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Lesson 9 — *Real Faith: Real Faith Rejects Worldliness (4:1-5:6), Part 5*

INTRODUCTION

In James 4:1-5:6, James fleshes out what worldliness looks like in five areas. In other words, he contrasts how the friend of the world vs. the friend of God handles these issues: desires (4:1-3), attitude (4:6-10), conversation (4:11-12), planning (4:13-17), and money (5:1-6). **Because friendship with the world is enmity with God, you must live as God's friend.**

MONEY (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 and murdered the righteous person. He does not resist you.

This is the final section that we'll consider under our overarching observation that real faith rejects worldliness. From a homiletical viewpoint, these five sections are connected in that they each consider an area in which worldliness is often discovered—desires, attitude, conversation, planning, and now money. These areas uniquely reveal the condition of one's heart in clarifying ways, oftentimes unveiling duplicity and self-deception and thereby casting doubt upon one's profession of faith. These are battleground areas in which friends of God must be careful to not behave as friends of the world (4:4).¹

This last area of money is the most external of the five that we have considered. It is also an area that is commonly addressed throughout the New Testament, most notably by our Lord. Scripture is clear that even when it comes to our money, "friendship with the world is enmity with God."

James decides to approach this issue with a clarion call of judgment upon those who are worldly wealthy, a call summarized in verse 1, "Come now, you rich, weep and howl for the miseries that are coming upon you." The following verses contain a colorful condemnation that serves to teach friends of God on this issue by indicting friends of the world. We will divide these verses into two sections and discover two worldly abuses of money.

1. You should reject covetousness in how you handle money (vv. 1-3).

In verses 1-3, James condemns the sin of covetousness that was mastering the hearts of these worldly rich people. James writes to "you rich," indicting them because they had "laid up treasure," "riches," and "gold and silver." These people were financial hoarders. Now, in a group of poor millennials, I doubt we have too many hoarders; but I am sure that we have some who have the spirit of a hoarder, which is covetousness. And, since there is no difference between a friend of the world and someone who "wishes to be a friend of the world" (4:4), then there is no ultimate distinction between someone who materialistically hoards wealth and someone who covetously wishes to do so. External hoarding and internal covetousness are essentially the same sin.

Via his strong warning in these verses, we can glean at least three reasons why friends of God should reject covetousness.

a. Covetousness is pointless (vv. 2-3a).

James writes, "Your riches have rotted and your garments are moth-eaten. Your gold and silver have corroded." Whether he is speaking figuratively or literally here (for, after all, wealth in that day was measured in money, food, and clothing), James makes it clear that covetous hoarding is futile. Our stuff will all eventually waste away, be stolen or lost, and come up woefully short on its promises. Motyer explains, "James sees all this as senseless—what is the point

of feeding moths?”² Solomon had expressed such monetary disillusionment this way, “Do not toil to acquire wealth; be discerning enough to desist. When your eyes light on it, it is gone, for suddenly it sprouts wings, flying like an eagle toward heaven” (Proverbs 23:4-5).

With this perspective, James is simply echoing what his half-brother had taught in Matthew 6:19-20. There Jesus had declared, “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, where neither moth nor rust destroys and where thieves do not break in and steal.” A covetous pursuit of earthly money is pointless, futile, wasted.

b. Covetousness is proof of a deeper sin (v. 3b, d).

James touches on this when he writes that the “corrosion [of their wealth] will be evidence against [them].” Like evidence submitted in a court of law, James sees their earthly and ephemeral wealth as proof that they had missed the point. He adds to this sentiment by stating that they had “laid up treasure in the last days.” In the very days when they should be the most sensitive to God’s will (cf. 4:13-17), they were selfishly storing up vain wealth. James sees such covetousness as evidence that proves a serious transgression of the heart.

What is that crime? Jesus describes it in Matthew 6:24, “No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.” See, the crime underlying covetous hoarding is spiritual adultery or idolatry (cf. 4:4)—that is, disloyalty to Jesus and worship of a false god. Covetousness is merely the surface-level evidence of a heart-level betrayal.

To use another figure of speak, covetousness is a parable. It tells the story of a heart in love with wealth. It illustrates the sinister plot of an idolatrous rejection of God in order to serve the master of money. Jesus told one such parable in Luke 12:15-21, in which He warned against covetousness by

describing the judgment that befell a wealthy hoarder (i.e., “this night your soul is required of you”). Today, this parable is lived out by people all around us—“fools,” “who [lay] up treasure for [themselves] and [are] not rich toward God” (Luke 12:20-21).

Over and over again, the New Testament is going to draw a line from our use of money to the state of our heart. To God, our handling of money serves as a reliable barometer of our relationship to Him. Why is that? What is it about money that makes it such compelling evidence in determining our spiritual vitality?

- **Money says something about our use of time.** Time is God’s gift to us (Ephesians 5:16), and earning money requires an investment of time. So, covetous hoarding reflects much time redeemed for earthly pursuits, invested in worldly wealth. We have taken God’s gift to us and consumed it upon our own desires (James 4:3).
- **Money says something about our exercise of faith.** “Money makes the world go ‘round,” they say, and so is necessary to survive. Nonetheless, hoarding money for a possible time of deficit may reflect an inability to trust God to provide. The New Testament principle of “sacrifice” in giving suggests a direct correlation between our money and our faith.
- **Money says something about our determination of values.** We spend our money on what is important to us. If we remember that we are stewards and not owners, then we will spend our money on what God has revealed—providing for our family (1 Timothy 5:8), winning the lost (Luke 16:9), caring for the needy (Galatians 2:10; 1 John 3:16-18), and supporting ministerial leaders (1 Corinthians 9:4-14; Galatians 6:6).³ If we resist spending God’s money in these ways, or if we fail to use it through covetous hoarding, we indicate that our values are not in line with God’s.

Application: Jesus said in Matthew 6:21, “Where your treasure is, there your heart will be also.” Your perspective on money, then, simply reflects the affections of your heart; it’s a parable telling the story of your allegiance. What does your financial stewardship reveal about your heart? What verdict does the monetary evidence in your life offer? In your perspective on money, is your faith authenticated as real and are you seen to be a friend of God?

Because covetousness is rooted so deeply in the human heart and desires, it is extremely difficult to confess and forsake it. “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” (1 Timothy 6:10). Indeed, Jesus mourned, “How difficult it is for those who have wealth to enter the kingdom of God! For it is easier for a camel to go through the eye of a needle than for a rich person to enter the kingdom of God” (Luke 18:24-25). Yet, there is tremendous hope, for God alone is able to turn us from serving idols to serve the living and true God (1 Thessalonians 1:9). He excels at doing the impossible (Luke 18:26-27), rescuing us from our materialism (e.g., Joseph & Nicodemus), and satisfying us with Himself as our greatest and eternal treasure (Luke 18:28-30)!

c. Covetousness will be punished (v. 2b).

Left unaddressed, covetousness earns God’s wrath (cf. Ephesians 5:3, 5-6). James feared that this would be true of his readers, for he warned that the “corrosion [of their wealth]...will eat [their] flesh like fire” (cf. similar wording in Hebrews 10:27). The evidence becomes their executioner, and their monetary master enslaves them in eternal punishment. In treasuring financial wealth, they were also “storing up wrath for [themselves] on the day of wrath when God’s righteous judgment will be revealed [and] He will render to each one according to his works” (Romans 2:5-6). This is the “misery” of verse 1 (cf. Romans 3:16). Jesus spoke of it in Luke 6:24-25, “Woe to you who are rich, for you have received your consolation. Woe to you who are full now, for you shall be hungry.”

And so in a Christian paradox, earthly wealth may lead to eternal loss and fire (James 5:1-3), whereas earthly loss and “fire” may lead eternal wealth (Matthew 6:19).

2. You should reject corruption in how you handle money (vv. 4-6).

In verses 4-6, James describes the oppression that the worldly wealthy often exercise over the less advantaged. Such corruption betrays a friendship with the world that must be repudiated by a true believer.

a. Monetary corruption damages people (vv. 4-6).

James highlights three oppressive practices of the worldly wealthy that destroy lives.

- **Fraud (v. 4)** — not fulfilling your contractual promises
- **Self-indulgence (v. 5)** — satisfying yourself at the expense of others
- **Ruthlessness (v. 6)** — using and abusing people as mere resources to be discarded

Application: How might professing Christians engage in these forms of corruption?

Do you use and abuse people in your handling of money? Are you fair, honest, and generous? Or are you manipulative, dishonest, and conniving?

b. Monetary corruption is divinely punished (v. 4b, 5b, 6b).

James traces God’s judgment upon these people with three thoughts, which also serve to comfort us when we are the victims of their oppressive corruption.

- **God knows (v. 4b).** — “The cries of the harvesters have reached the ears of the Lord of hosts.”
- **God resists (v. 6b).** — “He does not resist you,” but God does (4:6).
 - They are oppressive (James 2:5-6).
 - We must be meek (Luke 6:27-36).

- God will vindicate (James 4:4, 6).
- **God punishes (v. 5b).** — “You have fattened your hearts in a day of slaughter.”

Application: Against the self-serving, arrogant abuse of money condemned in this passage, we must ask how a friend of God handles this issue? And to answer that question, we need only to consider how God Himself considers wealth. 2 Corinthians 8:9 provides the answer, “For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you by his poverty might become rich.” From Christ’s example, we learn that true faith in our Lord Jesus Christ will express itself in a heart of humility and ministry in the way that it handles wealth. Therefore, as friends of God, we should replace covetousness with contentment and corruption with investment (cf. 1 Timothy 6:6-10, 17-19). The banner over such a life may be labeled by worldly men as financially foolish, poor, or unlucky, but God’s promise to us is that in so doing, we will be “storing up treasure for [ourselves] as a good foundation for the future, so that [we] may take hold of that which is truly life” (1 Timothy 6:19).

ENDNOTES

¹ Some exegetical reasons for taking these paragraphs together are: (1) the reference to “murder” both at the beginning (4:2) and end (5:6) of this section; (2) the repetition of “resist” in 4:6 and 5:6; (3) an implied description of recipients in 4:1-5:6 who may or may not be true believers; (4) “come now” in 4:13 and 5:1 connect those two sections together; (5) the focus seems to shift beginning in 5:7, both by use of the transitional word “therefore” and by an adjusted tone of encouragement. Furthermore, while there is an easily observed connection between the exhortations to suffering believers in 5:7-12 and the warning to the wealthy oppressors in 5:1-6, there is enough of a difference that we will take the latter section independently of 4:1-5:6.

² Motyer, 165.

³ MacArthur, 244.