

## Sharp Words to the Wealthy

### James 5:1-6

Chuck Swindoll relates in his commentary on James that in 1923, an elite group of businessmen met in Chicago. The roster included some of the most influential, famous, and wealthy moguls of the early twentieth century. Among the group included Charles Schwab – president of Bethlehem Steel  
Richard Whitney – president of the New York Stock Exchange  
Albert Fall – Secretary of the Interior under President Harding  
Jesse Livermore – Wallstreet tycoon  
Ivar Krueger – head of a global monopoly of match manufacturers.

Combined, they controlled more wealth than the total assets of the US Treasury at the time. They were models of the entrepreneurial spirit and financial success. But a scant 20 years later would reveal an entirely different picture of their lives. Schwab died \$300,000 in debt in 1939  
Whitney served time in Sing Sing prison for embezzlement  
Fall served time for misconduct in office, leaving behind a ruined reputation  
Livermore committed suicide in 1940 describing himself as ‘a failure’  
Krueger shot himself in 1932 after his global monopoly collapsed

Swindoll concludes “Buried beneath the rubble of humiliation, defeat, crime, sickness, and financial collapse, these men – along with a number of their colleagues – died in a depressing, pitiable condition. Their wealth, power, and prestige did nothing to soothe the personal anxiety and guilt they suffered in life. The reality is that great intelligence and hard work can make a person wealthy. But it takes God-given wisdom and supernatural humility to be able to manage wealth and influence.”

In the passage we are considering today, James has some sharp words for the wealthy, words we would do well to heed. Unless we think otherwise, let me put some things in perspective.

According to the Social Security Administration based on 2019 W-2 tax returns, the average annual US income was \$34,248.45. You may be above that or below that.

Dave Ramsey estimates that there are 12 million households in the US who are millionaires. California has 44% of them.

Forbes estimates that there are 2,755 billionaires in the world. The US has 724 billionaires, China has 698 billionaires, and India has 177.

Flip that and consider what the poverty line is in America. In 2020 it was \$12,800 for an individual and \$17,420 for a family of 2.

My Grandma used to say, “She never knew how poor she was till the government told her.”

There is a lot of money flowing around the global economy. As I said a moment ago, the average US household income is just over \$34,000. The World Bank noted in 2020 that the average annual income in Afghanistan was \$500, Sierra Leone was \$490, Madagascar was \$480, Mozambique was \$460, Somalia was \$310, and Burundi in the Central part of Africa was \$270. Again, that is annual income. From the world’s standard, you might be considered quite wealthy.

James has some things to say about wealth and specifically to the wealthy. But let me say, this message isn’t about socialism or capitalism. **James 5:1-6** has everything to do with our attitude about money. As a reminder, Paul says two important things about money. One is to be content with what you have and the other is that the love of money is the root of evil. Please find your way to our passage. James has some sharp words to say about the wealthy, words that we would be well advised to consider with a challenge to examine the heart.

We note first in **verse 1** that James speaks about the peril of the wicked rich.

## I. THE PERIL OF THE WICKED RICH – v. 1

He begins by saying ‘**now listen**’. He used it back

in **4:13**. It means ‘look here’ or ‘listen up’, or ‘pay close attention’. It’s a warning to heed what he’s about to say.

He addresses the wealthy people in the churches to whom he is writing, but the language suggests that while they are in the church, they were not saved since they were told to weep and wail for the coming misery, a reference to coming judgment.

There are 4 groups of people that can be placed into 2 groups – the saved and the unsaved. The 4 groups of people are the outwardly rich, the outwardly poor, the inwardly rich and the inwardly poor.

The outwardly rich or poor has to do with available goods at their disposal.

The inwardly rich or poor has to do with a person’s relationship with God.

You can be outwardly rich but inwardly poor.

You can be inwardly rich but outwardly poor.

You can be inwardly rich and outwardly rich.

You can be inwardly poor and outwardly poor.

In **Isaiah 61:1**, we read that Isaiah was sent by the Lord to preach the good news to the poor and bind up the broken hearted. The poor could refer to someone in outward poverty, but certainly speaks of those who are poor in their relationship with God.

**Job 1:1-3** and **42:10** refers to someone who is rich materially and spiritually in relationship to God. Job was described as blameless, upright and someone who feared God and he was wealthy. He never lost his integrity even after losing it all and in the end, God blessed him with twice as much wealth.

**Mark 12:42-44** tells us about the poor widow who gave all she had, just a couple of copper coins not even worth a penny as an offering. She would be described as poor materially, but rich spiritually.

Finally, **Mark 10:21-23** and **Revelation 3:17** describes the person who is rich materially, but poor spiritually. This is the person James is referring to. Their abuse of and attitude about money, reveals that their rebuke is just.

### A. Their Rebuke Is Just – v. 1a

His words are an indictment, not because they are wealthy, but because of their attitude about their wealth, what they did with it, and how they exploited others with it.

Now, let’s remember God isn’t opposed to someone being wealthy. There are passages and examples that remind us God isn’t opposed to someone being rich. Job and Abraham are examples in Scripture who were rich in material goods as well as in their relationship with God.

**Deuteronomy 8:18** “**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 forefathers, as it is today.**”

**Proverbs 10:22** “**The blessing of the Lord brings wealth, and He adds no trouble to it.**”

On the other hand, there are examples of men who started out right but got sidelined because of wealth. When you compare, for example, the difference between Abraham’s view of wealth and that of Lot and their respective outcomes, it shows us how a wrong view of wealth can have adverse ramifications. Then there is Solomon who, as we read in Ecclesiastes, used his vast wealth to pursue every desire of his heart.

Our passage is a scathing and just rebuke of the wealthy for how they accumulated their wealth and abused the poor to acquire it. James tells them they are to weep and wail but concluded it to be vanity.

*Weeping* isn’t just an ordinary, sad about something kind of cry. It means to sob out loud. It’s the word used to describe wailing when someone dies. **I did that when my Mom passed away. I had gone the whole day busying myself with phone calls and other responsibilities, but at the end of the day, when I was all by myself, the loud sobs poured out.**

The word can also be used to depict an outward reaction caused by guilt or shame. It’s used in **Matthew 26:75** when Peter remembered the Lord’s words about his denial resulting in his going out and weeping bitterly. It’s used in **Luke 7:38** of the

woman who stood behind Jesus weeping and wiping His feet with her hair.

James uses it in **4:9** to depict repentance exhorting sinners to wash their hands and purify their hearts.

He then says they should *howl or wail*. This goes beyond lamentation and refers to someone shrieking and screaming.

**Isaiah 13:6** “Wail, for the day of the Lord is near: it will come like destruction from the Almighty.”

**Jeremiah 4:8** “So put on sackcloth, lament and wail, for the fierce anger of the Lord has not turned away from us.”

Their rebuke is just, and their reckoning is judgment.

### **B. Their Reckoning Is Judgment – v. 1b**

Scripture reminds us that when wealth is abused, God will judge.

**Isaiah 10:1-4**

**Jeremiah 5:26-29**

**Amos 8:4-11**

**Micah 2:1-4**

**Malachi 3:5**

God will judge the wealthy wicked, it will end in disaster. James says they will experience misery. It carries with it the idea of overwhelming hardship and trouble. Wealth may bring temporary happiness, but when it is used and abused at the expense of others, it will end in despair. They will reap what they have sown.

At one time Bernie Madoff was worth almost \$65 billion dollars with money he had made off with, that is until it all came crashing down on him and he was arrested for operating the biggest Ponzi scheme in history. In the end, he realized that his scheme would eventually be exposed. He died in prison after only serving 11 years of his 150-year sentence.

David wondered why sometimes the godless rich seem to get away with what they were doing.

**Psalms 37:7, 35-36** “Be still before the Lord and

**wait patiently for Him; do not fret when men succeed in their ways, when they carry out their wicked schemes...I have seen a wicked and ruthless man flourishing like a green tree in its native soil, but he soon passed away and was no more; though I looked for him, he could not be found.”**

Ill-gotten gain will soon become like gravel in the mouth of the wicked wealthy. When we think that somehow they are getting away with it, just remember that God has the last say and there will be a day reckoning.

An agnostic farmer wrote an editorial about an experiment he did in one of his fields. He said he plowed it on Sunday. He planted it on Sunday, He cultivated it on Sunday, he reaped it on Sunday, and he hauled it to the barn on Sunday. He then stated that he had more bushels per acre than any farm around him that October. The editor, who wasn't a religious man either, responded by saying that God doesn't always settle his accounts in October.

John MacArthur notes that “James’s blistering, scathing denunciation condemns those who profess to worship God but in fact worship money. Nothing more clearly reveals the state of a person’s heart than his view of money and material possessions.” He adds that money is a test of genuine faith.

The peril of the wicked rich is a call to examine the heart in regard to money and possessions. Their attitude is reason for the weeping and howling regarding the coming misery they will experience.

J. Paul Getty once said he would give up all his wealth to have just one happy marriage.

**So what is it about wealth that would bring them such misery?** In **verses 2-6** we see the profiteering of the wicked rich.

## **II. THE PROFITEERING OF THE WICKED RICH – vs. 2-6**

This is a laundry list of one indictment after another and it's not a pretty list. **Verses 2-3** begin by telling us that their wealth was uselessly hoarded.

## A. Their Wealth Was Uselessly Hoarded – vs. 2-3

There is a term you may have heard before. It's called conspicuous consumption. It means an expenditure on or consumption of luxuries on a lavish scale in an attempt to enhance one's prestige. In other words, it's showing off your wealth.

I read about two oil-rich sheiks who practiced conspicuous consumption. **One built a multi-million-dollar palace only to bulldoze it all down and build another one because he didn't like it.**

**Another liked Rolls Royce cars because it came with a full tank of gas. When the car ran out of gas, he would buy another car.**

Conspicuous consumption was practiced by the wealthy in James's day.

Some kept their wealth in food goods like grains. Jesus talked about a guy like this who had a bumper crop. He tore down his barns to build bigger ones thinking he could retire on easy street with all he had accumulated. But James says that it rotted. The KJV uses the word corrupted. Dampness, an infestation of rats or mice or any number of things could have caused it to rot and become worthless.

James also says that some had their wealth tied up in clothes. They would spin gold into a fine thread and weave it into the fabric. Such a fabric exists today. It's woven with a gold-wrapped or filled thread. This thread is usually made of silk wrapped with a band or strip of high content gold.

Other clothes were made with precious gems woven into the material. **Ladies, if you have an extra \$17 million dollars laying around, you can buy this dress by British designer Debbie Wingham. It is the world's most expensive dress.**

Clothes made with gold, silver or precious stones became family heirlooms passed on to the next generation as a part of the inheritance.

But once again, James describes that even the most expensive clothes can become moth eaten and

rendered worthless.

Food goods can become worthless.

Clothes can become worthless.

Then James notes that even money can become worthless.

While the main forms of keeping money safe was in commodities and clothes, some kept their wealth in coin. But because the gold or silver was often mixed with an alloy, the metal would tarnish and corrode. Some translations use the word rusted.

All they did was hoard these resources amassing vast amounts of wealth.

Build bigger barns to store it all.

Build bigger closets to hang all the expensive clothes and don't forget to put locks on the doors so you won't get robbed.

Tear down your safes to build bigger safes.

But food goes bad, clothes can get moth eaten and money can tarnish.

**What good is a \$500,000 house if there is no home?  
What good is a million-dollar ring without love?  
What good is all that money without genuine relationships or righteousness?**

James says that all this hoarding of material possessions will testify against the wicked wealthy when it's judgment time and it will be like a fire that consumes them and brings their destruction in the last days, which is a reference to final judgment.

### **Luke 16:19-26**

Jesus said not to store up treasure on earth where moth and rust can destroy them but store up treasures in heaven. He's not saying you shouldn't save or plan for the future, but instead to make sure your priorities are in the right place.

In the parable of the sower, Jesus said that the deceitfulness of riches would choke out the Word of God that had been scattered there (**Matthew 13:22**).

Uselessly hoarded wealth can be destroyed, and it will serve as a testimony against the godless rich.

Second, their wealth was unjustly gained.

## B. Their Wealth Was Unjustly Gained – v. 4

The rich became richer, while the poor became poorer. Keep in mind that there were only two classes of people in that day. We essentially have three: the rich, the middle class, and the poor. They didn't have a middle class. In Bible times the poor were without sufficient means. There was homelessness, there was helplessness and there was hopelessness. They were destitute, scraping for food, clothes and shelter. Poor in those days meant something much different than we understand today. They didn't have welfare programs or Medicaid assistance or Wick programs. You scrimped and scraped and begged.

In the Old Testament, God established laws to help the poor, the widows and the orphans. Fields weren't to be picked bare. The corners weren't to be harvested to allow the poor to glean what was left. That's where we find Ruth.

The law also provided for the care of foreigners, widows, and orphans. It was their welfare program.  
**Deuteronomy 14:28-29**

These wealthy wicked didn't care about helping the poor, they exploited them and were guilty of cheating them by not giving fair wages. The Old Testament law condemned this kind of wickedness.  
**Leviticus 19:13** “Do not defraud your neighbor or rob him. Do not hold back the wages of a hired man overnight.”

**Proverbs 3:27-28** “Do not withhold good from those who deserve it, when it is in your power to act. Do not say to your neighbor, ‘Come back later; I’ll give it tomorrow’ – when you now have it with you.”

**Jeremiah 22:13, 17** “Woe to him who builds his palace by unrighteousness, his upper room by injustice, making his countrymen work for nothing, not paying them for their labor...Your eyes and your heart are set only on dishonest gain, on shedding innocent blood and on oppression and extortion.”

**Psalms 62:10** “Do not trust in extortion or take

**pride in stolen goods; though your riches increase, do not set your heart on them.”**

During the 2008 financial crisis, the world watched the superrich reward themselves with lavish bonuses while their employees' lost jobs.

The wealthy wicked exploited the poor by not giving them fair wages and pocketed what should have been paid to the workers. The tense of the phrase “**kept back**” indicates they had no intention of paying them. James says that the cries of these laborers will reach the ears of the Lord Almighty.  
**Deuteronomy 24:14-15** “Do not take advantage of a hired man who is poor and needy, whether he is a brother Israelite or an alien living in one of your towns. Pay him his wages each day before sunset, because he is poor and is counting on it. Otherwise he may cry to the Lord against you, and you will be guilty of sin.”

The profiteering of the wicked wealthy was unjustly gained.

## C. Their Wealth Was Ungraciously Spent – v. 5

They spend and spend and spend not caring how much they spend or on what they spend it. *Many of you will remember the show [Lifestyles of the Rich and Famous](#) hosted by Robin Leach. The show focused on the extravagant lifestyles of wealthy entertainers, athletes, socialites and tycoons to give viewers insight into the opulent and glamorous life of those being featured. He would end each show with his signature farewell wanting his audience to have “champagne wishes and caviar dreams.*

While others lived in various states of destitution, James notes that these wicked rich lived a flamboyant lifestyle in the lap of luxury, indulging in whatever pleasures their hearts desired. They gorged themselves on anything to gratify them. The idea is giving themselves over to pursue pleasure.  
**Proverbs 18:11** says the rich see their wealth as an unscalable wall.

It didn't matter what needs they saw around them, they were bent of satisfying their own wanton behavior. Eat, drink and be merry today. Live it up.

James describes this behavior as getting fattened up like cattle just before being slaughtered.

Chuck Swindoll says they fattened their bellies but not their hearts. They were completely unaware of their coming destruction, just like the days of Noah.

#### **D. Their Wealth Was Unmercifully Acquired – v. 6**

There was a comic strip that asked the question: What is the Golden Rule? The answer it gave was “whoever holds the gold rules.”

The wicked rich were guilty of taking the poor and innocent to court, taking advantage of them for the purpose of getting more. James says the innocent didn’t even oppose them. The word innocent can mean the righteous one, the one who lives with integrity, who tries to honor God in his life and James says the greed of the wicked rich led them to commit murder. In James’s day, it was easy to buy the court and bribe the judge, to pay him off so he would throw the case in favor of the wicked rich who greased his palm with the money unjustly gained so they could unmercifully acquire more.

**Proverbs 13:11** warns that **“dishonest money will dwindle away.”**

The wicked wealthy were guilty of using the court to judicially and unjustly murder some of the abused poor who did not and probably could not resist because they didn’t have the financial means to oppose these wicked men.

That is quite an indictment on the wealthy who gained their riches by exploiting the poor. We learned last week that the one who knows the good he is to do and does not do it sins.

**So how can we avoid becoming like the wicked rich who are justly condemned by James?**

### **III. THE PURSUIT OF AVOIDING THE PROBLEMS OF THE WICKED RICH**

Scripture is helpful here. Remember first that it all belongs to God. We are but the stewards of those resources.

#### **A. Ponder That God Owns All We Have I Chronicles 29:11-14**

#### **B. Pursue A Good Name**

**Proverbs 22:1** **“A good name is more desirable than great riches; to be esteemed is better than silver or gold.”**

Develop godly character. Mordecai sought a good name; Haman sought after greedy gain.

#### **C. Prefer Poverty Over Perversity**

**Proverbs 28:6** **“Better a poor man whose way is blameless than a rich man whose ways are perverse.”**

#### **D. Pass Along Generously To Others**

**Proverbs 28:27** **“He who gives to the poor will lack nothing, but he who closes his eyes to them receives many curses.”**

**Proverbs 31:20** **“She opens her arms to the poor and extends her hands to the needy.”**

#### **E. Prioritize What Is Important**

**Psalm 62:10** **“Though your riches increase, do not set your heart on them.”**

Jesus said your heart will be where your treasure is.

#### **F. Prepare To Help The Needy**

**Acts 5:32, 34-37**

**Acts 6:1-3**

#### **G. Plan To Share The Gospel Through It**

**Luke 16:19**

Walvoord and Zuck write that “A believer who seeks spiritual growth dare not become caught up in the accumulation of wealth for himself. He should share his possessions for God’s glory and the good of others.”

Rather than becoming like these to whom James is writing, seek to be generous with whatever you have. It develops and demonstrates a growing faith in God who provides for our needs in we trust Him.