

The Epistle of James

Lesson # 15 The Rich are Warned

James 5:1-6

Date: July 26, 2015

I. A Stern Warning

James 5:1-3

See Matthew 6:19-20.

While James 4:13-16 referred to merchants who haughtily, without any appeal to or concern over God's will as they set out to travel and make a profit, this section now deals with worldly landlords who got richer by cheating their labourers – underpaying them, holding back their pay, and lived in luxury and self-indulgence themselves.

There is a difference of opinion among commentators as to whether the ones being addressed in this section of Scripture are believers or unbelievers. There are clues in the text that point either way. The 2 main reasons these might be believers, or at least church-goers, are; 1.) who else would hear or read this letter?, and 2.) It is possible that a believer could fall into a worldly trap of striving for more and more, even if it's at the cost of fellow Christians. For example, Paul's exhortation in I Tim. 6:6-10 is written to Timothy regarding people he, as an elder, would have charge over, and note the remedy prescribed by Paul in vv. 11-12, and 17-20. The love of money can be a real temptation, especially for those who have acquired a knack for generating a lot of it. Daniel Doriani says, "Since no Christian is beyond the temptation to abuse power, James seems to be warning wealthy believers about temptations they face."ⁱ

On the other hand, there are reasons to think that James is talking to unbelievers; 1.) He calls them "you rich", not "brothers"; 2.) He tells them to "howl once their sin is exposed, not to repent; 3.) He warns of their judgment, not of salvation.

John MacArthur argues;

"So strong is James' rebuke that some have argued he had in mind those outside the church. But James' address of his readers in the second person indicates he was speaking to those who would hear his letter read in the churches. James, then, aimed his rebuke at people who were in some way associated with the church. He was wise enough to realize that, as in any church, some in the churches to which he wrote claimed to be Christians, but were not. Though they had outwardly professed faith in Christ, their focus on earthly treasures betrayed the falsity of that profession (Matt. 6:21; cf. 13:22; 19:21-22). Sadly, many in the church today are accepted as Christians because they talk about Jesus and claim a superficial allegiance to Him. Yet an examination of their lifestyle reveals that they do not walk in obedience to His commandments. Their lust for money and possessions betrays their true allegiance (Matt. 6:24; cf. James 4:4, I JN 2:15-17)."ⁱⁱ

So, if we are not rich landowners, or rich factory owners, is this section relevant for us? Yes. Because James is exposing here a lifestyle or worldview that leads to judgment, and no believer is perfectly inoculated against committing the sin of greed which can lead to the abuse of others in our employ or who might stand in the way of

our quest to get rich and to hoard all we can get our hands on. Even if we are not really, really wealthy, we are prone to manipulate people to gain an advantage over them & to use whatever wealth we have to indulge ourselves in luxury or status symbols.

The Bible actually has a lot to say about wealth and much of what it says is bad. Notice a few passages: Matt. 19:24; Eccl. 5:10; Rev. 18:9-15 (note v. 13), and so on. Yet, for all that, the Bible does not condemn wealth per se, just the insatiable idolatry of those who love money more than anything else. MT 6:24 – Jesus talking – “You cannot love God and mammon (money)”, which He equates with serving two masters. Yet, there are plenty of rich Bible characters who are displayed as righteous believers: Job, Abraham, David, Solomon, Joseph of Arimathea, Philemon, etc. Some OT blessings were associated with wealth being bestowed as a blessing on those who were repentant and faithful – cf. Malachi 3:6-12.

Doriani comments;

“Material wealth only temporarily quenches the soul’s thirst for meaning and acceptance. Acquiring wealth to cure the problem of meaninglessness is like drinking coffee to solve the problem of exhaustion. It can mask the problem, but it cannot cure it. Riches cannot fulfill the quest for meaning, but those who live for wealth decide the problem is not wealth per se, but their insufficient wealth. Thus, devotees of wealth work harder at the wrong thing. The desire for wealth becomes insatiable. If anyone thinks riches or social rank will satisfy his soul, he deludes himself.”ⁱⁱⁱ

The problem with worldly wealth is that it doesn’t last. Clothing, which was a real indicator of wealth in the early church times would be susceptible to moths or decay. Obviously, modern storage techniques did not yet exist. These two verses are reminiscent of a couple of passages in the gospels. The first is Matt. 6:19-21,24; and the second, Luke 12:13-21.

Now, gold and silver are metals that do not rust or corrode physically, as other metals do (copper, iron, aluminum, etc.). Gold and silver (James’s point) might as well be base metals because they corrode the souls of those who worship them. Their harm touches the human soul (as v. 3 says). You have laid up all this “treasure” – you have piled it up, content that it is going to give you a life of ease and a retirement full of immense pleasure, but that mindset testifies against you because it reveals where your trust is placed. “Where your treasure is, there will your heart be also.” You won’t bring your gold with you when you die and even if you could, and could get into heaven, what would heaven need of more paving material?

Read here from John Piper’s “Don’t Waste Your Life”, p. 45-46, which contrasts two ways to retire.

James’s mention of “the last days” may have a 2 pronged purpose. First, we as people are in the last days, and have been since Christ’s ascension. He will return to reward and to judge; but also, in James 4:14, he reminded us that our lives are like a vapour or a mist. We do not have a lot of time to draw breath so use that time wisely to prepare for eternity. Whichever of these things James means, the point is the same –

earthly wealth will not last forever so don't trust in it. Use it to help others and to be fair with your employees, and you'll reveal your trust in God.

II. Fraud

James 5:4-5

These next two verses reveal the division that exists when a rich employer loses the sense of balance and arrogantly decides that he is much more important than his employees so he begins to build his own wealth at their expense. The person James describes here has hired people to work for him, agreed on recompense and then, work completed and the time to pay arrives, and no pay is given. In those days, that would have been the daily expectation of every worker, not weekly pay, but daily pay. Note Deut. 24:14-15, 19-22; Ruth 2:3; Lev. 19:9; 23:22; and so on.

Even when a field was harvested, the righteous landowner was to intentionally leave some of the grain behind so the poor might have the opportunity to 'glean' some of the harvest. Yet, here in James, this landowner would not even pay his hired workers when the time came! Cf. Lev. 19:13; Prov. 3:27-28; Jer. 22:13; Malachi 3:5.

This ill treatment of workers was going on during harvest, while the rich man's barn was filling up. He was eating well, and his poor workers were starving because a day's pay meant a day of having food. Think of Charles Dicken's character, Ebenezer Scrooge – whose very character mimics what is going on here in James 5.

Since the cries of those who have been defrauded (v. 4) are reaching God's ear, the landowner must be very cautious and repentant because God is the champion of the oppressed believer. This same sort of cry is recorded of Abel's blood crying out to God for vengeance in Gen. 4:10, and is also seen in Rev. 6:9-11 as those martyred souls cry out, "*O sovereign Lord, holy and true, how long before You will judge and avenge our blood on those who dwell on the earth?*"

It is not as if these employers were holding back wages because business was not profitable. Verse 4 says it was fraud, and now the evidence of their luxurious lifestyle bears that out. They were self-indulgent, living in luxury, fattening their hearts – conspicuous, sinful consumption, greed. "Get all you can, and can all you get!" One day, slaughter will come. Until then, ignorant of the judgment at the door, they continue to fatten up their cattle – cf. Rom. 2:4-8.

I hesitated to include what follows here, uncertain whether or not it fit the context, but I felt compelled to bring it into the conversation. If the self-indulgent, luxurious use of wealth is a sin, as these verses are clearly telling us it is, then what does that say about Uber-rich Televangelists like Benny Hinn and his ilk? They blatantly live out this Bible-condemned lifestyle, bilking often poor people out of their scant resources by promising blessings and healings that are nothing but fraudulent pyramid schemes with a religious theme attached to them. Surely verse 6 of this passage can be applied to these hucksters.

III. Murder

James 5:6

It is unlikely that James is referring to actual physical murder here. It's possible but doubtful. What makes more sense is that these employers, having taken away the ability of their unpaid workers to eat and thus survive. Since even the courts would have been filled with rich people such as lawyers and judges, the "little" people who tried to press a claim against those who were committing this fraud, would see their pleas fall on deaf ears. The system was against them. These people couldn't resist because they had no power to resist.

As in any era, the courts of that time were not free of corruption, so justice was not always done. It is also possible that these true believers who were being defrauded took MT 5:39-42 to heart and cast their cares on Christ to get justice for them.

So these 6 verses reveal a familiar scene even we are aware of in our own day to a certain extent. The wicked prosper, at least here on earth. They defraud, hoard, live in self-indulgence, and 'murder' those without resources or the power to defend themselves. In short – sin on display – the idol of the love of money.

R. Kent Hughes reminds us, lest we see ourselves as aloof from the danger of this sin, "Though this is a characterization of the world without Christ, we must never imagine ourselves to be immune. We must ask ourselves: Do I hoard? Am I guilty of over-accumulation of wealth? Have I ever or am I now defrauding someone? Is there financial deception in my life? Have I succumbed to the culture's Siren song of self-indulgence? Are there sub-Christian excesses in my life? Have I 'murdered' another – that is, have I victimized someone because of a power advantage I possess?

The key to a healthy Christian life is regular submission to the searchlight of God's Word. We must honestly do so for our soul's sake and the sake of the church. Many of us, in comparison to others are rich. Our lifestyles, due to modern invention and education, make the lifestyles of the ancients seem very shabby. Depending on our mind-set and soul-dependence, our souls may be in great peril."^{iv}

John MacArthur gives us parting words for this section;

"Wealth may be a blessing, a gift from God bringing the opportunity to do good. But that can only be true of those who are also "rich in faith" (James 2:5) and "rich toward God" (Luke 12:21). If wealth is to be a source of blessing and not condemnation, it must be uselessly hoarded, unjustly gained, self-indulgently spent, or ruthlessly acquired.

Paul's charge to Timothy shows how God expects the wealthy to use their riches. It forms a fitting contrast to the abuse of wealth James condemned."^v See I Tim. 6:17-19.

ⁱ Doriani, James, p. 165

ⁱⁱ John MacArthur, James, Moody Press, 1998, p. 242

ⁱⁱⁱ IBID, p. 168

^{iv} R. Kent Hughes , James p. 219

^v MacArthur, p. 250