

# JAMES – PRACTICAL LESSONS IN SPIRITUAL MATURITY

## WARNINGS TO THE WEALTHY – JAMES 5:1-6

### 1. REVIEW

- A. **James 5:1-6 (NLT2)** “Look here, you rich people: Weep and groan with anguish because of all the terrible troubles ahead of you. Your wealth is rotting away, and your fine clothes are moth-eaten rags. Your gold and silver have become worthless. The very wealth you were counting on will eat away your flesh like fire. This treasure you have accumulated will stand as evidence against you on the day of judgment. For listen! Hear the cries of the field workers whom you have cheated of their pay. The wages you held back cry out against you. The cries of those who harvest your fields have reached the ears of the Lord of Heaven’s Armies. You have spent your years on earth in luxury, satisfying your every desire. You have fattened yourselves for the day of slaughter. You have condemned and killed innocent people, who do not resist you.”
- B. **THE SUBJECT OF JAMES 5:1-6 IS A WARNING ABOUT THE “LOVE OF MONEY” ... BUT THE DEEPER MESSAGE IS ABOUT CONTENTMENT.**
1. **1 Timothy 6:6-7 (NASB)** But godliness actually is a means of great gain when accompanied by contentment. For we have brought nothing into the world, so we cannot take anything out of it either.
  2. **Luke 12:15 (NLT2)**  
Then he said, “Beware! Guard against every kind of greed. Life is not measured by how much you own.”
- C. **JAMES HOPES TO PREVENT HIS READERS FROM PLACING THEIR ASPIRATIONS AND AMBITIONS ON EARTHLY THINGS... SO HE RAILS AGAINST THE PRIDE THAT SO EASILY DELUDES THE SELFISH UNBELIEVING WEALTHY OF THIS WORLD (AND SOMETIMES BELIEVERS TOO!).**
- D. **NOTE: THERE IS NOTHING WRONG WITH HAVING WEALTH... AND HAVING A LOT OF IT!!**
- E. **THE PROBLEM IS NOT MONEY, MONEY IS NEUTRAL... THE PROBLEM IS THE LOVE OF MONEY.**
1. **1 Timothy 6:10 (NLT2)** For the love of money is the root of all kinds of evil. And some people, craving money, have wandered from the true faith and pierced themselves with many sorrows.
  2. **Matthew 6:24 (NLT2)** “No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve both God and money.”
- F. **NOTE: WHEN GOD BLESSES US WITH MORE THAN WE NEED, BELIEVERS SHOULD EVALUATE BOTH OUR CONTENTMENT AND OUR GENEROSITY.**

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G. THE **ANTIDOTE** TO THE “**LOVE OF MONEY**” IS THE **CONTENTMENT** THAT COMES FROM **TRUSTING IN GOD’S PROMISED PROVISION**.

a. *Hebrews 13:5* “Keep your lives **free from the love of money** and **be content with what you have**, because God has said “I will never leave you; I will never forsake you.”

H. CONCERN: ARE WE PASSING OUR **ATTITUDE** REGARDING **CONTENTMENT** DOWN TO OUR **CHILDREN**?

1. **WHAT** ARE WE **TEACHING** THEM **IF** WE **CONTINUALLY** **GIVE** THEM “**MORE**”?

2. **DISCUSS: WHAT** THAT **LOOKS LIKE** AND **HOW** WE CAN **AVOID** IT.

2. **BACKGROUND: REGARDING THE FOUR BIBLICAL CLASSIFICATIONS OF WEALTH AND POVERTY.**

A. **GOD ALWAYS LOOKS ON THE HEART... AND WHEN HE LOOKS ON THE HEART, HE DETERMINES WHETHER THAT INDIVIDUAL IS RICH OR POOR.**

1. *1 Samuel 16:7 (NLT2)* But the LORD said to Samuel, “**Don’t judge by his appearance or height**, for I have rejected him. **The LORD doesn’t see things the way you see them. People judge by outward appearance, but the LORD looks at the heart.**”

B. **FIRST CLASSIFICATION: POOR WITHOUT (PHYSICAL) AND POOR WITHIN (SPIRITUAL).**

1. **THIS GROUP IS POOR WITHOUT BECAUSE THEY HAVE VERY LITTLE IN THE WAY OF FINANCIAL RESOURCES... AND THEY ARE EVEN POORER WITHIN BECAUSE THERE'S NO SPIRITUAL LIFE AT WORK IN THEM SINCE THEY HAVE NO RELATIONSHIP WITH GOD THROUGH JESUS CHRIST.**

2. **SO... THEY'RE POOR WITHOUT... AND THEY'RE POOR WITHIN.**

C. **SECOND CLASSIFICATION: RICH WITHOUT (PHYSICAL) AND RICH WITHIN (SPIRITUAL).**

1. **THIS GROUP IS THE EXACT OPPOSITE OF THE FIRST GROUP... THEY ARE RICH WITHOUT AND RICH WITHIN.**

2. **THEY HAVE A GREAT DEAL OF EARTHLY WEALTH... AND THEY ALSO HAVE A MATURING SPIRITUAL RELATIONSHIP WITH GOD THROUGH JESUS CHRIST.**

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3. THEY'VE **HUMBL****ED** THEMSELVES BEFORE THE LORD AND THEY ARE **SENSITIVE** TO HIS WILL.

4. THESE PEOPLE ARE **RICH WITHOUT** AND THEY ARE **RICH WITHIN**.

D. THIRD CLASSIFICATION: **POOR WITHOUT** (PHYSICAL) AND **RICH WITHIN** (SPIRITUAL).

1. THIS GROUP IS NOT NECESSARILY **POVERTY STRICKEN**, BUT THEY DO **NOT** HAVE AN EXCESS OF MONEY.

2. THEY ARE **NOT RICH WITHOUT**... BUT THEY ARE EMINENTLY WEALTHY WITHIN BECAUSE CHRIST IS AT WORK IN THEIR LIFE.

3. ... AND THEY FIND GREAT DELIGHT IN FULFILLING HIS WILL.

4. THESE PEOPLE ARE **POOR WITHOUT** BUT THEY ARE **RICH WITHIN**.

E. FOURTH CLASSIFICATION: **RICH WITHOUT** (PHYSICAL) AND **POOR WITHIN** (SPIRITUAL).

1. THIS GROUP HAS A GREAT DEAL OF WEALTH... BUT THEY USE THE MONEY FOR THEMSELVES SOMETIMES TAKING ADVANTAGE OF OTHERS OR BY MANIPULATING SITUATIONS.

2. THEY DO **NOT** HAVE A RELATIONSHIP WITH GOD.

3. ... AND THEY ARE **NOT** INTERESTED IN HIS WILL.

4. THESE PEOPLE ARE **RICH WITHOUT** BUT THEY ARE **POOR WITHIN**.

5. THIS IS THE CLASSIFICATION JAMES IS ADDRESSING IN JAMES 5:1-6.

3. JAMES HAS MENTIONED WEALTHY PEOPLE TWICE BEFORE:

A. James 1:10-11 (NASB) and the **rich man** is to glory in his humiliation, because like flowering grass **he will pass away**. For the sun rises with a scorching wind and withers the grass; and its flower falls off and the beauty of its appearance is destroyed; **so too the rich man** in the midst of his pursuits will fade away.

B. James 2:5-7 (NASB) Listen, my beloved brethren: **did not God choose the poor of this world to be rich in faith and heirs of the kingdom** which He promised to those who love Him? But you have dishonored the poor man. **Is it not the rich who oppress you and personally drag you into court?** Do they not blaspheme the fair name by which you have been called?

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- C. ... BUT, THIS IS THE FIRST TIME JAMES HAS DIRECTLY CHALLENGED WEALTHY PEOPLE IN HIS LETTER.
- D. NOTE: JAMES IS NOT RIDICULING WEALTHY PEOPLE... HE IS WARNING THEM!
1. CLEARLY, SCRIPTURE TEACHES THAT IT'S NOT A PERSON'S FINANCIAL WEALTH OR POVERTY THAT DETERMINES THEIR RELATIONSHIP WITH GOD... BUT THEIR SPIRITUAL CONDITION.
- E. NOTE: IN THIS SECTION BEING OUTWARDLY RICH OR POOR REFERS TO HOW MUCH (OR LITTLE) OF THE WORLD'S GOODS A PERSON HAS AT HIS OR HER DISPOSAL.
1. INWARD WEALTH OR POVERTY REFERS TO A PERSON'S RELATIONSHIP (OR LACK OF RELATIONSHIP) WITH GOD, EXPRESSED THROUGH HIS OR HER LOVE FOR OTHERS.
4. James 5:1 (NLT2) Look here, you rich people: Weep and groan with anguish because of all the terrible troubles ahead of you.
- A. AFTER THAT GENERAL REBUKE, JAMES TURNS TO SOME SPECIFIC REASONS FOR IT... AND HE PAINTS A GRIM PICTURE OF THE SELFISH WEALTHY UNBELIEVERS' DARK SPIRITUAL CONDITION... AND ALONG THE WAY HE ALSO POINTS OUT THE DIVINE RETRIBUTION THAT COMES WITH THIS KIND OF BEHAVIOR:
1. FIRST: JAMES REBUKES THE UNBELIEVING SELFISH RICH BECAUSE THEY WERE GUILTY OF HOARDING THEIR RICHES.
- a. James 5:2-3 (NASB) Your riches have rotted and your garments have become moth-eaten. Your gold and your silver have rusted; and their rust will be a witness against you and will consume your flesh like fire. It is in the last days that you have stored up your treasure!
- b. BY HOARDING RATHER THAN SHARING... THE WEALTH OF THE UNBELIEVING SELFISH RICH "ROTS AND RUSTS".
2. SECOND: JAMES REBUKES THE UNBELIEVING SELFISH RICH BECAUSE THEY WERE GUILTY OF CHEATING OTHERS.
- a. James 5:4 (NASB) Behold, the pay of the laborers who mowed your fields, and which has been withheld by you, cries out against you; and the outcry of those who did the harvesting has reached the ears of the Lord of Sabaoth.
- b. ONE SIGN OF THE UNBELIEVING SELFISH RICH IS THEIR RELUCTANCE TO PAY THEIR BILLS.
- 1) IT'S AN AMAZING REALITY THAT SOME OF THE GREEDIEST PEOPLE ARE ALSO SOME OF THE WEALTHIEST... AND SOME OF

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THE **MOST GENEROUS** PEOPLE WILL **GIVE AWAY** THEIR **LAST DIME...** **ALTHOUGH** THEY ARE **NOT WEALTHY!!**

3. **THIRD: JAMES REBUKES THE UNBELIEVING SELFISH RICH BECAUSE THEY WERE GUILTY OF A SELFISH LIFESTYLE.**
  - a. **James 5:5 (NASB)** You have **lived luxuriously** on the earth and led a life of **wanton pleasure**; you have **fattened your hearts** in a day of slaughter.
  - b. **THE TRUTH IS THAT THEY ARE EATING AND DRINKING JUDGMENT UPON THEMSELVES.**
4. **FOURTH: JAMES REBUKES THE UNBELIEVING SELFISH RICH BECAUSE THEY WERE GUILTY OF TAKING UNFAIR ADVANTAGE OF THE RIGHTEOUS**
  - a. **James 5:6 (NASB)** You have **condemned** and **put to death** the **righteous** man; he does not resist you.
  - b. **THE “RIGHTEOUS” WOULD NOT ONLY INCLUDE JESUS... BUT ALSO ALL THE BELIEVERS WHO ENDURED CONDEMNATION AND MARTYRDOM FOR THEIR FAITH... ALL AT THE HANDS OF UNBELIEVING SELFISH RICH, POWERFUL OPPRESSORS.**
    - 1) **THE “RIGHTEOUS” INCLUDES ALL THE RIGHTEOUS PEOPLE WHO ARE TREATED BRUTALLY BY SELFISH WEALTHY UNBELIEVERS.**
5. **PRACTICAL APPLICATION: JAMES 5:1-6**
  - A. **PRACTICAL PRINCIPLES REGARDING WEALTH FOR ALL BELIEVERS TO FOLLOW:**
    1. **PRINCIPLE 1: HOARDED RICHES EARN MISERABLE DIVIDENDS.**
      - a. **James 5:1-3 (NLT2)** Look here, you **rich people**: Weep and groan with anguish because of all the terrible troubles ahead of you. **Your wealth is rotting away**, and **your fine clothes are moth-eaten rags**. Your gold and silver have become **worthless**. The very wealth you were counting on will eat away your flesh like fire. This treasure you have accumulated will stand as evidence against you on the day of judgment.
      - b. **IF YOU LOOK INTO THE FACE OF THE UNSAVED SELFISH WEALTHY TODAY... MORE OFTEN THAN NOT YOU’LL SEE STRESS, WORRY, BITTERNESS, AND EMPTINESS!**
      - c. **ULTIMATELY THOSE PEOPLE FINALLY DISCOVER THAT MONEY CAN’T PURCHASE HAPPINESS OR CONTENTMENT... AND THAT, ON THE CONTRARY, IT OFTEN BRINGS DESPAIR AND DESIRE FOR MORE.**
    2. **PRINCIPLE 2: RICHES PROVIDE NO RELIEF IN ETERNITY.**

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- a. **James 5:3 (NLT2)** Your gold and silver have become worthless. The very wealth you were counting on will eat away your flesh like fire. **This treasure you have accumulated will stand as evidence against you on the day of judgment.**
- b. **Proverbs 11:4 (NLT2)**  
**Riches won't help on the day of judgment,** but right living can save you from death.
- c. **ON THE DAY OF JUDGEMENT, THE SELFISH UNSAVED WEALTHY WILL BE HANDED A BILL THEY CANNOT PAY... AND ALL THEIR EARTHLY TREASURES WILL BE LIKE ASHES BLOWING IN THE WIND.**
  - 1) **ONLY GOD'S GRACE... THE FREE GIFT THAT COMES BY FAITH IN JESUS CHRIST RESCUES A PERSON ON THEIR DAY OF JUDGMENT.**
3. **PRINCIPLE 3: THE UNJUST ACTS OF THE SELFISH UNSAVED WEALTHY WILL NOT BE FORGOTTEN.**
  - a. **James 5:4 (NASB)** Behold, the **pay** of the laborers who mowed your fields, and which has been **withheld by you**, cries out against you; and the outcry of those who did the harvesting **has reached the ears of the Lord of Sabaoth.**
    - 1) **"LORD OF SABAOOTH" REFERS TO GOD AS THE JUDGE WHO WAGES WAR AGAINST HIS ENEMIES.**
    - 2) **JAMES'S JEWISH AUDIENCE WOULD HAVE BEEN FAMILIAR WITH "LORD OF SABAOOTH" SINCE IT WAS BORROWED FROM THEIR NATIVE HEBREW LANGUAGE AND CULTURE.**
      - i. **AND THEY WOULD HAVE CAUGHT ITS ALLUSION TO THE COMING END-TIMES JUDGMENT.**
4. **PRINCIPLE 4: A LACK OF JUDGEMENT TODAY DOES NOT MEAN A LACK OF JUDGEMENT TOMORROW.**
  - a. **THROUGHOUT THIS PASSAGE (5:1-6), JAMES HOLDS THE WARNING OF END-TIMES JUDGMENT OVER THE HEADS OF THE SELFISH UNSAVED WEALTHY.**
    - 1) **THE BELIEVER'S JUDGMENT IS BEHIND US (CHRIST BORE THE FULL PUNISHMENT OF DEATH, PAYING FOR ALL OF OUR SINS ON THE CROSS)... BUT THE UNBELIEVER'S JUDGMENT IS AHEAD OF HIM.**
6. **PAUL'S LETTER TO TIMOTHY GIVES TWO MORE PRACTICAL PRINCIPLES TO FOLLOW REGARDING WEALTH:**
  1. **PRINCIPLE 1: GOD'S CONCERN IS NOT WITH ACTUAL WEALTH, WHICH IS NEUTRAL... BUT WITH OUR ATTITUDES TOWARD WEALTH.**

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- a. 1 Timothy 6:8-10 (NLT2) So if we have enough food and clothing, let us be content. But people who long to be rich fall into temptation and are trapped by many foolish and harmful desires that plunge them into ruin and destruction. For the love of money is the root of all kinds of evil. And some people, craving money, have wandered from the true faith and pierced themselves with many sorrows.
- b. GOD URGES HIS PEOPLE TO BE CONTENT RATHER THAN LONGING TO BE RICH.
  - 1) MONEY ITSELF IS NOT THE ROOT OF EVIL... THE LOVE OF MONEY IS THE ROOT OF ALL KINDS OF EVIL
2. PRINCIPLE 2: GOD IS NOT AGAINST PEOPLE WHO ARE WEALTHY... BUT AGAINST THEIR MISGUIDED PRIORITIES.
  - a. 1 Timothy 6:17-19 (NLT2) Teach those who are rich in this world not to be proud and not to trust in their money, which is so unreliable. Their trust should be in God, who richly gives us all we need for our enjoyment. Tell them to use their money to do good. They should be rich in good works and generous to those in need, always being ready to share with others. By doing this they will be storing up their treasure as a good foundation for the future so that they may experience true life.
  - b. NOTE: GOD BLESSES US FOR THE PURPOSE OF BLESSING OTHERS... NOT JUST FOR THE PURPOSE OF SATISFYING OUR OWN SELF-CENTERED PLEASURES.
7. CONCLUSION
  - A. IF... WE KEEP OUR ATTITUDES RIGHT AND MAINTAIN PROPER PRIORITIES, WE WILL NOT BE LED ASTRAY BY RICHES AND BECOME SPIRITUALLY POOR.
    1. NOTE... A GODLY ATTITUDE TOWARD RICHES ONLY COMES FROM GOD-GIVEN HUMILITY IN OUR HEARTS.
  - B. DISCUSS: THE LOVE OF MONEY, THE THINGS IT CAN PURCHASE, AND THE POWER THAT ACCOMPANIES IT OFTEN LEADS TO PRIDE AND SELFISHNESS.