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## THE WOES OF WEALTH WITHOUT GOD

James 5:1-6

By

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James Lesson 19

The Woes of Wealth Without God  
James 5:1-6

Would you like to be rich? Very few would say, "Nah, it doesn't interest me!" One wise guy said, "They say it's better to be poor and happy than rich and miserable. But couldn't something be worked out, such as being moderately wealthy and just a little moody?" (In *Reader's Digest*, 9/82.)

As Christians, we know that the Bible has many warnings against the dangers of pursuing wealth. In 1 Timothy 6:9-10, for example, the apostle Paul warns,

But those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction. For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith and pierced themselves with many griefs.

But most of us read that and think, "I could handle it, or at least I'd like to try!" It seems as if more money would solve a whole lot of our problems. But, we often forget that wealth can create a lot of problems as well.

The best sermon I've read on the problems of wealth was not a sermon, but a novel. It was not written by a Christian author, but by the famous writer, John Steinbeck. It is called *The Pearl* [Bantam Books]. It's the story of a poor pearl diver who dreams of finding the perfect pearl. One day he actually finds it. The rest of the story unfolds how his once tranquil life turns into a growing nightmare as everyone else desperately tries to take his treasure from him. Every Christian would benefit from reading this powerful story!

In our text, James again assumes the role of Old Testament prophet, thundering against the ungodly rich who oppress the poor. The words of our text are not an appeal to repentance, but rather a scathing denunciation of wrath to come. While there may have been some professing Christians in the churches to which James wrote who were guilty of the sins he confronts here, his main target was the ungodly rich outside of the church. This is evi-

dent both by his prediction of judgment to come and also by his shift in 5:7 when he addresses those in the church as “brethren.”

Why would James spend six verses denouncing those who are outside of the church, who would never read this warning anyway? It's similar to when the Old Testament prophets pronounced woes on Israel's pagan enemies (see Isaiah 13-19).

The warnings serve two main purposes. First, they should encourage us who know God to be faithful and endure, knowing that in due time He will judge the wicked. Second, it should warn us not to fall into any of the sins that will bring judgment on the wicked. In the case James is addressing, it is easy when you're poor and oppressed to think, “If I can just get rich, I will no longer have to deal with these problems!” So we can be tempted to pursue wealth, mistakenly thinking that happiness lies in getting rich. So to the church, James is saying,

Because wealth can be a dangerous trap, we should be careful not to use it in an ungodly manner, but rather to be faithful.

He makes three points:

1. Wealth can be a dangerous trap that leads people to eternal destruction.

The Bible does not teach that money itself is evil, but rather that it is extremely dangerous when it falls into the hands of those who are prone to sin. Jesus calls it “unrighteous Mammon” (Luke 16:9, 11), because those who get their hands on it often use it sinfully. Money is like a loaded gun: it can be extremely useful in certain situations, but you've got to use it carefully, or you may hurt others and yourself. Or, to use another analogy, money is like fire. Used properly and under control, fire is a helpful tool. But if it is used carelessly or with evil intent, it can become a powerful force that destroys both property and life.

When combined with the fallen, greedy, selfish human heart, money can quickly corrupt. That's why Jesus said (Matt. 19:23-24), after the rich young ruler walked away from salvation, “Truly I say to you, it is hard for a rich man to enter the kingdom of heaven. Again I say to you, it is easier for a camel to go through the eye of a needle, than for a rich man to enter the kingdom of God.” The disciples were astonished and said (19:25), “Then who can be

saved?" Jesus replied (19:26), "With people this is impossible, but with God all things are possible." In other words, it takes nothing less than the power of God to save us from the dangers of greed and selfishness that are bound up with wealth.

James shows three ways that wealth can become a trap that leads to spiritual destruction:

- A. To be rich without God is to be short-sighted in light of eternity.

James' readers who were mostly poor and oppressed may have been thinking, "Why be righteous if all it gets you is oppression? Why not pursue wealth if it gains you some comfort?" James' answer is, because judgment is ahead!

He begins (5:1-3), "Come now, you rich, weep and howl for your miseries which are coming upon you. 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!"

James is forcefully making the point that wealth is temporary and that judgment and eternity are ahead. So to pursue wealth to the neglect of pursuing God or to trust in wealth as the solution to your deepest needs is sheer folly! As Jesus pointedly said, the Mammon of unrighteousness *will fail* (Luke 16:9). Therefore, we must use it wisely in light of the reality of eternity.

In James' times, there were three main indicators of wealth. James uses three terms to point to the temporary nature of each. First, there was grain. You could store it in large bins or silos. But James says of it (5:2), "Your riches have rotted."

Second, there was clothing. In a world where most of the poor only had the clothes on their backs, it was a sign of wealth to have more than one change of clothes (see Gen. 45:22; Josh. 7:21; Judges 14:12; 2 Kings 5:5, 22). The apostle Paul could claim that he had coveted no one's money or clothes (Acts 20:33). James echoes Jesus, who warned that clothes are subject to the ruin of moths (Matt. 6:19).

Third, there were gold and silver. James knew, of course, that these metals are not subject to literal rust. But he is using irony to make a point. When God brings judgment, even these precious metals will be doomed to corruption. What good were all the gold and silver in the world in A.D. 70 when Titus destroyed Jerusalem and slaughtered a million Jews?

When James (5:3) says, "It is in the last days you have stored up your treasure," he is referring to the entire period between Christ's ascension and second coming, which is viewed as "the last days" (Acts 2:17; 2 Tim. 3:1 Heb. 1:2). But death is "the last day" for all of us! As the rich fool in Jesus' parable found out, he had plenty stored up for this life, but when he died, he was poor where it mattered most—he was not rich toward God (Luke 12:16-21). To be rich without God is to be short-sighted in light of eternity.

B. To be rich without God gives temporary comfort and ease, but long-term misery.

The ungodly rich mistakenly think that they are relieving themselves and their families from hardships through their wealth and possessions. But James says that they are storing up misery and hardship for the final judgment! The very thing that they trust in for comfort now will result in their final ruin.

The Bible commands us to provide the necessities of life for our families and ourselves (1 Tim. 5:8). There is nothing wrong with living comfortably. We can do much more to serve the Lord when life is not a constant struggle just to survive. Modern labor-saving conveniences such as washing machines, dishwashers, lawnmowers, and even automobiles (curse that they sometimes are!) help free up time for family and ministry that would otherwise be spent working.

These things become a problem when they begin to control us, instead of us controlling them. A computer is a useful tool, but it can also become a controlling master. Many Christians waste many hours with their computers, neglecting time with God, time with their families, and time serving God. James is warning that it is possible to enjoy the comforts of life without God, but if we fall into that, those comforts become a snare.

- C. To be rich without God provides short-term advantages, but long-term loss.

With wealth comes power, but as someone said, "Power corrupts; absolute power corrupts absolutely." Throughout history corrupt dictators have amassed amazing power and wealth for themselves and their families. Some, such as Saddam Hussein and his sons, are brought down and face judgment in this life. Others, such as Mao Tse-tung and Joseph Stalin, seemed to get away with their many atrocities in this life. But nobody escapes from God's judgment! Like barn animals, they are only fattening their hearts for the day of slaughter!

Although James does not direct any exhortations to his readers, his denunciation of the ungodly rich provides an obvious application for us who follow the Lord:

- 2. We should be careful not to use wealth in an ungodly manner.

Since misuse of wealth will bring a person into horrible judgment that will make him weep and howl in misery (5:1), we should make sure that we do not profess to know God, but by our ungodly use of wealth deny Him (Titus 1:16). Although there are far more dangers than James lists here, he hits four ungodly uses of wealth: hoarding (5:2-3); cheating people out of money (5:4); living in luxury while disregarding the needs of others (5:5); and, hurting innocent people for the sake of gain (5:6). These seem to move in a progression from least to worst. Yielding to what may seem like a small sin always exposes us to worse sins. In the early stages, some sins seem horrific and impossible for us to commit. But if we yield to the seemingly harmless sins, pretty soon we find ourselves excusing or justifying what formerly seemed impossible.

- A. We should be careful not to hoard wealth (5:2-3).

These rich people had so much stuff that it was rotting in storage. What good are silos full of grain if, when you go to get a bag full, it's spoiled or full of mold? What good are ten changes of clothes if, when you go to get something out of the closet, it's moth-eaten? What good is a bank vault full of jewels if you're afraid to wear them for fear of being robbed?

Years ago, *Newsweek* (6/21/82) reported a new service that was being offered to the rich. Since bank safe deposit boxes were hard to get and were only available during banking hours, many stores had sprung up to meet the demand. It mentioned one in New Orleans that was housed in the former Federal Reserve Bank building. (I wonder how it fared in Hurricane Katrina?) These stores were often open 24 hours a day, seven days a week, so that clients could access their jewels and treasures at any time. One company offered mirrored privacy booths where customers could inspect their precious possessions, all for \$2,700 annual rent for a one by three-foot box (that was *a lot more* in 1982!).

As I said, the Bible commands us to provide for our families' and our own needs, but it condemns hoarding our money and possessions when it can be put to use to further the Lord's work or to help others. Where that balance point is, I cannot tell you. But I will say that not many of us here in America live on the lean side! Often behind our hoarding is either the sin of greed or a lack of trust in God to provide for our future needs. Don't spend your life collecting junk that you never need or use. Give it away!

B. We should be careful not to cheat people out of money (5:4).

James was denouncing wealthy landowners that were cheating their laborers out of their hard-earned wages. Whether they were not paying them the full amount promised or cheating them on the pretext that they had not fulfilled their quotas or whatever, we don't know. But it was a common enough problem to be mentioned several times in the Bible. Leviticus 19:13 states, "You shall not oppress your neighbor, nor rob him. The wages of a hired man are not to remain with you all night until morning." (See also, Deut. 24:14-15; Jer. 22:13; Mal. 3:5.) Often in that economy, day laborers got by on that day's pay. To withhold it on some false pretenses would literally rob the worker and his family of their daily bread.

Most of us are not in the position of paying wages to workers. If we are, we should be generous and fair. But if we're not, the principle still applies, that it is always wrong to cheat others for our own financial gain.

C. We should be careful not to live in luxury and self-indulgence (5:5).

Jesus' story of the rich man and Lazarus (Luke 16:19-31) may be behind James' words here. The rich man lived in splendor, while Lazarus, covered with sores, longed to be fed with the crumbs from the rich man's table. But after death, their roles were reversed. The rich man was in agony in the flames of hell, whereas Lazarus was comfortably in Abraham's bosom. The point of that story was not that all rich people go to hell and that all poor people go to heaven. The Bible is clear that there are godly rich people and there are ungodly poor people. Salvation is by grace through faith in Christ alone (Eph. 2:8-9).

But the rich man's selfish indulgence and lack of compassion for the poor reflected his godless, selfish focus in life. James' indictment of fattening their hearts in a day of slaughter (5:5) points to the imminence of the day of judgment. Like unreasoning cattle, they just go on fattening themselves every day with no thought of others. But their selfish lifestyles only incur greater guilt.

After Imelda Marcos and her husband Ferdinand were deposed, *Newsweek* (3/24/86) ran an article on her pathetic life. When they fled the country, she left behind a closet with 3,000 pairs of shoes and five shelves of unused Gucci handbags, still stuffed with paper and the price tags attached. She had 500 bras, a trunk full of girdles, huge bottles of perfume, and vats of Christian Dior wrinkle cream. She was known to spend \$12 million on jewelry in a single day in Switzerland! One U. S. Representative gawked at the stuff and said, "It was the worst case of conspicuous consumerism I have ever seen." She once told an interviewer, "I am my little people's star and slave. When I go out into the barrios, I get dressed up because I know the little people want to see a star." How tragic! Of course, Imelda Marcos did not claim to follow Christ.

But I've read of a well-known Christian entertainer who collects Rolls Royces as his hobby! He owns a dozen or more! I realize that luxury is a relative term and it's easy to judge the extravagant examples and justify ourselves. We need to examine ourselves prayerfully and often, so that we don't fall into what James is condemning. I believe that the Lord wants us to live simply and manage our resources in light of His eternal purposes.

D. We should be careful not to hurt innocent people for the sake of our profit (5:6).

Some think that James is speaking of literal murder. Others say that he is speaking figuratively, or looking at the practical outcome of the rich cheating the poor out of their wages and thus their daily bread. The word “condemned” points to the use of the legal system to take advantage of the poor. Perhaps by bribing judges or by hiring powerful lawyers, the rich were wrongfully taking land or houses from the poor, or forcing them into a lifetime of indentured slavery. If you had confronted them, the rich would have protested, “It was all legal! We didn’t break the law!” But what is technically legal is not always moral or right. While we may never kill someone for the sake of our own financial gain, we should be careful never to hurt others for our own financial gain.

Note, too, that the righteous man did not resist the wicked rich. It is not wrong to take legal means to protect yourself or your assets from a greedy, unprincipled person. But in this case, the poor were no match for the rich. In this life, it often seems that the wicked are winning. But James’ point is that judgment day is near, when wrongs will be made right (5:7-8).

So wealth can be a trap. We must be careful not to use it in an ungodly manner.

3. Our responsibility is to be faithful to God in the realm of financial stewardship.

This life is not final. The wicked may live luxuriously on earth and oppress the righteous with no consequences. The test will be the final judgment and eternity. It requires faith to accept this. You either trust in money that you now see or in the Lord that you will see one day. If you trust in the Lord, then you will be a good steward of the money and possessions that He entrusts to you. He owns it all; we must give an account to Him of how we used it.

In Luke 16, Jesus tells the unusual parable of the unrighteous steward. He is about to be fired because of mismanagement, but he shrewdly calls in his master’s debtors and reduces the amount that they owe. Jesus’ point was *not* that we should be corrupt in order to get ahead! Rather, His point was that we should imitate this godless man who thought in advance about his future and used what he

had to make provision for himself. We should use the “unrighteous Mammon” that we now have to make friends, “so that when it fails, they will receive [us] into eternal dwellings” (Luke 16:9). In other words, while you can use your money that will be taken away to bring people to Christ, which can never be taken away.

Jesus goes on to say (Luke 16:10), “He who is faithful in a very little thing is faithful also in much; and he who is unrighteous in a very little thing is unrighteous also in much.” In the context, the “very little thing” is money! It’s a big thing to us, but to God, it’s a little thing that He uses as the litmus test to prove whether you’ll be faithful with more important things. In the context, the “much” refers to eternal souls. If you want God to entrust true spiritual riches to you, prove yourself by being faithful in managing the finances He has entrusted to you. That’s the lesson!

### Conclusion

A businessman once had an angel visit him, promising to grant one request. The man asked for a copy of the stock market page one year in the future. As he was studying the numbers on the future exchange and gloating over how much he would make because of his knowledge of the future, his eye glanced across the page. His picture was in the obituary column. Suddenly his new wealth faded into insignificance in light of his own death.

Wealth is a good tool, if we are careful to use it as stewards for the Lord. But it is a dangerous trap if we adopt a worldly perspective towards it. I encourage you to examine often your stewardship of the resources that God has entrusted to you. Remember Paul’s words, “It is required of stewards that one be found trustworthy” (1 Cor. 4:2).

### Application Questions

1. Most Americans are rich by worldly standards. How can we know when we’re guilty of living in luxury?
2. How can we know when we cross the line from prudent savings for the future versus ungodly hoarding?
3. Is it wrong for a Christian to own nice things or to buy non-necessary items in the face of so many needs in the world?

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