

SESSION EIGHT

Living with Financial Success (*James 5:1-6*)

"We are not cisterns made for hoarding, we are channels made for sharing." ~ Billy Graham

I. Overview

Once again, James returns to the topic of wealth as it relates to one's walk with the Lord. As we have noted in our previous studies, James' condemnation of the "rich" needs to be observed in its biblical context. Scripture often portrays the wealthy, not only in an economic sense, but from a theological standpoint as well. Often the "rich" were synonymous with the "unrighteous"—individuals who either ignored or even oppressed the needy (cf. Prov 10:15-16; 14:20). James is no exception. In this New Testament epistle, our author attacks the "pursuit of wealth that fails to take into account the reality of God and his will for humanity" (Moo, *James*, 209). It is not the presence of wealth that creates problems; it is the attitude and use of wealth that lies at the heart of James' argument.

II. The Content

A. The Problems of Accumulating Wealth (5:1-3)

v. 1 - The "weeping" and "wailing" recall the warnings of the prophets and their condemnation of the Israelites for their oppression of the poor (cf. Isa 15:3; Amos 6:1-9; 8:3).

As noted above, the "rich" were often associated with the "unrighteous." While clearly the context is not pronouncing judgment on all who are wealthy, there is a warning against wealth serving as an obstacle to Christian discipleship (cf. Matt 19:23).

vv. 2-3 - James begins by highlighting the transitory nature of all possessions.

- *riches have rotted* - The term can be used metaphorically for anything that is transitory (cf. Ps 37:6; Ezek 17:9).
- *moths eating clothes* - Jesus gives a similar warning in Matthew 6:19 (also, cf. Prov 25:20; Isa 50:9; 51:8)
- *gold and silver "rusted"* - The "rusting" of these precious metals speaks of its ultimate worthlessness. The term for "rust" is also translated as "poison"—the same term James used to describe the tongue in 3:8.

Not only are these riches temporary, these possessions are condemning. The possessions serve as a witness against the wealthy (cf. Matt 6:19-21). By hoarding, the wealthy ultimately deprive others who are in need. John Calvin once stated, "God has not appointed gold for rust, nor garments for moths; but, on the contrary, he has designed them as aids and helps to human life."

Ironically, the very treasures the rich people hoard will turn around and judge them (cf. Rom 2:5)! It is also ironic is that in their storing up, the rich have missed the reality that they are living in the last days.

B. Abuse of Power through Wealth (5:4-6)

v. 4 - The Old Testament often warns of the danger of defrauding one's workers (cf. Deut 24:14-15). In James, failure to pay wages could "refer to the lack of an adequate wage, the withholding of a timely wage or the simple failure to pay altogether." (Blomberg, *Neither Poverty nor Riches*, 157).

To "cry out to the Lord" speaks of calling for God's deliverance and judgment upon one's oppressor (cf. 1 Sam 9:16; 2 Chron 33:13).

"Lord of hosts" - The power and wealth afforded by this world pales in comparison to the Lord's authority and riches. As aptly observed by Brian Rosner in his book, *Greed as Idolatry*: "The recognition that greed is idolatry shows that the root cause of greed is not psychological, economic, cultural, or societal, but rather theological. People are greedy because they ignore the Creator, forget the Redeemer, and spurn the Ruler of the world." (p. 178). Negotiations, buys-outs, or power games will not take place at the Lord's judgment seat!

w. 5-6 - Judgment is imminent for those who have lived in luxury and self-indulgence with no regard for others. One commentator writes, "It is not the simple enjoyment of material blessings that James here condemns, but the sybaritic [love of luxury] enjoyment of material wealth that has been unrighteously obtained. To withhold wages is to steal from those who are less powerful, and to indulge in luxury with those stolen wages is doubly offensive." (McCartney, *James*, 235). This principle is vividly displayed in the story of the rich man and Lazarus in Luke 16:19-31.

"day of slaughter" - The phrase is mostly likely describing the day of judgment (cf. Isa 30:25). The image depicts fatted calves that are ready to be sent to the butcher!

v. 6 - "To murder" probably indicates ultimately the deprivation of food for the poor. For instance, to defraud the poor of their wages eliminates resources necessary to purchase daily provisions.

C. Overarching Principles concerning Wealth

Scripture clearly distinguishes this activity from the accumulation of wealth under the auspices of godly stewardship and generosity. The biblical characteristics of those who squander their God-given resources fall into three major categories:

✓ *Thoughts, beliefs, and attitudes.* In this category, the following areas can be observed in Scripture: (1.) emotional attachment to possessions (Matt 6:21), (2.) concern about memory for possessions (Lk 12:15), (3.) desire for control over possessions (Hos 2:7-8), (4.) lack of divine recognition for one's possessions (Eccl 5:19), and (5.) failure to trust the Lord rather than one's possessions (Prov 11:28).

✓ *Behavior.* This second major category entails (1.) avoiding relinquishing possessions (Acts 5:1-11), (2.) avoiding making any decisions pertaining to possessions (Matt 25:14-30), and (3.) acquiring useless or limited value items (Jas 5:1-6).

✓ *Interpersonal and social factors.* Hoarding significantly disrupts the life of the hoarder and his family and friends. This final category can be noted by (1.) a low commitment to others (Lk 19:1-10), (2.) a poor insight into one's behavior (2 Cor 13:5; 1 Tim 6:6-10), and (3.) and a low motivation for change (Lk 18:18-23).

The Lord is concerned not only with what we give, but also what we save. In our storing of wealth, we need to determine what is wise, sufficient, and useful. Ultimately a Christian is concerned with the storing up of heavenly treasures (cf. Matt 6.19-21, esp. v. 21 - "For where your treasure is, there your heart will be also."). Storing up treasures in heaven calls for trusting and obeying the Lord, loving our neighbor, and holding loose to earthly goods. The apostle Paul writes, "As for those who in the present age are rich, command them not to be haughty, or to set their hopes on the uncertainty of riches, but rather on God who richly provides us with everything for our enjoyment. They are to do good, to be rich in good works, generous, and ready to share, thus storing up for themselves the treasure of a good foundation for the future so that they may take hold of the life that really is life." (1 Tim 6.17-19).

III. Intersect

Establishing a biblical theology of giving requires that we examine Scriptural teachings on how we should give. For the following verses, please identify biblical guidelines for the manner in which we should divest our resources:

- A. 2 Corinthians 9:11 -
- B. 1 Peter 3:10-12 -
- C. 2 Corinthians 8:3-5 -
- D. Hebrews 13:16 -
- E. Mark 12:43-44 -
- F. Matthew 6:3-4 -
- G. Proverbs 11:24-25 -

"The best investment with the least risk and the greatest dividend is giving." ~ Sir John Templeton