

A. Warning about _____ (1)

B. Deceptions of _____ (2-3)

1. It is _____ (2)

2. It leads to _____ (3)

C. Revelation: _____! (4)

D. Results (5-6)

1. _____ (5)

2. _____ (6)

Homework

- **Read James 5:7-12.**
- **Read Max Lucado's "Lesson 11: Rewards of Perseverance"** (pp 105-14).
- **Reflect on these questions posed by Lucado.**
 1. Why should believers in Christ be motivated to patiently endure?
 2. How does the illustration of a farmer demonstrate the importance of patience?
 3. Why does James mention grumbling against one another in this passage on patience?
 4. Whose example does James say that believers should follow? Why?
 5. What did the prophets gain from their suffering?
 6. Read Job 42:12-16. How was God's compassion and mercy extended to Job?
 7. When has it been difficult for you to persevere as a believer in Christ?
 8. How have Christian friends encouraged you to persevere in tough times?
 9. How can you pass that encouragement along and help others endure through suffering?
 10. How does knowing that Jesus will return give you hope?
 11. In what ways have you experienced God's mercy in your life recently?
 12. What new insight about God's character have you gained from this lesson?
- **Bonus Journaling Question:** How can the promise of Christ's return help you to face your daily struggles?

Introduction

1. When is enough, enough? When it comes to wealth and money, maybe never.
2. The U.S. Mega Millions lottery continues to grow and grow. And it seems there is no shortage of those willing to help it grow on the very slim chance that they might hit the big payoff.
 - a. The largest jackpot (in which the jackpot was won) in Mega Millions history was \$1.537 billion, for the October 23, 2018 drawing, in which there was one winning jackpot ticket, sold in South Carolina. The winner anonymously claimed the prize in March 2019 (Source: Wikipedia).
 - b. The current Mega Millions jackpot as of 8/20/19 is a mere \$79M. Hardly worth the effort.
 - c. But before you run out and buy a ticket, consider your odds. The chances of winning the jackpot are about 1 in 303 million.
 - d. According to the National Lightning Safety Institute your odds of being struck by lightning this year are 1 in 280,000 are 1082x greater than winning the Mega Millions jackpot.
3. I won't go into all the stories of what happens to individuals, families, and friends when they hit it big by winning the lottery. Let it suffice to say that such large amounts of money usually bring large amounts of misery to those winning them.
4. James confirms that wealth brings great misery when we fail to use it properly.

5. Read James 5:1-6.**A. Warning about Wealth (1)**

1. James begins with the jarring statement, "Now listen . . ." just as he did in Jm 4:13. He grabs attention.
2. His target audience is ". . . you rich people (Gk., *plousioi*).
 - a. In Jm 4:13-17, he addressed the presumptuous planning of wealthy travelling businessmen/traders.
 - b. In Jm 5:1-6, he apparently addressed wealthy farmers (cf., Jm 5:4 – "fields" and "harvesters").
 - c. The common denominator is wealth—its presumptuous accumulation and greedy misuse.
3. Early believers struggled to come to terms with the accumulation and use of wealth just like us.
 - a. James addressed "rich people" (Gk., *plousioi*).
 - b. Commentators are not sure that those James addressed were Messianic Christians or unbelievers.
 - c. James wrote to "the twelve tribes scattered among the nations," that is diaspora Jews. This group included both believing and non-believing Jews.
 - d. Here James sounds more like an OT prophet warning both believers and non-believers.
 - 1) Remember that Paul would teach in Jewish synagogues until he was no longer welcome.
 - 2) Jesus spoke not only to his followers but also to his critics, such as the Pharisees and priests.
 - e. What James says here about wealth is a pertinent warning to both rich believers and non-believers.
4. Who are the rich?
 - a. plutocracy (Gk., *plousioi*) – "a society or system ruled and dominated by the small minority wealthiest citizens."
 - b. Nobel-Prize winning economist Joseph Stiglitz wrote the 2011 *Vanity Fair* magazine article entitled "Of the 1%, by the 1%, for the 1%" which points out that the US is increasingly ruled by the wealthiest 1%.
 - c. In fact, there are nearly 15M US households (about 12%) that have a net worth of \$1M. (Source: <https://dqydj.com/how-many-millionaires-decamillionaires-america/>)
 - d. You may say with me, "Well, that's not my bank account. I'm not among the wealthy"
 - 1) However, by the world's standards we are all quite wealthy.
 - 2) Of those born in the United States, almost all will be in the world's richest 20%, who together control more than 80% of the world's income. So, we really are part of a very small and wealthy elite — more wealthy than the poorest half of the world's population, who all live on less than \$4 per day. (Source: <http://www.givingwhatwecan.org/why-give/how-rich-am-i>)
 - e. I submit that there are four classes of people in the world in regard to wealth.
 - 1) Poor materially; poor spiritually
 - 2) Poor materially; rich spiritually
 - 3) Rich materially; rich spiritually
 - 4) Rich materially; poor spiritually
 - f. By world standards, we are all either in group 3 or 4. James speaks here to the rich/poor (#4), but what he says is also a warning to the other groups—to those who have great wealth and those who seek it.

5. The warning: “misery” (Gk., *talaiporiais*) . . . is coming upon (*eperchomenais*) you”
 - a. The warning of a “coming” misery would have reminded his Jewish hearers about the warnings of OT prophets concerning the coming of the Day of the Lord—a time of judgment when the wrongs against God’s people will be made right and the wicked will be judged.
 - b. James makes this warning of impending judgment even clearer in 5:7-8, where he alludes to the Lord’s coming in judgment.
 - c. The response that James suggests is that the rich “weep and wail” (NIV); “weep and howl” (KJV)
 - 1) Gk., *klausate* – P, A, Imperative – “cry out” (English – klaxon = alarm/warning bells)
 - 2) Gk., *ololuzontes* – “wail, howl” – onomatopoeic verb found only here only in NT.
 - 3) This is the expected reaction to the news of impending disaster but also a sign of repentance.
 - d. Remember James’ similar counsel to the selfish teachers, “Submit yourselves, the to God. . . . Grieve, mourn and wail. Change our laughter to mourning and your joy to gloom. Humble yourselves before the Lord, and he will lift you up” (Jm 4:7,9-10).
6. John MacArthur asks, “Does James teach that it is a sin to be wealthy? How do you support your answer?” (John MacArthur, *James: Guidelines for a Happy Christian Life*, 88).
 - a. From the Law: “But remember the Lord your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your ancestors, as it is today” (Dt 8:18).
 - b. From Wisdom: “The blessing of the Lord brings wealth, without painful toil for it” (Pr 10:22).
 - c. Paul said, “For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs”(1 Tim 6:10, emphasis mine).
 - d. Wealth can be used for great evil or great good.
 - e. John MacArthur concludes, “The Bible does not teach that possessing wealth is sinful in and of itself. What is wrong is to misuse one’s wealth. Wealth may be a blessing, a gift from God bringing the opportunity to do good. But that can only be true of those who are also ‘rich in faith’ (James 2:5) and ‘rich toward God’ (Luke 12:21). If wealth is to be a source of blessing and not condemnation, it must not be uselessly hoarded, unjustly gained, self-indulgently spent, or ruthlessly acquired” (MacArthur, 91).

B. Deceptions of Wealth (2-3)

1. It is Temporary (2)

- a. Wealth is deceptive. It is only temporary and can be easily destroyed.
- b. James uses three terms for riches: “wealth” (Gk., *ploutos*), “clothes” (Gk., *imatia*), and “gold and silver (*chrusos, arguros*).
- c. He also uses three terms for end of riches: “rotted” (Gk., *sesepen* – from *sepo* = “septic”), “moths have eaten” (Gk., *setobrota gegonen*), and “corroded” (Gk., *ios*).
- d. The use of the perfect tense (i.e., prophetic perfect) indicates that process is complete but the final result lies yet in the future.
- e. James clearly echoes the teaching of Jesus about earthly riches. Jesus said, “Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal: But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal” (Mt 6:19-20).

2. It leads to Greed (3)

- a. “You have hoarded (Gk., *ethesaurisate*) wealth in the last days.”
- b. Wealth easily leads to greed and a life of self-centeredness; a false security in material things; a desire to keep that wealth at all costs no matter what it may do to others in the process.
- c. The worry of money and of not losing it can surpass its “value.”
- d. If we love money and things more than we love God and others, then our lives are on the path to destruction!
 - 1) “in the last days” – an allusion to judgment on the Day of the Lord.
 - 2) “corrosion” (Gk., *ios*) is like that found on old batteries. It will “eat your flesh like fire.” Fire is also associated with the Day of the Lord and judgment (cf., Mt 13:42; Mk 9:47-48).
- e. God’s righteous judgment of misused wealth is the central revelation of this passage.

C. Revelation: Look! (4)

1. James calls the attention of the rich - “Look” (Gk., *idou*).
2. “The wages you failed to pay the workers who mowed your fields are crying out (Gk., *krazei*) against you” (4a).
 - a. The blood of Abel “cried out” to the Lord for vengeance (cf., Gen 4:10).
 - b. The Israelites “cried out” to Yahweh for deliverance from their Egyptian oppressors. “And now the cry of the Israelites has reached me, and I have seen the way the Egyptians are oppressing them. So now, go. I am sending you to Pharaoh to bring my people the Israelites out of Egypt (Ex 3:9-10).
 - c. The hoarded wealth of the rich is “evidence” (cf., Jm 5:3 - Gk., *eis martrion* – “unto a witness”) that they have not treated others fairly or used their resources to help those in need.
3. “The cries of the harvesters have reached the ears of the Lord Almighty” (4b).
 - a. The rich have not treated their workers fairly as commanded by the Lord: “Pay them their wages each day before sunset, because they are poor and are counting on it. Otherwise they may cry to the LORD against you, and you will be guilty of sin” (Dt 24:15).
 - b. The “Lord Almighty” (Gk., *kuriou sabaoth* = Hb., *yahweh sabaoth*) has heard their cry.
 - 1) Yahweh Sabaoth is the warrior God who brings justice to the oppressed (cf., Isa 5:16,24; Ro 9:29).
 - 2) God’s action against the wicked rich and in favor of the oppressed poor is imminent (cf., Jm 5:7-11 – next week).
4. From the negative results both to the poor and the rich coming from the improper use of wealth we can discern a positive principle: Pay fair wages to workers.
 - a. History Channel - "The Men Who Built America" series - In early American business, the super-wealthy industrial barons often abused workers with horrible working conditions and low wages.
 - b. These same practices, while somewhat regulated today in the US, are still perpetuated in our world.
 - c. Pay should not be based only on what people will accept or what the prevailing market will bear but instead on providing a decent living and conditions for workers and their families.

D. Results (5-6)

James closes this section with a final confrontation of the sins of the evil deeds of the rich.

1. Luxury (5)

- a. The rich have “lived in luxury” (Gk., *tryphao*); “indulged yourselves” (Gk., *spatalao*); “you have fattened” (Gk., *trefho*).
- b. Lucado asks, “How have you seen people oppress others for personal gain?” (Lucado, *Life Lessons from James*, 100)
- c. James’ words remind me of the words of the Prophet Amos: “Hear this word, you cows of Bashan on Mount Samaria, you women who oppress the poor and crush the needy and say to your husbands, “Bring us some drinks! The Sovereign Lord has sworn by his holiness: ‘The time will surely come when you will be taken away with hooks, the last of you with fishhooks’” (Am 4:1-2).
- d. The blessings and comfort of wealth are not bad unless that wealth has been gained by breaking the backs of and defrauding the poor.
 - 1) We each have a reasonable expectation that our work will result in wages or profits that will allow us to meet the needs of our families.
 - 2) We should meet our needs but not with excess.

2. Violence (6)

- a. “You have condemned (Gk., *katadikazdo*).”
 - 1) This word refers to the use of legal power against the powerless. It is legal violence.
 - 2) James addressed this abuse of the poor by the rich in James 2: “Listen, my dear brothers and sisters: Has not God chosen those who are poor in the eyes of the world to be rich in faith and to inherit the kingdom he promised those who love him? But you have dishonored the poor. Is it not the rich who are exploiting you? Are they not the ones who are dragging you into court?” (Jm 2:5-6)
- b. “. . . and murdered (Gk., *ephoneusate* – physical violence)”

3. The closing phrase (Gk., *ouk antitassetai humin*) is translated as “who was not opposing you” (NIV) is a difficult phrase.
 - a. Are the poor not opposed to the abusive rich? Surely they are. That is why they cry out to the Lord for relief.
 - b. This phrase is better translated as a question: “Are they not opposing you?” with the implied answer, “Yes.”
 - c. The actions of the wicked rich are opposed by all righteous martyrs who wait patiently for God’s vindication (cf., Rev 6:9-11).
 - d. The poor heard his words as good news. James counseled the oppressed poor on how to deal with what they are currently experiencing from their rich abusers—our focus for next week in Jm 5:7-12.
4. We don’t know how the rich responded to these accusations.
 - a. We are guilty here not so much by what we do but by what we do not do when we can.
 - b. We often have opportunities to help others who are less fortunate, if we will only open our eyes, ears, hearts, and hands.
 - c. See to the needs of others, especially those less fortunate than you.
 - d. Again, as when James addressed the abuse of the poor by the rich in James 2, it all comes down to the royal law: “Love your neighbor as yourself” (Jm 2:8; cf., Lv 19:18).
 - 1) Use what you have to meet your needs and the needs of others to the glory of God.
 - 2) Be good stewards of all the resources—material and spiritual—that God has entrusted to you.
5. James’s words warn and challenge each of us to use **ALL** God has given us faithfully and justly.
 - a. God is not interested in our bank balance but in our spiritual balance.
 - b. There is always a day of accounting before the Lord no matter how it may seem right now.
 - c. “Riches do not profit in the day of wrath, but righteousness delivers from death” (Pr 11:4).
 - d. Wealth puts pressure on our priorities, but if God is setting our priorities and is our true source of hope, then we will use our riches to do good works to his glory.
6. Lucado concludes, “Whether or not we consider ourselves among the rich, James’s words in this passage can make us feel uncomfortable. In fact . . . they are meant to do so. Whether or not we have what we would consider ‘sizable’ wealth, we tend to base our security on our own resources rather than on God. Anxiety over money—keeping it, growing it, protecting it—can drive us far from our only true security in Christ. And when a wealth-centered life affects the way we treat others, we are on our way to spiritual bankruptcy. James’s hard words are merciful warnings. . . . *Father, keep us from being so blinded by earthly possessions that we fail to see the eternal treasure we cannot lose. Forgive us when we work for greed and gain instead of your glory. Thank you for the blessing of work and for the strength to do it for you*” (Lucado, 103-104).