

THE COMING MISERY OF THE WORLDLY RICH

JAMES 5:1-6

INTRODUCTION:

There is not a more blistering word directed toward the rich in the entire Bible! This is saying something when you consider all of the words found against the abuse of riches in the Old Testament. These inspired words from James should be allowed to sober our hearts and to correct our perspective on worldly wealth.

The Bible offers us a balanced view concerning worldly wealth. On one hand the Bible does not condemn the rich with a blanket judgment. Instead, some of the great heroes of the Bible, particularly in the Old Testament, were persons of great wealth. Abraham was such a man of wealth that he had more than three hundred servants in his tents. His son Isaac and his grandsons Jacob and Esau became men of considerable wealth. King David, the king of Israel, was a man of great personal wealth. King Solomon, the son of David who followed him to the throne, would be included on a list of the wealthiest men to ever live. Yet these names are not found in the Bible because of their riches, but rather because of their walk with God—or their lack of a walk with God.

A text like this helps us keep things in balance. While riches can bring with them opportunity and blessings, they can also bring danger. James knew the power of riches to corrupt and to replace God as an object of trust.

Whenever riches are allowed to replace God as the center of trust, you are facing a great misery. It is the coming misery of the worldly rich that James brings before us in this passage. We need to always handle the things of this world with the perspective of the truth found in this text. Your perspective on the nature of worldly wealth can make all of the difference in the world.

There was a man in New York City whose wife had a cat. Actually, the cat had her. She loved the cat. She stroked it, combed its fur, fed it, and pampered it. The man detested the cat. He was allergic to cat hair; he hated the smell of the litter box; he could not stand the scratching on the furniture; and he couldn't get a good night's sleep because the cat kept jumping on the bed. While his wife was out of town for the weekend, he put the cat in a bag along with some rocks and dumped it in the Hudson River, and uttered a joyful goodbye to the cat. When his wife returned and could not find her cat, she was crushed—heartbroken!

Her husband sympathetically said, “Look, I know how much the cat meant to you. I am going to put an ad in the newspaper and give a reward of \$500.00 to anyone who finds the cat.”

Naturally, no cat showed up, so a few days later he said, “Honey, you mean more to me than anything on earth. If that cat is so precious to you, it is precious to me. I tell you what I will do. I will buy another ad in the paper and raise the reward. I will increase it to \$1000.00.”

A friend saw the ad and exclaimed, “ You must be nuts; there isn’t a cat on earth that is worth \$1000.00!”

The man replied, “Well, when you know what I know, you can afford to be generous.”

It is indeed a matter of perspective. When you know what James knew, wealth will never look the same to you again. You will handle it in a completely different way.

I. THE MISERY OF LOSING ALL THAT YOU HAVE ACCUMLATED.

James opens this sobering passage with a call to give careful attention to the matter—“Now, listen, you rich people, weep and wail because of the misery that is coming upon you.” Who are these “rich people” that James

addresses? Are they members of the Christian community? Are they the leading citizens of the community? Are they corporate leaders of the business community? Since this letter is addressed to the believers in the first century and to us, they must have been members of the Christian community. However, it really does not matter that much. If you are rich—saved or unsaved—the message of this passage needs to be heard. Since by the standards of the world at large, most of us would qualify for a place among the rich, they are surely words for us. You and I enjoy luxuries that the citizens of the third world do not even dream about.

The coming misery that James foresees involves losing all that you have accumulated. He indicates that the worldly rich have made three serious errors in the accumulating of wealth.

1. They have ignored the perishable nature of worldly wealth.

In that day they did not have Wall Street and wealth was not measured by your portfolio. Instead, wealth was measured in terms of expensive clothing, precious metals and stones, and other such perishable matters that one might save. James addresses this when he writes, “Your wealth has rotted, and moths have eaten your clothes. 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.”

The basic truth that James is setting forth is that in the end the rich of this world will lose all the worldly wealth they have accumulated. Worldly wealth is not transferable into the realm of the eternal. If you can drive it, wear it, eat it, count it, live in it, sell it, buy it, or value it, then in the final day of judgment you will lose it. All worldly wealth is of this world so it is ultimately perishable. Rust, moths, fire, or changing economic conditions will wipe it out. Can you imagine losing all that you have worked so hard to gather?

2. They have ignored the heavenly purpose of worldly wealth.

God is the ultimate Source of all wealth. It is He who can confer upon us the privilege of having temporary possession of some of this world's wealth. It was never the plan of God that worldly wealth be seen as something that one should accumulate. At least not just for the sake of having wealth. James writes plainly when he writes, "You have hoarded wealth in the last days." It is the hoarding of wealth that is the concern of the Lord. It is an error in judgment that will lead to misery in the end. You must not treat this stuff of this world as though it will last forever. It is by its very nature perishable.

Even though James does not address it here, we know from the full light of Scripture, that God entrusts us with wealth so that we might serve Him with it. He gives it to us temporarily to meet our needs and to make us a blessing to the world in which we live.

3. They have ignored our accountability for worldly wealth.

This is the truth that underlies this whole passage. Every human being, rich or poor, is ultimately accountable to God for how they handle the stuff of this world. These are the last days, that period of time just before the final calling to accountability in the presence of holy God. The worldly rich ignore that coming day of accountability and consequently, they make a serious error in judgment. Can you imagine the misery of one who stands on the Day of Judgment and watches the accumulation of a lifetime as it is destroyed by the final judgment by fire from Holy God?

Frank Pollard tells the story of the man who was driving his BMW around a curve when he realized that the car was out of control and was about to plummet over a cliff. The wealthy young man jumped out of the car, but his left arm was severed from his body as this car went over the cliff. He stood

there looking down at his burning BMW on the rocks below and cried out, “Oh, no! My car! My car!”

A man who had stopped to help, said, “Mister, you have just lost your left arm and you are crying about your car?”

The young man looked down and said, “Oh, no, my Rolex watch!” Can you imagine a day when all of your expensive cars, watches, stocks and bonds, cotton farms and granaries, houses and lands, jewels and wealth, is suddenly stripped away. Gone! Gone forever! Oh, the misery of losing all that you have spent your life accumulating!

II. THE MISERY OF ACCOUNTING FOR THOSE YOU HAVE WRONGED.

James is not only concerned about how much you have accumulated, but also how did you accumulate it. There are right ways and there are wrong ways to accumulate wealth. A part of the misery that the worldly rich will face will be giving an account to the Judge of all the earth for those they wronged in the process of accumulating their wealth.

1. Money wrongfully received cries out against you.

Listen to James! “Look! The wages you failed to pay the workmen who mowed your field are crying against you.” He has in view some wealthy agriculturist who hired people to work in his fields and has been guilty of either not paying them or under paying them. So the wealth that has been saved is tainted. The wealth he has acquired at the expense of other people cries out against him in the Day of Judgment.

You have heard the saying, “Money talks!” I have always agreed with the comedian who quipped, “Yes, money talks and to me it usually says goodbye.” Money does have a voice, especially when it has been wrongfully received. In the Day of Judgment it will speak against you.

2. Money wrongfully received cries out to God.

James added another word: “The cries of the harvesters have reached the ears of the Almighty.” Not only does the money speak, but those who have been misused, as you acquired your wealth, are also heard by the Almighty. This would include those you have cheated in business dealings, those you have failed to pay what you rightly owed, and all that you have underpaid who worked for you, all who have been victims of your shady deals!

That God pays attention to the welfare of the poor is a significant theme of the Holy Scriptures. He is especially attentive to them when they are being

victimized by persons of wealth and power. God hears their whimpers and understands their pain.

Is this not a frightening thought, dear businessman? Day and night you have been plotting about increasing your holdings, and the acquisition of the wealth has only put your soul in jeopardy with the Almighty! Heaven is listening to the cry of your victims.

3. Money wrongfully received will lead to judgment.

This is the coming misery that James has in mind—the misery of standing before God and giving an account case by case for people that your business practices have harmed. Let your imagination handle this truth for a moment. Can you imagine a wealthy man standing in the presence of God only to have others that he abused and wronged stepping forward to stand beside him. It is made clear to him that his worldly wealth was gathered wrongly—at the expense to these who were his victims. The only outcome I can imagine for such an event is “wailing and gnashing of teeth”.

Could anything be worse than being exposed before the whole watching universe? While you were on earth, you were considered a very successful person. Others were covetous of the positions that you occupied, but now they see you for what you really were---a cheap fraud, a covetous and

greedy soul. You are seen in the judgment as one who loved gold more than God; and one who loved money more than his fellowman.

III. THE MISERY OF FACING THE LORD WITH A WASTED LIFE.

We must never forget the word of counsel that James spoke in the last chapter—life is so brief and so uncertain. Our present condition and situation is by its very nature so temporary. Beyond this temporary state, there will be one that is permanent and eternal. In the closing verses of our paragraph, James talks about standing before the Lord and losing everything.

1. They have selfishly misused their worldly wealth.

Listen to his word of indictment: “You have lived on earth in luxury and self indulgence. You have fattened yourselves in the day of slaughter.” The worldly rich have made a serious miscalculation about worldly wealth. They seem to assume that since they have accumulated wealth, it is all right for them to build a luxurious lifestyle and to indulge themselves. James likens such an attitude and such a practice to being a kept calf. In that day the calf would be penned and would be fed plenty and watered regularly. The dumb calf might begin to assume, “This is a great life. I have never had it so good! All I have to do is eat, drink, sleep and enjoy life.” What the dumb calf did

not realize is that the luxurious lifestyle is going to end in slaughter. He is the “fatted calf” because he is being prepared to feed the family. His throat will be cut, his life poured out, his skin ripped from his back, his flesh will be quartered, and he will end up being roasted and served on the master’s table. He had totally misunderstood his true situation. So it is with the wealthy men of this world.

Whenever we take the stuff of this world and buy for ourselves a luxurious lifestyle—while ignoring the needs of suffering humanity around us—we are acting like the “fatted calf”. We are misusing the wealth that God has given us. That may well be an apt description of the American culture at this time. The assumption seems to be that we have what we have so we can buy more and more for ourselves. We see ourselves as consumers—not as stewards! We have chosen to forget that we are just stewards of our worldly wealth and are accountable for how we use it.

2. They have unjustly abused the power of worldly wealth.

There is a certain influence that comes with worldly wealth. There is that cynical version of the “golden rule” that says, “those who have the gold rule.” James seems to have been referring to such a golden rule in the last verse of our passage. “You have condemned and murdered innocent men, who are not opposing you.” It is not necessary to see the worldly rich going

out and actually putting the innocent to death. Rather it probably means that they used their influence and power to bring about the ruin of the innocent. They used money to corrupt the administration of justice. The end result was the death of good people wrongly. Our society can provide plenty of examples that money can buy influence in the courtroom when it hires skilled lawyers, and expert witnesses to turn the eye of the jury away from the wrong that has been done. This seems to be the abuse of power that James is fingering. However, the underlying truth of this passage is still accountability to God for what we do with the wealth we receive. When we use it selfishly and wrongly, God will hold us accountable. We will be accountable for the good that might have been done as well as the wrong that was done.

Do you hear the sober warning of this passage? Money is a wonderful thing, but it is such a dangerous thing. It has the power to do good, but it also has the power to deceive. It will become the wrongful lord of your life if you are not careful. There is a day of judgment just ahead. Will it be a day of utter misery or a day of great joy?

If you are a person of means, and you have allowed the means to become an end in your life, this is a call for you to repent. You must return to the God who created you and give Him the proper place in your life.

If you are person of means, and you know the Lord, you know what you need to do. You need to renew your commitment to be a faithful steward of the riches that the Lord allows you to control. Judgment day is just ahead—use your wealth in light of this coming day.