say to you, everyone who practices sin is a slave to sin.

ⁱⁱⁱ **James 4:14 (ESV)**

¹⁴ yet you do not know what tomorrow will bring. What is your life? For you are a mist that appears for a little time and then vanishes.

^{iv} **Mark 10:21-22 (ESV)**

²¹ And Jesus, looking at him, loved him, and said to him, "You lack one thing: go, sell all that you have and give to the poor, and you will have treasure in heaven; and come, follow me." ²² Disheartened by the saying, he went away sorrowful, for he had great possessions.

^v **Hebrews 13:5 (ESV)**

⁵ Keep your life free from love of money, and be content with what you have, for he has said, "I will never leave you nor forsake you."

^{vi} **Mark 4:19 (ESV)**

¹⁹ but the cares of the world and the deceitfulness of riches and the desires for other things enter in and choke the word, and it proves unfruitful.

^{vii} **Mark 10:25 (ESV)**

²⁵ It is easier for a camel to go through the eye of a needle than for a rich person to enter the kingdom of God."

^{viii} **Luke 12:15 (ESV)**

¹⁵ And he said to them, "Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions."

^{ix} **Luke 12:34 (ESV)**

³⁴ For where your treasure is, there will your heart be also.

^x **Proverbs 23:4-5 (ESV)**

⁴ Do not toil to acquire wealth; be discerning enough to desist. ⁵ When your eyes light on it, it is gone, for suddenly it sprouts wings, flying like an eagle toward heaven.

^{xi} **Acts 2:6-8 (ESV)**

⁶ And at this sound the multitude came together, and they were bewildered, because each one was hearing them speak in his own language. ⁷ And they were amazed and astonished, saying, "Are not all these who are speaking Galileans? ⁸ And how is it that we hear, each of us in his own native language?"

^{xii} **Joel 2:28-29 (ESV)**

²⁸ "And it shall come to pass afterward, that I will pour out my Spirit on all flesh; your sons and your daughters shall prophesy, your old men shall dream dreams, and your young men shall see visions. ²⁹ Even on the male and female servants in those days I will pour out my Spirit.

^{xiii} **Acts 1:8 (ESV)**

⁸ But you will receive power when the Holy Spirit has come upon you, and you will be my witnesses in Jerusalem and in all Judea and Samaria, and to the end of the earth."

^{xiv} **1 Peter 1:12 (ESV)**

¹² It was revealed to them that they were serving not themselves but you, in the things that have now been announced to you through those who preached the good news to you by the Holy Spirit sent from heaven, things into which angels long to look.

^{xv} **Proverbs 13:22 (ESV)**

²² A good man leaves an inheritance to his children's children, but the sinner's wealth is laid up for the righteous.

^{xvi} **2 Corinthians 9:7 (ESV)**

⁷ Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver.

^{xvii} **Ephesians 4:28 (ESV)**

²⁸ Let the thief no longer steal, but rather let him labor, doing honest work with his own hands, so that he may have something to share with anyone in need.

^{xviii} **Luke 6:38 (ESV)**

³⁸ give, and it will be given to you. Good measure, pressed down, shaken together, running over, will be put into your lap. For with the measure you use it will be measured back to you."

^{xix} **Leviticus 19:13 (ESV)**

¹³ “You shall not oppress your neighbor or rob him. The wages of a hired worker shall not remain with you all night until the morning.

^{xx} **Deuteronomy 24:14-15 (ESV)**

¹⁴ “You shall not oppress a hired worker who is poor and needy, whether he is one of your brothers or one of the sojourners who are in your land within your towns. ¹⁵ You shall give him his wages on the same day, before the sun sets (for he is poor and counts on it), lest he cry against you to the LORD, and you be guilty of sin.

^{xxi} **Genesis 4:10 (ESV)**

¹⁰ And the LORD said, “What have you done? The voice of your brother’s blood is crying to me from the ground.

^{xxii} **Genesis 4:13 (ESV)**

¹³ Cain said to the LORD, “My punishment is greater than I can bear.

^{xxiii} **Exodus 22:27 (ESV)**

²⁷ for that is his only covering, and it is his cloak for his body; in what else shall he sleep? And if he cries to me, I will hear, for I am compassionate.

^{xxiv} **James 2:8 (ESV)**

⁸ If you really fulfill the royal law according to the Scripture, “You shall love your neighbor as yourself,” you are doing well.

^{xxv} **Luke 16:19 (ESV)**

¹⁹ “There was a rich man who was clothed in purple and fine linen and who feasted sumptuously every day.

^{xxvi} **Luke 16:25 (ESV)**

²⁵ But Abraham said, ‘Child, remember that you in your lifetime received your good things, and Lazarus in like manner bad things; but now he is comforted here, and you are in anguish.

^{xxvii} **James 2:6 (ESV)**

⁶ But you have dishonored the poor man. Are not the rich the ones who oppress you, and the ones who drag you into court?

^{xxviii} **1 Kings 21:7 (ESV)**

⁷ And Jezebel his wife said to him, “Do you now govern Israel? Arise and eat bread and let your heart be cheerful; I will give you the vineyard of Naboth the Jezreelite.”

^{xxix} **1 Kings 21:13 (ESV)**

¹³ And the two worthless men came in and sat opposite him. And the worthless men brought a charge against Naboth in the presence of the people, saying, “Naboth cursed God and the king.” So they took him outside the city and stoned him to death with stones.

^{xxx} **Isaiah 53:11 (ESV)**

¹¹ Out of the anguish of his soul he shall see and be satisfied; by his knowledge shall the righteous one, my servant, make many to be accounted righteous, and he shall bear their iniquities.

^{xxxi} **Revelation 11:18 (ESV)**

¹⁸ The nations raged, but your wrath came, and the time for the dead to be judged, and for rewarding your servants, the prophets and saints, and those who fear your name, both small and great, and for destroying the destroyers of the earth.”