

Wisdom and Warnings: The Book of James

The Danger of Being Rich

James 5:1-6

Mark Vroegop

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 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. 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 (James 5:1–6).

Some illustrations are worth repeating.

When it comes to how we handle our money, my mind often returns to a memorable moment with our daughter, Savannah, when she was about four years old. We wanted to teach her the value of hard work and saving for a purchase. I'm sure every parent tries to figure out how to teach their children these lessons.

I think the lesson started with a trip to the toy aisle in Target. Her eyes locked on a new Polly Pocket. If you are not familiar with this toy, it's a small plastic container with miniature people, animals, and furniture. The inside of the container looks like a house or a fort. Think of it as a portable, tiny dollhouse. It's an amazing toy when you are four years old.

We provided various chores for Savannah around the house, and we set a goal for her to save enough money to buy the Polly-Pocket. It took her a while. Finally, the day arrived. She picked out the toy, went to the check-out, and paid for the toy herself. It was a great moment.

When we arrived home, she spent a lot of time playing with the new Polly-Pocket. But then something happened. I'm not sure how long it took, but a sad look overshadowed her face. We noticed her countenance. "What's the matter, Savannah? Do you not like the Polly Pocket?" I've never forgotten her response: "I miss my money."

Seriously! That's what she said—at four years of age!

You've felt that, haven't you? Money is powerful. Money can get in our hearts. Money can be really useful. But it can also be really dangerous. And it doesn't matter how much money you have, money needs to be handled carefully.

In James 5:1-6, we find a very direct warning about the dangers of money, especially the dangers of wealth. To be clear, James is not saying that to be wealthy is sinful. But he is saying that there are unique issues to be considered when you have money.

Now, the hard part about this sermon is that there's an easy tendency to think that this sermon applies to someone else. Most of us wouldn't think of ourselves as wealthy, even if we are. I think from the outset it's important to remember two things.

First, wealth is always relative. If you compare yourself to Jeff Bezos or Elon Musk or Tom Brady, you are dirt poor. But if you compare yourself to people around the world, you are wealthy. Secondly, I think it's important to understand what James is saying here to a particular segment of the population, and then figure out how to apply it to your life.

Three Dangers of Being Rich

In verse one, James sounds unusually prophetic: "Come now, you rich, weep and howl for the miseries that are coming upon you." There's a sense of coming judgment. Do you hear that tone?

Commentator Doug Moo says that even the words that are used—"weep and howl"—are words used by the prophets to describe the reaction of the wicked to facing judgment.¹ At first, this kind of tone might seem a bit odd. But it's not infrequent in the Bible. James's readers would be familiar with this kind of tone because of their Jewish background.

Wail, for the day of the LORD is near; as destruction from the Almighty it will come! (Isa. 13:6).

...in the streets they wear sackcloth; on the housetops and in the squares everyone wails and melts in tears (Isa. 15:3).

"The songs of the temple shall become wailings in that day," declares the Lord GOD. "So many dead bodies!" "They are thrown everywhere!" "Silence!" (Amos 8:3).

I encourage you to read the prophets more often. They offer a unique blend of doctrine and practice. We need their prophetic courage and their moral clarity today. You've probably noticed that we are in chapter five of James. I've been thinking and praying about what book to study next, and in June we'll start a new series on the book of Isaiah, which some people consider to be the Romans of the Old Testament. I can't wait. It's a book we need.

¹ Douglas J. Moo, [James: An Introduction and Commentary](#), ed. Eckhard J. Schnabel, Second edition, vol. 16, Tyndale New Testament Commentaries (Nottingham, England: Inter-Varsity Press, 2015), 202.

Now when James speaks to, “you rich,” it’s not entirely clear who, specifically, he has in mind. He addressed people with money or related issues before (see 1:10-11 and 2:3-6). This seems to be a generic warning that is focused on the world and culture that James’s readers needed to hear. What are those warnings?

1) Wealth Can Be Deceptive

James begins by warning the rich negative effects that earthly money can have. This specific warning connects to the previous caution about pending judgment. James desires a bit of a wake-up call here.

Take note of all the strong words in verses 2-3: rotted, moth-eaten, and corroded. All of these words are designed to show the limitations and temporary nature of riches and wealth.

Notice that he talks about riches, garments, and gold.

When James says, “. . . your riches are rotted,” he may have crops in mind. Most of the people to whom he was writing would be in an agrarian setting. So, wealth would be associated with a field of crops. Those of you who grew up in farm country know that farmers aren’t usually paid twice a month. They are paid a few times a year—at harvest time.

But what if the weather, disease, or some insect devastates your crops? Imagine thinking you are wealthy only to look over your crops one day and see them rotting in the field. Imagine the sense of frailty as you realize that your livelihood is gone. Wealth can make you think you are secure when you’re not.

I remember arriving in Indianapolis amid the housing crisis in 2008. Well-established banks went bankrupt. Housing values plummeted. Foreclosures were everywhere. It felt like something broke in the country. Somewhere in my economics class, I missed the lesson that the housing market could go down.

Then James talks about garments. Clothing is often a symbol of wealth. That’s true in a lot of cultures. But a tiny moth can ruin a garment. Or maybe you’ve had it that there was a particular shirt or blouse that you had in mind to wear, only to pull it out and see a big stain on it. The problem is not just that your outfit is ruined; your image of what you were going to look like is ruined. In an instant, your emotions can change—can’t they?

Next, we read about gold and silver in verse three. James talks about how these precious metals can become corroded. They are contaminated and decay so that they lose their value. Something, beyond the control of the owner, causes the gold and silver to lose their worth.

The concluding thought in verse three relates to the future. The devalued wealth becomes evidence in judgment. Evidence of what? It’s evidence of how someone lived for the wrong set of values. It’s similar to what Jesus warned about in Matthew 6:19-21 where riches are laid up in heaven or on earth.

The idea here, though, is more than just laying up treasures. It’s the idea of hoarding. It’s the accumulation of wealth to provide yourself a false sense of security that you desire. It’s the way that

money and possessions can create a false sense of importance. It's the subtle way that money can deceive us.

James is indirectly calling Christians to remember who they are, who's really in control, and what the grace of God is all about. Money isn't the problem; our hearts are the problem. Money should be seen as a gift from God to be used to meet your needs and to bless others. Money should be a conduit for generosity, kindness, and love. Or, it can be means of our deception.

2) Wealth Can Be Used Unfairly

The second issue that James addresses is the way that wealth can be connected to some level of injustice or a lack of fairness. In other words, it's not just that money can be deceptive in what we think it says about us or what it gives us. Money can be secured or used in a way that isn't right.

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).

The issues here related to the economic environment that James's readers were living in and how the wealthy were taking advantage of others and treating them unfairly.

New Testament scholar, Doug Moo, helps us understand the context:

First-century Palestine, before AD 70, witnessed an increasing concentration of land in the hands of a small group of very wealthy landowners. As a result, the smallholdings of many farmers were assimilated into these large estates, and these farmers were forced to earn their living by hiring themselves out to their rich landlords.²

In this context, the people working the fields were usually financially dependent on prompt – even daily – payment. In fact, this arrangement was commanded in the Old Testament law:

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. 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 (Deut. 24:14–15).

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 (Lev. 19:13).

The Bible sees the unfair treatment of a worker as a serious issue. In verse four, James repeats a phrase that is connected to people crying out and struggling: "...crying out against you...the cries of the

² Douglas J. Moo, [*James: An Introduction and Commentary*](#), ed. Eckhard J. Schnabel, Second edition, vol. 16, Tyndale New Testament Commentaries (Nottingham, England: Inter-Varsity Press, 2015), 206.

harvesters have reached the ears of the Lord of hosts.” This kind of language is connected to the desire for vindication or deliverance.

Imagine a worker spending his day in the field to provide for his family, only to receive some excuse as to why he can't be paid at the end of the day. Given his status in life, there's nothing he can do about it. The wealthy landowner holds all the cards. And because the landowner doesn't feel the daily financial pressure, it's easy to justify or to develop a calloused heart. Perhaps you remember the famous statement allegedly said by Marie-Antionette during the French Revolution when she learned that the peasants had no bread: “Let them eat cake.”

Imagine the worker comes home without any payment. He can't buy food or supplies that evening. As he finds some way to gently share the disappointing news with his family, he sees the disappointment and the pressure mounting in his wife's eyes. “What are we going to do!?” she asks with a degree of anxiety. Now imagine how they pray together at night:

Lord, we need your help. We don't know what to do. We want to provide for our family, but I didn't get paid today. We're scared, Lord. We're frustrated, Lord. Help us!

James says that this prayer comes to the ear of God. He hears the cry of people struggling under the weight of unfairness. The text says “the Lord of hosts” – a term throughout the Bible that is connected to God's power and his ability to bring judgment. This is a big deal.

Here's what the prophet Malachi said:

Then I will draw near to you for judgment. I will be a swift witness against the sorcerers, against the adulterers, against those who swear falsely, against those who oppress the hired worker in his wages, the widow and the fatherless, against those who thrust aside the sojourner, and do not fear me, says the LORD of hosts (Mal. 3:5).

The story of God's people and humanity is often the way that unkind and unjust treatment of people can become ingrained in our culture. A quick survey of world history and American history would show how often marginalized people can be treated in a way that violates the principle of biblical justice.

This is one of the reasons that we need to read the Old Testament prophets. We need to see the way that they connect internal righteousness with external kindness. Please understand, James and the prophets are not advocating for some form of socialism. Nor is the Bible advocating for cut-throat capitalism. Rather, the issue here is to be sure that we do not justify the unfair treatment of people knowing that the God of true justice sees it all.

The call of James is for our lives to be marked by the kind of graciousness and thoughtfulness that characterize the heart of God. We know that wealth can be used unfairly.

3) Wealth Can Fuel Self-interest

The third and final warning about wealth is connected to selfishness. James identifies that wealth can be the fuel for a focus on ourselves. I'm sure you've heard the phrases, "It's the economy, stupid," or, "Not in my backyard." Or maybe you've heard that people make choices based upon their checkbook.

So many of our decisions and what we're for or against relate to how it affects us individually. James rebukes a self-focused lifestyle.

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 (James 5:5–6).

Again, the issue here is not having money or wealth. The issue is self-interest. The phrase "lived. . .in luxury and self-indulgence" is connected to a lack of concern for anyone else. Ezekiel 16:49 uses it for the people's lack of concern for the poor and the needy. It's the contrast between their excess and the needs of the people around them.

Their self-interest reflects a focus on earthly and temporal living. James pictures a future day of judgment that is coming, and their perspective is fattening them up for this day of disaster. It's a stunning statement. People are living as if there's no divine accountability.

What's more, the text says that these people condemn and murder the righteous person. It could be that James has in mind those are negatively affected by the actions of the wealthy. He may mean the poor man whose trust is in God (Luke 6:20). Or it could mean the prophets who frequently called out the wealthy for their lack of concern for others. James may even have Jesus in mind as he writes this.

The point is about the contrast. The issue here is the way that money can simply be another expression of our self-centeredness and our self-interest. It can be another way that the idols of our hearts surface. Sadly, money and our use of it can show us the sinfulness around us and in us.

Applications

"I miss my money." I'm sure you resonate with this candid statement. There's much to consider here, so let me invite you to consider three words by way of application: God, Grace, and Generosity.

God – We need to be reminded of our lives in light of who God is. The sinful use of money at every level is a theological vision problem. We need an elevated and right view of God and a humble, biblical view of ourselves or we'll never see money and possessions the right way. We'll use money to make ourselves mini-gods. We need to remember to whom we are accountable and who possesses all riches.

Grace – The gospel tells us that God has lavished grace upon us. We didn't deserve God's love and affection through the person and work of Jesus. Everything we have is a gift. It isn't sinful to be wealthy. It isn't sinful to work hard, live wisely, and be compensated for good work. But it's wrong to see that independent from God's grace to you. What's more, wealth can convince you that you don't need God's help anymore. We need God's grace far more than anything money can buy.

Generosity – The best antidote for slaying the power of the selfish pursuit of money is generosity. That’s why the Bible says that it’s better to give than to receive (Acts 20:35). Uncurling our fingers and living generously not only reflects the gospel, but it also reinforces our belief in the gospel. It demonstrates that we believe that our true riches are not on earth.

And when we need a model for how to live, we should look no further than the words of the Apostle Paul:

For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you by his poverty might become rich (2 Cor. 8:9).

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