

James 21 – Wisdom about Riches
Pastor Joe Oakley – GFC – 10/15/23

Is it a sin to be rich? No, but what you do with your wealth can be righteous or sinful. And how you handle your riches will impact you now and in eternity.

We are examining that today as we continue our series on the book of James called Wisdom for Everyday Life. Our text is James 5:1-6 and I'm preaching on Wisdom about Riches.

Before I read that, I need to address this. Many of you won't think this message applies to you because you think you are not rich. That's because you are comparing yourself to Elon Musk and Bill Gates. But **the average American is rich when compared to the whole world.**

If you don't believe it, go to a website called howrichami.com and type in your income. I entered various incomes and found some startling statistics: If you make just \$2,835 a year, you are in the top 50% of annual incomes on the planet.

If you make just \$5000 a year, you are in the top 35%

If you make just 10,000 a year, you're in the top 20%

If you make \$29,000 a year you're in the top 5%.

If you make \$37,000 a year you're in the top 3%.

If you make \$45,000 a year you're in the top 2%.

If you make \$58,000 a year you're in the top 1% of the world's richest people!

The median per capita income in America is \$40,500.

That puts half of Americans in the top 2.5% richest people in the world.

So, when James talks about riches, don't be so quick to exclude yourself from his words.

By the way, **James does not say that being rich is a sin.** In fact, Jesus had some rich followers like Zaccheus, Joseph of Arimathea, and Joanna who financially supported the ministry of Jesus. Money is not evil, but the love of money is!

And James shows us that the way we handle riches can be sinful. He gives us 4 main principles about wealth in this passage. He says that **worldly wealth is worthless in eternity.** And he shows the horrific consequences of sinfully handling wealth. James 5:1 says:

Now listen, you rich people, weep and wail because of the misery that is coming upon you.

This verse is shocking because most people believe that riches will bring them happiness and fulfillment. But James is saying it can bring misery if you mishandle money.

The verb weep is the same word used in James 4:9, where it is used in connection with the thought of repentance. But here James calls the rich people to "weep aloud" because of the certainty of judgment and punishment.

James then explains the reason for the rich to weep aloud and howl. James 5:2-3 says:

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.

James refers to the destruction of three kinds of wealth. Stores of food are rotted, garments are moth-eaten, and gold and silver are corroded. Each one of them comes to nothing in their own way.

1. James says that hoarding your wealth for yourself is a sin.

James is warning rich people who trust in riches rather than God that there will be a day of reckoning. **You will stand before God someday and give an account for what you did with your money.** And if you've hoarded it – the money you've hoarded will actually testify against you! This passage is very similar to what Jesus said in Matthew 6:19-21

Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.

Jesus teaches us that the safest investment on earth is to invest in heaven! That investment will never go down and will always pay off.

God wants you to start storing up treasure in heaven. How do you do that? By investing your money in things which last forever! What things last forever? The Word of God and people! So that means the ultimate investment is to give to help communicate the Word of God to people! That's why you should give to the church – the place where people are fed the Word of God. That's why you should support missionaries who are translating the Word of God and teaching the Word of God.

Everything you own will eventually decay or disappear! Cars, boats, homes, clothes, furniture, phones! They will rust out or wear out or fall apart. I encourage you to begin to store up treasures by investing in heaven.

How do you know if you are hoarding wealth on earth? But looking at how much you spend on yourself and how much you give to God and those in need.

When we give to the Lord He will bless us on earth, but some rewards will not be received until we go to heaven.

But Malachi 3:10 says that when we give tithes and offerings, God will ... *open for you the windows of heaven and pour out for you such blessing that there will not be room enough to receive it.*

The point I want to make is that what we send to heaven is what is stored in heaven and what we send to heaven determines the blessings God sends back to earth when He opens the windows of heaven. That's why heaven is the safest investment plan on earth! It pays now and later!

One of the biggest misbeliefs that Christians have about money is that when they give their tithes and offerings – that money is gone forever. That could not be more wrong! We need to have the biblical understanding that when we give to the Lord – that money is not divested – but invested!

When you give with the right motivation, what you have given is not lost. Your wealth is not diminished. God takes what you give and returns it with increase! Money given to the Lord from your earthly account is placed in your heavenly account! Some of you didn't even know you had a bank account in heaven – but you do. In Philippians 4:17 – Paul was thanking people for giving to him and said:

Not that I am looking for a gift, but I am looking for what may be credited to your account.

The word credited means to increase – to superabound – to overflow! The Bible teaches that whatever you give to God will be given back multiplied.

Neither Jesus nor James is saying you cannot have any material possessions or savings or investments. There are plenty of Bible verses that tell us to save for the future.

Both Jesus and James are addressing those who store up everything for themselves and never give to God or anyone else. 1 Timothy 6:17-19 says:

Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment.

Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.

Obviously, what we do with our money is important. If we put our trust in it rather than God – it will testify against us. If we hoard it all for ourselves rather than generously helping others – it will testify against us! If we use our money or authority to oppress other people and hold them back – it will testify against us.

And on the Day of Judgment worthless worldly possessions cannot help the

and those very possessions will be used as evidence for a guilty verdict against them. James gives us more clarity about this in James 5:4 –

Listen! Hear the cries of the 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.

2. James says that gaining riches by oppressing others is a sin.

One way that rich people oppress the poor is by failing to pay them what they are due or not paying them in a timely manner. There was a law about this found in Deuteronomy 24:14-15

Do not oppress a hired servant who is poor and needy, whether he is a brother Israelite or an alien living in one of your towns. Pay him his wages each day before sunset, because he is poor and is counting on it. Otherwise he may cry to the Lord against you, and you will be guilty of sin.

We have very few day laborers today – although there are some. The point is that people should be paid what they are due when it is due. Anything else is sin!

The part about the cries of those who have been defrauded reaching the ears of the Lord reminds me of the verse about Abel's blood crying out for justice. James says the cries of the oppressed reach the ears of God Almighty – literally the Lord of Sabaoth. This is not Lord of the Sabbath, but Sabaoth, the Lord of hosts - meaning the master Commander in Chief who leads the armies of heaven.

The use of this title was meant to give these unjust people who oppress the poor a sober warning. **God's ears are always open to the poor and the oppressed, and His judgment will be on those who oppress them.**

The word oppress means to keep someone in servitude and hardship, especially by the unjust exercise of authority. To treat someone who is less powerful in an unfair or cruel way. To crush or burden by abuse of power or authority. The word oppress comes from a Latin word meaning “to press down.” So, the goal of oppression is to keep certain people weighed down under an unjust use of power or authority.

Oppression happens when governments overburden their people with taxes.
When a company does not allow women or people of color to advance.
When a husband keeps his wife and children beat down with his words, threats, and actions.

Oppression happens any time someone in authority abuses that authority.

The most egregious example of this would be slavery – which occurred in America and virtually every other nation of the world.

Oppressed people have no power – the people in power are usually the people with money.

James goes on to say that instead of paying people what they are due – oppressors spend the money on themselves. James 5:5 says

You have lived on earth in luxury and self-indulgence. You have fattened yourselves in the day of slaughter.

3. James says that a self-indulgent lifestyle is a sin.

James is not condemning anyone for being rich. He is addressing those who enjoy a luxurious lifestyle at the expense of the poor – those who engage in self-indulgence without caring for others, especially those in need. James is giving the rich a warning that their luxurious lifestyle here on earth is storing up misery for them there in eternity.

People live in luxury and self-indulgence and who never help others fatten themselves like an animal is fattened up for the day of slaughter. This is speaking of the time of the judgment, which is coming very soon.

James is saying that the rich are like calves and sheep continuing to feed and get fat even to the very day of their slaughter.

4. James says that using wealth to condemn or hurt others is a sin.

James 5:6 says:

You have condemned and murdered innocent men, who were not opposing you.

The verb "condemn" is a judicial term. In this context it suggests that the rich abuse the legal system for their own gain. They not only accumulate wealth for themselves through illegal means, but they also exploit the poor to the point of condemning them by perverting the legal process.

What does James mean when he says you have killed the innocent? First, it means that by withholding people's pay you deprive them of their ability to feed themselves and their family which can result in death.

It can also mean that the courts deprive the poor of their livelihood by confiscating their farms or other means of support.

James said they even use money to manipulate the verdicts in courts. It reminds me of what James said in chapter 2:6

Do not the rich oppress the poor and drag them into the courts?

James says rich people can oppress the poor unjustly by exploiting them and dragging them into court. It can also mean that by perverting the justice system, the rich falsely condemn the helpless poor to death.

History is full of accounts of evil people who oppressed millions of innocent victims, enslaving them, forcing them to work for no wages, falsely condemning people and even killing them. This certainly happened in the time of slavery and happened for a long time after that.

I read an incredibly eye-opening book entitled: *Slavery by Another Name – the Re-enslavement of Black Americans from the Civil War to World War II*. This book chronicles the horrible and little-known history of many African Americans who were forced into servitude up until the 1950's. The two main ways were through sharecropping and forced labor.

Share cropping is when a farmer leases land to a tenant who pays the owner back with the earnings from his crop. The problem was that most sharecroppers were illiterate and the owner kept the books. He could manipulate the books so that the sharecropper never got out of debt and was in constant servitude to the owner.

The other way of oppressing poor was known as 'forced labor' and 'convict leasing.' Here's how it worked: a black man would come into a town and the sheriff would arrest him on some trumped-up charge like vagrancy, being in town after dark or speaking loud in front of a white woman.

There would be a 'trial' and the prisoner would be found guilty of a crime and given a fine – which of course he could not pay. So he would have to serve a sentence to pay off his fine. The county would then lease that prisoner to farmers, mines, lumber companies, or any business requiring manual labor. Everyone was in on it and got financial payoffs for it – including sheriffs and judges.

The prisoners were held in deplorable conditions and fed just enough to stay alive. At the end of their sentence, they were told they could go free when they paid the room and board for the previous year's incarceration. Of course, they could not pay, so they were held over year after year until they were worked to death, starved to death, or killed.

That form of slavery went on in American until the 1950's! That's right, I said the 1950s! The ax was not laid to the root of slavery until 1951 under the presidency of Harry Truman – 17 presidents after Lincoln!

And they seemingly got away with it with no consequences. Seemingly!

Often those who are poor and without power in this world have little satisfaction from the justice system. Yet God hears their cries, and **He is the one who guarantees to ultimately right every wrong and answer every injustice.**

What does this mean for us? Many of you came from ethnic backgrounds whose ancestors were enslaved, stolen from, defrauded, and even killed for money. Many of your ancestors worked their entire lives without pay.

Some of your recent family members worked for less pay than they should have received. God wants you to know that He hears every one of their voices and will set the books straight. **God will be the One who ultimately holds the oppressor accountable and give reparations to the oppressed.**

James 5:7 tells the oppressed to be patient and wait on the Lord. And He promised to send the early rain and the latter rain together. Rain represents the blessing of God.

The early rain represents the blessing that was stolen from your family. The latter rain represents the blessing that God wants to give you.

Everything stolen from your ancestors has been stored up for the last days when God is going to send the former and latter rain.

This goes for every ethnic group or minority that has been stolen from. God sees! God hears your voice! And He has promised to pour out the early and latter rain.

Everything that the enemy has stolen from you and your family will be restored. Satan is trying to block your blessings – but God wants to open the windows of heaven and pour out blessings on you!

The devil wants to block your career - but God wants to bless it!
 The devil wants to destroy your family - but God wants to strengthen it!
 The devil wants to steal your money – but God wants to increase it!
 The devil wants to steal your health – but God wants you healthy!
 The devil wants to steal your life – but God wants to give abundant life!
 The devil wants to steal your joy – but the joy of the Lord is your strength!
 The devil wants to keep you enslaved – but God wants to set you free!
 And he whom the Son sets free is free indeed!
 No weapon formed against you shall prosper and every tongue which rises against you in judgment you shall condemn.

So, we take authority over the enemy today in Jesus' name.
 We bind up racism and loose a spirit of reconciliation in Jesus' name!
 We love those who hate us!
 We bless those who curse us!
 We pray for those who mistreat us!
 Because of that, Jesus said that our reward will be great and we shall be called sons and daughters of the Most High! Hallelujah!