

Riches Now or Riches Later? James 5:1-12

James 5:1-12 Introduction

- Stacy Johnson of MoneyTalksNews.com put out an article the other day entitled:
Ten Misconceptions about Money
- These are things that people often believe, that is, until they have enough money to realize they were wrong. So here they are:

Ten Misconceptions about Money

1. The more money I have, the happier I'll be.
2. A big income will keep me out of debt.
3. Millionaires drive fancy cars, wear fancy clothes, and live in fancy houses.
4. The more money I have, the less worries I'll have.
5. Money will help me find love.
6. I'll have more fun if I have more money.
7. Money means security.
8. Money will enable me to meet interesting people.
9. I need money to travel, and travel is important.
10. Money will buy friends.

- There's clearly a lot about money that we don't automatically understand.
- Therefore, we need to be taught – no matter how much money we have.
- In today's passage, James comes down pretty hard on those who are rich.
- His goal is to get our mind off our money and get us thinking about heavenly treasure.

We cannot take our money into eternity. Now is the time to set our hearts on eternal treasure.

James 5:1-12 Outline

- I. Wealth is deceptive. 5:1-6
- II. Patience is practical. 5:7-11
- III. Integrity is essential. 5:12

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Wealth is deceptive. 5:1-6

- As we consider what James has to say to the rich, we should take 4:17 into account.
 - The chapter divisions are not in the original.
 - James has a few goals in writing this section of his letter.
 - First, he desires to instill a healthy fear of God in any rich people in his congregations.
 - Second, he doesn't want the not-so-rich people in his congregations to envy those that have money.
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- 5:1 Here are two principles to get straight right at the beginning:
 - Wealth is not a reliable indicator of happiness.
 - Wealth is not a reliable indicator of God's favor.
 - The people James is talking to had plenty of money, but did not have God's favor and would not end up happy in the end.

- 5:2 Money is impermanent.
- This is one of the biggest ways money can deceive people.
- It gives people a false sense of security.
- It does so by encouraging a misleading satisfaction with this present world – and a blissful lack of awareness that this world itself is rapidly decaying.

- 5:3 And when people place false confidence in their money, we can be sure that they will be caught off guard when it all comes to a sad ending.
- These last days (Hebrews 1:2) are no time to put our final trust in investments that will ultimately pass away.

- 5:4 Money is not a reliable indicator of personal virtue.
- In other words, the rich are not always good.
- Wealth does not always come from honesty and hard work.
- Then as now, one of the ways people build up wealth for themselves is by refusing to pay their employees a fair wage.

- 5:5 And once you have a pile of money, you get to spend it – on yourself, of course.
- After all, many people want to get rich precisely so that they can live a more luxurious lifestyle.
- James pictures such people as animals fattening themselves for the day of slaughter. (Ouch!)

- 5:6 This is another type of golden rule: “Whoever has the gold makes the rules.”
- No matter how idealistic people try to sound at election time, does anyone really doubt that money has a way of influencing policy?
- And the rules the wealthy make are not always made to favor the poor or the just.
- And when the poor are treated badly, who can really fight for them?

- Earlier this year the NY Times reported on the gigantic Chinese factories that produce Apple electronic devices: iPod, iPhone, iPad, etc.
- Other sources have reported similar findings.
- A college-educated employee in one of these factories is making about \$22 per day.
- This is a well-paid position when compared to the tens of thousands of unskilled or less-skilled workers.

- A normal workweek included one day off every two weeks with mandatory overtime.
- Most workers put in more than 60 hours a week as a rule.
- 70-hr weeks and double shifts were also possible.
- Some said they stood for so long each day that their legs swelled until they could hardly walk.

- Repeated crackdowns have been needed to eliminate child labor.
- Working conditions have included exposure to dangerous chemicals, and even injuries and deaths due to explosion.
- After a day at the factory, employees go “home” to crowded dormitories with seven or eight people to a room.

- Last year this particular company installed safety netting below dorm railings after an alarming number of suicides were reported.
- They had already implemented suicide hotlines and put a no-suicide provision in employee contracts.
- No article I could find indicated what the consequences were for an employee who violated the agreement and actually died.
- Simply for the sake of comparison, here's what chiefexecutive.net reported a year ago.
 - *"It's been a good month for Timothy Cook, Apple's new CEO. In addition to getting the top post at the most highly valued technology company in the world, he was awarded an additional 1,000,000 shares of Apple's stock which, even if they don't increase in value, are worth \$383 million on August 26th."*
 - (Note: The GDP of Zimbabwe is \$332 million. It has 11.6 million people.)
- That million shares worth \$383 million was enough to pay the annual salary of over 51,000 college-educated workers in Apple's Chinese factories, who each make about \$7500 per year.
- The USA's HHS poverty level for 2012 is \$23,050 per year for a family of four.
- On the whole, if you're going to live in poverty, the USA is still a pretty good place to do it.
- By the way, one day in March, Mr. Cook cashed in 200,000 of his Apple shares for \$119 million.
- Apple is currently the most valuable company in the world. Exxon ranks number 2.
- The whole world wants Apple's iPods, iPhones and iPads, so there is ample reason to produce them.
- Timothy Cook is, of course, allowed to make as much money as he is able.
- We can only hope he truly cares about his potentially suicidal Chinese factory workers.
- Why pick on Tim Cook? He's really not one of the world's very richest people, nor is China among the world's poorest nations.
- According to 247wallst.com, the combined population of the world's 10 poorest nations is 149 mil. Their combined GDP is \$63.2 billion.
- According to Forbes, the world's richest man is Carlos Slim Helu of Mexico. His net worth is figured at \$69 billion.
- The combined population of the world's 20 poorest nations is 403.3 million.
- Their combined GDP is \$284.6 billion.
- The 10 richest men on earth (3 of which are Americans) have a combined net worth of \$395.4 billion.
- So over 403 million people together cannot produce on an annual basis anywhere near what the 10 richest men on earth simply own.
- We hope those 10 richest men are all ready to meet Jesus.
- Paul had some good advice for Timothy regarding money in 1 Timothy 6.
- Perhaps more than others, it is likely to be the rich who have the ability and the knowledge to do good, but as in James 4:17, they simply fail to do it.
- Based on what James saw in his day, rich people do not automatically care about those who have less than themselves, even their own employees.

- Worse yet, the rich often give the poor and the righteous trouble thanks to their selfishness and their ability to manipulate the rules of the game in their favor.

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Patience is practical. 5:7-11

- 5:7-8 James is saying that there is a day coming when all the awful things about this world are going to change.
- If we are personally sowing righteousness, working hard at our jobs, treating others fairly and doing good, there will be a payoff in the end – on that day when Jesus comes.
- The farmer eventually reaps what he sows.
- 5:9 But we must be careful not to grumble against one another as we wait.
- If we allow ourselves to become disgruntled because we feel that others have an unfair advantage, we could find ourselves unfairly judging their situation.
- The real Judge is standing at the door – and from Him we all need mercy.
- 5:10-11 Lest we misunderstand what James is teaching and think that wealth is somehow evil, he gives us the example of Job.
- Job was very wealthy, “one of the greatest of all the people of the East,” the Bible says.
- He lost it all in one day, had to endure terrible trials, but later the Lord gave him all his wealth back again – only doubled.
- 5:10-11 Job is held up as an example of trust in God, faith, and patient endurance.
- So James is teaching us that the hardships we Christians face in this sinful world are in some ways to be welcomed.
- This is not true because suffering itself is good, but because God uses it to test and deepen the character of His people.
- We learn to depend on Him in bigger ways.

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Integrity is essential. 5:12

- We might at first ask, “What does ‘swearing’ or ‘taking oaths’ have to do with the patient suffering that James just mentioned?”
- If we have suffered, we may know the answer.
- In difficult times, it is easy to say things we don’t mean.
- We may try to make deals with God or with others – deals that we may not be able to stick to when all is said and done.
- James is here restating the teaching of Jesus in the Sermon on the Mount.
 - See Matthew 5:33-37
- First of all, please don’t try to apply this teaching to your wedding vow, or a legal oath such as we may have to take in a court of law.
- Neither James nor Jesus are warning us against binding agreements, but rather against carelessness in our speech.

- James wants us to think before we speak, to mean what we say and to follow through on all of our commitments.
- It's sometimes said that the greatest ability needed in any job is dependability.
- Dependability is also sorely needed in friendships, families, churches and just about anywhere you can imagine.
- Be the kind of person that others can depend on, because we all know such people are very hard to find and wonderful to have around.
- Dependability shows that we have a truly long-term perspective – that we don't allow our lives to be drawn off course by momentary passing distractions.

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James 5:1-12 Conclusions

- In the area of riches, poverty, and the huge discrepancy between rich and poor around the world, what are we supposed to do?
- Honestly, nobody really seems to know.
- All of the 20 poorest nations are dealing with the daily consequences of things like war, corruption, genocide, limited access to clean water and limited access to health care.
- Therefore, in such places, life is hard and the problems are very not easy to solve.
- Throwing money at the issues can make the problems worse, especially in places where there is chronic corruption.
- And the poorest of the poor are almost always poorly educated, making them highly susceptible to the unscrupulous rich who happen to control their countries.
- But certainly a Christian response will involve sensitivity to the hardships and essential rights of the poor and needy.
- The richest of the rich are often smart, and might truly be able to help, but they are too busy to think about such things.
- Again, think of 4:17.
- God may desire to use us to make a difference in someone's life using even the limited resources that we have at our disposal.
- He may also give one of us a solution that would lead to making a sustainable difference in the lives of many others.
- When God has so clearly expressed His will that the poor be helped, why wouldn't He want to use us?
- And regardless of what else we do, we need to keep the following in mind.
- We can't let money deceive us and draw us into its trap.
- The rich need a healthy fear of God to keep their heads on straight.
- The not-so-rich need to be sure they don't envy those who have money.
- If we are presently going through trials or difficulties that have no easy solution, we must simply decide to be patient.
- God is developing our character and this is a project that may take a lot of time.

- Remember Job, and just think of the end the Lord intended there.
- He is very compassionate and merciful and He has your best interests in mind.

- Finally, don't make rash promises and say things you simply don't mean.
- Let your "Yes" be "Yes," and your "No," "No."
- In other words, always stay true to your commitments.
- Let one of your most notable abilities be dependability and many, many people will surely be blessed.

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