

WHEELERSBURG BAPTIST CHURCH

Life Application Sunday School Class

May 12, 2002

READ James 5:1-6

Now listen, you rich people, weep and wail because of the misery that is coming upon you. ² Your wealth has rotted, and moths have eaten your clothes. ³ Your gold and silver are corroded. Their corrosion will testify against you and eat your flesh like fire. You have hoarded wealth in the last days. 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. ⁵ You have lived on earth in luxury and self-indulgence. You have fattened yourselves in the day of slaughter. ⁶ You have condemned and murdered innocent men, who were not opposing you.

Who is James addressing in this passage? Is this rebuke addressed to everyone who is rich? How do we define rich? What is a Biblical perspective on riches and wealth?

First, let's try to address some of these questions from the immediate context of James, and then we will look outside the book of James to better understand this subject from a scriptural perspective, then extract the principles, and apply them to our lives.

I think it is clear that this passage is exposing the hypocrisy of unregenerate rich people that were associated with the church. It is clear from the passage that they are facing eternal misery and judgment. Verse 1 says that misery is coming upon them, that they are facing a fiery judgment (verse 3), and are coming to a day of slaughter (verse 5). The judgment they are facing is not because they have wealth, but their attitude toward and use of that wealth.

Because we are all "wealthy" by worldly standards, that is, most if not all in this country, and I would think certainly all in this room today, have much more than we need. That qualifies us as materially rich. So it behooves us to take a very critical and close look at our attitude toward the wealth that we possess and how we are using and handling it.

From these verses in chapter five, answer this question: What is James condemning? Verse 3 says these people were "hoarding" their wealth in the last days. The KJV says that "you have heaped treasure together for the last days. The idea is that it is being stored in excess. It is being kept instead of being paid to those who have earned it. Look at verse 4. There were harvesters that had worked hard in the fields of the rich,

and were not being paid. Instead those wages were being kept by the rich and used for luxurious purposes and selfish indulgence. They had made themselves rich by taking advantage of others weakness and ignorance. In verse 6, it even goes further and says that these had condemned and murdered innocent people (probably through the legal system) to maintain the wealth and money.

Material riches are neutral, neither good nor bad. It is our response to and use of material things that has moral import. It is the attitude of the heart concerning material wealth and treasure that is important.

So what is a proper attitude and view toward material abundance or excess? The Bible has much to say on the subject.

The Scriptures teach that the ability to attain wealth comes from God and not us. Those who are rich are tempted to think that they have attained their wealth by their own strength and intelligence, and that their wealth is a manifestation of their superiority. Others can also be tempted to look at those with material things and be impressed with what they have acquired.

The rich are warned in Scripture not to be arrogant, and not to put their hope in wealth, but in God who is the one who richly supplies all of the material wealth for enjoyment. The primary enjoyment we are to gain from the excess is in giving and doing good deeds to the glory of God, not the pursuit of excess luxury and pleasure for ourselves.

The Bible teaches with wealth comes many temptations. When we have more than enough, it is tempting to begin to trust that extra nestegg, and forget the Lord. In practical terms, we transfer our dependence from the Lord to the riches. Excess riches can also lead to a wrong type of satisfaction and a spiritual lethargy that manifests in hedonistic living. The deception that riches can produce can choke the truth of God out of a person's life and leave them spiritually barren. A love and desire for money will lead a person away from the Lord which ends in great grief.

Jesus said covetousness (a desire for more) manifests in selfishness and greed and makes it impossible to be saved apart from the gracious sovereign work of the Lord to change the heart. Unregenerate people see their reward as being in this life. This is why material things hold such importance. Anything in this life that holds our attention and our affection needs to be dealt with severely.

Money can lie to us by producing a false sense of security. Earthly riches are subject to decay, loss, stealing, and destruction. The pseudo-security of wealth can be gone in a moment. No amount of money will save a person from death and the judgment that follows. This fact exposes the vanity and foolishness of taking pride and boasting about material wealth. Only righteousness will matter in the ultimate sense. This life and its riches and pleasures are fleeting, vain, and soon to be gone. A person who trusts in his riches is destined to fall and be judged. Understanding and knowing the Lord is all that matters in the end. Wealth that is hoarded just ends up in the hands of other people.

Material things and money impress people. As God's people, we are not to be impressed or enamored by the riches and wealth of this world. A man who has riches, but doesn't know the Lord, is really no different than an animal who dies. This life does not consist in what a person owns.

We are commanded to be content with the meeting of our basic needs. A desire to have more than that for ourselves will lead into all kinds of sins and desires that can lead to destruction. We cannot serve God and money at the same time. God demands all of our affection, attention, and desires. If you serve money, you will end up despising God. If our attention and concern is focused on material things, the Bible calls it a lack of faith sin. It is a manifestation of an idolatrous heart. What we think about, are concerned about, and run after is the treasure of our heart. What is your dream? What is your great hope? What do you want more than anything else?

The Lord wants us to use our excess to take care of others, and depend on Him to take care of us. The issue is not how much a person possesses, but rather how faithful and rich they are toward God in the expression of good works toward others. When we forsake our pursuit and affection for worldly things for the sake of the Kingdom of God, we receive back many times over what we forsake plus eternal life. The essence of blessing of the Christian life is giving, not receiving. The blessing of having extra is in ability to give to others, not in the hoarding for ourselves. A greedy heart causes people to hoard instead of give. Wealth is a blessing to a believer when he uses it unselfishly. Money can be used as a tangible way to show love, compassion, and mercy to others to bring great glory to God.

Here is a story that illustrates this matter of a generous heart. The preacher asked the farmer, "If you had 100 cows, would you give 50 to the Lord's work?" "Certainly I would," replied the farmer. The preacher further inquired, "If you have ten cows, would you give five for the Lord's work?", "But of course I would" replied the farmer. "One final question," the preacher asked, "If you had two cows, would you spare one for the Lord's work?" The farmer replied, "Now that is an unfair question. You know I only have two cows."

It seems that we are always ready to give what we do not have. The fact is, this whole matter of materialism, greed, covetousness, and generosity is a matter of the heart. And in the culture we are in, it may be one of the biggest temptation and threat to our spiritual well being.

What we really need to consider is this: Why has God given us the abundance that we have? From our study today, the answer has to be for the sake of promoting the Kingdom of God and for bringing great glory

to God through the expression of God's mercy, compassion, and provision. God has given us the great privilege and opportunity to be conduits of His blessing. What thoughts cross your mind when the unexpected bonus comes, or the overtime is available, or a relative blesses you with a gift. I think we should be praying "Lord, why do I have this extra? How do you want to use this to bless someone and bring glory to your name?" How do we view giving? Is it a great joy and something that we look forward to, or is it something we do reluctantly, or with fear and worry that we won't have enough for ourselves? Do we pray and ask God for more so that we can give, or do we just ask God for ourselves? I sincerely believe that the Lord wants to use us a conduits of His blessing. But our vessels need some cleansing. Do we seek out and look for needs to meet, or is it our tendency when needs become evident to turn away or tune it out?

One day we will each give an account for what we have been given. I believe one aspect of our judgment will be seeing the lost blessings and joy that could have been ours if we had been sensitive and obedient to the Spirit's prompting to give. On that day, those opportunities will be gone. Time is short, and in our brief existence on this side of eternity, we need to be maximizing our eternal investment in the Kingdom. We need to look at all of our time, talents, abilities as investments that God has made in us to bring Him a great return.

Often the depression, frustration, and boredom in our lives are just symptoms of an underlying selfish lifestyle and attitude. The fullness of joy and abundant life that Christ offers His disciples is experienced when we become servants; givers and not just takers. When we are being used as a channel of blessing, that is when we are closest to the Lord. That is when we are filled with His goodness, His joy, His peace, and His blessing. It is when we understand that He gives us those things so that we can give them to others. This is the purpose of our salvation, to be expressions of His glory and goodness in this world. This is true fellowship with Him and with one another, when we are loving others through practical expressions of service and meeting needs. I encourage you to seek the Lord, and ask Him where He wants you to serve and give of what He has given to you.

One final comment. You may be thinking, I don't have much to give. What good is the little that I have? A thought has been occurring to me over and over in the past several weeks. "Little in the hands of the Master is much" Think of the boy with just a few fishes and loaves – in Jesus' hands that fed over 5,000 people. Think of the widow who gave her two coins. Think of the tiny grain of mustard seed that grows into a great tree. God never expects us to give what we do not have, but He always requires us to make all of what he has given to us available to Him for His use. And He promises that as we seek His kingdom, that He will abundantly take care of all our needs. There is an abundant life of joy and fulfillment promised and waiting for those who will take what God has given them and give it to others. Go for it!

I Tim 6: ¹⁷ 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. ¹⁸ Command them to do good, to be rich in good deeds, and to be generous and willing to share. ¹⁹ In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.

Deut 8: ¹⁰ When thou hast eaten and art full, then thou shalt bless the LORD thy God for the good land which he hath given thee. ¹¹ Beware that thou forget not the LORD thy God, in not keeping his commandments, and his judgments, and his statutes, which I command thee this day: ¹² Lest when thou hast eaten and art full, and hast built goodly houses, and dwelt therein; ¹³ And when thy herds and thy flocks multiply, and thy silver and thy gold is multiplied, and all that thou hast is multiplied; ¹⁴ Then thine heart be lifted up, and thou forget the LORD thy God, which brought thee forth out of the land of Egypt, from the house of bondage; ¹⁵ Who led thee through that great and terrible wilderness, wherein were fiery serpents, and scorpions, and drought, where there was no water; who brought thee forth water out of the rock of flint; ¹⁶ Who fed thee in the wilderness with manna, which thy fathers knew not, that he might humble thee, and that he might prove thee, to do thee good at thy latter end; ¹⁷ And thou say in thine heart, My power and the might of mine hand hath gotten me this wealth. ¹⁸ But thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he sware unto thy fathers, as it is this day. ¹⁹ And it shall be, if thou do at all forget the LORD thy God, and walk after other gods, and serve them, and worship them, I testify against you this day that ye shall surely perish. ²⁰ As the nations which the LORD destroyeth before your face, so shall ye perish; because ye would not be obedient unto the voice of the LORD your God.

Psalm 17: ¹⁴ O LORD, by your hand save me from such men, from men of this world whose reward is in this life.

49: ¹ Hear this, all you peoples;

in, all who live in this world,

in low and high,

and poor alike:

mouth will speak words of wisdom;

utterance from my heart will give understanding.

I'll turn my ear to a proverb;

the harp I will expound my riddle:

y should I fear when evil days come,

when wicked deceivers surround me—

those who trust in their wealth

boast of their great riches?

Can man redeem the life of another

or give to God a ransom for him—

a ransom for a life is costly,

and payment is never enough—

because he should live on forever

and not see decay.

For all can see that wise men die;

the foolish and the senseless alike perish

and leave their wealth to others.

Their tombs will remain their houses forever,

and their dwellings for endless generations,

though they had named lands

after themselves.

For no man, despite his riches, does not endure;

he dies like the beasts that perish.

This is the fate of those who trust in themselves,

and of their followers, who approve their sayings. Selah

As sheep they are destined for the grave,

and death will feed on them.

Upright will rule over them in the morning;

and their forms will decay in the grave,

and they will be taken from their princely mansions.

It God will redeem my life from the grave;

will surely take me to himself. Selah

Do not be overawed when a man grows rich,

when the splendor of his house increases;

for he will take nothing with him when he dies,

splendor will not descend with him.

Though while he lived he counted himself blessed—

men praise you when you prosper—

you will join the generation of his fathers,

but you will never see the light of life.

Like a man who has riches without understanding

like the beasts that perish.

11:4⁴ Wealth is worthless in the day of wrath,

but righteousness delivers from death.

11: ²⁸ Whoever trusts in his riches will fall,

but the righteous will thrive like a green leaf.

Jer 9: ²³ This is what the LORD says:

Do not let the wise man boast of his wisdom

nor the strong man boast of his strength

nor the rich man boast of his riches,

but let him who boasts boast about this:

that he understands and knows me,

for I am the LORD, who exercises kindness,

ce and righteousness on earth,

n these I delight,”

declares the LORD.

Mt 19: ¹⁶ Now a man came up to Jesus and asked, “Teacher, what good thing must I do to get eternal life?”
¹⁷ “Why do you ask me about what is good?” Jesus replied. “There is only One who is good. If you want to enter life, obey the commandments.” ¹⁸ “Which ones?” the man inquired. Jesus replied, “‘Do not murder, do not commit adultery, do not steal, do not give false testimony, ¹⁹ honor your father and mother,’ and ‘love your neighbor as yourself.’”

²⁰ “All these I have kept,” the young man said. “What do I still lack?” ²¹ Jesus answered, “If you want to be perfect, go, sell your possessions and give to the poor, and you will have treasure in heaven. Then come, follow me.” ²² When the young man heard this, he went away sad, because he had great wealth. ²³ Then Jesus said to his disciples, “I tell you the truth, it is hard for a rich man to enter the kingdom of heaven. ²⁴ Again I tell you, it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God .” ²⁵ When the disciples heard this, they were greatly astonished and asked, “Who then can be saved?”

²⁶ Jesus looked at them and said, “With man this is impossible, but with God all things are possible.” ²⁷ Peter answered him, “We have left everything to follow you! What then will there be for us?” ²⁸ Jesus said to them, “I tell you the truth, at the renewal of all things, when the Son of Man sits on his glorious throne, you who have followed me will also sit on twelve thrones, judging the twelve tribes of Israel .” ²⁹ And everyone who has left houses or brothers or sisters or father or mother or children or fields for my sake will receive a hundred times as much and will inherit eternal life. ³⁰ But many who are first will be last, and many who are last will be first.

Luke 12: ¹³ Someone in the crowd said to him, “Teacher, tell my brother to divide the inheritance with me.”

¹⁴ Jesus replied, “Man, who appointed me a judge or an arbiter between you?” ¹⁵ Then he said to them, “Watch out! Be on your guard against all kinds of greed; a man’s life does not consist in the abundance of his possessions.”

¹⁶ And he told them this parable: “The ground of a certain rich man produced a good crop. ¹⁷ He thought to himself, ‘What shall I do? I have no place to store my crops.’”

¹⁸ “Then he said, ‘This is what I’ll do. I will tear down my barns and build bigger ones, and there I will store all my grain and my goods. ¹⁹ And I’ll say to myself, ‘You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry.’”

²⁰ “But God said to him, ‘You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?’”

²¹ “This is how it will be with anyone who stores up things for himself but is not rich toward God.”

Do Not Worry

²² Then Jesus said to his disciples: “Therefore I tell you, do not worry about your life, what you will eat; or about your body, what you will wear. ²³ Life is more than food, and the body more than clothes. ²⁴ Consider the ravens: They do not sow or reap, they have no storeroom or barn; yet God feeds them. And how much more valuable you are than birds! ²⁵ Who of you by worrying can add a single hour to his life? ²⁶ Since you cannot do this very little thing, why do you worry about the rest?”

²⁷ “Consider how the lilies grow. They do not labor or spin. Yet I tell you, not even Solomon in all his splendor was dressed like one of these. ²⁸ If that is how God clothes the grass of the field, which is here today, and tomorrow is thrown into the fire, how much more will he clothe you, O you of little faith! ²⁹ And do not set your heart on what you will eat or drink; do not worry about it. ³⁰ For the pagan world runs after all such things, and your Father knows that you need them. ³¹ But seek his kingdom, and these things will be given to you as well.

³² “Do not be afraid, little flock, for your Father has been pleased to give you the kingdom. ³³ Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will not be exhausted, where no thief comes near and no moth destroys. ³⁴ For where your treasure is, there your heart will be also.

I Tim 6: ⁶ But godliness with contentment is great gain. ⁷ For we brought nothing into the world, and we can take nothing out of it. ⁸ But if we have food and clothing, we will be content with that. ⁹ People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. 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.

Mt 6: ¹⁹ “Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. ²⁰ But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. ²¹ For where your treasure is, there your heart will be also.

²² “The eye is the lamp of the body. If your eyes are good, your whole body will be full of light. ²³ But if your eyes are bad, your whole body will be full of darkness. If then the light within you is darkness, how great is that darkness!

²⁴ “No one can serve two masters. 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 both God and Money.

Do Not Worry

²⁵ “Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more important than food, and the body more important than clothes? ²⁶ Look at the

birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they? ²⁷ Who of you by worrying can add a single hour to his life?

²⁸ “And why do you worry about clothes? See how the lilies of the field grow. They do not labor or spin. ²⁹ Yet I tell you that not even Solomon in all his splendor was dressed like one of these. ³⁰ If that is how God clothes the grass of the field, which is here today and tomorrow is thrown into the fire, will he not much more clothe you, O you of little faith? ³¹ So do not worry, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’ ³² For the pagans run after all these things, and your heavenly Father knows that you need them. ³³ But seek first his kingdom and his righteousness, and all these things will be given to you as well. ³⁴ Therefore do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own.