

Part Ten: Rotting Wealth

Written by Bob Stone

James 5:1-6

With his usual frankness and candor, James speaks directly to the rich oppressor and the poor oppressed, and indirectly to the observer who might witness this injustice. He offers a warning in Chapter 5,

Now listen, you rich people, weep and wail because of the misery that is coming upon you. Your wealth has rotted, and moths have eaten your clothes. Your gold and silver are corroded. Their corrosion will testify against you and eat your flesh like fire. You have hoarded wealth in the last days. Look! The wages you failed to pay the workmen who mowed your fields are crying out against you. The cries of the harvesters have reached the ears of the Lord Almighty. You have lived on earth in luxury and self-indulgence. You have fattened yourselves in the day of slaughter. You have condemned and murdered innocent men, who were not opposing you.

Does this apply to all rich people alike? Notice:

The Action called for

"...weep and wail..." This means more than crying. It means the rich are called to shrieking and loud lamentations.

The Argument

There is a disagreement as to who these verses are written to. Some say the first six are written to those outside the body of Christ—unbelieving Jews who are oppressing

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Christians. They argue that no true believer in Jesus can persist in being an oppressor, pointing out that the mark of true Christianity is love. They say an awful lot of oppressive things have been done in the name of Jesus, but a true believer cannot oppress a brother. He doesn't treat people as objects, as a means by which he can gain wealth, power, or influence.

That's how some interpret this passage. Others believe these words are for believers who have been drawn off course by the power of their wealth and thus have been oppressing their fellow believers. This second group holds that these verses are written to teach how we are to regard wealth and the dangers of not using it properly.

Who is right? Who is the focus of these words? I believe we can make a case for both groups in that there is a message for those of the faith and those who are not.

1. These verses call out loudly to us all that we must understand the purpose of our resources, whether we have little or much.
2. These words make the point that whatever our state, we will have to give an account for how we handled our wealth.
3. These words exemplify a pattern for all of us who might not be oppressed, or are oppressing others, but have observed it in another.

The Audience

The oppressor

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The first six verses of chapter 5 declare to oppressors that immediate justice and ultimate judgment is coming upon them. These are awesome verses promising some serious consequences.

Justice will be handed out even before the ultimate trial—e.g., logical consequences.

Undisciplined wealth and misery will go hand in hand. v. 1—*"Now listen, you rich people, weep and wail because of the misery that is coming upon you."*

James is not saying that wealth per se is bad, nor that wealth necessarily causes misery. He is saying, however, that there are certain potentials with the possession of wealth which can cause great misery. (See Appendix) The dividends of the ungodly wealthy are bitterness, cynicism, disappointment, emptiness, etc.,—i.e., great misery.

"Study the selfishly wealthy and you see the miserable face of Charles Dickens' Ebenezer Scrooge." Charles Swindoll, James, p. 63.

1 Tim. 6:9—*"People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. 10] 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."*

The potential of the Christian rich is that they will be will be faced with all kinds of temptation and traps, harmful desires, ruin and destruction, and evil. They may even wander from the faith and get nailed (pierced) with many griefs. No wonder James warns, *"listen, you rich people, weep and wail because of the misery that is coming upon you"*

—v. 1. If your focus is to get rich, no matter who it hurts, take note of what is potentially ahead: first misery, and second, God's justice.

The wealth of the ungodly rich will deteriorate. James introduces here the three basic ways

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time will rob a person who hoards his wealth.

- Rotting wealth: v. 2a—*"Your wealth has rotted..."*
- Moth eaten clothes: v. 2b—*"...and moths have eaten your clothes."*
- Corroding silver and gold: v. 3—*"Your gold and silver are corroded."*

In James' day, a person could display his wealth in basically three ways: by means of food, clothing, or precious metals—the coin of the land. Those who were wealthy ate well, dressed extravagantly and spent lavishly, but James says these things will rot, be eaten, or corrode. A rich person will receive these negative results when he has misused his resources.

Again, it is not riches/resources that are bad, but what we do with them and our attitude toward them.

Judgment will ultimately be carried out. James makes it clear that God is coming to judge and to set things right—e.g., v. 9b.

First, the evidence will be gathered. Think of a court case with the prosecutor bringing in evidence of the crime. What evidence will be shown? We've already seen some of it

- **Corrosion:** vv. 1-3a—*"Their corrosion will testify against you . . ."* When garments are stored, they become prey to moths; and treasured gold and silver bear the marks of disuse. James says that the rust "will testify against you."

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- **Hoarding:** v. 3b—*"You have hoarded wealth in the last days."* This is the clearest mark of an improper use of our resources—hoarding. We may think we are amassing gold, silver, and clothes—e.g, our investments and our material goods—but we are really storing up a treasure of rust and moth-eaten clothes. Rust and deterioration symbolize the corruption of values, which places riches above our concern for other people.

If we think that life on earth is all there is, we are wrong! Life is eternal, and everything we do has eternal significance. Our possessions are therefore to be used, not hoarded. Remember this: that which men value the most has no value in God's judgment of our lives.

- **Workman's wages and Harvester's cries:** v. 4—*"Look! The wages you failed to pay the workmen who mowed your fields are crying out against you. The cries of the harvesters have reached the ears of the Lord Almighty."*
The wealthy people James addressed were landowners who had acquired their wealth by taking advantage of others in withholding their wages. The poor suffered the loss of both land and income.

- **Luxury and self-indulgence:** v. 5—*"You have lived on earth in luxury and self-indulgence. You have fattened yourself in the day of slaughter."*
The phrase "lived on earth in luxury" translates a verb only used once in the N.T. It implies extravagant comfort, stressing the softness of luxury. "Self-indulgence" suggests the breakdown of moral restraints; going beyond pleasure to evil. Together these phrases picture a life without self-denial, which offers no resistance to any sin, and promises comfort and enjoyment.

These people live as if only their present life matters, and thus do whatever might give them comfort or enjoyment, no matter who it hurts.

- **Innocent men condemned and murdered:** v. 6—*"You have condemned and murdered innocent men, who were not opposing you."*
This is a scary thought, that unrestrained pursuit of luxury and self-indulgence can lead a person to falsely condemn and murder people—even people who are not opposing them.

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After the evidence has been presented, the judge will render a verdict. What does the Lord say about the evidence as it has been presented to Him? If we look back through the last 6 verses, we can easily see the verdict and final punishment.

v. 4b—*"The cries of the harvesters have reached the ears of the Lord Almighty."* James reminds us that God hears the cry of the oppressed—they won't go unnoticed. He will not stand by and allow exploitation to continue forever. The Lord Almighty—the Lord of angelic hosts, the Lord of all the armies of the world, and the commander of the entire universe—has heard the cry of the oppressed. He is coming to judge and set things right—v. 9b. Wow!

No power is beyond His capacity. No need is beyond His means or outside His attention.

What can a powerless laborer do against an all-powerful employer? Nothing! But he can know that his situation has reached an appeal in the highest court—the Lord Almighty. Wherever oppression is found, God is moved to action. It may not be immediate, but He hears the cries of those who have been oppressed, and judgment is certain.

The following is an incomplete list of the punishment ahead, but it does give us a glimpse of the what lies ahead for the ungodly who hoard their riches.

- Their flesh will be eaten like fire. v. 3—*"Your gold and silver are corroded. Their corrosion will testify against you and eat your flesh like fire."* Knox translates this phrase, "will bite into your flesh like flame." The Greek word for flesh is a plural form and can be rendered "fleshly parts." One commentator says, "the plural

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emphasizes the work of destruction." Another says, "the idea is of rust corroding and so consuming human flesh, that it will wear into the flesh like a rusty, iron chain." (Curtis Vaughan, James, p. 101.)

- They will experience a surprise slaughter. v. 5—*"You have lived on earth in luxury and self-indulgence. You have fattened yourselves in the day of slaughter."* James says the oppressor is just like an animal being fattened at the trough before being led to slaughter—e.g., a pig. While the filthy rich are fattening their hearts and their pocketbooks, they are being fattened for the day of judgment.

"The point is clear, the unjust acts of the unsaved are not going to be forgotten. After we die, God will never ask to look at the balance in our bank account. The only balance that will matter is whether the righteousness of Christ has been credited to our account through faith in Him. Those whose accounts only show a negative balance of sin, will have to pay a penalty of eternity in hell—John 3:36.

"One of the most serious scenes in all Scripture depicts the unsaved appearing before the Great White Throne to be judged—Rev. 20:11-15. Even though for awhile it may appear as if the unbelieving wealthy do not have to answer to anyone for their selfish ways, the day is coming when they will shriek in anguish as they are judged according to their deeds, which are written in God's book—Charles Swindoll, *James*, p. 164.

Judgment can be avoided, however, if we follow these principles with regard to our resources.

Principle #1: Keep your mind and focus on being truly rich within.

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Eph. 1:7-8—*"In Him (Christ) we have redemption through His blood, the forgiveness of sins, in accordance with the riches of God's grace 8) that He lavished on us with all wisdom and understanding."* This is where we must start and where we must stay. We are to be rich in God's grace through what Christ has done—redemption and forgiveness.

Principle #2: Our possessions are to be used, not hoarded—James 5:3b.

(See Matt. 6:19-21; 2 Cor. 9:6-15.) We have been given the privilege of being a steward of God's resources. One of the great discoveries of our lives is the joy of giving of ourselves and the managing of God's resources—2 Cor. 9:6-15.

Principle #3: Possessions are to be gained honestly, not fraudulently—Eph. 5:28; 1 Thess. 4:11.

All of our financial dealings must be honest. Remember, the ears of the Lord Almighty are still open to the cry of anyone we might defraud. If we have stolen money, we must return it. If we have borrowed a book or a tool and conveniently forgotten to return it, we must take care of it quickly.

If we have yielded to the temptation to shoplift, or have been dishonest in our tax returns, we must make it right.

Eph. 5:28—*"He who has been stealing must steal no longer, but must work, doing something useful with his own hands, that he might have something to share with those in need."*

Did you see in that passage God's rehabilitation for the one who has stolen or ripped off someone else fraudulently? Do you see what good that might do for the criminal and the

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poor?

**Our possessions are to come from the work of our hands, or our godly efforts—
Thess. 4:11.**

"Make it your ambition to lead a quiet life, to mind your own business, and to work with your hands, just as we told you 12) so that your daily life may win the respect of outsiders and so that you may not be dependent on anybody."

Principle #4: Possessions are to be used wisely, not extravagantly—James 5:6.

We must be careful in our luxury spending. One man states the principle succinctly: "The more we surround ourselves with possessions which only minister to creature comfort, the less we are likely to cultivate spiritual trimness of physique, which keeps us fit for the battle of holiness." (Author unknown)

Mark it down, worldly wealth is an area of high risk in the battle to walk humbly with God. It is hard to be rich and humble at the same time. Therefore, if we resist coveting and use our possessions wisely and not extravagantly, we will avoid the temptations and pressures that twist our priorities.

How do we know if we are handling our resources wisely? Ask yourself if you are living according to these simple principles:

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Principle #1: Keep your mind and focus on being truly rich within—Eph. 1:7-8.

Principle #2: Our possessions are to be used, not hoarded—James 5:3b; Matt. 6:19-21; 2 Cor. 9:6-15.

Principle #3: Possessions are to be gained honestly, not fraudulently—James 5:4-5; Eph. 5:28; 1 Thess. 4:11.

Principle #4: Possessions are to be used wisely, not extravagantly—James 5:6.

Scriptures to contemplate:

Proverbs 11:4—*"Wealth is worthless in the day of wrath, but righteousness delivers from death."*

Proverbs 11:28—*"Whoever trusts in his riches will fall, but the righteous will thrive like a green leaf."*

Proverbs 15:16—*"Better a little with the fear of the LORD than great wealth with turmoil."*

Proverbs 16:19—*"Better to be lowly in spirit and among the oppressed than to share plunder with the proud."*

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Proverbs 18:11—*"The wealth of the rich is their fortified city; they imagine it an unscalable wall."*

Proverbs 23:4-5—*"Do not wear yourself out to get rich; have the wisdom to show restraint. Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle."*

Proverbs 28:6-8—*"Better a poor man whose walk is blameless than a rich man whose ways are perverse. He who keeps the law is a discerning son, but a companion of gluttons disgraces his father. He who increases his wealth by exorbitant interest amasses it for another, who will be kind to the poor."*

Proverbs 30:7-9—*"Two things I ask of you, O LORD; do not refuse me before I die: Keep falsehood and lies far from me; give me neither poverty nor riches, but give me only my daily bread. Otherwise, I may have too much and disown you and say, 'Who is the LORD?' Or I may become poor and steal, and so dishonor the name of my God."*

PSA 62:10—*"Do not trust in extortion or take pride in stolen goods; though your riches increase, do not set your heart on them."*

ECC 5:10-16—*"Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. This too is meaningless. As goods increase, so do those who consume them. And what benefit are they to the owner except to feast his eyes on them? The sleep of a laborer is sweet, whether he eats little or much, but the abundance of a rich man permits him no sleep. I have seen a grievous evil under the sun: wealth hoarded to the harm of its owner, or wealth lost through some misfortune, so that when he has a son there is nothing left for him. Naked a man comes from his mother's womb, and as he comes, so he departs. He takes nothing from his labor that he can carry in his hand. This too is a grievous evil: As a man comes, so he departs, and what does he gain, since he toils for the wind?"*