

We are launching into our final chapter of James. Chapter 5:

- ① Test
- ② Temptation
- ③ word
- ④ love
- ⑤ Fruit
- ⑥ Tongue
- ⑦ wisdom
- ⑧ warfare
- ⑨ Dependence
- ⑩ wealth Money

More About Money in the Bible Than Almost Any Other Subject You Want to Pick!  
Jesus Spoke A lot About it in His Min.

## A Practical Study of JAMES: The Battle of Our Behavior

### SESSION #10: James 5:1-6

#### "Discern the Wages of the Wealthy"

Key Verse:

5:3 Your gold and your silver have become corroded and their rust shall be a witness against you and shall eat your flesh as fire. You stored up treasure in the last days.

Memory Verse: James 5:2

#### TEXT:

v. 1 Come now, you rich, wail and cry aloud over your tribulations which are coming upon you.

v. 2 Your wealth has rotted away and your clothes have become moth eaten.

v. 3 Your gold and your silver have become corroded, and their rust shall be a witness against you and shall eat your flesh as fire. You stored up treasure in the last days.

v. 4 Behold, the wages of the workers who mowed your fields, which you have kept back, is crying out and the cries of the harvesters have entered the ears of the Lord of Hosts.

v. 5 You led a life of self-indulgence upon the earth and lived luxuriously. You've fattened your hearts in a day of slaughter.

v. 6 You condemned, you murdered the upright person; and he is offering you no resistance.

## *The Lion Roars!*

If the Prophet Amos were to come to our world today, he would probably feel very much at home; for he lived at a time such as ours when society was changing radically. Both Israel and Judah were at peace with their neighbors, which meant that their wealth and energy could be used for developing their nations instead of fighting their enemies. Both kingdoms were prosperous; their cities were expanding rapidly; and a new wealthy merchant class was developing in society. The two kingdoms were moving from an agricultural to a commercial society and experiencing both the benefits and problems that come with that change.

However, in spite of their material success, all was not well with God's chosen people. They were experiencing what the British poet Oliver Goldsmith wrote about back in 1770:

Ill fares the land, to hast'ning ills a prey,  
Where wealth accumulates, and men decay . . . <sup>1</sup>

There were ills aplenty in *all* the lands of that day, the Gentile nations as well as the Jewish kingdoms of Israel and Judah; and Amos wasn't afraid to name them. He opened his



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## SIGNS ARE NOT ENOUGH

READ:  
John 6:25-35

"This is the work of  
God, that you believe  
in Him whom He sent."  
... They said to Him,  
"What sign will You  
perform?"  
—John 6:29-30

THE BIBLE IN ONE YEAR:

■ 1 Chronicles 7-9

■ John 6:22-44

from heaven to eat'" (John 6:30-31).

The startling thing about their request is that just one day earlier Jesus had indeed given them bread. He had fed 5,000 of them with the bread from one boy's lunch!

Had we been in Jesus' place, we may have replied, "What about the bread I fed you yesterday?" But Jesus used the moment to teach them, "I am the bread of life" (v.35).

Instead of waiting in doubt and disappointment for God to do the one thing we demand of Him, let's take the time to look at everything God has already done. —Julie Ackerman Link

*If you're waiting for a sign from heaven,  
I'm afraid you may be disappointed;  
God has given us the perfect witness—  
Jesus Christ, the One He has anointed.* —Hess

**What we know of God encourages us to trust Him  
in all we don't know.**

Film director Woody Allen has been quoted as saying, "If only God would give me some clear sign! Like making a large deposit in my name at a Swiss bank."

The reasons people give for not believing God often boil down to something they want God to do to prove Himself. Sadly, in making "to do" lists for God, we miss seeing the countless things He has already done.

Even people who lived near Jesus and who witnessed His miracles asked for more proof. Comparing Jesus to Moses, they asked, "What sign will You perform then, that we may see it and believe You? . . . Our fathers ate the manna in the desert; as it is written, 'He gave them bread from heaven to eat'" (John 6:30-31).



## Introduction:

## EXPOSITION:

When Mount Vesuvius erupted in 79 A. D., that modern Sodom suffered a fiery deluge of flames and molten ash and there were those who, unable to tear themselves free from the things which were to them, dearer than life, turned back.

H.L. Gee says of the 20 thousand inhabitants of Pompeii:

Some 2,000 lost their lives; among them a woman who loved finery above all else. As the deadly rain of fire came down, she decided to run to the harbor and escape by ship.

That was wise, but this rich and beautiful woman stayed behind just long enough to collect as much jewelry as she could carry. Snatching up her rings, she hastily thrust them on her fingers. There was no time to hunt for a box or a bag in which to cram her ornaments, so she picked up as many as she could hold, and rushed into the street, clutching her pearls and diamonds, her rubies and sapphires, her gold brooches and her earrings—a wealth of finery that would be placed at thousands of dollars today.

But she delayed too long. The poisonous fumes overcame her as she ran; and with all her trinkets she stumbled, fell, and died, clutching the things she prized so much. There under the ashes of Pompeii she lay; and when the excavators found her, she was still lovely, and her hands were still laden with jewels.

Temporary —

Eternal —

Down here !  
Heavens !

James has been talking in chapter 4 about how TEMPORARY LIFE IS and how wrong it is to live life without God.

Now in chapter 5 he is talking about WEALTH and how TEMPORARY it is and how wrong it is to use it without God.



#### Chapter 4: Life

#### Chapter 5: Wealth

James is quite severe here on the matter of wealth and the wealthy and yet in a lot of ways he needs to be because wealth can be a **REAL HINDRANCE IN OUR PROGRESS TOWARD MATURITY.**

Key to the **SPIRITUAL LIFE.**



Randy Alcorn

### Money, Possessions, and Eternity

promised land was a foretaste of the glory that awaits us. We are to stake our claim and fortune and well-being in the ultimate promised land: "But you have come to Mount Zion, to the heavenly Jerusalem, the city of the living God" (Heb. 12:22). The earthly Jerusalem is not our destination but only a signpost pointing the way, just as earthly blessings are not our true rewards but are merely suggestive of the rewards to come.

The writer of Hebrews spoke of promised blessings, of a great inheritance of lasting possession (6:12; 10:34; 11:13-16). It makes clear that these promises must be patiently waited for, since they come not in this world but the next (10:35-39; 11:13, 16).

Our destination is as much superior to the Promised Land of Palestine as Christ's blood was superior to the blood of bulls and goats. The effect of prosperity theology is to promote "heaven on earth." But prior to Christ's coming there can be no heaven on earth, though heaven's peace can reign in the heart and we can have the Holy Spirit as a down payment of what is to come. The very phrases "heaven on earth" and "hell on earth" are at best illustrative, for heaven and hell are not mere states of mind but literal and eternal destinations quite distinct from our present world.

When earth becomes our heaven—when we see God's blessings as being primarily immediate and temporal—we lose sight of who we are, why we are here, and what awaits us beyond the horizons of this world.

Much disappointment comes in expecting God to do in the present what he has promised for the future. The fallacy is not in thinking God repays faithfulness. He does. The fallacy is in thinking this payment takes place with the wrong means or in the wrong timing. God's primary means of payment is not with this world's currency and goods, and his primary timing is not in this world at all. Almost every time we seek a short-term payday we lose out on the long-term (Matt. 6:1-18). A person looking out for his own best interests, in the truest sense, will not seek the short-term reward.

It is therefore critically important that as Christians we take our primary cues from the New Testament, not the Old Testament, or more precisely, not from the Mosaic Covenant. The blessings of the Mosaic Covenant were largely material, while the blessings of the New Covenant are spiritual blessings.



you know the feeling? Philip Yancey perfectly expresses my own dilemma when it comes to money:

#1 Many Christians have one issue that haunts them and never falls silent: for some, it involves sexual identity; for others, a permanent battle against doubt. For me, the issue is money. It hangs over me, keeping me off balance, restless, uncomfortable, nervous.

I feel pulled in opposite directions over the money issue. Sometimes I want to sell all that I own, join a Christian commune, and live out my days in intentional poverty. At other times, I want to rid myself of guilt and enjoy the fruits of our nation's prosperity. Mostly, I wish I did not have to think about money at all. But I must somehow come to terms with the Bible's very strong statements about money.<sup>1</sup>

God gives us principles in his Word, principles that will change our thinking and our lives if we believe them. Yet we are still left with a lot of latitude, which raises a lot of questions. In light of global needs and the tendency to be distracted from the things of God, what should I possess? Should I own a house? A car? Two cars? If so, what kind of house or car? Is it all right to own a nice suit? Can I own one, but not two or three? How many pairs of shoes is too many? Is it all right to golf once in a while but too extravagant to belong to a club? Can I go out for dinner? If so, where and how often? Should I take a vacation that costs two hundred dollars but not one that costs two thousand? How can I be sure I'm pleasing God in my financial decisions?

Materialism is money-centered and thing-centered rather than God-centered, and has no place in the Christian life. But is there an opposite extreme? Can the pendulum swing away from materialism and go too far the other direction? I believe the answer is yes. That other extreme is asceticism. Asceticism is a way of thinking that sees money and things as evil. To the ascetic, the less you own, the more spiritual you are. If something isn't strictly essential, you shouldn't have it.

Materialism and asceticism are rooted in equally wrong views of money and possessions. In subsequent chapters, we will take a close look at materialism, including materialism in the church.



### 1 Timothy 6:6-10 Net Bible

Now godliness combined with contentment brings great profit. For we have brought nothing into this world and so we cannot take a single thing out either. But if we have food and shelter, we will be satisfied with that. Those who long to be rich, however, stumble into temptation and a trap and many senseless and harmful desires that plunge people into ruin and destruction. For the love of money is the root of all evils. Some people in reaching for it have strayed from the faith and stabbed themselves with many pains.

### Luke 16:19-31 Net Bible

“There was a rich man who dressed in purple and fine linen and who feasted sumptuously every day. But at his gate lay a poor man named Lazarus whose body was covered with sores, who longed to eat what fell from the rich man’s table. In addition, the dogs came and licked his sores. “Now the poor man died and was carried by the angels to Abraham’s side. The rich man also died and was buried. And in hell, as he was in torment, he looked up and saw Abraham far off with Lazarus at his side. So he called out, ‘Father Abraham, have mercy on me, and send Lazarus to dip the tip of his finger in water and cool my tongue, because I am in anguish in this fire.’ But Abraham said, ‘Child, remember that in your lifetime you received your good things and Lazarus likewise bad things, but now he is comforted here and you are in anguish. Besides all this, a great chasm has been fixed between us, so that those who want to cross over from here to you cannot do so, and no one can cross from there to us.’ So the rich man said, ‘Then I beg you, father—send Lazarus to my father’s house (for I have five brothers) to warn them so that they don’t come into this place of torment.’ But Abraham said, ‘They have Moses and the prophets; they must respond to them.’ Then the rich man said, ‘No, father Abraham, but if someone from the dead goes to them, they will repent.’ He replied to him, ‘If they do not respond to Moses and the prophets, they will not be convinced even if someone rises from the dead.’”



### Proverbs 28:20 Net Bible

A faithful person will have an abundance of blessings, but the one who hastens to gain riches will not go unpunished.

### Mark 10:21-25 Net Bible

As Jesus looked at him, he felt love for him and said, "You lack one thing. Go, sell whatever you have and give the money to the poor, and you will have treasure in heaven. Then come, follow me." But at this statement, the man looked sad and went away sorrowful, for he was very rich. Then Jesus looked around and said to his disciples, "How hard it is for the rich to enter the kingdom of God!" The disciples were astonished at these words. But again Jesus said to them, "Children, how hard it is to enter the kingdom of God! 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 12:16-21 Net Bible

He then told them a parable: "The land of a certain rich man produced an abundant crop, so he thought to himself, 'What should I do, for I have nowhere to store my crops?' Then he said, 'I will do this: I will tear down my barns and build bigger ones, and there I will store all my grain and my goods. And I will say to myself, "You have plenty of goods stored up for many years; relax, eat, drink, celebrate!"' But God said to him, 'You fool! This very night your life will be demanded back from you, but who will get what you have prepared for yourself?' So it is with the one who stores up riches for himself, but is not rich toward God."



**Job 1:20, 21**

At this, Job got up and tore his robe and shaved his head. Then he fell to the ground in worship and said:

"Naked I came from my mother's womb,  
and naked I will depart.  
The Lord gave and the Lord has taken away;  
may the name of the Lord be praised."

**Ecclesiastes 5:15**

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.

**Luke 12:16-21**

And He told them a parable, saying, "The land of a certain rich man was very productive. And he began reasoning to himself, saying, 'What shall I do, since I have no place to store my crops?' And he said, 'This is what I will do: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. And I will say to my soul, "Soul, you have many goods laid up for many years to come; take your ease, eat, drink and be merry."' But God said to him, 'You fool! This very night your soul is required of you; and now who will own what you have prepared?' So is the man who lays up treasure for himself, and is not rich toward God."

**Hiebert says:**

As believers we realize the transitoriness and perishableness of all that this world gives. It is an indisputable fact that "we brought nothing into the world." "Not a thing" (emphatic by position) did we bring in at birth, "neither can we carry anything out." Since after a brief stay we shall go out as we came in, it is folly to be anxious and preoccupied with merely earthly things.  
pp. 112-13

v. 1 Come now, you rich, wail and cry aloud over your tribulations which are coming upon you.

1. Self-sufficiency

2. Security

James sounds a great deal like the Lord Jesus in:

Matthew 19:24

And again I say unto you, it is easier for a camel to go through the eye of a needle than for a rich man to enter into the kingdom of God.

A. I'm comfortable

B. I like my lifestyle

C. Look what I've been able to do without God

Jesus talks about this in parabolic form in Luke 16 beginning with verse 19:

Luke 16:19-25

There was a certain rich man, Jesus said, who was splendidly clothed and lived each day in mirth and luxury. One day Lazarus, a diseased beggar, was laid at his door. As he lay there longing for scraps from the rich man's table, the dogs would come and lick his open sores. Finally the beggar died and was carried by the angels to be with Abraham in the place of the righteous dead. The rich man also died and was buried and his soul went into hell. There in torment, he saw Lazarus in the far distance with Abraham. "Father Abraham," he shouted, "have some pity. Send Lazarus over here, it only to dip the tip of his finger in the water and cool my tongue for I am in anguish in these flames." But Abraham said to him, "Son, remember that during your lifetime, you had everything you wanted and Lazarus had nothing, so now he is here being comforted and you are in anguish."

Anguish!  
Torment!



v. 2 Your wealth has rotted away and your clothes have become moth eaten.

"WEALTH," at best, is only TEMPORARY and a part of this world.  
Therefore, our SECURITY should not rest in our wealth.

As our life—both:

• DECAY and

• DETERIORATE.

*So does wealth!*

*Rotted + Moth eaten*

Jesus encountered a rich young man in Luke 18, beginning with verse 18:

Luke 18:18

and a certain ruler asked Him saying, "Good Master, what shall I do to inherit eternal life?"

After finding out that the young man was very moral and upright, He said:

Luke 18:22-24

"Now when Jesus heard these things, He said unto him, yet lackest thou one thing . . . sell all that you have and distribute unto the poor and you shall have treasure in heaven. Come follow Me." When he heard this, he was very sorrowful for he was very rich, and when Jesus saw that he was very sorrowful, He said "with what difficulty shall they that have riches enter into the kingdom of God."

In the Sermon on the Mount in Matthew 6, beginning with verse 19, Jesus says:

Matthew 6:19-24

“Lay not up for yourselves treasures upon earth for moth and rust 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. For where your treasure is, there will your heart be also. The lamp of the body is the eye. If therefore your eye be healthy, your whole body shall be full of light, but if your eye be evil, your whole body shall be full of darkness. If therefore the light, that is in thee, be darkness, how great is the darkness! No man can serve two masters, for either he will hate the one and love the other or else he will hold to the one and despise the other. Ye cannot serve God and money.”



v. 3 Your gold and your silver have become corroded, and their rust shall be a witness against you and shall eat your flesh as fire. You stored up treasure in the last days.

This is the KEY VERSE in James':

10 POINTERS FOR PROGRESS:

"DISCERN THE WAGES OF THE WEALTHY."

James is saying that WEALTH IS ONLY TEMPORARY:

"YOUR GOLD AND SILVER HAVE BECOME CORRODED, AND THEIR RUST SHALL BE A WITNESS AGAINST YOU."

You lived in view of the TEMPORARY, rather than the ETERNAL and:

"SHALL EAT YOUR FLESH AS FIRE."

Just like Judas allowed 30 pieces of silver to keep him from faithfulness to the Master:

"YOU STORED UP TREASURE IN THE LAST DAYS."

JUDAS or JESUS.

SILVER or SAVIOR.

MONEY or MASTER.

1 Timothy 6:17 Net Bible

Command those who are rich in this world's goods not to be haughty or to set their hope on riches, which are uncertain, but on God who richly provides us with all things for our enjoyment.

\* "Be sure you give your kids wisdom before you leave them wealth."

Psalms 49:17 Net Bible

For he will take nothing with him when he dies;  
his wealth will not follow him down into the grave.

Hebrews 13:5-6 Net Bible

Your conduct must be free from the love of money and you must be content with what you have, for he has said, "I will never leave you and I will never abandon you." So we can say with confidence, "The Lord is my helper, and I will not be afraid. What can man do to me?"

Matthew 6:32-34 Net Bible

For the unconverted pursue these things, and your heavenly Father knows that you need them. But above all pursue his kingdom and righteousness, and all these things will be given to you as well. So then, do not worry about tomorrow, for tomorrow will worry about itself. Today has enough trouble of its own.



Paul, in writing to young Timothy in 1 Timothy 6, has some things to say about the matter of wealth:

1 Timothy 6:5-10, 17-19 (TLB)

These men who argue—their minds warped by sin—don't know how to tell the truth, to them the Gospel is just a means of making money. Keep away from them. Do you want to be truly rich? You already are if you are happy and good. After all, we didn't bring any money with us when we came into the world and we can't carry away a single penny when we die. So we should be well satisfied without money if we have enough food and clothing. But people who long to be rich soon begin to do all kinds of wrong things to get money, things that hurt them and make them evil-minded and finally send them to hell itself. For the love of money is the first step towards all kinds of sin. Some people have even turned away from God because of their love for it, and as a result have pierced themselves with many sorrows. . . . Tell those who are rich not to be proud and not to trust in their money, which will soon be gone, but their pride and trust should be in the living God who always richly gives us all we need for our enjoyment. Tell them to use their money to do good. They should be rich in good works and should give happily to those in need, always being ready to share with others whatever God has given them. By doing this, they will be storing up real treasure for themselves in heaven—it is the only safe investment for eternity! And they will be living a fruitful Christian life down here.

What then is a healthy attitude to this matter of wealth and how might we progress on to maturity and not be sidetracked into letting money be our master?

1. Recognize that WEALTH IS TEMPORARY.

#### 2 Timothy 2:3-4

Suffer hardship with me, as a good soldier of Christ Jesus. No soldier in active service entangles himself in the affairs of everyday life, so that he may please the one who enlisted him as a soldier.

2. Remember that we will be CALLED TO WITNESS AS TO HOW WE USED IT, and

#### TALENTS:

1. MARRIAGE,
2. MONEY,
3. MINUTES, and
4. MATURITY.

3. INVEST IT WISELY BECAUSE THE TIME IS SHORT.

#### 2 Timothy 4:10

for Demas, having loved this present world, has deserted me and gone to Thessalonica; Crescens has gone to Galatia, Titus to Dalmatia.

#### Colossians 3:1-2

If you then be risen with Christ, seek those things which are above, for Christ sits on the right hand of God. Set your affection on things above, not on things on earth.



v. 4 Behold, the wages of the workers who mowed your fields, which you have kept back, is crying out and the cries of the harvesters have entered the ears of the Lord of Hosts.

**Ironside points out:**

God is not an uninterested spectator. He is deeply concerned about the injustice and oppression which cause such bitter suffering. As of old, He heard the cries of the slaves in Egypt when they sighed and groaned because of their unfair and wicked treatment by the taskmasters of Pharaoh. So he still takes note of every wrong that the privileged and powerful inflict upon the poor and the downtrodden.

Lot

Gehazi

Aichin

Solomon

Rich Young Ruler

Ananias & Sapphira

Judas

Demas

Here James charges the wealthy with CRUELTY and FRAUD in their acquisition of riches. They have kept back the money that belongs to the employees and the employees have suffered as a result of it.

God says to Cain in:

Genesis 4:10

What have you done, the voice of your brother's blood cries unto Me from the ground.

Here in our passage it is the cry of those who are having their needs not met because the rich employer has kept back the well-deserved wages of the workers.

Wealth can cause you to walk over people to get it!!

Never right to use people and enjoy things but rather enjoy people and use things.



## 2 Corinthians 9:8 Net Bible

And God is able to make all grace overflow to you so that because you have enough of everything in every way at all times, you will overflow in every good work.

## Philippians 4:11, 13 Net Bible

I am not saying this because I am in need, for I have learned to be content in any circumstance.

I am able to do all things through the one who strengthens me.

## Matthew 6:19-34 Net Bible

“Do not accumulate for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal. But accumulate for yourselves treasures in heaven, where moth and rust do not destroy, and thieves do not break in and steal. For where your treasure is, there your heart will be also. “The eye is the lamp of the body. If then your eye is healthy, your whole body will be full of light. But if your eye is diseased, your whole body will be full of darkness. If then the light in you is darkness, how great is the darkness! “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. “Therefore I tell you, do not worry about your life, what you will eat or drink, or about your body, what you will wear. Isn’t there more to life than food and more to the body than clothing? Look at the birds in the sky: They do not sow, or reap, or gather into barns, yet your heavenly Father feeds them. Aren’t you more valuable than they are? And which of you by worrying can add even one hour to his life? Why do you worry about clothing? Think about how the flowers of the field grow; they do not work or spin. Yet I tell you that not even Solomon in all his glory was clothed like one of these! And if this is how God clothes the wild grass, which is here today and tomorrow is tossed into the fire to heat the oven, won’t he clothe you even more, you people of little faith? So then, don’t worry saying, ‘What will we eat?’ or ‘What will we drink?’ or ‘What will we wear?’ For the unconverted pursue these things, and your heavenly Father knows that you need them. But above all pursue his kingdom and righteousness, and all these things will be given to you as well. So then, do not worry about tomorrow, for tomorrow will worry about itself. Today has enough trouble of its own.



bought with human resources. God's Son bought us our salvation, and he freely gives himself to all who seek him. Money cannot buy salvation, and it cannot buy rescue from judgment—"wealth is worthless in the day of wrath" (Prov. 11:4). As Tertullian put it in A.D. 200, "Nothing that is God's is obtainable by money."

John Piper helped us envision the final irony of materialism:

Picture 269 people entering eternity in a plane crash in the Sea of Japan. Before the crash there is a noted politician, a millionaire corporate executive, a playboy and his playmate, a missionary kid on the way back from visiting grandparents. After the crash they stand before God utterly stripped of MasterCards, checkbooks, credit lines, image clothes, how-to-succeed books, and Hilton reservations. Here are the politician, the executive, the playboy, and the missionary kid, all on level ground with nothing, absolutely nothing in their hands, possessing only what they brought in their hearts. How absurd and tragic the lover of money will seem on that day—like a man who spends his whole life collecting train tickets and in the end is so weighed down by the collection he misses the last train.<sup>6</sup>

#3

#### MATERIALISM LEADS TO PRIDE AND ELITISM

According to Scripture, God has given us our intelligence (Dan. 12:21), our abilities (Rom. 12:6), and our capacity to earn money (Deut. 8:18).

The Bible is full of references to and examples of the fact that our tendency in prosperity is to believe that we deserve the credit for what we have and to grow proud and thankless (Deut. 6:1-15; 31:20; 32:15-18; 2 Chron. 26:6-16; Ps. 49:6; 52:7; Prov. 30:8-9; Hos. 13:4-6). Paul asked the prideful Christians of Corinth, "For who makes you different from anyone else? What do you have that you did not receive? And if you did receive it, why do you boast as though you did not?" (1 Cor. 4:7). Paul told Timothy, "Command those who are rich in this present world not to be arrogant" (1 Tim. 6:17).

Why have faith in God when you have faith in yourself? Why

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v. 5 You led a life of self-indulgence upon the earth and lived luxuriously.  
 You've fattened your hearts in a day of slaughter.

You Get A

RAISE:

1. What can I get?
2. What can I do for God?

There are FIVE PERILS TO PROSPERITY that James makes mention of in these last two verses. The first one is:

1. "YOU LED A LIFE OF SELF-INDULGENCE UPON THE EARTH."

You used your wealth unwisely for your own self-gratification rather than being a good steward of that which God has given you.

2. "[YOU] LIVED LUXURIOUSLY."

This related to a life of self-indulgence in that wealth was used to provide that which was not absolutely necessary.

3. "YOU'VE FATTENED YOUR HEARTS IN THE DAY OF SLAUGHTER."

Here James is referring to the fact that the Day of Judgment is coming.

~~Heb 10:31~~

2 Corinthians 5:10

We must all appear before the Judgment Seat of Christ that everyone may receive the things done in his body, according to that he hath done, whether it be good or bad.

Hebrews 10:31

It is a fearful thing to fall into the hands of the living God.



v. 6 You condemned, you murdered the upright person; and he is offering you no resistance.

Next James says regarding the PERILS OF RICHES:

4. "YOU CONDEMNED"—Criticized, clobbered the good guy to get riches and
5. "YOU MURDERED THE UPRIGHT PERSON; AND HE IS OFFERING YOU NO RESISTANCE."

It would seem on this fourth and fifth statement, James has in mind the experience of CAIN AND ABEL.

Cain not only condemned Abel after his acceptance by God, but murdered him, and Abel offered him no resistance.

#### Amos 6:1-6

Woe to those lounging in luxury at Jerusalem and Samaria, so famous and popular among the people of Israel. You push away all thought of punishment awaiting you but by your deeds you bring the day of judgment nearer. You lie on ivory beds surrounded with luxury, eating the meat of the tenderest lambs and choicest calves. You sing idle songs to the sound of the harp and fancy yourselves to be as great musicians as king David was. You drink wine by the bucketful and perfume yourselves with sweet ointments, caring nothing at all that your brothers need your help.

With Belshazzar, those using their wealth for selfish satisfaction will one day be weighed in the balances and found wanting.



she would become the mother of all the living.

<sup>21</sup>The LORD God made garments of skin for Adam and his wife and clothed them. <sup>22</sup>And the LORD God said, "The man has now become like one of us, knowing good and evil. He must not be allowed to reach out his hand and take also from the tree of life and eat, and live forever." <sup>23</sup>So the LORD God banished him from the Garden of Eden to work the ground from which he had been taken. <sup>24</sup>After he drove the man out, he placed on the east side of the Garden of Eden cherubim and a flaming sword flashing back and forth to guard the way to the tree of life.

#### Cain and Abel

**4** Adam<sup>a</sup> lay with his wife Eve, and she conceived and gave birth to Cain.<sup>d</sup> She said, "With the help of the LORD I have brought forth<sup>e</sup> a man." <sup>2</sup>Later she gave birth to his brother Abel.

Now Abel kept flocks, and Cain worked the soil. <sup>3</sup>In the course of time Cain brought some of the fruits of the soil as an offering to the LORD. <sup>4</sup>But Abel brought fat portions from some of the firstborn of his flock. The LORD looked with favor on Abel and his offering, <sup>5</sup>but on Cain and his offering he did not look with favor. So Cain was very angry, and his face was downcast.

<sup>6</sup>Then the LORD said to Cain, "Why are you angry? Why is your face downcast? <sup>7</sup>If you do what is right, will you not be accepted? But if you do not do what is right, sin is crouching at your door; it desires to have you, but you must master it."

<sup>8</sup>Now Cain said to his brother Abel, "Let's go out to the field."<sup>f</sup> And while they were in the field, Cain attacked his brother Abel and killed him.

<sup>9</sup>Then the LORD said to Cain, "Where is your brother Abel?"

"I don't know," he replied. "Am I my brother's keeper?"

<sup>10</sup>The LORD said, "What have you done? Listen! Your brother's blood cries out to me from the ground. <sup>11</sup>Now you are under

which opened its mouth<sup>h</sup> to receive your brother's blood from your hand. <sup>12</sup>When you work the ground, it will no longer yield its crops for you. You will be a restless wanderer on the earth."

<sup>13</sup>Cain said to the LORD, "My punishment is more than I can bear. <sup>14</sup>Today you are driving me from the land, and I will be hidden from your presence; I will be a restless wanderer on the earth, and whoever finds me will kill me."

<sup>15</sup>But the LORD said to him, "Not so; if anyone kills Cain, he will suffer vengeance seven times over." Then the LORD put a mark on Cain so that no one who found him would kill him. <sup>16</sup>So Cain went out from the LORD's presence and lived in the land of Nod,<sup>h</sup> east of Eden.

<sup>17</sup>Cain lay with his wife, and she became pregnant and gave birth to Enoch. Cain was then building a city, and he named it after his son Enoch. <sup>18</sup>To Enoch was born Irad, and Irad was the father of Mehujael, and Mehujael was the father of Methushael, and Methushael was the father of Lamech.

<sup>19</sup>Lamech married two women, one named Adah and the other Zillah. <sup>20</sup>Adah gave birth to Jabal; he was the father of those who live in tents and raise livestock. <sup>21</sup>His brother's name was Jubal; he was the father of all who play the harp and flute. <sup>22</sup>Zillah also had a son, Tubal-Cain, who forged all kinds of tools out of bronze and iron. Tubal-Cain's sister was Naamah.

<sup>23</sup>Lamech said to his wives, "Adah and Zillah, listen to me; wives of Lamech, hear my words. I have killed<sup>i</sup> a man for wounding me, a young man for injuring me.

<sup>24</sup>If Cain is avenged seven times, then Lamech seventy-seven times.

<sup>25</sup>Adam lay with his wife again, and she gave birth to a son and named him Seth,<sup>k</sup> saying, "God has granted me another child in place of Abel, since Cain killed him." <sup>26</sup>Seth also had a son, and he named him Enosh.

<sup>a</sup>20,1 Or The man <sup>b</sup>20 Eve means living. <sup>c</sup>24 Or placed in front

<sup>d</sup>1 Cain sounds like the Hebrew for brought forth or acquired. <sup>e</sup>1 Or have acquired

<sup>f</sup>8 Samaritan Pentateuch, Septuagint, Vulgate and Syriac; Masoretic Text does not have "Let's go out to the field."

<sup>g</sup>15 Septuagint, Vulgate and Syriac; Hebrew Very well

<sup>h</sup>22 Or who instructed all who work in <sup>i</sup>23 Or I will kill

<sup>h</sup>16 Nod means wandering (see verses 12 and 14). <sup>k</sup>25 Seth probably means granted.

Genesis  
4:6,7  
N.I.V.

## CONCLUSION:

It is well for us to discern the **WAGES OF THE WEALTHY** because it helps us recognize the **PROBLEMS OF PROSPERITY**.

**Zodhiates proclaims:**

What great things God can do when a man's riches are placed at His disposal. Money is an article which may be used as a universal passport to everywhere except heaven and as a universal provider of everything except happiness.

James has pointed out to us some of the problems of wealth but this does not mean that it is wrong to be wealthy. It is like everything else, it is how we use it that counts.

The **SCRIPTURAL PRINCIPLE** for our relationship to the world is to:

**USE IT, but**

**NOT TO ABUSE IT.**

I believe this is the principle the Spirit of the Lord would lead us to adopt with regard to this matter of wealth.

Those who have put wealth first in their lives have found that it does not contain the answer to life. Much to their dismay, it has been used as a tool of the Devil to drain their energy, their health, and their very lives in the process of acquiring it.



Bright in his book, *Revolution Now* says:

For example, in 1923 a very important meeting was held at the Edgewater Beach Hotel in Chicago. Attending this meeting were nine of the world's most successful financiers: Charles Schwab, steel magnate; Samuel Insull, president of the largest utility company; Howard Hopson, president of the largest gas company; Arthur Cotton, the greatest wheat speculator; Richard Whitney, president of the New York Exchange; Albert Fall, a member of the President's Cabinet; Leon Frazier, president of the Bank of International Settlements; Jesse Livermore, the great "bear" on Wall Street; and Ivar Krueger, head of the most powerful monopoly.

Twenty-five years later, Charles Schwab had died in bankruptcy, having lived on borrowed money for five years before his death; Samuel Insull had died a fugitive from justice and penniless in a foreign land; Howard Hopson was insane; Arthur Cotton had died abroad, insolvent; Richard Whitney had spent time in Sing Sing; Albert Fall had been pardoned so that he could die at home; Jesse Livermore, Ivar Krueger, and Leon Frazier had all died by suicide. All of these men had learned well the art of making a living, but none of them had learned HOW TO LIVE!  
pp. 44-45

Paul, in writing to the Philippians, says in:

Philippians 4:11-12

I am not saying this because I was in need. For I have learned how to get along happily whether I have much or little. I know how to live on almost nothing or with everything. I have learned the secret of contentment in every situation, whether it be fatness or hunger, plenty or want.

CONCLUSION:

What are some of the lessons we can learn from this particular study?

LESSON #1: A proper attitude toward wealth reflects your level of maturity as a Christian.

LESSON #2: Contentment with God's provision is the key.

LESSON #3: Can I trust God to meet my needs?

LESSON #4: I will be held accountable for my use of material things at the Judgment seat of Christ.

LESSON #5: Use it but don't abuse it.

|       |            |
|-------|------------|
| Test  | Tongue     |
| Tempt | Wisdom     |
| Word  | Warfare    |
| Love  | Dependence |
| Fruit | Wealth     |



Money, Possessions  
+  
Eternity Alcorn

Fields of Gold  
Andy Stanley

## CHAPTER 18 SAVING, RETIRING, AND INSURING

*Make as much as you can, save as much as you can, and give as much as you can.* John Wesley

*Earthly goods are given to be used, not to be collected. Hoarding is idolatry.* Dietrich Bonhoeffer

We live in a society where billions of dollars each year are put into savings accounts, retirement funds, and insurance policies.

Are these wise ways for Christians to steward our God-entrusted funds? Is it unspiritual to have these things? Is it irresponsible not to have them? Are they morally neutral investments that can be used well or poorly depending on our attitude? Do savings and insurance pose significant dangers to us that we have failed to consider? Are there principles of

331

Picture yourself receiving ten one-dollar bills from God. Remember, God is the owner and you're just a steward, not an owner. As you look at the bills in your hand, you say, "God, You're handing me ten of Your dollars. What do You want me to do with them? Are You going to want them back?"

God says, "I just want one of them back."

Puzzled, you reply, "Just one? Are you sure?"

"Yep. Just give me one," He says.

"Well, what do You want me to do with the other nine?" you inquire.

"Whatever you want," He replies.

"You mean You're giving me ten dollars, and You want only one back—and I get to keep the other nine for me?" you exclaim in disbelief.

You get the idea. Can you imagine hiring a money manager to steward your 401(k) and telling him he can keep 90 percent of it? That's basically what God does with you. If you think about it, all God asks for His investment is a tenth of the principal. It's almost laughable. And to think we struggle to give Him any of it.

If you truly approach your finances as if God were the owner of it all, giving a percentage back to Him is only appropriate. And if

90



**Refrain**

Faith \_\_\_\_ is the vic - to - ry! Faith \_\_\_\_ is the vic - to - ry!

O, glo - ri - ous vic - to - ry, That o - ver-comes the world.

## We Give Thee But Thine Own 217

SCHUMANN

William W. How

Ascribed to Robert Schumann

1. We give Thee but Thine own, What - e'er the gift may be:  
 2. May we Thy boun-ties thus As stew-ards true re - ceive,  
 3. To com-fort and to bless, To find a balm for woe,  
 4. The cap-tive to re - lease, To God the lost to bring,  
 5. And we be - lieve Thy word, Though dim our faith may be,

All that we have is Thine a-lone, A trust, O Lord, from Thee.  
 And glad-ly, as Thou bless-est us, To Thee our first-fruits give.  
 To tend the lone and fa-ther-less, Is an-gels' work be-low.  
 To teach the way of life and peace, That is a Christ-like thing.  
 What - e'er for Thine we do, O Lord, We do it un - to Thee. A-men.

Deut 15:10 "Give freely without begrudging it  
 And the Lord your God will bless you in  
 everything you do."

Back in Kansas, with Oz behind her, Dorothy said, "There's no place like home." How true! But how easily we forget where our home really is. At death the Christian doesn't leave home. He goes home: "We . . . prefer to be away from the body and at home with the Lord" (2 Cor. 5:8). Home is where our Father is. While we are content to be on our Father's business here in these seventy-year motel rooms we call bodies, we are never entirely at home. How can we be? Our true home is so far superior, and the spiritual family there so vast and rich. The Great Reunion awaits us, and we long for it.

When we understand what home really is, money and things lose their glitter. We finally see them as they have been all along: pale, insipid, and cheap imitations of the true and vast wealth that is ours as children of God.

Perhaps we should say aloud, over and over, the words of the song: "This world is not my home." Once again, C. S. Lewis put it well: "Our Father refreshes us on the journey with some pleasant inns, but will not encourage us to mistake them for home."<sup>6</sup>

#### NOTES

1. A. W. Tozer, "The World to Come" in *Of God and Men* (Harrisburg, Penn.: Christian Publications, 1960), 127, 129-30.
2. C. S. Lewis, *Mere Christianity* (New York: Macmillan, 1960), 120.
3. C. S. Lewis, *God in the Dock* (Grand Rapids, Mich.: Eerdmans, 1970), 150.
4. Lewis, *Mere Christianity*, 104.
5. C. S. Lewis, *The Last Battle* (New York: Macmillan, 1956), 172.
6. C. S. Lewis, *The Problem of Pain* (New York: Macmillan, 1948), 115.

ALCORN



(Men Who Win: Pursuing the Ultimate Prize  
by Steven J. Lawson)

Jesus saw through the outer facade into his heart. To the greed. To the materialism. To the worldliness. To the self-centeredness. What Jesus saw was a bankrupt heart. Empty and void.

With the skill of a deft surgeon, Jesus cuts to the real issue of this man's heart: "One thing you still lack; sell all that you possess, and distribute it to the poor, and you shall have treasure in heaven; and come, follow Me."

No, Jesus was not saying he must buy his way to Heaven. This man's problem was that money and power had become his master. His god. His life pursuit. Jesus was saying, "You must change ships in midstream and follow a new Master. I must become your new Number One. Reassign your life and all your possessions under My authority."

Or it's no deal.

This rich yuppie first looked at his money. Then at Christ. Back to his money. Then back to Christ. Which would it be? It was a moment of decision. Who would be his God? Money or the Master?

The decision was cast. And money and power won.

This young exec turned on his heels and vanished, leaving sad and grieved. His face fell, dejected. Why? Because he could not have it both ways. His money was too much to give up.

Jesus watched him as he faded into the horizon and turned to His disciples saying, "How hard it is for those who are wealthy to enter the kingdom of God!" (Luke 18:24).

Yes, it is hard for the rich to be saved. Hard because they have more "things" to forsake. Hard because they have to stand in line like everyone else and receive a free gift. Hard because they are more tied to this world. Hard because it is hard to forfeit power and control.

How hard?

"For it is easier for a camel to go through the eye of a needle, than for a rich man to enter the kingdom of God," Jesus said.

Now, that is hard. Hard, as in impossible. Camels don't fit through sewing needles. Unless it is in the movie Honey, I Shrunk the Camel.

It is impossible for anyone to be saved who wants to keep control of his life and money. Impossible.  
I-M-P-O-S-S-I-B-L-E!

p. 53



**Guthrie says:**

At the same time the process of piercing is laid to their own charge for they pierced themselves through with self-inflicted pangs of disillusionment.

p. 114

**Hiebert says:**

In their eagerness to pluck the fair flower of wealth they have pierced and wounded themselves with its sharp, unsuspected thorns. A condemning conscience assails them and destroys their happiness, while they suffer under their poignant disillusionment.

p. 115

**(Growing More Like Jesus by Richard L. Strauss)**

If there is one sin that ought to arouse our righteous ire it is the greed we see in ourselves and others. Lust for money and material possessions is one of the most powerful motivating forces known to man, and grasping after more has become the order of the day. When we see people gambling away their incomes and reducing their families to poverty in desperate attempts to strike it rich, we have a right to be angry. When we see people suing others for millions of dollars over trivial matters in an obvious attempt to get rich, we have a right to be angry. When we see business people taking unfair advantage of others to make a fast dollar, we have a right to be angry.

When that greed is exhibited by people whose primary responsibility is ministering to the spiritual needs of others, as it was with the Sadducees, it is even more reprehensible. We have a right to be angry about so-called servants of the Lord whose first concern seems to be increasing their net worth. We have a right to be angry about professing Christian speakers and musicians demanding exorbitant fees for their services. We wonder whether they are serving God or money.

While there is not a great deal we can do about greed in other people, we can surely deal with it in our own lives. By being content with what we have (cf. 1 Timothy 6:6-8; Hebrews 13:5), we can show the world that Jesus Christ provides deeper satisfaction and happiness than any material thing can give. Then by graciously telling others about the life He offers, we can help them find release from the strangling grip of greed.

p. 53



How we  
Are when we Are  
Not Content -

(Jumping Hurdles, Hitting Glitches, Overcoming Setbacks)  
by Steve Brown

During his many appearances in summer stock theater in the role of Tevye in "Fiddler on the Roof," actor Robert Merrill learned to expect the unexpected. One night, Tevye's horse had lost a shoe, and Merrill, playing the character, implored God to give him a replacement. At that point, a small, spotted dog walked onto the stage. The audience started laughing, and Merrill bowed his head and prayed, "Oh, Lord, would you try again?"

When God grants us answers to our prayers, we often wish he would try again. Dissatisfied with His answers, we become ungrateful and slap the hand that's trying to feed us only that which is good. When you think about it, that's pretty ridiculous.

We would enjoy much greater peace and satisfaction in life if we would stop asking the Lord to try again and accept what, in His love and mercy, He decides to give. Someone has said that happiness does not consist in getting what you want but in wanting what you get. For the Christian, we need to modify that a bit: Happiness consists in being thankful for what God graciously gives. As the Apostle Paul put it, "I have learned in whatever state I am, to be content" (Philippians 4:11, NKJV).  
p. 250

(Laugh Again by Charles R. Swindoll)

To quote the great Sophie Tucker:

From birth to eighteen, a girl needs good parents.  
From eighteen to thirty-five, she needs good looks.  
From thirty-five to fifty-five, she needs a good  
personality.

From fifty-five on, she needs cash.

pp. 221-2

(Rut, Rot or Revival: The Condition of the Church)  
by A. W. Tozer

We have God. We have Christ. We have truth. We have a world needing help. We have the saints, and we have the power of prayer. We have the joy of obedience and we have the sweet wonder of His presence. We have the joy of Christian song. We have all this and we do not need garbage. We have God. All we have to do is trust in His Son Jesus Christ and obey the truth, and the Lord will manifest Himself, show Himself through the lattice.

p. 58

I John 2:15-16



STUDY # TEN  
DISCERN THE WAGES OF THE WEALTHY 5:1-6

KEY VERSE: 5:3 Your gold and your silver have become corroded and their rust shall be a witness against you and shall eat your flesh as fire. You stored up treasure in the last days.

MEMORY VERSE: 5:2

TEXT:

Come now you rich, wail and cry aloud over your tribulations which are coming upon you. Your wealth has rotted away and your clothes have become moth-eaten. Your gold and your silver have become corroded and their rust shall be a witness against you and shall eat your flesh as fire. You stored up treasure in the last days. Behold the wages of the workers who mowed your fields which you have kept back is crying out and the cries of the harvesters have entered the ears of the Lord of Hosts. You led a life of self-indulgence upon the earth and lived luxuriously. You've fattened your hearts in a day of slaughter. You condemned, you murdered the upright person, and he is offering you no resistance.

EXPOSITION: When Mount Vesuvius erupted in 79 A.D., that modern Sodom suffered a fiery deluge of flames and molten ash and there were those who, unable to tear themselves free from the things which were to them, dearer than life, turned back. H. L. Gee says of the 20 thousand inhabitants of Pompeii, some 2,000 lost their lives; among them a woman who loved finery above all else. As the deadly rain of fire came down, she decided to run to the harbor and escape by ship. That was wise, but this rich and beautiful woman stayed behind just long enough to collect as much jewelry as she could carry. Snatching up her rings, she hastily thrust them on her fingers. There was no time to hunt for a box or a bag in which to cram her ornaments, so she picked up as many as she could hold, and rushed into the street, clutching her pearls and diamonds, her rubies and sapphires, her gold brooches and her earrings--a wealth of finery that would be placed at thousands of dollars today. But she delayed too long. The poisonous fumes overcame her as she ran; and with all her trinkets she stumbled, fell, and died, clutching the things she prized so much. There under the ashes of Pompeii she lay; and when the excavators found her, she was still lovely, and her hands were still laden with jewels.

1. James has been talking in chapter 4 about how temporary life is and how wrong it is to live life without God. Now in chapter 5 he is talking about wealth and how temporary it is and how wrong it is to use it without God.

2. James is quite severe here on the matter of wealth and the wealthy and yet in a lot of ways he needs to be because wealth can be a real hinderance in our progress toward maturity.

Verse One: Come now you rich, wail and cry aloud over your tribulations which are coming upon you.

1. James sounds a great deal like the Lord Jesus in Matthew 19:24 "And again I say unto you, it is easier for a camel to go through the eye of a needle than for a rich man to enter into the kingdom of God."

- a. I'm comfortable.
- b. I like my life style.
- c. Look what I've been able to do without God.

Temporary  
Ch4: Life  
Ch5: wealth

Key to the  
Sp. life

- ① Self-Sufficiency
- ② Security



2. Jesus talks about this in parabolic form in Luke 16 beginning with verse 19. "There was a certain rich man, Jesus said, who was splendidly clothed and lived each day in mirth and luxury. One day Lazarus, a diseased begger, was laid at his door. As he lay there longing for scraps from the rich man's table, the dogs would come and lick his open sores. Finally the begger died and was carried by the angels to be with Abraham in the place of the righteous dead. The rich man also died and was buried and his soul went into hell. There in torment, he saw Lazarus in the far distance with Abraham. 'Father Abraham, he shouted, have some pity. Send Lazarus over here, if only to dip the tip of his finger in the water and cool my tongue for I am in anguish in these flames.' But Abraham said to him, Son, remember that during your lifetime, you had everything you wanted and Lazarus had nothing, so now he is here being comforted and you are in anguish."

Verse Two: Your wealth has rotted away and your clothes have become moth-eaten.

1. Wealth, at best, is only temporary and a part of this world. Therefore, our security should not rest in our wealth.
2. Jesus encountered a rich young man in Luke 18, beginning with verse 18. "and a certain ruler asked Him saying 'Good Master, what shall I do to inherit eternal life?' After finding out that the young man was very moral and upright, He said [verse 22] 'Now when Jesus heard these things, He said unto him, yet lackest thou one thing...sell all that you have and distribute unto the poor and you shall have treasure in heaven. Come follow Me.' When he heard this, he was very sorrowful for he was very rich, and when Jesus saw that he was very sorrowful, He said 'with what difficulty shall they that have riches enter into the kingdom of God.'"
3. In the Sermon on the Mount in Matthew 6, beginning with verse 19, Jesus says "lay not up for yourselves treasures upon earth for moth and rust 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. For where your treasure is, there will your heart be also. The lamp of the body is the eye. If therefore your eye be healthy, your whole body shall be full of light, but if your eye be evil, your whole body shall be full of darkness. If therefore the light, that is in thee, be darkness, how great is the darkness! No man can serve two masters, for either he will hate the one and love the other or else he will hold to the one and despise the other. Ye cannot serve God and money."

Verse Three: Your gold and your silver have become corroded and their rust shall be a witness against you and shall eat your flesh as fire. You stored up treasure in the last days.

1. This is the key verse in James' 10 Pointers for Progress. "discern the wages of the wealthy." James is saying that wealth is only temporary. Your gold and silver have become corroded and their rust shall be a witness against you. You lived in view of the temporary, rather than the eternal and shall eat your flesh as fire. Just like Judas allowed 30 pieces of silver to keep him from a faithfulness to the Master, you stored up treasure in the last days.

As our  
life

Both decay  
deteriorate

Judas or  
Jesus  
Silver or Sav.  
Money or Master



2. Paul, in writing to young Timothy in I Timothy 6 has some things to say about the matter of wealth. "These men who argue, their minds warped by sin, don't know how to tell the truth, to them the Gospel is just a means of making money. Keep away from them. Do you want to be truly rich? You already are if you are happy and good. After all, we didn't bring any money with us when we came into the world and we can't carry away a single penny when we die so we should be well satisfied without money if we have enough food and clothing, but people who long to be rich soon begin to do all kinds of wrong things to get money. Things that hurt them and make them evil minded and finally send them to hell itself. For the love of money is the first step towards all kinds of sin. Some people have even turned away from God because of their love for it and as a result have pierced themselves with many arrows. Tell those who are rich not to be proud and not to trust in their money which will soon be gone but their pride and trust should be in the living God who always richly gives us all we need for our enjoyment. Tell them to use their money to do good. They should be rich in good works and should give happily to those in need. Always being ready to share with others what God has given them. By doing this, they will be storing up real treasure for themselves in heaven. It is the only safe investment for eternity and they will be living a fruitful Christian life down here."
- What then is a healthy attitude to this matter of wealth and how might we progress on to maturity and not be sidetracked into letting money be our master? ① First of all, recognize that wealth is temporary. ② Secondly, remember that we will be called to witness as to how we used it, and ③ thirdly, invest it wisely because the time is short. Colossians 3:1-2 "If you then be risen with Christ, seek those things which are above, for Christ sits on the right hand of God. Set your affection on things above, not on things on earth."

Verse Four: Behold the wages of the workers who mowed your fields which you have kept back is crying out and the cries of the harvesters have entered the ears of the Lord of Hosts.

1. Ironside points out that God is not an uninterested spectator. He is deeply concerned about the injustice and oppression which cause such bitter suffering. As of old, He heard the cries of the slaves in Egypt when they sighed and groaned because of their unfair and wicked treatment by the taskmasters of Pharaoh. So he still takes note of every wrong that the privileged and powerful inflict upon the poor and the downtrodden.
2. Here James charges the wealthy with cruelty and fraud in their acquisition of riches. They have kept back the money that belongs to the employees and the employees have suffered as a result of it.
3. In Genesis 4:10 God says to Cain "What have you done, the voice of your brother's blood cries unto Me from the ground." Here in our passage it is the cry of those who are having their needs not met because the rich employer has kept back the well deserved wages of the workers.

wealth can cause you to walk over people  
To get it!!

Talents

- ① Marriage
- ② Money
- ③ Minutes
- ④ Maturity

II Tim. 2:3-4

II Tim. 4:10

Matthew Henry  
P.30

Hot Gehazi  
Achan  
Solomon  
Rich Young  
Rule  
Ananias & Sapphira  
Judas  
Demas



Never right to use people and enjoy things but rather enjoy people and use things...

Verse Five: You led a life of self-indulgence upon the earth and lived luxuriously. You've fattened your hearts in a day of slaughter.

1. There are five perils to prosperity that James makes mention of in these last two verses. The first one is "you led a life of self-indulgence upon the earth." You used your wealth unwisely for your own self-gratification rather than being a good steward of that which God has given you.

2. Secondly, you lived luxuriously. This relates to a life of self-indulgence in that wealth was used to provide that which was not absolutely necessary. The third thing is you fattened your hearts in the day of slaughter. Here James is referring to the fact that the day of judgment is coming. II Corinthians 5:10 says "We must all appear before the Judgment Seat of Christ that everyone may receive the things done in his body, according to that he hath done, whether it be good or bad."

3. Hebrews 10:31 says "It is a fearful thing to fall into the hands of the living God."

Verse Six: You condemned, you murdered the upright person, and he is offering you no resistance.

1. The fourth thing that James says about the perils of riches is "you condemned." *Criticized, clobbered the good guy to get riches.*

2. The fifth thing that he says is that you murdered the upright person and he is offering you no resistance.

3. It would seem on this fourth and fifth statement, James has in mind the experience of Cain and Abel. Cain not only condemned Abel after his acceptance by God, but murdered him, and Abel offered him no resistance.

4. Amos 6:1-6 "Woe to those lounging in luxury at Jerusalem and Samaria; so famous and popular among the people of Israel. You push away all thought of punishment awaiting you but by your deeds you bring the day of judgment nearer. You lie on ivory beds surrounded with luxury, eating the meat of the tenderest lambs and choicest calves. You sing idle songs to the sound of the harp and fancy yourselves to be as great musicians as king David was. You drink wine by the bucketful and perfume yourselves with sweet ointments, caring nothing at all that your brothers need your help."

5. With Belshazzar, those using their wealth for selfish satisfaction will one day be weighed in the balances and found wanting.

CONCLUSION: It is well for us to discern the wages of the wealthy because it helps us recognize the problems of prosperity.

Zodhiates proclaims "What great things God can do when a man's riches are placed at His disposal. Money is an article which may be used as a universal passport to everywhere except heaven and as a universal provider of everything except happiness."

James has pointed out to us some of the problems of wealth but this does not mean that it is wrong to be wealthy. It is like everything else, it is how we use it that counts.

The scriptural principle for our relationship to the world is to use it, but not to abuse it. I believe this is the principle the Spirit of the Lord would lead us to adopt with regard to this matter of wealth.

① Raise  
Get?  
② What can I  
do for God?



Those who have put wealth first in their lives have found that it does not contain the answer to life. First of all, and much to their dismay, it has been used as a tool of the Devil to drain their energy, their health, and their very lives in the process of acquiring it.

Bright in his book Revolution Now says "for example, in 1923 a very important meeting was held at the Edgewater Beach Hotel in Chicago. Attending this meeting were nine of the world's most successful financiers, Charles Schwab, steel magnate, Samuel Insull, president of the largest utility company, Howard Hopson, president of the largest gas company, Arthur Cotton, the greatest wheat speculator, Richard Whitney, president of the New York Exchange, Albert Fall, a member of the President's Cabinet, Leon Frazier, president of the Bank of International Settlements, Jesse Livermore, the great "bear" on Wall Street, and Ivar Krueger, head of the most powerful monopoly. Twenty-five years later, Charles Schwab had died in bankruptcy, having lived on borrowed money for five years before his death. Samuel Insull had died a fugitive from justice and penniless in a foreign land. Howard Hopson was insane, Arthur Cotton had died abroad, insolvent, Richard Whitney had spent time in Sing Sing, Albert Fall had been pardoned so that he could die at home, Jesse Livermore, Ivar Krueger, and Leon Frazier had all died by suicide. All of these men had learned well the art of making a living, but none of them had learned to live.

Paul, in writing to the Philippians says in 4:11-12 "I am not saying this because I was in need. For I have learned how to get along happily whether I have much or little. I know how to live on almost nothing or with everything. I have learned the secret of contentment in every situation, whether it be fatness or hunger, plenty or want."

Lesson #1

A proper Attitude toward wealth reflects your Level of Maturity as a Xian.

Lesson #2

Contentment with God's Provision is the Key.

Lesson #3

Can I Trust God to meet my needs.

Test  
Tempt.  
Word

Tongue  
Wisdom  
Warfare

Love  
Fruit

Dependence  
Wealth.

Lesson #4 I will be held Accountable  
For my use of Material Things at  
the J.S. OFX.

Lesson #5 use it but don't  
Abuse it.