

Money Minefields

James 5:1-6

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Introduction:

1. The Bible has a lot to say about Money:

- 1 in every 10 verses in the gospels have to do with money or possessions. That's 288 verses!
- Of Jesus' 38 parables, 16 dealt with money.
- In the entire Scripture, there are over 2,000 references to money and the management of money.

2. Wealth is not a problem. Greed is.

- Wealth can be a blessing. But gaining wealth through cheating and exploitation is condemned.
- Wealthy people like Abraham, Barnabas, Zacchaeus and Joseph of Arimathea were generous with their wealth.
- Wealth is not the problem when we use it for God's glory.
- Greed is the problem. That's when we use money for our glory.

Proverbs 11:16 A gracious woman retains honor, but ruthless men retain riches.

- James is addressing the ruthless man, the wicked rich
- James is condemning the sinful acquisition of wealth and the sinful use of wealth

3. James is targeting the wicked rich, the exploitive boss and the hoarder of earthly treasures.

4. Our country is struggling to come to grips with the terms common today: oppression, systematic racism, white privilege, social justice and critical race theory.

- The church is also grappling wanting to be **sensitive** and **loving**, but also **truthful** and **biblical**.
- We seek **justice**, but ignore the **Just God**
- We want **equality**, but ignore the truth we're all **one race** created in the **image** of God
- We want more **power**, but ignore that we are **empowered to love and serve, not use** and **exploit**.

- We must be careful not to misuse terms in a way that is contrary to the Bible.
- Much of what is being communicated in protests and in the media and even in churches is that our problem is class warfare.
- There is a great video on: "Is Critical Theory Biblical?" By Joseph Backholm
<https://whatwouldyousay.org/critical-theory-is-biblical/>

You're in a conversation and someone says, "Since God cares about the oppressed, Christians should embrace critical theory, because its trying to eliminate oppression too." What would you say? Critical theory is one way our culture attempts to explain and confront power structures.

- Critical theory makes 2 claims:
 1. Everyone is divided into two classes of people: The Oppressor and the Oppressed
 2. Those in power always oppress

According to critical theory, the categories of oppressor and oppressed are based on your group identity. Things like race, gender, religion, immigration status, income, sexual orientation, and gender identity determine whether we are oppressed or one of the oppressors.

- Intersectionality is term used for those who are oppressed in one way but oppress others in another way.
- The more oppressive groups you are in, the more you're oppressed gives you greater moral authority than those less oppressed than you
- E.g. The black man is not as oppressed as the black woman who is not as oppressed as the black lesbian.
- So according to Critical Theory, the black lesbian has a greater experience of oppression thus a greater moral authority than a rich, white male.
- Also, *the more oppressed someone is, the less moral responsibility they have for their actions.*
- This class struggle is classic cultural Marxism – that there is a struggle between two classes. Marxism led to Communism because the idea was to level out the privilege of the bourgeoisie (factory owners) and the proletariat (working class).
- But is this the biblical solution?

Some people claim that since Jesus cares about oppression, critical theory and intersectionality should be embraced by Christians. But critical theory and intersectionality are not consistent with Christianity, and here are three reasons why.

- 1) Critical theory basis our **identity** is class, race and moral choices. The Bible basis our identity as created in God's image
 - *the Bible says we are all equal before God: created equal, equally valuable, equally guilty of sin, equally deserving of punishment, and equally able to find grace and mercy in Jesus.*

2) *The Bible identifies **sin** as anything that violates God's design for people, including unjust oppression of other people, but critical theory identifies sin only as oppression. As a result, advocates of critical theory would see biblical practices such as discipleship, correction, leadership, and reproof as sinful assertions of power, if the speaker is among of the oppressors, and would excuse sin such as anger, jealousy, hatred, bitterness, unforgiveness, or envy among the oppressed. The Bible says that we are all guilty before God, regardless of social status, race, or economic situation. The Bible condemns oppression as one of, but certainly not the only way in which humans rebel against God.*

3) *Critical theory offers a different view of **salvation** than Christianity. According to the Bible, because we are all equally guilty of sin, salvation can only be found in Jesus through repentance. Our hope is found in being forgiven of sin. Because critical theory teaches that oppressors are guilty and the oppressed are not, salvation for the oppressed is found, not through repentance, but in social liberation here and now.*

- **James does not deal with a single problem of oppression by a class, but several sins by individuals that will be judged.**
- **God has compassion for the oppressed – but the solution is confession and forgiveness, not dismantling any authority.**
- James is dealing with the oppression of wicked business owners as a sin that will be ultimately judged by God.
- James is addressing
 - **Greed**
 - **Exploitation**
 - **Hoarding**
 - **Fraud**
 - **Self-Indulgence**
 - **Demeaning others**
- Sin is individual. To blame a class or a category removes our individual responsibility before God.

Let's look at James 5 to see 5 minefields that the wicked rich land on.

I. Despair: Loving Money Leads To Misery (1)

¹Come now, you rich, weep and howl for the miseries that are coming upon you.

- "come now" = listen up
 - R. Kent Hughes: "James' invective is aimed at his wealthy, nonbelieving countrymen who were exploiting the poor, many of whom were in the church. Specifically, James' targets were wealthy farmers who owned large tracts of land and were squeezing everyone and everything for profit." (*James*, p. 211)
- "weep and howl" – those from the East were known for showing their grief expressively
 - James tells these rich people to mourn over their future miseries

- **Greed is not a wealth issue, but a heart issue.**
- Greed is not even a problem of the wealthy. Impoverished people yearning for what they don't have can become a problem of Greed.
- **Greed Is Rooted In Finding Your Identity In Your Possessions. (Luke 12:15)**

Luke 12:15 And He said to them, "Take heed and beware of covetousness, for one's life does not consist in the abundance of the things he possesses."

- The greedy will find misery because their identity is in temporal possessions, not God
- Things and possessions will go away. God will not.
- So if you're loving wealth, money, possessions and things – they won't last
- Misery:
 - Coming judgment

IE/ A miserable rich man visited a pastor because he could not understand why he was so miserable despite his great wealth. The pastor took him over to the window and asked him to look out on the street and asked him "What do you see?"

- "Men, women, and children, " the rich man replied.
- Then the pastor handed him a mirror and asked, "Now what do you see?"
- "I see myself" said the rich man.
- The Pastor responded: "Notice the simple truth. There is a glass in the window and a glass in the mirror. Through the window you could see others, but the glass in the mirror is covered with silver. No sooner is the silver added and you cease to see others and see only yourself!"
- Is money defining us or does God define us?
- **It's not what you own but what owns you! Is it God or money?**

II. Damage: Treasuring Possessions Reveals Our Idols (2-3)

²Your riches have rotted and your garments are moth-eaten. ³Your 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.

- Decay
- Destruction
- Deflation
- Wealth in biblical times were measured in grain, clothing and coins.
- The rich had silos full of **grain** (Lk 12)

Luke 12:16-21 ¹⁶And he told them a parable, saying, "The land of a rich man produced plentifully, ¹⁷and he thought to himself, 'What shall I do, for I have nowhere to store my

crops?' ¹⁸And he said, 'I will do this: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. ¹⁹And **I will say to my soul, "Soul, you have ample goods laid up for many years; relax, eat, drink, be merry."** ²⁰**But God said to him, 'Fool! This night your soul is required of you, and the things you have prepared, whose will they be?'** ²¹So is the one who lays up treasure for himself and is not rich toward God."

- The rich wore outer **robes** that were embroidered and decorated (Hiebert, *James*, p. 285)
- **"gold and silver** have corroded"
 - Gold and silver do not oxidize (rust) literally, though silver tarnishes.
 - But ancient coins were mixed with enough alloy metals that it could corrode
 - Even if gold or silver doesn't corrode physically, it does figuratively – gold and silver can lose their value, the stock market can drop 34% like it did just recently
- Grain rots, clothes are destroyed by moths (or a broken washing machine) and coins corrode.
- "laid up treasures" = hoarding
 - "treasure" = *thesaurizo* – treasury, we get "Thesaurus" from this word
 - We can lay up spiritual treasures in heaven (Mt 6), but here it is used negatively
 - It's hoarding wealth and materials here on earth
 - "Hoarding" isn't just a rich person problem, it's a value problem
 - We value things, we take comfort in things, thus making things an **idol**
- Our rotten gain, our house full of junk, will consume "like fire" in judgment
 - Like a hoarder that goes up in flames
- "last days" = awaiting Christ's return where He comes as Judge and King
- Homer Kent: "The fires of judgment will be fueled by this corrupted wealth." (*Faith That Works*, p. 171)
- Edmund Hiebert: "But in the Day of Judgment their rusted wealth, like a rusty chain, will eat into their pampered flesh like a festering sore ... Rust consuming iron is a slow process; but James greatly intensifies the terror of the process by likening it to fire, a familiar element in the biblical picture of the judgment." (*James*, p. 287)

Matthew 6:19-20 ¹⁹ "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, ²⁰ but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. ²¹ For where your treasure is, there your heart will be also.

III. Deception: Exploitation Angers God (4)

⁴Behold, 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.

- Laborers would be paid daily – they had to buy milk, grain and food
- They didn't have bank accounts
- They lived day to day
- To keep back wages was fraud
- The owner refused to pay what was owed
- The fraud of the wicked owners and the cries of the laborers have reached the ears of the Lord of Host (literally: Lord of Sabaoth – the Creator God, the one in full control, Lord of Omnipotence"

Deuteronomy 24:14-15 ¹⁴"You shall not oppress a hired worker who is poor and needy, whether he is one of your brothers or one of the sojourners who are in your land within your towns. ¹⁵You shall give him his wages on the same day, before the sun sets (for he is poor and counts on it), lest he cry against you to the Lord, and you be guilty of sin.

Proverbs 3:27-28 ²⁷ Do not withhold good from those to whom it is due, when it is in your power to do it. ²⁸ Do not say to your neighbor, "Go, and come again, tomorrow I will give it"—when you have it with you.

Leviticus 19:13 "You shall not oppress your neighbor or rob him. The wages of a hired worker shall not remain with you all night until the morning.

- **Slavery** is an unjust business practice
- **Child laborers** during the Industrial Revolution was an unjust business practice
- Making false promises to **investors** is an unjust business practice
- Gouging prices on Personal Protective Equipment and hand sanitizers during the Covid panic is an unjust business practice
- Ie/ Lorraine Hansbury's *Raisin In The Sun* is about a poor widow who inherits a small \$10,000 fortune in South Side of Chicago. This spawns her dream of buying house in a better part of town for her and her family. But her son begged for half the money. Mom said "no". But she knew in heart that one day she'd have to give in. The son never had a chance to make something of himself. Now this son had a friend with a great investment opportunity and after a prolonged period of pleading, the mother give in. Days later, another friend walks in recounting how the investing friend took off with the money. The resultant focus in the play was on the turmoil in the family: a raging, jealous sister, a forgiving, heartbroken mom and disconsolate son. Greed victimizes many!

Proverbs 20:17 **Bread gained by deceit is sweet to a man, but afterward his mouth will be filled with gravel.**

Psalms 15:5 He who does not put out his money at usury, nor does he take a bribe against the innocent. He who does these things shall never be moved.

Proverbs 28:8 One who increases his possessions by usury and extortion gathers it for him who will pity the poor.

IV. Demise: Self-Indulgence Intensifies God's Judgment (5)

⁵You have lived on the earth in luxury and in self-indulgence. You have fattened your hearts in a day of slaughter.

- "luxury" is not a sin, but "luxury" coupled with "**self-indulgence**" is
- "self-indulgence" is selfish, wasteful extravagance, experiences for the sake personal pleasure
- "fattened hearts" – like cattle getting fed a lot to fatten up before the slaughter being **blissfully ignorant**, our luxury is preparing us for judgment
- This was the attitude of Sodom before judgment – eating away with self-indulgence while others starved

Ezekiel 16:49 Behold, this was the guilt of your sister Sodom: she and her daughters had pride, excess of food, and prosperous ease, but did not aid the poor and needy.

V. Disparagement: Victimizing Innocent People Will Be Judged (6)

⁶You have condemned and murdered the righteous person. He does not resist you.

- "condemned" = points to a judicial verdict
 - This is an allusion to the court setting
 - The powerful rich would sue the righteous poor in the courthouse
 - God knows they're righteous
 - Have you been sued and you're righteous? But you're sued because they can?
- "murdered" = hating or denying one's value is tantamount to murder – you take away one's soul, one's life, one's value

Amos 2:6-7a ⁶Thus says the Lord: "For three transgressions of Israel, and for four, I will not revoke the punishment, because they sell the righteous for silver, and the needy for a pair of sandals— ⁷ those who trample the head of the poor into the dust of the earth and turn aside the way of the afflicted;

- "Does he not resist you?"
- The righteous are unable to fight back – they don't have the money for lawyers and court expenses
- But this victimization is a cry to God to avenge them
- The poor are either too powerless to resist or following Jesus' admonition

Matthew 5:39 But I say to you, Do not resist the one who is evil. But if anyone slaps you on the right cheek, turn to him the other also

- How much more horrible it is for the rich owner to take advantage of one who won't fight back – God will mete out justice in His time

- Exploitation, hoarding, fraud, self-indulgence and demeaning others are the charges James is laying out. If this is your sin, will you repent?

Conclusion:

1. Being wealthy or poor is not as concerning as being greedy vs. generous.
 - Exploitation, hoarding, fraud, self-indulgence and demeaning others
2. It's not what you own, but what owns you. Find your treasure in Christ, not temporal things.
3. The problem of sin is greater than class oppression. Salvation in Christ is the way of victory over oppression, greed, exploitation and pride.

Discussion:

1. What do we tend to define ourselves by: good food, trendy clothes, ample money or something else?
2. Where in this passage do you identify yourself struggling with greed and materialism?
3. What ways do we find people taking advantage of others for personal or financial gain?
4. How do we lay up treasures in heaven instead of on earth?