

James 5:1-12**10-20-10****“Money money money money, MONEY!”****I. INTRO:**

- A. **Title:** In 1973 the *O’Jays* sang “For the Love of Money” (from 1 Tim.6:10).
1. Remembered mostly for its chorus, **Money money money money, MONEY!**
- B. In 1923 a group of the world’s most successful financiers met at the *Edgewater Beach Hotel* in Chicago. One was the president of the largest independent steel company; the greatest wheat speculator; the president of the New York Stock Exchange; a member of the President’s Cabinet; the greatest bear in Wall Street; the president of the Bank of International Settlement; & the head of the world’s greatest monopoly.
1. Collectively, these tycoons controlled more wealth than there was in the U.S.Treasury, and for years newspapers and magazines had been printing their success stories and urging the youth of the nation to follow their examples.
- C. 27 years later, let’s see what happened to them:
1. **Charles Schwab** - *the president of the largest independent steel company* - lived on borrowed money the last five years of his life, and died penniless.
 2. **Arthur Cutten** - *the greatest wheat speculator* - died abroad insolvent.
 3. **Richard Whitney** - *the president of the New York Stock Exchange* - was released some time ago from Sing Sing.
 4. **Albert Fall** - *the member of the President’s Cabinet* - was pardoned from prison so he could die at home.
 5. **Jesse Livermore** - *the greatest bear in Wall Street* - committed suicide.
 6. **Leon Fraser** - *the president of the Bank of International Settlement* - committed suicide.
 7. **Ivar Kruegar** - *the head of the world’s greatest monopoly* - committed suicide.
 - a) All of these men had learned how to **make money**, but not one of them had learned how to **live**. (Paul Lee Tan; 7700 Illustrations p.824)
- D. Ch.5 answers, **How should we live in the last days? - What does God want for our lives?**
1. James kicks into **OT prophet mode** as he denounces the **very callous rich**.
 2. **He warns the rich & encourages the poor** (i.e. the disenfranchised, the marginalized, those suffering injustice)

- E. It is not true the **poor** go to heaven & the **rich** go to hell!
- F. There are 4 categories all humans fit into:
1. **Poor Physically & Poor Spiritually** (possess lil of worlds goods & are unbelievers)
 2. **Rich Physically & Rich Spiritually** (like Job & Joseph, rich economically & spiritually)
 3. **Poor Physically & Rich Spiritually** (have lil in way of possessions, but are born again)
 4. **Rich Physically & Poor Spiritually** (this is the group James addresses now)
 - a) God's concern is not with actual wealth, but with **our attitude** toward wealth & **wrong priorities** with wealth!
 - (1) He condemns *dishonest & selfish* wealth.
- G. **History:** Let's remember, James is living in a day when Rome was a *plutocracy*, a government of the wealthy. (*ploutos* 'wealth' + *kratos* 'strength, authority')
1. They controlled lawyers like pawns & often caused Christians to be persecuted.
 2. In **4:13** James spoke about individuals who **planned** as if there was no God; this group **spent** as if though there was no God. (Swindoll)

II. **Money money money money, MONEY!**

- A. **PRIORITIES!** (1-6)
- B. (Message Bible vs.1-6) And a final word to you arrogant rich: Take some lessons in lament. You'll need buckets for the tears when the crash comes upon you. Your money is corrupt and your fine clothes stink. Your greedy luxuries are a cancer in your gut, destroying your life from within. You thought you were piling up wealth. What you've piled up is judgment. All the workers you've exploited and cheated cry out for judgment. The groans of the workers you used and abused are a roar in the ears of the Master Avenger. You've looted the earth and lived it up. But all you'll have to show for it is a fatter than usual corpse. In fact, what you've done is condemn and murder perfectly good persons, who stand there and take it.
- C. It takes **intelligence** to make a lot of money, but it takes **even greater wisdom** to handle it.
- D. To live only to **get wealth** is to rob yourself of true riches.
1. **Wealth** usually causes w/more **worry** & not more **worship**.
 2. God knows you have needs, & He will meet them **if** you practice Mt.6:33
But seek first the kingdom of God and His righteousness, and all these things shall be added to you.
- E. What or Who is James writing against?
1. Those who hoard money for selfish ends (2,3).
 2. Those who make money by oppression (4).

F. Guilty of hoarding! (2,3)

1. *William Barclay* says that in James' day there were 3 main sources of wealth: Corn & Grain; Garments; & Gold & Silver.
2. Not only were these 3 main sources for riches **but** they were also the **3 ways to show off your wealth!**
 - a) Food, clothing, & precious metals (rings, the coin of the land)
 - b) If you were wealthy you "ate well", "dressed extravagantly", & "spent generously".
3. (3) NEB translates "You have piled up wealth in an age that is near its close."

G. Making money by oppression! (4)

1. The day laborer in Palestine lived on the verge of starvation. His wage was small; it was impossible for him to save anything; & if the wage was withheld from him, even for a day, he & his family simply could not eat. (so the reason O.T. laws set up for them)
 - a) Deut.24:14,15 **You shall not oppress a hired servant who is poor and needy, whether one of your brethren or one of the aliens who is in your land within your gates. Each day you shall give him his wages, and not let the sun go down on it, for he is poor and has set his heart on it; lest he cry out against you to the LORD, and it be sin to you.**
 - (1) Still like this today in so many places. [27 million enslaved today]
2. **Riches that have not been gotten righteously ever bring a curse w/them!**
 - a) The **rust** of unused/misused wealth eats not only into **metal** **but into** the misers flesh
 - b) If we live **the selfish life** we are helping to **oppress the poor**; we **rob ourselves** from eternal benefits & blessings; & worse of all we **rob God** throughout the whole process
 - (1) All this robbery is known by God.
 - (2) **Is your life strategy how to make & store money?** Then you're missing it.

H. Selfish Lifestyle *or* unrestrained self-gratification! (5)

1. "Eat, drink, be merry" then James adds, "then get fat & get slaughtered."
2. This reminds me of the vomitorium we see in Bet-Shean in Israel.
 - a) Even an animal doesn't do that???

I. Taking advantage of the righteous! (6)

1. Wow, escalates to this? (Murder)
2. **This all reveals the divine passion for justice.**

- a) Is.1:16,17 Wash yourselves, make yourselves clean; Put away the evil of your doings from before My eyes. Cease to do evil, Learn to do good; **Seek justice**, Rebuke the **oppressor**; Defend the **fatherless**, Plead for the **widow**.

J. Life Lessons from James:

1. God's concerns is not w/**actual** wealth, but w/our **attitude toward** wealth.
2. God's counsel is not against people who **are wealthy**, but against the **wrong priorities** of the wealthy.
3. Those who **desire to be wealthy** might struggle w/covetousness & lack of trust.
4. The **wealthy** might struggle with conceit & might see their \$ as their security.
5. The proper priorities are fixing our hope on the Lord & being rich n good works
 - a) Eph.1:7 In Him we have redemption through His blood, the forgiveness of sins, according to **the riches of His grace**.
 - b) It's to stop thinking for a minute about your **bank account** & considering your **soul's account!**

K. Remember 4 things...

L. God owns it all!

1. Mt.25:14 For the kingdom of heaven is like a man traveling to a far country, who called his own servants and delivered **his goods** to them.
2. As owner, **God** has all rights. As manager **you** have responsibilities & rewards

M. We are in a growth process!

1. Mt.25:21a His lord said to him, 'Well done, good and faithful servant; you were **faithful** over a few things, I will make you **ruler** over many things.
 - a) Money is a **tool** to help you assume greater responsibilities.
 - b) Are you becoming a better manager of your resources?

N. The amount is not important!

1. Lk.16:10a He who is faithful in what is **least** is faithful also in **much**.
2. In what **little things** have you been faithful in the past that have resulted in **much**? [maybe mine would be teaching 2 yr olds - adults today; faithful in preparing my lesson, in showing up, lovin kids] {though wasn't using it as stepping stone or carrot}

O. Faith requires action!

1. Mt.25:24-30(read) This worker new exactly what to do, but didn't do it!
2. How is your faith in regards to your resources?

- P. **PATIENCE!** (7-12)
- Q. Now James gives the *Christian victims* advice on how to live in this intolerable situation.
- R. Don't miss, this isn't only a rebuke & warning against the *callous rich* but this is an encouragement to the **poor** who have suffered abuse by the rich.
1. He tells them to be patient & avoid turning on one another, for the Lord is returning again.
 2. Also, their suffering one day will disappear, just like the treasures of the rich.
- S. If you've sown the right seed you will eventually reap a harvest of blessing, so be patient
- T. If you've been *exploited*, be patient; the Judge is at the door.
- U. If you've been *going through trials*, be patient; God is still on the throne.¹
- V. James now points out 3 commands, 2 positive & 1 negative:
1. 2 are in the category of *Do this right now!* & the other 2 *Don't even start doing this!*
 2. **Be Patient – Establish Your Hearts – Do Not Grumble.**
- W. **Be Patient!** (7) - Patiently endure. The word describes *the attitude which can endure delay & bear suffering & never give in.* (LKGNT)
1. It's learning how to overcome *natural* reactions *w/a supernatural* response.
 2. **Not short-tempered but have a long fuse!**
- X. **Establish Your Hearts!** (8b) (**Establish** = prop up or support something that's heavy)
1. God will often strengthen your heart by changing your focus.
 - a) Like Joseph in **Gen.50:20**.
 - b) **Key** – Quit looking at yourself & your situation & focus on God.
 2. Thus God becomes your teacher & any obnoxious person in your life...is now simply a **tool** in God's hand to make you into what he intended you to be!
- Y. **Do Not Grumble!** (9)
1. The idea was that God became an active partner in the transaction when His name was induced.
 2. The NT view is that "**every word**" is spoken in the presence of God & ought therefore to be true!

¹ Warren Wiersbe: With The Word; James 5.

Z. There is this sense in which the Lord is *ever* at hand & present.

1. But, *He will come again* at the end of the age!
 - a) Then all *wrongs* shall be *righted* & the *oppressed* avenged.
2. Do not judge the Lord by His *unfinished* work.
3. Be patient till he unveils the *perfected pattern* in glory.

AA.(11) See the end intended by the Lord - or what the Lord finally purposed for Job. (42:12)