

## ***What Can We Learn from the Ruthless Rich?***

*James 5:1-6*

Today we return to our study of the book of James. We'll be considering James 5:1-6 in which James pronounces judgment on "the ruthless rich." Ruthless simply means merciless. They would not have been part of the believing community (the church). They used their great wealth and power exclusively for their own interests and comforts.

Why would James pronounce judgment on people who would probably never hear his words? Why would James devote valuable space denouncing people who were outside of his influence? We could ask the same question about many passages in books like Isaiah and Ezekiel where we find the prophets pronouncing God's judgment on Assyria or Babylon or Edom (nations whose kings would probably never hear what God was saying). The obvious answer is that these passages were written for the benefit of those who **were** part of the believing community and who **were responsive** to God. God wanted these denunciations to teach them (and us!) something essential about wealth and how we use it.

We will first consider what James teaches about the ruthless rich. Then I'll suggest a couple of lessons for us.

### ***The "great reversal" that will overtake the ruthless rich. (James 5:1-3)***

In Matthew 20:16 Jesus said, "The last shall be first, and the first last." James speaks of that great reversal in these verses.

James does something in these verses that the biblical authors do quite often; namely, they challenge us to envision the day when we will come face to face with God and then live accordingly. That's hard to do, isn't it? Sometimes it's hard to look past today, much less our entire time on earth. James has the ruthless rich anticipate the day they will be accountable for everything they have done in this life.

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

As we'll see later in this passage, they were currently living lives devoid of "misery"; they were living in luxury and self-indulgence. James tells them that if they understood the judgment that awaited them, they would weep and howl (cry aloud) in remorse.

In verses 2 and 3 James zooms forward to the day when these miseries have overtaken them. He uses the past tense to stress the certainty of this misery.

2 Your riches have rotted and your garments are moth-eaten. 3 Your gold and silver have corroded, and their corrosion will be evidence against you and will eat your flesh like fire. You have laid up treasure in the last days.

In retrospect, they will one day realize that they have embodied the exact opposite of what Jesus taught. In Matthew 6:19–20 Jesus taught this to His disciples (we'll come back to James 5 shortly):

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.

From Jesus' perspective, laying up treasures on earth exclusively for yourself simply isn't a good investment. Earthly treasures that can be eaten by bugs or destroyed by rust or stolen by thieves; furthermore, we enter the world penniless and leave the world penniless. Therefore, sooner or later, there will come a day when you have nothing to show for all the years of working and saving and investing.

The good news (and this is good news that we should gladly embrace, not bad news that we grudgingly accept), is that there is an alternative to laying up treasure on earth: laying up treasure in heaven. This involves investing our material resources in heavenly (i.e., God's) purposes for others (instead of storing up treasures for ourselves). I could give a hundred examples - giving directly to the poor, supporting the mission of the church, showing hospitality to people who can never repay you, supporting those who take the gospel to the nations, supporting organizations that help the least of these, etc.

When you make such investments, you are storing up treasures that cannot be destroyed by bugs or rust, cannot be stolen by thieves, and is unaffected by an 1800-point drop in the Dow. They will endure past this life and will somehow be acknowledged (and even rewarded) in the next life. Last week when we read Revelation 5, John saw in a heavenly vision “golden bowls of incense which are the prayers of the saints”; prayer is apparently an investment that is remembered in heaven long after our cars and homes and clothes are a distant memory. In a similar way, the investments that we make with our earthly goods in the kingdom of heaven (= the kingdom of God) will endure into the next life.

2 Your riches have rotted and your garments are moth-eaten. 3 Your gold and silver have corroded, and their corrosion will be evidence against you and will eat your flesh like fire. You have laid up treasure in the last days.

If we go back to James 5 and read verses 2 and 3 in light of Jesus' teaching, we have to conclude that the ruthless rich aren't very smart or wise. For starters, in verse 3 he says that their useless gold and silver “will be evidence against [them].” When they stand before the court of heaven, their unused wealth testifies against them; instead of being used for God's kingdom and God's righteousness, their riches rotted in storage, wasted. As well, their useless gold and silver, “will eat your flesh like fire.” That is probably a poetic way of saying that greed eventually poisons the greedy.

Furthermore, they have laid up treasures on earth *in the last days*. Everybody living since the resurrection of Jesus is living in the last days (Acts 2:17), the last chapter of

human history before God makes all things new. The New Testament consistently urges us to live soberly and expectantly in these last days instead of carelessly and indulgently (see Matthew 24:42-51 and Matthew 25:1-12). This perspective involves seeing ourselves as stewards of any wealth we have - something entrusted to us for the Master's purposes, not something we own in an absolute sense to be used selfishly.

James declares the same thing that the rest of Scripture declares: One day a great reversal will overtake the ruthless rich.

***The sins of the ruthless rich.*** (*James 5:3-6*) In these verses James lists some of the various ways that the ruthless rich have misused their wealth.

4 Behold, the wages of the laborers who mowed your fields, which you kept back by fraud, are crying out against you, and the cries of the harvesters have reached the ears of the Lord of hosts.

They were wealthy landowners who weren't paying their laborers at the end of the day. These landowners weren't necessarily Jews who claimed to follow the Law, but the Law was adamant that you not withhold the laborers' wages at the end of the day (Deuteronomy 24:15, Leviticus 19:13). They needed their daily wages for their daily bread. Using striking imagery, James says that the cry of the withheld wages and the cry of the laborers themselves reach the ears of the Lord of hosts (an OT term that depict YHWH as having a host of heavenly warriors who fight on His behalf; "the God of angel armies" as we sometimes sing).

Whereas they deprive others of what is rightfully theirs, the ruthless rich don't deprive themselves of anything they desire:

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

This isn't an indictment of wealth in and of itself; it's an indictment of how they used their wealth. They lived on earth "in luxury and self-indulgence." This description reminds us of Jesus' parable of the rich man and Lazarus in Luke 16:19-31. In this life the rich man didn't deny himself anything he desired while the poor man, Lazarus, was covered with sores and was hungry. In Jesus' parable, their circumstances were reversed when they died; they rich man was in torment in hades and the poor man was in the presence of Abraham.

In the last line of verse 5, James is likely saying that their self-indulgence is akin to fattening up an animal before it's slaughtered. Just as oxen might eat "greedily, unaware of what awaited them," (*Holman NT Commentary on James*) the ruthless rich were oblivious to the judgment that awaited them.

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

By withholding their wages, the ruthless rich were condemning their workers to poverty and hunger. The murder mentioned here is probably not literal, but figurative as in James 4:2. The defrauded worker is described as “the righteous person” because s/he was innocent of any wrongdoing; they suffered unjustly with little or no recourse. “He does not resist you,” is probably a reference to the helplessness of the poor in that day (and many times in ours as well).

James declares that the sins of the ruthless rich do not escape God’s notice and that therefore a great reversal will one day overtake them.

So what do we learn from a passage like this? How does this passage instruct us? I’d like to suggest two complementary lessons that reflect what the Bible says more broadly about money and wealth. First:

***Do not envy the ruthless rich.***

The temptation in Bible times and in modern times is to envy people who look like they’re enjoying a sinful, self-indulgent lifestyle with no consequences. We sometimes find ourselves thinking, “I wonder if it’s really worth it to honor God with my \_\_\_\_\_ (money, sexuality, words, relationships, work, etc.) . . . I see lots of other people indulging themselves w/o consequence. . .”

The Bible pulls back the curtain and shows us what’s really true of the ruthless rich or any other indulgent lifestyle. We’ve seen this morning in James 5 how the great reversal will overtake them. Psalm 73 hits the same theme in a very persuasive way. Asaph describes his crisis of faith in this way:

1 Surely God is good to Israel,  
To those who are pure in heart!  
2 But as for me, my feet came close to stumbling,  
My steps had almost slipped.  
3 For I was envious of the arrogant  
As I saw the prosperity of the wicked.

Read the whole psalm when you can. Asaph describes how he almost concluded that keeping your heart pure wasn’t worth the effort. The prosperity of the wicked looked a lot more desirable than the fruit of self-denial and self-discipline. Verses 16 and 17 record the turning point in Asaph’s mind:

16 When I pondered to understand this,  
It was troublesome in my sight  
17 Until I came into the sanctuary of God;  
Then I perceived their end.

When Asaph entered into the presence of God, his thinking and his sight became clear. He came to see that the wicked would one day experience great ruin suddenly and irreversibly. Listening to a sermon probably won’t convince you on a heart level not to

envy the prosperity of the wicked; like Asaph you will need to enter into the presence of God and linger there. Let God open your mind and your eyes to the “sorrows of the wicked” (Psalm 32:10), those who reject God and His ways in relation to money, sexuality, relationship, revenge, words, etc.

Let me suggest a second lesson from this passage. In addition to not envying the ruthless rich, go as far as possible in the opposite direction:

***Pursue a joyful, creative, whole-hearted lifestyle of generosity.*** Because God has been so generous to us (in every way), we should seek to be generous toward others.

Biblically speaking, whatever wealth you have was given to you by God. Even if you’ve worked very hard for a very long time to earn what you have, you have received every penny of your wealth from God. Psalm 24:1 says, “The earth is the Lord’s and all it contains.” Since God is the owner of everything, you and I are temporary stewards of everything we have. If we don’t get ownership right, we’ll never get stewardship right.

Among other things, this means that we should honor God not only by what we give but also by what we spend and save. It’s possible to spend and save so much that there’s nothing left over to give; the three need to be evaluated together. In the old covenant, Israel was given laws about giving. But in the new covenant we are given the Spirit of God to lead us in regard to such things (see Romans 7:6, Galatians 5:18, etc.).

We need to invite the Holy Spirit to lead us in our spending. Standards of living are relative, and my standard of living is somewhat modest compared to some. But my standard of living is many times higher than most people who have ever lived. That observation puts my/our wealth into perspective. We saw that the ruthless rich were self-indulgent with their wealth. The Holy Spirit can lead us into God-honoring spending.

We need to invite the Holy Spirit to lead us in our saving/investing. We saw that the ruthless rich hoarded their riches and it ended up being wasted. We need the Spirit to lead us so that we save w/o hoarding our wealth to the detriment of our souls and the detriment of those who could have been helped by our wealth. The Holy Spirit can lead us into God-honored saving.

We need to invite the Holy Spirit to lead us in our giving. If we’ve allowed the Holy Spirit to lead our spending and saving, then we’re in a good position to be led in giving. Instead of thinking, “I should give just enough so I don’t feel quite so guilty about what I spend and save. . .” we will positively want to store up treasure in heaven through our giving. Guilt and shame don’t motivate us to give very well or very long. But the joy of the Lord and love of God do. Some of you gave away your \$1200 COVID check, not out of guilt but out of joy. Laying up treasure in heaven. . .

I’m going to close our time by praying and inviting God to cultivate within us a joyful, creative, whole-hearted lifestyle of generosity.