



Women's Bible Study

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Demonstrating Faith through Repentance

James 5:1-6

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Since my marriage, I've never lived geographically close to my parents. So my children have learned to connect with their grandparents over the phone. From the time they were very small and barely able to talk, they've been having quite the long-distance conversations. Now my older two go to a room and close the door when they talk to Grandma and Grandpa, but when they were little, I always got to eavesdrop on their conversations. I remember hearing one particularly amusing end of an exchange between Luke and my dad. Luke was about 5 and trying to sound very grown up in this "man to man" conversation, and I heard him say, "So, Grandpa, do you make a lot of money?" To this day I have no idea what my dad replied, but I'm fairly sure it was something very vague!

Here's another story in the same vein. When I was in third grade I hit it off with a girl in my class whose dad owned the largest factory in town. I didn't know that when I met her, but the first time I went to her house, it was very clear to me that our families were NOT in the same socio-economic bracket! Then I heard from some other kids at school that my friend's dad was an honest-to-goodness millionaire. I was impressed. The next time I played at my friend's house, I casually said, "You know, your family is rich." To which she replied, "We are? I don't think so." "Yes, you are," I insisted. "People at school say so." (Doesn't this sound just like two 8-year-olds?) She marched off to her mother and asked, "Mom, are we rich?" I don't exactly remember what her mom said, but it, too, was something very vague!

We tend not to like to talk about money. But the Bible talks about it a lot. Jesus spoke about money more than he spoke about any other single topic except the kingdom of God; because Christianity is nothing if it is not practical. As we've seen in James, our faith is dead if it doesn't affect the way we live, and that includes the way we earn, save, and spend. We're going to be looking at James 5, verses 1-6. Turn there in your Bibles. This section starts off, "Come now, you rich," so the whole 6 verses are a sobering address to "the rich" as a social class. But more specifically, it's an address to rich Jews who were guilty of using their wealth the wrong way and thus were condemned for it. Let's read the passage.

James 5:1-6: Come now, you rich, weep and howl for the miseries that are coming upon you. Your riches have rotted and your garments are moth-eaten. 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. 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. You have lived on the earth in luxury and in self-indulgence. You have fattened your hearts in a day of slaughter. You have condemned; you have murdered the righteous person. He does not resist you (ESV).

Before we talk about James's warnings, we should confirm that the Bible doesn't condemn wealth itself. You can probably think of several wealthy people in the Bible who are held up as good examples—Abraham, Job, Lydia, and Joseph of Arimathea, for example. In fact, Proverbs says "The blessing of the Lord makes rich." So money is a tool to be used for good or ill. James is addressing those who have acquired this tool wrongly and used it selfishly.

"The rich" in this passage seem to stand in contrast to the believers to whom the letter is addressed. Notice the next section (v. 7) begins with, "Be patient, therefore, brothers, until the coming of the Lord." So something about the condemnation of "the rich" in verses 1-6 is supposed to cause the "brothers"—the Christians—to "be patient." "The rich" as an oppressing social class have been mentioned before in James. Remember chapter 2:6 says, "Are not the rich the ones who oppress you, and the ones who drag you into court? Are they not the ones who blaspheme the honorable name by which you were called?"

So why are "the rich" addressed here at all if they are a class of Jews that oppresses Christians? Why, in a letter to "insiders" do the "outsiders" get any ink? I'll offer two reasons. The first is that James' readers would be familiar with the psalms of lament, and in these psalms, the wicked are often addressed. In fact, there are often curses directed to them. Psalm 58 is a good example. It begins by speaking to unjust judges: "Do you indeed decree what is right, you gods? Do you judge the children of man uprightly? No, in your hearts you devise wrong; your hands deal out violence on earth" (58:1-2). The psalm ends, then, with an assurance that God will ultimately judge justly. James's readers needed the encouragement that their oppressors would one day be judged. The psalmist says, "I was envious of the arrogant when I saw the prosperity of the wicked." James says, "Be patient, brothers."

The second reason for addressing "the rich" is perhaps that we all benefit from hearing the warnings of judgment that will fall on sin. I am more likely to check a sinful desire when I've heard how God will judge someone who indulges in that sin. So James, inspired by the Holy Spirit, gives us 6 verses detailing the sins of these particular rich people and the judgment God will pass on them. And I'd like us today to consider if any of these sins have started to take root in our hearts.

My greatest fear in teaching this week is that we'll say, "This doesn't apply to me. I'm not a rich landowner, and I don't have any employees—and if I did, I wouldn't oppress them!" So before we go further, let's think about the temptation to say, "I'm not rich, so I don't have to worry about any of this." We need to stop comparing ourselves to other Americans and compare ourselves to the rest of the world. Do you know that if you own a home, you're wealthier than 90% of the world's population? And if you have indoor plumbing, you're better off than most. Most of us are rich by a world standard. The question, then, is, "What kind of rich person will we be?"

And what about the four sins in this passage: 1) greed, 2) dishonesty, 3) overindulgence, and 4) murder. We may say, "I'm not perfect, but I'm not guilty of any of *these* sins." But try to consider them in all their manifestations. First, these rich people were greedy. They accumulated wealth—the text says they "laid up treasure." They hoarded it. And what happens to wealth that is hoarded? It becomes useless. Verse 2 says, "Your riches have rotted and your garments are moth-eaten. Your gold and silver have corroded." Now we know that gold and silver can't literally corrode. James writes paradoxically to illustrate that even the most permanent material goods will not last. If they're not used for God's purposes, they are ultimately useless.

From the time we are old enough to grab the best toys or the biggest treat, we seem programmed to want more. But Jesus said, "Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions" (Luke 12:15). These rich men laid up treasure here on earth. But Jesus said, "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven . . . for where your treasure is, there your heart will be also" (Matt. 6:19-20). For these rich folks, their treasure was their riches, their gold and silver, and their garments. What is it for us? Our house, our boat, and our stock portfolios? Our cabin, our big-screen TV, and our club membership? Let us be different! "Where your treasure is, there your heart will be also." Let our treasure be Christ, and then our heart will be with Christ, too.

Last fall when we were working hard to get our house finished enough to live in, my in-laws came to visit and to help. They had just driven the Alaska Highway, returning to the Lower 48 to retire after almost 40 years of ministry in Alaska. They first went there after the big earthquake in the 60s to plant churches, two toddlers in tow. The family lived in a trailer house until just a few years ago, when they moved into a parsonage. So they never owned a home. Now my parents-in-law live with my dad's mother because she needs care. So I asked my mother-in-law, "Don't you wish you could've owned a home? Wasn't it hard to raise 4 kids in a trailer house? And now that you're retiring—you're going to live in a back bedroom in your mother-in-law's farmhouse?" She answered with complete sincerity, "No, it wasn't hard. I've never understood why everybody else seems to want so much."

I'm not saying that it's more spiritual to live as she has. I just know that for me, during this year of building a house, I've been thankful to have her words echo in my mind for the last 6 months. So this is the verse written on the chalkboard in our kitchen right now: "But if we have food and clothing, with these we will be content" (I Tim. 6:8).

I read a recent poll of college students and learned that the majority of 18-24-year-olds place "getting rich" at the top of their goal list. Do you know what the Bible says about the desire to get rich? Look at I Timothy 6:9. I think this is a very powerful passage: "But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs." In other words, do you want to ruin your life and shipwreck your soul? Then desire to be rich. Love money.

I think one of the biggest modern-day snares around—one of the biggest encouragers of that money-craving in us-- is gambling, especially the lottery. Why do people play the lottery? In hopes of winning big and getting rich overnight. But read I Tim. 6:9 again: "Those who desire to be rich fall into . . . a snare." That desire is a trap that will "plunge you to ruin and destruction." Scripture gives us a framework for the supply of our material needs—hard work, saving, prayer. And the money that God supplies that way is a trust from Him. It is not ours to blow on a million-to-one odds.

And, though I'm getting ahead of myself because this touches on our next point, a state-sponsored lottery is a double offense. Government should foster a spirit of industry in its citizens instead of exploiting their moral weakness. It is not right to raise money, even for a good cause, on the backs of the poor. Have you ever seen someone pay for groceries with food stamps and then spend cash on a lottery ticket? An internet search using the words, "Lottery winners bankruptcy" produced 417,000 hits. I didn't have time to read the abundant evidence that the desire to get rich plunges people into ruin and destruction. And not just bankruptcy (which almost 1/3 of winners eventually declare), but divorce, drunkenness, suicide . . . Christians should speak out against this kind of social evil.

Greed and hoarding is also a violation of the first commandment: "You shall have no other gods before me." We make idols of all kinds of things, and money is one of them. That's why Jesus said, "You cannot serve both God and money" (Matt. 6:24). That's why Jesus commanded some people to give up certain things to follow him. For some it was money and possessions; for some it was family—anything that we prize above him is an idol and must be put in its proper place.

So what's the antidote for greed? Giving is one of the best. Let me emphasize, Scripture does not condemn earning big bucks honestly. It does, however, warn against keeping big bucks. So when you're rich because of God's blessing and not because of greed,

here are the instructions. Back to I Timothy: “As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. They are to do good, to be rich in good works, to be generous and ready to share, thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life” (6:17-19). Giving has a way of putting money in its place—it’s simply a tool. People on both ends of the economic spectrum are often guilty of idolizing money. The best way to rob it of its power is to simply give it away. There is a place for careful, planned giving, and there’s a place for open-handed, outrageous, spur-of-the-moment giving.

Last month a dear family friend died. Sally Brallier lived just around the corner from my childhood home. My brothers and I grew up with the Brallier kids, and our parents were best friends. Mrs. Brallier was my 4th -6th grade Sunday school teacher, and later she was my high school French teacher. She was one of the most remarkable Christians I’ve ever known. Her funeral service was a vivid reminder to me of the tremendous worth of a life lived with eternity in view. Mrs. Brallier stored up treasure in heaven. The Bralliers made a fair bit of money in their lives, and it flowed easily through their hands, mostly to church planters in France. In fact, one of the speakers at the funeral was a man who was headed to France to pour his life into sharing the gospel in that very secular country. The message was clearly: “If you want to honor Sally Brallier’s life, don’t give flowers. Give to this missionary effort.”

The second sin James writes about is their dishonesty. They acquired wealth by cheating others. James is speaking of Jewish landowners who took advantage of their harvesters. Look at verse 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.” In ancient times, these day laborers were dependent on daily wages for food. To delay payment even a day could cause real hardship. We often hear, “Let your money work *for* you.” But in this passage there’s this real sense that money is working against, or accusing, those who possess it. The unpaid wages here cry out against the wealthy landowners. The harvesters cry out, too, and those cries are heard by God. The language here reminds me of a passage in Exodus—one of my very favorite places in the Bible. It says, “The people of Israel groaned because of their slavery and cried out for help. Their cry for rescue from slavery came up to God. And God heard their groaning, and God remembered his covenant with Abraham, with Isaac, and with Jacob. God saw the people of Israel—and God knew” (Ex. 2:23-25). God cares deeply for the plight of the poor and oppressed, the downtrodden and disadvantaged. All through the Bible we hear that God abhors injustice. Read the prophets. They call over and over for compassion on the poor and proclaim God’s judgment on those who live lavish lifestyles while ignoring the needy.

That’s why there was provision in the Old Testament law for situations like this. Leviticus 19:13 reads, “The wages of a hired servant shall not remain with you all night until the morning.” Deuteronomy 24:14, 15 says, “You shall not oppress a hired servant

who is poor and needy, whether he is one of your brothers or one of the sojourners who are in your land within your towns. You shall give him his wages on the same day, before the sun sets (for he is poor and counts on it), lest he cry against you to the Lord, and you be guilty of sin.” The prophet Jeremiah condemns King Jehoiakim, who saw kingship, not as a means of spreading God’s glory, but as a way of gaining personal power and wealth: “Woe to him who builds his house by unrighteousness, and his upper rooms by injustice, who makes his neighbor serve him for nothing and does not give him his wages” (Jer. 22:13). Jesus said, “The laborer deserves his wages” (Luke 10:7). And finally, Proverbs adds this wisdom: “Do not withhold good from those to whom it is due, when it is in your power to do it. Do not say to your neighbor, ‘Go, and come again, tomorrow I will give it’—when you have it with you” (3:27, 28).

What about us? Do you have opportunities to gain wealth by dishonesty? How scrupulously did you fill out your taxes? (Or how scrupulous will you be, for you procrastinators!) Ever been under-charged at a store? What do you do? Do you have opportunities to gain wealth by taking advantage of someone? If you employ someone, can your employees tell that you’re a Christian?

With the recent movie “Amazing Grace” and several good biographies, many of us have been challenged by the life of William Wilberforce. If Wilberforce’s story got your attention, read the Feb. 24 issue of World magazine. The cover story was on human trafficking around the world, including in the United States. Christians are at the forefront in this fight, too, but there is much work to be done. If you want to give your time or money to a cause that is surely dear to God’s heart, this is one.

Not only were the rich in our passage today guilty of greed, hoarding, dishonesty and oppression, but they were also overindulgent. Verse 5 says, “You have lived on the earth in luxury and in self-indulgence.” What a fitting accusation for much of our culture today. We have inflated the concept of “need” to ridiculous proportions. The word has almost lost its meaning. I do this all the time. “I need this.” “I need that.” And since most of Americans over age 30 are overweight, we’ve definitely overindulged in the area of food. The phrasing in this passage also carries with it the idea of wastefulness. And doesn’t that characterize our culture, too? But wastefulness is not good stewardship. It is a mark of a person who has too much and is living in luxury.

But this area of luxury and self-indulgence is a hard one to teach about, because Scripture doesn’t give us clear-cut guidelines. It doesn’t say, “This thing is okay, but this other is a sinful luxury. This is okay, but this is self-indulgence.” God created a material world with many good things. He made us with a capacity for beauty and with healthy appetites which are good within bounds. There are times for both fasting and joyful celebration. God has given us all things to enjoy, and so there is a difficult line to walk between that truth and our tendency to overindulge. But we have to walk it, seeking the Spirit’s guidance to do what honors God and shows love to others.

My brother is an attorney. And when he first made partner and his career really took off, he asked me to promise to tell him if success ever changed him in a negative way. “You’ll tell me if I get to be a snob, won’t you?” he asked. We chuckled at the time, but I appreciate his conscientious spirit about how he would respond to the trappings of wealth and power. Luxury has a way of ruining our character. Good parents know that. Even when we have the resources, we’d be foolish to buy our children all that they want. Children who grow up in luxury tend to be spoiled brats. A little hardship is good for children—and adults.

So what’s the antidote for self-indulgence? Simplicity. And while we will all make different specific applications of this principle to our own families, whatever we do, we should not just go unthinkingly about our lives, sliding automatically into the ruts of the culture’s road. Make reasoned, Spirit-led decisions about your standard of living. Christian homes, clothing, jewelry, entertainment and eating habits, everything(!) should be marked not by ostentation or showiness but by warmth, hospitality, modesty, joy, and love.

Finally, the last charge James levels is murder. Verse 6 says, “You have condemned; you have murdered the righteous person. He does not resist you.” There is some discussion as to the meaning of this phrase among scholars. Some say this is a reference to Christ. James does seem to echo Acts 3:14: “But you denied the Holy and Righteous One, and asked for a murderer to be granted to you, and you killed the Author of life” and I Peter 2:23: “When he [Jesus] suffered, he did not threaten, but continued entrusting himself to him who judges justly.” The passage in James could also refer to the killing of other of Christ’s messengers. Acts 7:52 asks, “Which of the prophets did not your fathers persecute? And they killed those who announced beforehand the coming of the Righteous One, whom you have now betrayed and murdered.”

An alternate interpretation is that the unjust use of money and power often causes the death of innocent people. Think of David and Uriah. Think of many factory owners during the Industrial Revolution. Or perhaps the wording is meant to be figurative, since by robbing and withholding someone’s income, you commit a kind of murder against him.

We’ve seen the four general sins committed here—greed, dishonesty, overindulgence, and murder. Now let’s look at what happens because of these sins. The tone of one of sober judgment. Instead of “eat, drink, and be merry,” the rich are advised to “weep and howl.” Why? Because miseries are coming upon them. Once again we see a certain irony here--that money and possessions betray their owners. Verse 3 says all these material possessions are “evidence against you and will eat your flesh like fire.” We know from history that there was a fulfillment of this promise of judgment in the readers’ lifetimes. In the year 70 AD Jerusalem fell, and the whole city was destroyed. These

rich landowners were killed or captured and taken away. Their riches fell into the hands of their enemies. James prophetically announces that, like cattle being fattened for the slaughter, these people's riches were fattening them for a day of slaughter.

So not only was there a judgment in past history during these people's lifetimes, but there will be a final judgment for all who live with blatant disregard for God's laws and that which is dear to his heart. John records for us a vision of this last judgment: "Then I saw a great white throne and him who was seated on it. From his presence earth and sky fled away, and no place was found for them. And I saw the dead, great and small, standing before the throne, and books were opened. Then another book was opened, which is the book of life. And the dead were judged by what was written in the books, according to what they had done (Rev. 20:11-12).

No injustice or suffering escapes God's notice. Someday he will right all wrongs. His coming will cause a great many reversals, and ultimate justice will be served. As James says, "Woe" to us if we are not found in him, if he is not *for us* on that day. If you see yourself anywhere in this picture of these sinful, rich landowners, there is time for repentance. Some questions to consider today: "Are we trusting in our riches? Do we idolize our wealth or anything else? Are we content with what we have? Does our lifestyle show that we value Christ above all else? Do we have compassion on the downtrodden and oppressed? Do we give generously to help them? Are we likely to take advantage of others for our own economic benefit? Do we waste things? Do we spend too much time and money indulging our appetites or pampering ourselves?"

It is easy to identify the sins of these rich men in James. But what about ourselves? In writing about Wilberforce, author Eric Metaxas says, "Wilberforce knew that he was as wicked a sinner as the worst slave trader—without that sense of one's own sinfulness, it's very easy to become a moralizing Pharisee" (World, Feb. 24, 2007, p. 25). Oh, that we would NOT be moralizing Pharisees, but instead would heed the Holy Spirit's nudging us toward true repentance.