

XXI. James in Biblical Perspective
The Gospel Life According to James
“True Religion and Wealth”
James 5:1–6
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May 18, 2014 – Morning Sermon

We are in our 21st study of the book of James and we're in James 5 which is the last chapter. This is the Word of God. James 5:1-6 says [1] *Come now, you rich, weep and howl for the miseries that are coming upon you.* [2] *Your riches have rotted and your garments are moth-eaten.* [3] *Your gold and silver have corroded, and their corrosion will be evidence against you and will eat your flesh like fire. You have laid up treasure in the last days.* [4] *Behold, the wages of the laborers who mowed your fields, which you kept back by fraud, are crying out against you, and the cries of the harvesters have reached the ears of the Lord of hosts.* [5] *You have lived on the earth in luxury and in self-indulgence. You have fattened your hearts in a day of slaughter.* [6] *You have condemned and murdered the righteous person. He does not resist you.* The grass withers, the flower fades, God's Word abides forever and by His grace and mercy may His Word be preached for you.

Over my weeks of study of this text, it is a rather daunting and challenging text yet I believe it's properly expounded, explained, understood and is actually more than life changing and absolutely liberating. I'd like to remind you that James is likely the first book of the New Testament, written 14 years after the ascension of Jesus. James is the half-brother of Jesus and became the pastor of a mega church in Jerusalem of thousands. Fourteen years later he would be put to death as a martyr. So this book was written halfway through his 28 year ministry and it's a book of wisdom that brings to fruition Gospel completion of all the Old Testament books of wisdom. It is a very pastoral book. Here is a courageous, honest, challenging, pastoral word of Gospel wisdom.

The theme of James is displaying the Gospel life for professing believers in Christ. So the actual theme of James is the Gospel life is a life of persistent ministry and joyful maturation in a sin-cursed world informed by the God-sent gift of wisdom from above. It is meant of a sin-cursed world that we don't live in a Genesis 1 and 2 world but a Genesis 3 world. Everything that sin can bring in this world that can happen to unbelievers can also happen to believers, except for God's condemning judgment. That has been received for us in Jesus Christ but like unbelievers we die, get sick, have disappointments, trials and tribulations but God has super intended those sin-cursed consequences as the trials of life, like any other good test, show us what we know about Gospel wisdom and what we don't know and need to know. As we are going to see in this study they also uncover strongholds of idolatry that yet reside in the lives of believers that must be rooted out by the grace of God for the glory of God.

James says you have a Gospel foundation where you profess to be in Christ. You have a Gospel motivation of the love of Christ and then to live a Gospel life you need Gospel wisdom. James was likely converted after the resurrection of Christ, at least that is where all the evidence points to, but obviously followed around and listened to Jesus because this book is another reference back to the sermons of Jesus. This is another reference particularly to the Sermon on the Mount.

This text is also valuable for other reasons. Remember when the Apostle Paul said ‘The love of money is the root of all sorts of evil’? We are about to find out why he said that. Jesus said ‘It is harder for a camel to go through the eye of a needle than for a rich man to get into the Kingdom of God’ and we’re about to find out why He said that. In Matthew 6:19-20 it says [19] *“Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, [20] but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal.* So why do you put your hope there? It goes on to say in Matthew 6, [22] *“The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light, [23] but if your eye is bad, your whole body will be full of darkness. If then the light in you is darkness, how great is the darkness! [24] “No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.* Why did He do that? The way you and I deal with the riches and treasures of this world will always be sinful unless God’s Word recalibrates us.

You have to have a Christ-centered, Gospel-saturated world and life view to know how to deal with life in general, the trials of life in particular, and any wealth in your life. You have to have a God-centered, God-glorifying, Christ-centered world and life view. Our intuition will always be in the wrong direction in how we deal with it and James is taking us right to the heart of the matter. He is dealing with the external of what we call ‘filthy rich’ or ‘ill-gotten gain’ but where he will drive us to the answer is not simply taking a course on financial management. He is going to drive us to our heart and he’ll do that by pointing us to what his half-brother, Lord and Savior did when He said *“No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.”* You will see how James gets us there.

First I’d like to give some statements that continually frames the way we look at the book of James. There are three framing features that keep coming out here. The first one is inconsistent but not impossible. James says if you have a Gospel foundation, Gospel motivation and Gospel wisdom for life you’re constantly dealing with indwelling sin in your life and it is inconsistent for the Christian to sin. It is inconsistent for the Christian to have patterns of sin, entangling sin, encumbering sin but it is not impossible. In fact it will be expected but it should never though become acceptable. We do have patterns of sin but it is inconsistent with what we profess but it is not impossible and it actually is expected because we’re in the process of growing in grace, not for grace but in grace. As we grow in grace we go after those things because they are inconsistent and dishonor the Lord. James is going to pastorally uncover them and that’s why he uses the Gospel blessing of guilt.

What do you mean by the Gospel blessing of guilt? I don’t mean condemning guilt. The Gospel has eradicated condemning guilt. Romans 8:1 says [1] *There is therefore now no condemnation for those who are in Christ Jesus.* The Gospel has eradicated the fears of this world, our shame and our guilt but that doesn’t mean that God doesn’t make clear to us the shamefulness of our inconsistent sins but He also makes it clear through the blessing of convicting guilt when He exposes something in our life that doesn’t need to be there. Convicting guilt leads us to repentance and back to trusting in Christ because He has removed condemning guilt and back to the power of Christ who

not only delivers us from sin's guilt but sin's power and therefore its practice. Now convicting guilt sends us back to Jesus and then sends us to assassinate our sin by killing ourselves that Christ is our life. That is the blessing of convicting guilt because convicting guilt helps clarify our witness as we assassinate sin. It draws us closer to the Lord. We are already positionally one with the Lord but now our intimacy grows deeper as we kill sin and embrace Him.

That leads us to a word about Gospel preaching. James has just shown us something. Good Gospel preaching whether its evangelistic to an audience of lost people or whether it's Gospel discipleship preaching, Gospel preaching always first exposes sin and its consequences and then exalts Christ and the Gospel blessings that are found in Christ. In other words, good news becomes Good News only when we've seen the bad news. When we see the helplessness and hopelessness that we are, now we see the hope that is sure and the power that comes through the Gospel in Jesus Christ. That's why James keeps doing that.

Now he does it one more time for this is the ninth 'yoo-hoo' passage. When I said that I immediately thought of the cold chocolate drink I used to drink growing up. This is one of those moments. Look at that opening verse. James 5:1a says *[1] Come now, you rich...* James said that Gospel wisdom leads to true religion, not man-made religion where we arrogantly think we can earn our way to heaven but divine religion which is the result of a Gospel-given, grace-derived relationship with Christ. James says this leads to a sacred way of life that honors the Savior when you have this relationship with Christ. Then he starts to bring out these inconsistent things that he sees among God's people.

He says how can you profess faith in Christ without practicing works for Christ, not that your works save you for your works are the evidence of your saving faith. 'You who' profess Christ but don't practice Christ, who confess Christ with your lips but with an unbridled tongue destroy your neighbor, who say that Christ saves you by grace yet you with partiality begin to go after the powerful people of the world and show yourself partial to others. 'You who' say that Christ has saved you but you now quarrel among yourselves because you don't have and don't pray. James has done eight 'you who's' in his book so far and now he is to his ninth 'you who.'

The ninth 'you who' is to professing Christians, who are rich and have wealth, James wants to talk to you. Notice that he doesn't give a specific amount or specific material items on those who are rich. He doesn't define riches in metrics because he knows this is trans-generational and trans-cultural. He defines who he is talking to by answering three wealth questions. He is not just talking to those who are rich whom he says to howl and weep because of the misery coming upon them. He is speaking as usual to professing Christians but to a particular kind of rich, professing Christian. He is not talking to Job and Job was rich or even Joseph of Arimathea or Joseph who rose up in Egypt to be Prime Minister. He is talking about a particular subset of professing believers in his church that he calls rich and then defines more particularly who he is talking about.

He does it by giving us three things. Number one is what they did with their wealth. James 5:1-3 says *[1] Come now, you rich, weep and howl* (terms used from the Old Testament when there were absolute consequences for your sin, even for believers and there will be a misery that is going to be yours even on this side of eternity) *for the miseries that are coming upon you. [2] Your riches have rotted and your garments are*

moth-eaten. [3] Your gold and silver have corroded, and their corrosion will be evidence against you and will eat your flesh like fire. You have laid up treasure in the last days.

James is saying let me tell you what you've done with your wealth. The last days are a technical term in the New Testament that refers to that span of time from the ascension of Jesus until His second coming. We are living in the last days now and there is a last day coming. How should I live in the last days with my wealth? This group of professing Christians laid up their wealth as a treasure in the last days. I like the translation that said they hoarded their wealth. It became crucial to them. The result was that their riches were rotted, their garments were moth-eaten and their gold had corroded. He is telling you that they loved their riches, embraced it, treasured it, gave it their allegiance and affection and drew it close to themselves. They have their closets filled up, their riches set aside for their security and their gold is all piled up because there is where their hope is.

Notice how it said their evidence was the corrosion and not the riches. The indictment is not the riches or the clothes or the gold. When do clothes get moth-eaten? When does gold get corroded? When do riches rot? It is when they are unused and hoarded. I don't know what you have but what you have was given to be used and not to be hoarded. God has blessed this congregation with sacrificial, loving giving and year after year you give beyond the budget. While this church appropriately plans for the future I am so glad that the elders and deacons make it a point not to hoard this up. At the end of the year if there is \$200,000 to \$300,000 left they go out to all the ministries and say "Tell us how you'll use this for outreach." Then in the next month they are going to be used. We're not going to hoard it up but we are going to be wise in planning. We are going to try and use it for His glory.

Notice that James doesn't go at this by a particular amount but he says that it is using you. You are worshipping it. You have hoarded it up. God gives you what He gives you to be used, not to be unused and the evidence is the corrosion. It eats your flesh like fire. You keep thinking it's going to give you life but it's empty for you never have enough. So we become conspicuous consumers where you have to have more or maybe it's not more but you have to have a certain label, but it stays empty and eats at us because it never gives what the world promises it will give.

The second thing he addresses is how they accumulate their wealth. James 5:4 says *[4] Behold, the wages of the laborers who mowed your fields, which you kept back by fraud, are crying out against you, and the cries of the harvesters have reached the ears of the Lord of hosts.* Because their objective was to hoard up the treasures of this age then the end justified the means. Perhaps since I have people working for me, I won't pay them what their work is worth so I'll take from them what their work is worth in order to increase my worth in the treasures of this world. Maybe they have done their work and I just don't want to pay them or I don't pay them what they are worth. Perhaps I produced a product I promised someone but the product is a lot less than what I promised because I could make more money if it was less than what I promised. So I rob from the customer by robbing from the product. I rob from the workers because the end is my accumulation to hoard, embrace and worship.

This is exactly what is happening in our country right now. It's interesting how this speaks to public policy also. What's the problem? I can't afford my house. Let me pray for you. Next week, how are you doing on your house? It's no problem for it's paid

for. How did it get paid for? I knew I couldn't afford it but I like that house and that's where I want to be so I got a note from the bank. How did you do that because you don't have any collateral? That wasn't a problem for I signed my children and grandchildren to the note. I put them into debt so I could keep my house. That is exactly what we are doing as a nation right now. We aren't going to deal with the lifestyle we've chosen and we can't afford so we're just making our children and grandchildren pay for it. If that doesn't get you to the election booth I don't know what will.

So James says you steal, take from others and defraud them and the cry from the customer and product comes out against you and it goes straight to the Lord. Now it will go to the Better Business Bureau but what you need to know is that cry about what you've done has gone straight to the Lord. Why did they do this? Let's look at the last section in this text.

James 5:5-6 says [5] *You have lived on the earth in luxury and in self-indulgence. You have fattened your hearts in a day of slaughter.* [6] *You have condemned and murdered the righteous person. He does not resist you.* Why did they treasure the wealth? It is simple for the whole issue is you. It was self-indulgence in the treasures of this world. I can be powerful, have prestige and position and the key to all of that is wealth. So let me get the wealth to get the power, prestige, position and possessions. It is all about how people see me in luxury. It's not just my needs and wants but my over desires and my ability to put the appearance into the world that makes me significant. That's why I will not only resort to robbery and stealing but I will condemn people and murder them.

You mean professing Christians were doing things there that may have resulted in the murder of people in this matter of pursuing their riches? First of all I can take you to a man like David who saw something he wanted and he didn't mind condemning others and lying but he also murdered. He was called a man after God's heart. So don't tell me it's not possible for it is all over the Bible. Go look at Achan after the battle at Jericho. It is just like my tongue can diminish people and murder people verbally, so can my self-indulgence and hoarding of wealth. Who did I steal from? I stole from the worker who was making a living and I didn't care about his living in order to enhance for I took his worth for my worth. I attacked his life while he was making a living or people from my livelihood purchased my product and I lied to them. I went after them and their living in order to accumulate, hoard and embrace luxury.

Why do I amass the riches that rot? Why do I have the goals that stack up that corrodes? Why do I fatten my heart in the day of the slaughter of other people's dreams and hopes? It is because I have a stronghold of self-indulgence in my heart and that's where I need to get to. It's not just better financial management. I need to get to my heart. That's where James keeps bringing us, right back to our heart. He brings us back to showing us how we see the heart from a Christ-centered, world and life view. So I measure my life in things, luxury, the fattening of my heart so I will hoard, steal, destroy, condemn and I will even attack the livelihood and lives of others in order to have my own and my own way.

I want to give you one takeaway that bears a little bit of explanation. This is a paraphrase of John Wesley. Make all the money you can which means create all the wealth you can. I'm not talking about hoarding it but creating wealth. Go to work and

create wealth. When you create wealth you create work and work for others and their opportunity to address and use wealth. Create wealth.

I want to speak again to public policy. That's the evil of communism and socialism. Communism and Socialism says there is just so much wealth, see the pie, and the government knows how to distribute the pie. There is only one pie. A Christian world and life view says there is not one pie for God has made us in His image and because of that we know how to work. Work brings dignity and dignity creates wealth. There is not only one pie and the pie is not just one size. The pie gets bigger and not only that we make more pies. We create wealth.

I was a beneficiary of a man who was a postman for 28 years. This happened when I was in college. Here was a man who was a faithful steward of the wealth that God had given him. He tithed, he gave to missions and then he started saving some money to open a business. This was in the 1970s and one of the cars college students loved to drive, because the 57 Chevy's were not affordable to college students then, was a Volkswagen bug. One of the reasons they were accessible was because they were inexpensive and had no extra items on them at all. This man knew that when a young person bought a Volkswagen they wanted to do something to it so he figured he could get some remnant shag carpet for shag carpet was big in those days and could sell them as floor mats for the car. He built a pattern for the floor boards of front and back of the Volkswagen and he gave us college students a job cutting out shag carpet and then sold it to young people who wanted to put them in their cars.

Why did he do this? He did it for two reasons. He had been tithing off of his postal job and giving beyond the tithe for missions and saving some to open this business. The number one principle in his shag carpet business was to give 90 percent and keep 10 percent. The second reason he did it was to find young men and women moving toward vocational Christian ministry and give them a job to help them get through college. That's how I got that job. Creating wealth is what making money is all about.

Secondly, after you make all the money you can, save all you can within a Biblical world and life view. I am talking about being frugal, frugality. The Scotsman, Welshman and the Englishman were sitting at the Café eating soup and the flies flew by and flew into each one of their soups. The Englishman took his spoon and said "Out you fly" and he flipped the fly out with some soup. The Welshman reached in and grabbed the fly by the wing, shook the fly over the soup and threw it away. The Scotsman pulled the fly out by the wing, squeezed the fly and said "Cough it up, cough it up!" That's how frugal a Scotsman is. Frugality is the watchword for my relatives.

The point is that when God increases your income, your default as a Christian is not hoarding or standard of living increasing. There is a cable program called "Hoarders" and can you imagine that? Have you ever been in the house of a hoarder? Everything is rotting. I don't know who is behind those programs but they ought not to find a Christian candidate to be on it. We are not to be hoarders. So I don't hoard my standard of income, nor do I luxuriate in it. In other words, when I get more money my default is not to raise my standard of living. My default should be that I want to raise my standard of giving. I want to use my riches, my gold and I don't want corrosion to be the evidence against me. I don't want to be disappointed in the emptiness that what I buy with it will make my life. I want to be able to make use of it. So that leads me to number three.

Thirdly, give all the money you can and that's generosity. Here are the three-fold steps you learn in Christian giving. One is the tithe and that's percentage giving. If you get \$100 you give \$10 etc. Those are the training wheels God gives us in Christian stewardship to get us started. Then you move to generosity and then beyond that you move to sacrificial giving. Remember what Jesus said about the widow when she came and brought her offering? He said she gave of all she had to live on. That is sacrificial giving. The Macedonians were affirmed by Paul because they gave all that they had.

As long as self is on the throne of the heart and the world's treasures are the measure of your life, you were made to treasure (verb), treasure (noun). In the last days, since the ascension of Jesus, what ought to be your treasure? That is really what we are talking about. Is Christ your high treasure of heaven? Is Christ your treasure in these last days, knowing that on the last days the treasures of this world are going to burn up? They will all be gone. God gave them to me not to hoard and exalt myself but to use in the last days because Christ is my treasure, but you cannot serve God and mammon. You can't treasure both. You have to decide who your treasure is and in these last days, through the saving work of Jesus Christ He has become my treasure.

In almost every song, every TV program, every commercial and everything that is out there, the world keeps telling you that it is the treasures of this world that makes your life, so whatever you have to do to get it, do it. The treasures of this world through the voices of this world and the culturally elite in the academy tell you that the treasures of this world will make your life but it's all empty and it eats away at your very flesh. Why do the people that have the most power, possessions and prestige keep killing themselves by suicide? Why do they keep the therapists in business? The treasures of this world say 'get me, hold me, love me and keep me.' Whatever you have to do to get it – steal, defraud, break a contract, don't pay a debt – get me. When you get me then hold me and when you hold me love me and when you love me keep me.

When Christ is your treasure, He has you. He loves you and holds you and you get to give Him away. You get to use your wealth for Him. That's what we get to do. I read a bumper sticker the other day that said 'being of sound, mind and body, I spent it all.' I have a better one for you. 'Being of sound, mind and body, I gave it all.' When I leave it's all gone. It's like running a marathon. When you run a marathon there is two goals. One is that every mile is faster than the previous mile. Secondly your fastest mile is the last mile and when you finish the last mile you have nothing left. That is the way to live your life. There should be nothing left for there are no sand castles for the winds of time to wash away. I have given it all according to the Word of God where it needs to go.

I'd like to leave you with this one last thing. As a pastor, I want you to know something. It may not matter to you but I still want you to know it. I do not care how much you have. I don't care how big your house is. I don't care how many zeroes are in your bank account. A lady that used to be a member here called me up the other day and said "I'm at a new church and the pastor preached recently and went after those of us with a lot. I have a large house. He said it was sinful. What do I do?" I said "First of all go back and ask him what the square footage of a house has to be in order for one to be holy." The issue is not how big your house is but how big is it in holding you? I happen to know that lady gives her house for every big event at that small church that has no kitchen. I happen to know they have a room for pastors to come and do their study. I

happen to know that when the missionary conference comes they put up at least three missionaries that come into town. I happen to know how they use the house.

I do care how you got your money. I do care what you do with it. I do care how you view it. I don't care how much you have I just care about how much it has you. I don't want the corrosion of the hoarded wealth of this world that you think gives you life that actually eats your life. That is what I care about for you. I want you to be using what you have for Him. That is what James as a pastor cares about for these professing believers whom he has identified and called to repentance. He has called them to this new life. I know though, you will not invest in the Kingdom in the last days until you divest yourself of the riches of this world. That is the way we live, just like Jesus. We divest, where He gave away His riches to humble Himself and save us. That is what I know needs to happen.

Look at the last verse again in James 5:6 which says [6] *You have condemned and murdered the righteous person. He does not resist you.* There are two possibilities here. One is that it is talking about people whom we have robbed their livelihood who could not resist us because we were in power. I'd like for you to think of the other possibility here as you leave here today. I think it is talking about Jesus. Who alone is righteous? Who is the righteous One? Who is it that took our condemnation and did not resist? He ought to be the treasure of your heart. In that last week when Jesus was going to the cross to take our condemnation with no resistance to love us, Mary had taken ointment and poured it over His feet. The disciples led by Judas, said "How dare you waste that perfume on Jesus!" When Judas left that house he went and negotiated the murder of the Righteous One for thirty pieces of silver and it ate him up.

We are called to be like Mary. We are to be poured out and everything that we have is ready for the Master because He is our treasure. He is our High Treasure of Heaven. Let's pray.

Prayer:

Father, thank You for the moments we could be together in Your Word. Thank You Father for the glorious way that James shows us what is happening with us externally in order to get to us internally in our heart and point us to not just change of habits but change of heart that creates the new habits. So Father, we will not be used by the wealth You give us but we would create it, we would live within our means, we would live with a standard of last days living and we would give generously and sacrificially. I have to thank You Father that I am able to preach this sermon, not because it's in the text and You called me to but I actually have the privilege to live among people who are growing so much in this and actually challenging me way beyond what I've learned and known, but I pray we will press on and not have the consequences of misery as luxuriant, self-indulgent, fattening our hearts and hoarding what You have given to us but what You get to us will get through us and we'll give You the praise, in Jesus' Name, Amen.