

The Peril of Riches # 18

James 5: 1-6

In our text this evening James addresses an issue that has plagued humanity for centuries: *the love of money and the peril such love brings*. As we begin, we need to understand that wealth and possessions do not constitute sin in and of themselves. It is possible to obtain much in this life and still live pleasing to God. However, many fall prey to the lure of money and possessions. It seems as if many who are rich with worldly goods are never satisfied with their current condition; there is always a driving passion to obtain more. Many who are wealthy have happiness and contentment elude them. These are the focus of James' teaching.

I realize we are not wealthy by the world's standards, but there is application for us as well. We live in a culture that is driven by greed and materialism. People are judged more according to their possessions than their character. Western society is built upon wealth and the power associated with it. Many today have bought into the perception that wealth translates into success and happiness. Few in our day are content with what they have, constantly seeking to obtain more, and when they finally reach their goal they find that more is necessary to maintain happiness. We have all heard stories of those who suddenly came upon great wealth and riches. Many of them die bankrupt, miserable, and alone. *Andrew Carnegie, a man of great wealth, said, "Millionaires who laugh are rare."*ⁱ

I want to take a few moments this evening to examine this timely passage, seeking to discover the [dangers](#) it reveals as we consider: [The Peril of Riches](#).

I. An Attitude of Deception (1-3b) – In the opening verses, James deals with the attitude many who are rich possess. As we will see, this is an attitude of deception, one that is void of reality. Keep in mind, all wealthy people do not fit this description, but sadly many do. Notice:

A. Their Character (1a) – [Go to now, ye rich men](#). These are described as being rich, but their description also reveals their character. They had obtained great wealth but these had not maintained integrity with their wealth. This not only speaks of their riches, *but as (being) wicked, not only wallowing in wealth, but abusing it to pride, luxury, oppression, and cruelty.*ⁱⁱ Clearly these were not using their wealth and position to glorify God or help their fellow man. Many today fit this description as well. Their existence is driven by pride, luxury, and excess.

B. Their Confusion (1) – [Go to now, ye rich men, weep and howl for your miseries that shall come upon you](#). These were depending upon their riches to secure their future, feeling as if they had

reached the pinnacle of success. Likely they spent much time gloating in their possessions and never imagined a time when they would be in need or want. James reveals their perilous situation. **Rather than gloating in all they had obtained, they ought to weep and howl for the miseries they would face.** This speaks of intense agony. **Weep** means “*to sob out loud; to lament. It was often used to describe the emotion expressed at the loss of a loved one.*” **Howl** is an interesting word. It is only found here in the New Testament and goes beyond lamenting. It has the idea of “*shrieking or screaming in intense sorrow.*” These together portray an extreme outburst of despair and uncontrollable grief.

- Such intense emotion was expected for the **miseries** they would encounter. This speaks of overwhelming hardship and suffering. James knew these were deceived, never thinking they would ever be in want, but he urged deep sorrow and grief for the suffering they would endure.
- Isn't that tragic when we pause to consider it? Many today are living on top of the world, never thinking that anything could hinder their prosperity, but one day all will stand before the Lord and give account of the lives they have lived. Riches and influence will not stay God's judgment!

C. Their Corruption (2-3a) – **Your riches are corrupted, and your garments are moth-eaten.** ^[3] **Your gold and silver is cankered;** Keep in mind the attitude these possess. They would never expect a time when their wealth and power were gone. They live in arrogance and pride because of all they have obtained. Others are simply paupers in their estimation.

- These are blinded by their greed and unable to comprehend reality. The very thing they trust in and live for is corrupt to the core. They had placed their trust in material possessions that wear out and decay. There is no mention of a relationship with Christ or any aspect of life that would last beyond the grave. They may have enjoyed the best this world could offer, but even that was temporal and volatile at best.
- Is that not prevalent in our society as well? In fact, often we are tempted to place our faith and trust in the things of this world. We must set our affections on things above and lay up treasure in heaven! **Matt.6:19-20 – Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal: ^[20] But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal:**

D. Their Culmination (3b) – **and the rust of them shall be a witness against you, and shall eat your flesh as it were fire.** James offers a sobering warning through absolute truth. These have lived a life of luxury, seeking only to please themselves regardless of the cost to others, but there will come a day of reckoning. The treasure they prized will rust and decay, revealing their inadequacy and the

foolishness of those who trusted in them. The very thing they trusted in will testify against them in the day of judgment and will be unable to prevent God's divine wrath.

- **Their corruption will also eat their flesh as it were fire.** That is an alarming statement, but it reveals great truth. Let's take a moment to consider this. First of all there is a **practical application**. We know that fire consumes and destroys. So it is with the lives of many who place their faith in material possessions. Many are unhappy and even endure physical ailments associated with worry and stress accompanied with wealth. What good is wealth and riches if there is no quality of life to enjoy with them? I know that money can buy a lot of things that are pleasing to the flesh, but many who possess great riches are truly unhappy and cannot enjoy what they have for worrying about the ability to maintain such a lifestyle. We all know that money cannot buy time or health. We live in a body of flesh that decays and leads to death.
- We must also consider the **spiritual application**. As we discovered, there is no mention of salvation or a relationship with Christ. These were probably like many in our day, their possessions were their god. They worshipped what they had acquired and failed to acknowledge their need for Christ. In the end, they will face eternal condemnation in the fires of hell and all their wealth will be of no value there.

I. An Attitude of Deception (1-3b)

II. An Agenda of Despair (3c-6) – In the closing verses of our study James speaks of the agenda or motivation these have. Sadly it is not founded in Christ, and will lead to despair. He reveals several distinct characteristics concerning this agenda. We find it is:

A. Motivated by Insecurity (3c) – **Ye have heaped treasure together for the last days.** These never seem to have enough. They are never satisfied with what they possess; there is always a hunger for more. They cannot enjoy today for worrying about tomorrow, and their lives are spent focused on acquiring more wealth. They will literally work themselves to death in an effort to obtain more.

- I would never discourage anyone from planning for their future. It would be foolish to spend all we have and never put anything in savings. However, our lives must consist of more than greed and a desire to obtain more in an effort to maintain a lavish lifestyle. Jesus warned against such behavior. **Matt.6:31-33 – Therefore take no thought, saying, What shall we eat? or, What shall we drink? or, Wherewithal shall we be clothed? ^[32] (For after all these things do the Gentiles seek:) for your heavenly Father knoweth that ye have need of all these things. ^[33] But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you.** We must live by faith, trusting Christ. I rejoice that my future is not dependent upon my abilities, but in His!

B. Marked by Insensitivity (4a) – Behold, the hire of the labourers who have reaped down your fields, which is of you kept back by fraud, crieth: The evidence revealed their insensitivity toward others and their desire to take advantage of others for their own benefit. These had cheated those who labored in their fields. Much of their wealth was obtained by denying others the wages they had honestly earned.

- Clearly such insensitivity is abundant in our society today. We can't lump all corporations or wealthy people into one category, but we know that many have acquired great amounts of wealth through fraud and the mistreatment of others. Many enjoy large profits while those who work for them are forced to work for less and less, enduring a decrease in benefits as well. Greed is insensitive to the needs of others!
- Nothing is further from the example Christ left for us. He gave His life on the cross, bearing our sin and the wrath of God. If we are to be like Him, we must give of ourselves for the good of others, rather than being insensitive to their needs and seeking to take advantage.

C. Measured by Sovereignty (4b) – and the cries of them which have reaped are entered into the ears of the Lord of sabaoth. The wealthy may have felt as if their greed had gone unnoticed and that they were beyond accountability for their actions, but the cries of the oppressed had reached the ears of God. The Lord of sabaoth describes God as *the sovereign commander of the armies of heaven*. These may have enjoyed power and prominence in this life, but the oppressed enjoyed the favor of the God of heaven. Those who have abused and mistreated them would stand accountable to the Lord for their actions.

- We would all do well to heed this word of caution. God sees the lives we live. He knows the attitudes we possess and the motivations that drive us. All will stand before God and give account of the life they have lived. I certainly don't want to be guilty of oppressing others for my personal benefit. (We can rejoice in the security we have in Christ. Our lives may face hardship and despair, but the Lord is working for our good and He hears the prayers we pray.)

D. Manipulated by Gluttony (5) – Ye have lived in pleasure on the earth, and been wanton; ye have nourished your hearts, as in a day of slaughter. Again James emphasizes the fact that these are driven by an insatiable appetite for more, and yet they are never filled. There never seems to be enough. After all they have acquired, they continue to want more. Their lives are filled with excess and still they seek to obtain more.

- Contentment is possible, but it is only found in Jesus. He alone can provide the longing within our soul and give us peace and satisfaction. Our lives should never be dictated by the

pleasures of life or material possessions, but through a fulfilling relationship with Christ. 1 Tim.6:6 – But godliness with contentment is great gain. Phil.4:11-13 – Not that I speak in respect of want: for I have learned, in whatsoever state I am, *therewith* to be content. ^[12] I know both how to be abased, and I know how to abound: every where and in all things I am instructed both to be full and to be hungry, both to abound and to suffer need. ^[13] I can do all things through Christ which strengtheneth me.

E. Managed by Hostility (6) – Ye have condemned *and* killed the just; *and* he doth not resist you.

James declares that much of their wealth has come at the expense of others. They had oppressed the weak, even to the point of death, while they were unable to resist such oppression. These had acquired much of their wealth through hostility and the abuse of innocent people. They may have used their wealth to influence the judicial system, but such corruption was not unnoticed of God. Man may be influenced by greed and wealth, but God isn't. He sees and He knows. God is keeping a record and these would face their actions in the future.

- This spoke to me as I studied this passage. We are not wealthy and likely do not manipulate others for financial gain, but we may have been guilty of oppressing others in order to obtain our desires or goals. We must ensure that our motives are pure in every aspect of life. We are never pleasing to God if we seek to take advantage or manipulate others in order to achieve personal desires. May we live lives above reproach and seek to treat our fellow man with dignity and honor. We must remember that we are nothing more than sinners saved by His grace!

Conclusion: I honestly can't remember ever hearing this passage dealt with before, but it has challenged my heart. We may not be wealthy, but we can allow personal desires to influence our lives. We can focus more on possessions than we do the Lord. I pray that we will trust Him and seek to live in a way that is pleasing unto Him. May we treat others with the same love and compassion our Lord has shown us.

What are you trusting in today? Are you depending on your ability to secure your future? Are you depending upon wealth to meet the needs you have? Apart from our relationship with Christ, and the work we accomplish for Him, all else is temporal and will fade away. Are you laying up treasure in heaven? Do you know Christ as your Lord and Savior?

ⁱ Analytical Bible Expositor - Analytical Bible Expositor – Hebrews to Revelation.

ⁱⁱ Matthew Poole's Commentary on the Holy Bible.