

The Misery of Wealth – James 5:1-6

When it comes to God and money there are four basic types of people and they fit into four different categories. Category No. 1 is the person who has no relationship with God and no money. Category No. 2 is the person who has a relationship with God and lots of money. Category No. 3 is the person who has God but no money. And Category 4 is the person with money but not God.

To decide which category you fit into, consider a couple of questions. The first question is what is your household income? If your household income is in the top half of all households in the United States, that means that you statistically fit into category 2 or 4. You have money.

The second question is whether or not you have accepted Jesus Christ as Savior and Lord. If you are a Christian with God in your life you fit into category 2 or 3. So it shouldn't be very hard for any of us to figure out which category is ours.

Now let's look at some of the most direct words in the world about God and money. They are found in James 5:1-6:

Now listen, you rich people, weep and wail because of the misery that is coming upon you. 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. Look! The wages you failed to pay the workmen who mowed your fields are crying out against you. The cries of the harvesters have reached the ears of the Lord Almighty. You have lived on earth in luxury and self-indulgence. You have fattened yourselves in the day of slaughter. You have condemned and murdered innocent men, who were not opposing you.

To properly understand these words, it is important to know that they are written to people who are in Category 4. These 6 verses of the Bible are written to people with lots of money but no personal relationship with God. They are financially wealthy and spiritually poor.

Two predictions are made about Category 4 people. The first prediction in James 5:1 is that misery is coming. Few of us associate wealth and misery in the same person, yet that's exactly what the Bible does. God predicts that rich people without God will someday weep and wail in misery. This prediction is based on the omniscience of God, that he knows everything that will happen before it happens. I John 3:20 says, "God is greater than our hearts, and he knows everything."

We never would guess that rich people would have misery come on them. Looking at life from a purely human perspective gives the impression that the richer a person is the happier a person is and that the rich are least likely to become miserable.

Now the explanation of the first prediction is really found in the second prediction, and that is that the wealth of the rich people will be lost. A day will come when all riches will disappear.

The point here is that those who base their lives and their happiness on money will inevitably become miserable when the money is gone. Only those who can be happy without money will

be happy when there is no money. This prediction is guaranteed to be fulfilled when a rich person dies, but it can happen sooner, too.

Several years ago an earthquake rocked

Kobe, Japan, a prosperous region of western Japan. A 20-second earthquake cost over 4000 lives and billions of dollars in damage. Once wealthy people lost their homes and possessions. The literal weeping and wailing was heard and seen on television around the world. No amount of money was enough to buy needed food, water, shelter and warmth.

Newscasters interviewed geologists in the United States who repeatedly said that an equal or greater earthquake would hit California in the next 30 years and could soon happen in Memphis, Boston or the Midwest.

Ancient wealth was usually measured in grain, clothes and precious metals. They are all

God does not begrudge good things for anyone, but he does condemn selfishness.

vulnerable according to James 5:2-3. Grain can rot. Moths can destroyed our clothes. Precious metals can lose their value.

If these words were being written today they might be stated something like this:

Pesos and dollars could be devalued overnight.

Banks and savings and loan associations can collapse.

The stock market can crash.

Pensions can be reduced to virtually nothing by inflation.

Medical bills can take all your savings.

One lawsuit can bankrupt you.

Social Security may not be there when you retire.

Well, you get the picture. Money is not dependable. God knows it and we should know it. Anyone who depends on money for happiness will eventually end up being miserable.

Next, James moves from predictions for Category 4 people to accusations. There are four direct accusations against the ungodly rich.

Accusation No. 1 is that they hoard wealth. In other words, they keep accumulating money just to have the money. There is a powerful principal here that comes from God. Money should always have a purpose other than itself. Money, simply for money's sake, is dangerous and wrong. The purpose of money is to be used, not just accumulated.

Financial planners ask the purpose of both saving and spending. When our only answer is that we just want to be rich, we are in trouble. The purpose of money should always be to do something that is good and never to just hoard it for it's own sake.

The second accusation in James 5:4 is that the ungodly rich withhold wages from their employees. "Look! The wages you failed to pay the workmen who mowed your fields are crying out against you. The cries of the harvesters have reached the ears of the Lord Almighty."

In the first century there was a huge gap between the rich and the poor. There was no credit. Laborers lived from day-to-day. To not pay an employee at the end of the day often meant that he and his family would not eat. Leviticus 19:13 says, "Do not hold back the wages of a hired man overnight."

We live in a different economy. If it were written today, this verse might say something like this: Pay your bills on time. If somebody works for you make sure that person doesn't have to wait for payment. Don't pay unfair wages to anyone who works for you.

It's not just an ancient issue. Actually, it is a current issue. In America minimum wage has dramatically dropped in real dollars. Buying power keeps getting lower and lower. The rich are getting richer and the poor are getting poorer. The middle class is shrinking, not because middle class workers are getting rich but because they are dropping into the lower class. When an honest worker who is willing to work cannot be paid enough to support a family, something is wrong.

God knows about these injustices. And so James writes, "The cries of the harvesters have reached the ears of the Lord Almighty."

Accusation No. 3 in James 5:5 is that the ungodly rich are guilty of self-indulgent luxury: "You have lived on earth in luxury and self-indulgence." The point here is that people have used their money to live in excessive luxury rather than helping other people. God does not begrudge good things for anyone, but he does condemn selfishness.

We all know what this is about. I have known many godly wealthy Christians who have lots of money and lovely possessions but are also very generous toward other people. They are sensitive to the needs of others. They love to give. They are both generous and wise. Their homes are open to guests. They use their possessions to bring good and happiness to others.

And we've all seen ungodly rich people who take all they can, are insensitive to the needs of other people and love to accumulate money and spend it on themselves. These are the ones who are here being accused and indited by the Bible.

Accusation No. 4 is actually the extreme of the other three. It is condemning the innocent people who are being ripped off by the ungodly rich people. It may even go to the point of causing the poor person to die. God calls this murder—although it may not be murder with a gun or a knife. It is murder by the misuse of wealth.

We've all seen Accusation No. 4 in action. This is the powerful, rich ungodly person who frequently condemns and puts down those less for-

fortunate and blames them for problems they have not caused. Ironically, the greedy person who is doing the condemning is actually the one who has caused the problems in the first place!

What do we learn from all of this? Those in Category 4 should take these words from God very seriously and personally. A fast, dramatic change is needed. And the greatest change is not about money, it is about a personal relationship with God through Jesus Christ. That comes first.

To become a Christian, accept Jesus Christ as your Savior and Lord. But recognize that in order to become a Christian requires confession and repentance of sin. This includes financial sins. Understand that when you become a Christian your wealth is no longer yours. You give it to God. Your attitude and actions about money will change or you are not truly a Christian.

But there are important lessons here for those of us in Categories 1, 2 and 3 as well. There is the lesson that God is more important than money, and that is the primary lesson that needs to be woven into the fabric of our lives. None of us should ever allow money to become too important, although that is very easy to do. Only God can give satisfaction, happiness and eternal life. Money can do none of these things. God lasts forever. The longest that money can last is a lifetime.

As a self-test to see if money or God is most important in life, try praying this prayer:

God, you are more important to me than anything else. I just want to go on record with you that I am willing to give away or lose every dollar and possession I have. I know that I will be satisfied with you alone.

Jesus tried this test on a very rich young man once and the man turned around and walked away. He loved money more than he loved God.

The second lesson for us all is to use wealth wisely. That means we should use wealth in the way God wants it to be used. God always wants us to use our wealth for the benefit of others and not exclusively for our own pleasure and security.

The surest test of the right use of money is that we give away some of it. Don't hoard money—use it! Don't refuse, delay or underpay anyone who works for you. Limit what we want. Avoid self-indulgent luxury. And never condemn anyone who has less or do them harm.

Ask God how he would like us to use that which he has entrusted to us. Do what he says with no strings attached, with no expectation of gratitude or benefit.

There is an legend about an ancient king show ruled over a great empire. He was a very powerful and very wealthy man. He died January 28, 814, and was

buried in a most memorable way—in a vault, sitting on a throne of gold and wearing full imperial regalia.

Legend says that a Bible was opened on his lap and that his head was propped up with his hand and finger. Years later, when his tomb was opened, a most unusual thing had happened. His arm had fallen and his skeletal finger pointed to the words of Mark 8:36, “What good is it for a man to gain the whole world, yet forfeit his soul?”

That's what James 5:1-6 is all about. What good is it if a person is outrageously wealthy without God? It is no good at all.

I don't know which category you place yourself in. Just be sure that the plus signs in your life are all connected to God. Find your purpose and satisfaction and happiness in him. If you don't have money and you have God, you are blessed. If you have God and have money—use it wisely; use it God's way.

God always wants us to use our wealth for the benefit of others and not exclusively for our own pleasure and security.

Faith Matters® is the Broadcast Ministry of
Leith Anderson and Wooddale Church
6630 Shady Oak Road
Eden Prairie MN 55344
952-944-6300
www.wooddale.org
©Leith Anderson