


JAMES 5:1-6

RICH CHRISTIANS IN A GILDED AGE

“Come now, you rich, weep and howl for the miseries that are coming upon you. Your riches have rotted and your garments are moth-eaten. 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. Behold, the wages of the labourers 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. You have lived on the earth in luxury and in self-indulgence. You have fattened your hearts in a day of slaughter. You have condemned and murdered the righteous person. He does not resist you.”¹

tanding on the street corner in New Westminster, the young man pleaded with people passing by to believe the message of grace. He had organised a group of young men to witness on the streets of the city because he believed God had called him to serve as a spokesman for righteousness. I remember quite well when he preached his first message to a congregation. He had given the message the title, “It’s All Gonna’ Burn.” Using **2 PETER 3:1-7** as a text, the emphasis of his earnest plea was that the things of this world are impermanent, and that we must focus on the permanence of eternity.

I had the joy of baptising that young man when he confessed his faith in Christ as Lord. He eagerly read the Bible and grew rapidly in the Faith. He had a heart for the salvation of lost friends and family members, frequently pleading with schoolmates to believe the message of life. When his father died unexpectedly, he asked that I present a salvation message at the funeral and extend an invitation in hopes that people might be saved. During prayer meetings, he often pleaded for us to pray for the salvation of his family. My assessment was that the young man was an eager evangelist because of the joy of his own salvation.

He began to date a fine Christian woman, whom he eventually married. She told me that she was looking forward to the joy of motherhood. Preparing for his future, the young husband enrolled in a course of study that would permit him to assume a position in a shipping firm. He became a businessman and eventually rose through the ranks of the business world until he was directing the firm. Suddenly, he was earning more money than he ever thought possible. However, as wealth increased, he had less and less time for Christ, or for reading the Word, or for prayer, and he certainly did not want to jeopardise his relationship with business contacts through speaking of his faith or being overly righteous.

Attendance at the services of the church at first became sporadic, and finally, he was no longer present at worship. Though his wife now had vast sums of money at her disposal, she felt unfulfilled and disappointed because he did not want children; his work occupied all his time and required him to be absent on trips overseas. He felt that children would hinder his advancement in the business world and require too much of his time.

To my knowledge, he has never again followed the way of Christ. In the eyes of the world he is wildly successful, living the contemporary dream. However, by the standard of the Word, one would be hard-pressed to say that he is successful. In fact, judging by his actions during the past couple of decades it is difficult to know if he ever knew the Saviour.

¹ Unless otherwise indicated, all Scripture quotations are from **The Holy Bible, English Standard Version**
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James confronts those who pursue wealth to assess the cost to their spiritual health. There is an argument to be made that he is addressing wealthy unbelievers who were oppressing impoverished Christians. There are equally valid arguments to be made that he is addressing Christians who have fallen into a trap of depending upon their wealth. I tend to come down on the side of those who say that James is continuing his confrontation of professing Christians. It would be odd for him suddenly to address outsiders when they are not likely to read what he has written. Moreover, it is evident that he is addressing professing Christians in **JAMES 4:13**, when he begins by saying, “Come now, you...” In the first verse of our text, the same words “Come now, you...” introduce the theme of censuring those who depend upon their wealth instead of God.

Whether James is addressing unbelievers or believers is of less importance than that we recognise the grave danger wealth poses to our spiritual health and take steps to avoid stumbling and becoming unproductive in the work the Saviour has assigned to us. James’ warning to the rich serves as a caution to all who seek to follow Christ in this day, for if we fail to understand the stewardship we have received with what we hold, we will surely come under condemnation.

RESPONSIBILITIES IMPOSED BY WEALTH — “Come now, you rich, weep and howl for the miseries that are coming upon you. Your riches have rotted and your garments are moth-eaten. 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. Behold, the wages of the labourers 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. You have lived on the earth in luxury and in self-indulgence. You have fattened your hearts in a day of slaughter. You have condemned and murdered the righteous person. He does not resist you.”

Without explicitly stating the issue, it is apparent that James assumes wealth imposes responsibility on those who possess earthly goods. Concerning this matter, Paul has written, “There is great gain in godliness with contentment, for we brought nothing into the world, and we cannot take anything out of the world. But if we have food and clothing, with these we will be content. 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. 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 6:5-10**].

One cannot help but be impressed with the sobering logic that forcefully reminds readers, “we brought nothing into the world, and we cannot take anything out of the world.” It is a tacit reminder of the stewardship we have received when we receive wealth. Of course, there are people who will demur, contending that they are not wealthy. Frankly, there are none among us who have only food and clothing in this world. We have houses with all the accoutrements commonly afforded by modern technology, vehicles that are more reliable and more comfortable than anything our parents could have ever dreamed of driving, entertainment units that provide us with music, videos, access to immediate news—we have more than we can ever use!

Thus, though few of us would contend that we are wealthy, the evidence is that in light of history and in light of prevalent conditions throughout much of the world, we are wealthy beyond belief. We cannot shrug off our situation by saying our wealth is relative and that we have taken a beating from the present recession. We are responsible before God for what He has entrusted to us. We must ensure that we administer the wealth He has permitted us to hold, seeing it as a stewardship to be used for our good and for His glory. This issue is not either/or; rather it is both/and.

What I mean is that we do have responsibility to ensure that we have provided for our family. This means that we must act responsibly to keep debt to a minimum so that we can be generous on every occasion. Additionally, we are responsible to provide security for our family and to ensure that our future needs are provided for. We know that one day we must die if Christ tarries, and it is only reasonable to have insurance to care for final needs and to provide for our family, especially if they depend upon our labour. We realise that we live in a fallen world and that illness is a very real possibility for ourselves and our family members. Thus, medical and dental insurance are not unreasonable expectations for our families.

However, when we have provided for these needs, we must ask what we are doing to the glory of God. It is not enough to say that we are avoiding becoming a burden to society and/or our family, for stewardship is not passive—it must be aggressive and active. How am I using what God has entrusted to my oversight to advance His Kingdom? This is the question that each of us must answer as we administer our goods and seek to fulfil our responsibility.

Wealth imposes on me a responsibility to act with wisdom. If you question what is wise in terms of administering the wealth God has entrusted to your oversight, you need but recall James' words, "If any of you lacks wisdom, let him ask God, who gives generously to all without reproach, and it will be given him. But let him ask in faith, with no doubting" [JAMES 1:5, 6a]. The primary reason for acting foolishly is that we fail to ask Him who is able to give wisdom. Most of the answers, and certainly the general principles that are required in order to act with discretion, are provided in the Word. But this presupposes that we read the Word.

There are some overarching principles to guide us in administering the wealth we have received. Perhaps if we make them in the form of an axiom, a concise principle that we can memorise, they will remain with us and serve to guide us. I want to address three primary principles, which I am designating axioms of wealth for Christians.

The first axiom is, **EACH OF US IS RESPONSIBLE TO CARE FOR OUR OWN FAMILY**. Paul writes, "If anyone does not provide for his relatives, and especially for members of his household, he has denied the faith and is worse than an unbeliever" [1 TIMOTHY 5:8]. This addresses the need to provide for necessities for our family such as food, shelter, clothing and transportation. It is difficult to justify excessive debt on the basis of providing for our families, but we must be aware of basic needs. The Apostle has written, "If we have food and clothing, with these we will be content" [1 TIMOTHY 6:8]. I don't imagine that he had in mind designer jeans and Nike runners when he wrote those words.

This axiom harkens back to what was said earlier when I discussed the responsibility to keep debt to a minimum, to provide for daily necessities, and to prepare for eventualities that are certain and/or probable, such as death or catastrophic illness. Thus, there is a corollary to the axiom that reminds us that **EACH OF US IS RESPONSIBLE TO GUARD AGAINST THE PROBABLE**

Certainly, each Christian is well advised to build up a savings for unforeseen emergencies. Financial planners tell us that we should have six months salary set aside in the event that we are suddenly put out of work, or should an emergency arise. It is but wisdom to prepare for such possibilities; if we do not experience an emergency, then we still have the money as a cushion for major purchases or to bless others who are in need.

People often complain that they cannot set aside money because of the demands on their family; this is especially true for young families. Nevertheless, it is a mark of wisdom to set aside on some regular basis a sum of money for such emergencies. It could be as easy as setting aside moneys for the offering to be presented before the Lord. Each Christian must conscientiously weigh the responsibility imposed by Scripture to care for his or her own family.

Another axiom is that **EACH OF US IS RESPONSIBLE TO CONSIDER THE NEEDY AMONG US**. Of all people, those who follow Christ the Lord should be considerate of those who are needy. I don't advocate a programme that impoverishes our own families at the expense of the indolent. God despises sloth. We witness the contrast between the slothful and the diligent in the Word.

“A slack hand causes poverty,
but the hand of the diligent makes rich.”

[PROVERBS 10:4]

“Whoever is slothful will not roast his game,
but the diligent man will get precious wealth.”

[PROVERBS 12:27]

Nevertheless, we are to be considerate of those who are vulnerable through their need. James has already taught us, “Religion that is pure and undefiled before God, the Father, is this: to visit orphans and widows in their affliction, and to keep oneself unstained from the world” [JAMES 1:27]. Repeatedly, God warned through the Proverbs against abusing the poor.

Whoever oppresses the poor to increase his own wealth,
or gives to the rich, will only come to poverty.”

[PROVERBS 22:16]

“Do not rob the poor, because he is poor,
or crush the afflicted at the gate,”

[PROVERBS 22:22]

In a more positive vein that addresses the same issue of accepting responsibility for showing compassion toward the needy, we are taught in the Word:

“Whoever has a bountiful eye will be blessed,
for he shares his bread with the poor.”

[PROVERBS 22:9]

“Whoever gives to the poor will not want,
but he who hides his eyes will get many a curse.”

[PROVERBS 28:27]

God has also said:

“Blessed is he who is generous to the poor.”

[PROVERBS 14:21]

“Whoever is generous to the poor lends to the LORD,
and He will repay him for his deed.”

[PROVERBS 19:17]

“Whoever closes his ear to the cry of the poor
will himself call out and not be answered.”

[PROVERBS 21:13]

A final axiom to guide us is that **EACH OF US IS RESPONSIBLE TO ADVANCE THE FAITH**. The first axiom addressed our responsibility to our own family, and the second axiom speaks to our responsibility to the needy. I suggest that if we are wise administrators of God’s grace, we must also recognise that we bear an awesome responsibility to be generous toward the work God has assigned for us to do. As followers of the Risen Son of God, we are responsible to advance the work of His Kingdom, always proving generous toward the labours of the congregation in which He has placed us.

Solomon has written,

“Honour the LORD with your wealth
and with the firstfruits of all your produce”

[PROVERBS 3:9]

These words are akin to the words of Malachi to worshippers of the Living God in his day. “Bring the full tithe into the storehouse, that there may be food in My house. And thereby put Me to the test, says the LORD of hosts, if I will not open the windows of heaven for you and pour down for you a blessing until there is no more need. I will rebuke the devourer for you, so that it will not destroy the fruits of your soil, and your vine in the field shall not fail to bear, says the LORD of hosts” [MALACHI 3:10-12a]. God delights to provide for His people, when they put Him first in all things.

Christians are not under law and compelled to yield to God a tithe of all that we hold; but rather we are under grace and privileged to give generously on every occasion, knowing that “God is able to make all grace abound to [us], so that having all sufficiency in all things at all times, [we] may abound in every good work” [2 CORINTHIANS 9:8]. With all my heart I believe that we are taught to give out of a grateful heart and to give generously. A tithe is but a starting point, and the grateful soul will give so very much more because he loves the Lord His God.

Stewardship is not like baseball—two out of three isn’t even a good average. God calls us to be responsible in all three areas described—addressing the needs of our family, providing for those who are vulnerable and ensuring the advance of His Kingdom work. We are, after all, God’s fellow workers [1 CORINTHIANS 3:9]; and each of us has been accorded the high and holy privilege of advancing His Kingdom and representing Him through our labours here. Indeed, “we are ambassadors for Christ” [2 CORINTHIANS 5:20] in every sense of the word, and the wealth we hold is a tool to be employed to the glory of God and for our own good.

ABUSE OF OUR WEALTH — “Your riches have rotted and your garments are moth-eaten. 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. Behold, the wages of the labourers 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. You have lived on the earth in luxury and in self-indulgence. You have fattened your hearts in a day of slaughter. You have condemned and murdered the righteous person. He does not resist you.”

The general tendency observed throughout mankind is to abuse the wealth that God entrusts to us, moving to one of two extremes; and it is discovering those extremes that must now occupy our attention. James focuses on two great abuses of wealth—hoarding wealth and excessive spending of wealth. It seems to be a natural tendency of mankind to hoard. I suppose there is a narrow line dividing saving and hoarding. I have advocated saving some of our moneys to provide for our families in times of extreme necessity, or to provide a cushion during financial reversals, or just to allow opportunity to refresh one's own family. John Wesley wisely advocated to early Methodists, "Make all you can, save all you can, give all you can."

However, there are, even among the professed people of God, some who resemble a certain farmer Jesus described. To illustrate the danger of covetousness revealed the thought that life is defined by what is possessed, Jesus told a parable, in which He said, "The land of a rich man produced plentifully, and he thought to himself, 'What shall I do, for I have nowhere to store my crops?' And he said, 'I will do this: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. And I will say to my soul, Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.' But God said to him 'Fool! This night your souls is required of you, and the things you have prepared, whose will they be?' So is the one who lays up treasure for himself and is not rich toward God" [LUKE 12:16-21].

Those who hoard their goods have closed their heart to the need of others, refusing to see the good their wealth could perform for those in need. Moreover, the things of this world are more in focus than is the advancement of the Kingdom of Heaven. Because this is true, such people are sacrificing divine blessing and ultimately impoverishing themselves.

We cannot begin to understand all the ramifications of Jesus' words as recorded by Matthew, "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and thieves do not break in and steal. For where your treasure is, there your heart will be also" [MATTHEW 6:19-21].

I know that trusting God to supply our need is difficult, but as Christians we must grapple with the command of the Master who has said, "Fear not, little flock, for it is your Father's good pleasure to give you the Kingdom. Sell your possessions, and give to the needy. Provide yourselves with moneybags that do not grow old, with a treasure in the heavens that does not fail, where no thief approaches and no moth destroys." Again, Jesus added the admonition, "Where your treasure is, there will your heart be also" [LUKE 12:32-34].

Whenever you find a statement repeated by the Master, it is reasonable to conclude that He is stating a principle for guiding one's life. You can discover your treasure quite readily. Here are a few questions that will quickly reveal your treasure. What one thing would you most hate to do without? Where does your mind turn when it is free to think any thought? What activity of thought occupies the majority of your time? Protestations to the contrary, the answer to these three questions will demonstrate what your treasure is. If that treasure is anything other than the advance of the Kingdom of the Saviour, then you must know that it is destined for dust. The things of this world are impermanent; neither can they ever bring happiness.

Solomon sagely admonished,

"A stingy man hastens after wealth
and does not know that poverty will come upon him."

[PROVERBS 28:22]

The other common abuse of our wealth is when we become spendthrifts, purchasing so many things that are required neither for joy nor for necessity. The miser says, “Dollars are flat so they can be stacked.” The spendthrift says, “Dollars are round so they can be rolled.” Either way, God says you are wrong. Wealth is entrusted as a tool to be used for the good of man and for the glory of God. If your wealth is not being used for this purpose, if there is a serious imbalance in the administration of your wealth and you must give an accounting to God.

In yet another of the Proverbs, Solomon cautioned,

“Whoever loves pleasure will be a poor man;
he who loves wine and oil will not be rich.”

[PROVERBS 21:17]

Consuming what God has entrusted to your administration on yourself is a foolish proposition. When contemporary Christians spend more on dining out than on missionary outreach, when we spend more on entertainment than on evangelistic outreach, should we really wonder that the world does not believe we are serious about our Faith?

Someone has rightly said that Christianity has not been tried and found wanting—it has not been tried. James’ words confront those of us who profess to know the Saviour, stripping away the veneer that hides a blasted inter-self that is focused on our own desires. If every Christian were actually to begin administering his or her funds in accordance with the instruction of the Word, personal needs among the people of God would no longer be an issue, debt would be under control, and most importantly, the cause of Christ would flourish. In our own congregation, missionary outreach would be fully subscribed and we would be looking for new mission projects to support, the message of life would be broadcast across our nation by radio and television, souls would hear the message of life, and the world would be compelled to take notice of a transformed people.

THE JUDGEMENT THAT IS CERTAINLY COMING — “Come now, you rich, weep and howl for the miseries that are coming upon you. Your riches have rotted and your garments are moth-eaten. 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. Behold, the wages of the labourers 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. You have lived on the earth in luxury and in self-indulgence. You have fattened your hearts in a day of slaughter. You have condemned and murdered the righteous person. He does not resist you.”

The Bible is quite clear that judgement awaits sinners; but if, as I contend, James is writing believers, he is cautioning that we also must face judgement. Ours is not a judgement to determine whether we are saved or lost, for we are saved through faith in Christ the Lord. Rather, ours is a judgement that reveals the perfection of Christ’s work in our lives while removing all that dishonours Him and which is identified with this impermanent earth.

The judgement that awaits believers is described in several places in the Bible. Paul reminds us that “We must all appear before the judgement seat of Christ, so that each one may receive what is due for what he has done in the body, whether good or evil” [2 CORINTHIANS 5:10]. This judgement is not a general judgement for all mankind, but rather it is a judgement of those who know the Lord as described in the preceding verses. This is the reason he continues, “Knowing the fear of the Lord, we persuade others” [2 CORINTHIANS 5:11].

Earlier, writing to the same congregation, the Apostle cautioned Christians to ensure that they were building on the proper foundation, which is Christ the Lord. His precise words are, “If anyone builds on the foundation with gold, silver, precious stones, wood, hay, straw—each one’s work will become manifest, for the Day will disclose it, because it will be revealed by fire, and the fire will test what sort of work each one has done. If the work that anyone has built on the foundation survives, he will receive a reward. If anyone’s work is burned up, he will suffer loss, though he himself will be saved, but only as through fire” [1 CORINTHIANS 3:12-15]. The judgement of believers is not to determine salvation, but to determine rewards. We cannot know what is entailed in the loss, but the Apostle is very clear that salvation is not in view.

The charges are three-fold. Those who were rich had hoarded wealth (“you have laid up treasure in the last days”), they had lived luxuriously (“you have lived on the earth in luxury and in self-indulgence”), and they had ignored the needy, thus contributing to their death (you have condemned and murdered the righteous person). Some may consider the language extreme, but James is compelling readers to acknowledge that they are, indeed, their brothers’ keepers! We are responsible for the impact of our lives on those who are needy.

Those to whom James was writing, and surely that includes us in this day, will be held responsible for whether we have used the wealth entrusted to us for God’s glory, or whether we have amassed it for no real purpose. To hoard God’s wealth is to condemn ourselves before Him, sputtering at the last like the man who received a single talent and buried it. “Master, I knew you to be a hard man, reaping where you did not sow, and gathering where you scattered no seed, so I was afraid, and I went and hid your talent in the ground” [MATTHEW 25:24, 25]. The master’s response was that he was a “wicked and slothful servant” [MATTHEW 25:26]. None of us would want to have such opprobrium from the Master applied to us.

What is startling for me is to note that judgement is not solely restricted to a future date. Judgement for misuse of God’s wealth is ongoing, culminating in that day when we shall stand before His Judgement Seat. First, there is a loss of intimacy with the Master, because the “wages of the labourers” which were “kept back by fraud” cry out against us, and “the cries of the harvesters” reach the ears of the Lord of hosts. With the loss of intimacy is the loss of power. The powerless condition of contemporary churches may well be the result of rich Christians living in luxury and self-indulgence and failing to invest their moneys in eternal projects. No wonder the rich are urged to weep and shriek, for the judgement is already beginning.

The weeping and howling are for anticipated miseries, but I am uncertain that I would place the destruction of wealth into a future category. Wealth, in the day James wrote, could be defined as consisting of three aspects—clothing, precious metals and grains. James says that none of this will bring contentment. The grains were rotted, the clothing had become moth-eaten, and the precious metals were corroded and would ultimately consume the abusers flesh like fire. James’ words are reminiscent of something that Solomon wrote long years before.

“Riches do not profit in the day of wrath,
but righteousness delivers from death.”

[PROVERBS 11:4]

Inevitably, the wealth of this fallen world comes to naught. All is destined for dust. Man is a fool if he places his trust in riches that are so uncertain. Again, Solomon, a man who knew something about riches, had something to say concerning riches. Undoubtedly, his wisdom had infused James’ thoughts on the subject.

“Whoever trusts in his riches will fall,
but the righteous will flourish like a green leaf.”

[PROVERBS 11:28]

“Riches do not last forever;
and does a crown endure to all generations?”

[PROVERBS 27:24]

The wealth that rich Christians thought they were accumulating, and which they were even then enjoying so much, would at the last eat at their soul like so much rust. The earthly treasure which wealthy believers esteemed would at the last rob them of true joy and of any prospect of eternal reward.

This says nothing about outsiders who trust in wealth alone. However, there is no joy when I am compelled to warn all such individuals that eternal condemnation awaits you if you fail to receive the grace of God and the forgiveness of sin. Receive Christ as Lord, for the life He offers is real treasure. He died because of your sin; and He rose from the dead to declare you right before the Father. All that remains is for you to receive the life that is promised as you accept His rule over you.

The Word of God declares, “If you confess with your mouth that Jesus is Lord and believe in your heart that God raised him from the dead, you will be saved. For with the heart one believes and is justified, and with the mouth one confesses and is saved.” That passage continues by promising that “everyone who calls on the name of the Lord will be saved” [ROMANS 10:9, 10, 13].

Believe the message and be saved. Do it today; do it now. Do it while we sing a hymn of invitation, inviting all who will receive the Saviour to confess it at this time. Amen.