



# REDEMPTION

MAKING MUCH OF JESUS

James 5:1-6

## *The Trappings of Wealth*

7/12/2020 - 7/18/2020

### MAIN POINT

The money we earn shouldn't be a problem as long as it doesn't hurt our health, family, or other people, and if our spiritual life is kept in balance.

### INTRODUCTION

As your group time begins, use this section to introduce the topic of discussion.

**Would you consider yourself to be wealthy? Why or why not?**

**While we typically think of wealth in terms of how much money we have in our bank account, wealth is much more than that. What other benefits should we include in defining "wealth"?**

While you may not consider yourself wealthy, the truth of the matter is that if you make more than \$32,000 as a household, you are wealthier than 99% of the world. Sure, compared to a famous athlete or the CEO of a large corporation or even your neighbor down the street, you may not be considered "wealthy." But on a global scale, most Americans are wealthy. Though wealth includes material possessions, it also includes much more. Having clean water, healthcare, infrastructure in your city, and easily accessible technology are all signs of wealth. As we look through the Book of James, the theme of this letter is that what we believe should always affect how we behave. This extends to the way we steward the resources God has given us.

### UNDERSTANDING

Unpack the biblical text to discover what the Scripture says or means about a particular topic.

| Have a volunteer read James 5:1-3.

**Although James addressed rich people, he was certainly not condemning the wealthy. If being wealthy is not inherently sinful, why did James take the time to address wealth directly?**

**In James's day, people showed off their wealth by hoarding, wearing fancy clothes, or eating lots of food. When James referred to clothing and precious metals, what key point did he make?**

**How do people in our culture demonstrate their wealth? Why are we prone to see our finances only through the perspective of how these blessings benefit us? In what ways do we hoard our money or possessions?**

**Look at 1 Timothy 6:6-10 and Hebrews 13:5. If money itself is not evil, what about the way we handle our money can be evil? How do these verses further shape the point we read in James 5:1?**

**What changes when we take an eternal perspective on wealth?**

The reason James addressed the wealthy is because all people deal with money and finance. This is why the whole of Scripture spends so much time addressing what we do with what God has given us. While having money itself isn't sinful, the way we handle our wealth can be. James sought to help us avoid this pitfall.

The signs of wealth mentioned in verses 2-3 have one thing in common: they all rot. Hoarding makes no sense when you take an eternal perspective because you begin to see that having wealth is not so much about you, but about how you can extend God's kingdom. Having money isn't evil, but loving money is. Instead of amassing all the wealth we can find, our energy is better spent developing a heart that is content with what we have.

| Have a volunteer read James 5:4.

**The main point of this verse is that we need to be honest with our wealth. Have you ever been tempted to act dishonestly with your money? Why is this such a prevalent temptation?**

Jesus has called the church to be like a city on a hilltop, the idea being that we are a beacon where the world can see God's vision being lived out. For this to happen, we have to use our money ethically. Our business practices must be above board. In James's day, people were hired

to work for the day with no contracts. So if an employer wanted to stiff someone, it was much easier to do so. God's Word rejects such dishonest practices. While not all of us are employers and there are numerous labor laws today, we all have the opportunity, every day, to be honest or dishonest in our dealings. We must make our money honestly and treat people fairly.

**The money we earn shouldn't be a problem as long as it doesn't hurt our health, family, or other people, and if our spiritual life is kept in balance. Which of these four areas would you most likely compromise if you were attempting to earn more?**

**In examining these four areas, is there one that you need to watch—an area where God has shown you that you need to pull back? How can we help one another avoid these pitfalls?**

The Bible doesn't tell us how much we can or cannot make, but it does provide helpful parameters for us. Any time we seek to earn money, we are sacrificing something. We must always take notice that in our attempts to earn money (which is necessary for life), we don't compromise the people who matter much more than money.

| Have a volunteer read James 5:5-6.

**Read Matthew 6:20-21 as well and compare it to James's words we have studied today. What are some ways that we can invest our money in a manner that will outlast us?**

**What does the management of our physical assets reveal about the spiritual condition of our hearts?**

**Read Luke 12:15. How does your life square against Jesus' warning here? Where are you most tempted to believe the lie that life is about stuff?**

It is possible for a man to gain the whole world and lose his soul in the process (Mark 8:36). The real spiritual danger of wealth is that it tricks us into thinking that we don't need God, or that people without wealth are less human. The Bible warns us about wealth because it foresees the snares that spring up while pursuing money. In the parable of the sower (Mark 4), the third seed is choked out by a love for the world. What we pursue is a reflection of our hearts. When our first pursuit is Jesus, we will see Him and His righteousness instead of the fleeting blessings of wealth.

## APPLICATION

Help your group identify how the truths from the Scripture passage apply directly to their lives.

**Think about the places you spend money in a monthly budget. Where could you trim back your spending in order to leverage your wealth for God's kingdom?**

**If you look through Acts 2:42-47, you will see a community that was more focused on building the kingdom rather than their own little kingdoms. How can we make sure our groups are places where burdens are shared and met? Can you think of anyone who needs help to whom we could leverage our collective finances and tangibly show the love of Christ?**

**Christians are called to be distinct from the world. How can the ways we spend, invest, save, or give away our money lead others to see the gospel at work in our lives?**

## PRAYER

Praise Jesus who for our sake became poor so that we might become rich in Him. Ask that your life and finances would be brought in alignment with His will and that you would be more concerned with building His eternal kingdom than your temporary one.

## COMMENTARY

| James 5:1-6

5:1. James 4:13-17 centers on the arrogance and pride involved in planning life without dependence on God, denouncing the worldliness of the self-centered businessman. James 5:1-6 indicts wealthy landowners for abusing the power of their wealth and for oppressing the poor. These landlords probably belonged to the same group whom James had mentioned in 2:6-7 as the rich. These wealthy landowners were probably not believers, but they were making life miserable for Christians, who were their victims. Notice that James spoke to some readers as brothers (vv. 7,10), but he did not use this term in verses 1-6. We would not expect Christians to use their wealth to promote injustice as did the wealthy landowners in verses 1-6. The possession of wealth is not evil. Abusing wealth by selfish living and by harming people dependent on you, is. These people seem to have used their wealth only for themselves.

Weep and wail represents the emotional outburst of those who ignore God's demands and are overwhelmed when they recognize what they will lose and suffer at God's final judgment. The same Greek verb appears in 4:9, calling sinful believers to repentance. Here the rich are not called to repent. Too late for that. They must cry out in fear and pain in view of the end.

Misery points to hardship, wretchedness, and difficult times which stood poised to strike at the wealthy people who had abused their financial power. This direct address to the wealthy oppressors represents a momentary shift of audience, yet James still wanted his oppressed people to hear what would happen to their oppressors. Rich non-Christian landowners who were oppressing poor believers probably would not hear the letter read. Christian readers would learn from the experience of the rich not to set too high a value on wealth. James spoke with the passion of an Old Testament prophet (cf. Amos 5:11-27) as he sought to help oppressed Christians avoid the deceitful ways of wealth.

5:2-3. In the ancient world wealth took three primary forms: food (Luke 12:18), expensive clothing, and precious metals (Acts 20:33). When owners carelessly stored clothing, moths could cause extensive damage. Gold does not actually rust, but it can become corroded. James may have been using the corrosion of gold and silver as a symbol of the corrosive effects of greed on the human soul. James did not specifically mention food, but the wealth which had rotted could include food which had spoiled and wasted away.

The verb tenses picture destruction as if it had already occurred, another element of prophetic forcefulness, indicating that the events of divine judgment were so certain to occur that they could be pictured as fact.

The corrosion of gold and silver affects the wealthy in two different ways. First, it testifies against them, producing evidence of their greed and lack of concern. Second, it will consume their flesh as fire, a terrible image of divine judgment on those who had made money their chief aim in life.

Verse 3 concludes with the warning that the wealthy landlords had hoarded wealth in the last days. Instead of depending on God, these wealthy Scrooges collected wealth when they should have prepared for eternity. They resembled people in a burning house trying to save precious personal objects when they should flee for safety.

Last days could refer to the approaching death of the landowners or to the period of time preceding Jesus' return in judgment (Acts 2:17). In a sense Christians have been living in the last days since the outpouring of the Spirit at Pentecost (see Acts 2:17). Jesus warned about the misuse of wealth (Matt. 6:19-21). Wealth can be destroyed by moths or rust or it can be stolen. So readily we place our affections on material items instead of trusting in God. Wanting to keep money for our own use is natural. The Bible does not discourage wise planning, but does denounce selfish, greedy living. God wanted money to be used to relieve the suffering of the needy (Eph. 4:28).

James thundered warnings of judgment on the stingy, greedy landlords who preferred to collect money rather than help the poor and needy. The generosity and unselfishness of early Christians provided visible solutions to the problems of hunger, need, and greed which they confronted (see Acts 4:32-37).

5:4. The sin of injustice occupies center stage here. The wealthy had failed to pay wages to their workers. In New Testament Palestine rich farmers hired day laborers to work their fields. Deuteronomy 24:14-15 demanded that an employer pay an employee his wages on a daily basis. The laborers lived a hand-to-mouth existence. They needed wages each day to purchase life's necessities. A wealthy employer might retain wages until the end of the harvest to prevent the workman from leaving him. If the worker protested, the rich man could blacklist him. If the poor went before judges, the rich had better legal representation. James's readers had mowed or reaped the fields, but the wealthy landowners withheld their pay. This injustice displeased God.

James personified the withheld wages. These unpaid wages cried out to God against the wealthy. Although the rich landowners might not hear the pleas of the poor, God would hear their prayers. One of the most majestic Old Testament names describes the God who hears prayers. He is termed the Lord Almighty or the Lord of Hosts. This pictures God as the head of Israel's armies (see 1 Sam. 17:45) and heaven's angels (see 1 Kings 22:19). It presents a powerful picture of God's mighty resources available for his people.

5:5. The wealthy landowners lived in selfish luxury and waste as did the "rich man" in Luke 16:19. "Self-indulgence" pictures a pleasure-loving widow in 1 Timothy 5:6. These wealthy landowners lived in "high style."

Fattening themselves in the day of slaughter describes oxen being fed ample food in preparation for the kill. The oxen ate greedily, unaware of what awaited them. The wealthy should have known better, but they acted like senseless animals unaware. They were pampering themselves with their wealth while the day of slaughter or the day of divine judgment for their evil actions stood around the corner.

5:6. The final charge against the wealthy accuses them of violence against the poor or murdering innocent men. Jewish tradition taught that a person could murder another either by judicial murder or by depriving his neighbor of his living. The apocryphal book of Jesus ben Sirach or Ecclesiasticus declared, "He that taketh away his neighbour's living slayeth him; and he that defraudeth the labourer of his hire is a blood shedder" (34:22). The wealthy landowners could have been guilty of murder in either sense. Probably the acts of violence were not limited to a single event but involved multiple occurrences.

The poor man made a subdued response to the injustice he suffered. As a committed Christian, he refused to respond with violence. He may have realized that violence would not assist him to do anything effective about his plight.