

When Money Talks

Satisfied Part VI

James 5:1-6

In 1923, some of the most powerful and wealthy financiers met at the Edgewater Beach Hotel in Chicago. They had met to strategize and collaborate together on their personal fortunes as well as discuss the economies of the civilized world.

Among the powerful movers and shakers of the last century who attended this meeting were:

- the president of the largest independent steel company in the world;
- the president of the New York Stock Exchange;
- a member of the President of the United States own cabinet;
- the most successful trader on Wall Street;
- the head of the world's largest industrial monopoly.
- and the president of the Bank of International Settlement.

According to one source, and I quote, "Collectively, these men controlled more wealth than there was in the United States Treasury; for years, the newspapers and magazines had been printing their success stories and urged the youth of America to follow their examples."ⁱ

Money talks.

Has it ever occurred to you that no one has ever been encouraged by our world system to imitate poor people?

"See that guy in the lane next to you driving that old car? Find out his secret? See that woman wearing clothing so out of fashion . . . find out what it takes to become like her!" Not hardly.

Eight years after that historic conference in the Edgewater Beach Hotel, in 1931, James Truslow Adams coined that phrase when he delivered a speech during which he encouraged everyone to join in this American Dream . . . the pursuit of gaining status and personal recognition.ⁱⁱ

That's not the dream to pursue . . . follow after the American dream, but only if it leads you to status and more stuff!

And in this country and every country, for that matter, the message is still being heard, loud and clear.

This past week I was driving behind a guy with the bumper sticker on the back of his car that read: the person who inherits the most toys, wins.

That's even better than having to work for it . . . you just inherit it.

That's the winner!

And you want to make sure you win . . . because then you get to live by the golden rule. According to the world system, the golden rule is: the person with the gold, rules.

Money talks . . . and people listen! So if you want to have a voice, make sure you're in pursuit of the American dream.

The Bible, on the other hand, delivers a different message and an entirely different path.

We have thirty-eight parables recorded in the Gospels, delivered by Jesus Christ. Of the thirty-eight, sixteen deal with the subject of money. In fact, one out of ten verses in the New Testament mentions possessions.ⁱⁱⁱ

While Christ never condemned possessions, He warned us of living for them.

In fact, throughout the New Testament, the believer is given the messages that wealth is a dangerous liability that can more easily bring someone to ruin than poverty.

And with that in mind, we all happen to be among the wealthy of the world.

If you have more than one change of clothes, a place indoors to live, money in the bank, your own automobile and plenty of food already in your possession for your next meal, you are in the top 1% of the world's most wealthy people.

Yet, the nature of mankind does not lead to a sense of satisfaction and contentment. Unless daily surrendered to the word of God and the Spirit of God, the heart of the believer will always want something better; something easier; something newer, something bigger; something . . . more.

The truth is, money does talk . . . but when it does, what's it really saying?!

The Apostle James knew that money talked in his generation just like in ours.

And he is about to deliver his most stunning rebuke—his most graphic warning yet. If you'll turn to *James chapter 5*, I'll read *verse 1* as his warning and rebuke begins; *verse 1. Come now, you rich, weep and howl for your miseries which are coming upon you.*

I love the fact that James is so likeable. He's so cuddly, isn't he?

The opening of *verse 1* can actually read, "*Now listen, you rich people!*"

James is obviously not running for office!

"Listen, you rich people . . . start weeping and howling for the miseries which are coming your way."

These words for "weeping" and "howling" refer to someone literally wailing for the dead. The words are also used in the New Testament for crying out of shame and remorse.

James pictures the coming judgment before the throne of God when all will be lost.

By the way, there are some subtle shifts in this paragraph. There isn't any indication that the people James is speaking to or about are Christians.

There is no use of the term "brethren" in this paragraph; there is no call to repentance here; there is no mention of these people knowing the Lord or submitting to the Lord or surrendering to the will of the Lord as James did throughout chapter 4.^{iv}

What most Bible scholars and linguists believe is that James is condemning the world system while at the same time rebuking the same tendencies within the heart of the believer.

James is exposing the materialistic rush of the world, but he also knows it's possible for believers to be just as materialistic and self-centered and indulgent and guilty of the same sins.

So the believer is being warned in this scathing rebuke of the unbeliever.

Let me say it this way; James is condemning the unbeliever's focus and by that, warning the believer not to adopt it.

Now what James will do in this paragraph is expose four related sins of materialism—they all connect.

The first sin, uniquely related to a materialistic focus is:

1. Hoarding

In James generation, there were **three primary forms of wealth**; and all three are being hoarded.

a. One of them was **corn and grain**.

There's nothing wrong with storing corn or grain—the problem James points out is the fact that because they stored more than they could ever eat—James writes, "*your riches have rotted*" . . . literally, they've spoiled.

And the obvious implication here is that they refused to give any of it away. They would rather throw it away than share it.

b. **Another form of wealth was clothing.**

Notice what James writes next in *verse 2- your garments have become moth-eaten.*

This word for garments refers to the long, loose outer robe of James culture. These robes were often richly embroidered and decorated.^v

Garments were a form of currency in the Old and early New Testament days.

- Joseph, as prime minister of Egypt, gave his reconciled brothers changes of clothing (Genesis 45);
- Samson promised a new wardrobe for anyone who could solve his riddle (Judges 14);
- Naaman brought garments as gifts to the prophet Elisha (2 Kings 5);
- The Apostle Paul claimed that while serving the believers in Ephesus he had not

coveted any of their money or their clothing (Acts 20).^{vi}

This is another way of saying, “I did not covet your bank account or your portfolio?”

In James generation, people wore their bank account on their sleeves – it was out in the open.

But James writes, “***your garments are moth eaten.***” Which lets us know what happened here – the only clothing that could be moth eaten was clothing that had been stored over a period of time – damaged by the larva of moths.

Garments that had been moth eaten were practically good for nothing.

In fact, Job referred to his own body as a decaying, moth-eaten garment in ***Job 13:28***.

And James is describing someone who isn’t even attempting to battle the temptation. He’s referring to people who hoard their grain, unwilling to share it, and they add garment upon garment, unable to wear many of them at all. They can only store them away in bigger boxes; bigger garages; bigger attics; bigger rental units; bigger barns.

They can’t eat it and they can’t wear it, but they’ve got to have more of it!

These are outward indications of an inward dissatisfaction.

They are never satisfied!

- c. The third and final primary form of wealth was in ***gold and silver.***

James writes in ***verse 3, “Your gold and your silver have rusted.”***

Since unmixed gold and silver cannot rust, James is either referring to the currency of his day which was mixed with alloy, which did rust—I have some pieces of these kinds of coins that date back to the first century—you’d never know any of it had any gold or silver in them at all.

However, what James is probably referring to here, since future and final judgment—eschatological judgment—is the context here, in fact, you might notice the ***last phrase of verse 3 where James says that they have stored up their treasure in the last days.***

James uses what linguists call the prophetic perfect tense—that is, he speaks of something in the future with certainty, as if it’s happening in the present.^{vii}

And in the context of that future judgment your gold and silver, James implies, will be as worthless as rusted iron.^{viii}

So you’re hoarding stuff that rots, spoils, gets eaten by insects and becomes as worthless as old rusted-out junk.

In other words, enjoy it now because you can’t take it with you!

Live it up, because you won’t have it forever!

I came across an article some time ago with the headline, “Money in the Casket”. I thought this was great. The article told the story about a man who lived exactly the way James is describing. His chief end in life was to get as much money as he could. He not only loved money and everything it could buy, he hoarded it all for himself.

He wouldn’t let his wife spend any of it. In fact he made her promise him that when he died, he wanted her to have all of his money buried with him in the ground. It was his and he wanted to keep it all for himself. His wife dutifully, unbelievable, promised him she would. When he died he was enormously wealthy. At his funeral, attended by his wife and just a couple of friends, just before the casket was closed, his wife had a pall bearer put a large box on top of the casket before it was lowered into the ground. The wife’s close friend said to her, “You’re not foolish enough to keep your promise to him, are you?” She said, “But, I promised him I would.” Her friend protested all the more, “You mean to tell me that you kept that selfish demand of his—you actually put all that money in the casket with him?” The widow said, “I sure did . . . I wrote him a check.”^{ix}

Before we leave this first indictment from James, how can you tell the difference between saving and hoarding?

Let me quickly make several contrasts:

- What you are **saving** will be used—not may be used, but will be used eventually;
- What you are **hoarding** however, will more than likely *never be* used.
- What you are **saving** has a *legitimate biblical purpose* – such as, providing for your family’s needs – not greeds, by the way, but needs; or to use in the Lord’s work as He makes His will known to you; or you are saving to have resources available to help meet the needs of others.
- However, what you are **hoarding** will never be made available to others.
- What you are **saving** testifies to *good planning* and stewardship;

- What you are **hoarding** testifies secretly, to your *lack of trust* in God’s provision in the future.

So James delivers the first outward action demonstrating an inward attitude of materialism – and its hoarding.

The second sinful action is:

2. Defrauding

Look at *verse 4*. ***Behold, the pay of the laborers who mowed your fields, and which has been withheld by you, cries out against you; and the outcry of those who did the harvesting has reached the ears of the Lord of Sabaoth.***

This is pretty self-explanatory isn’t it? They’re getting rich by cheating others out of what’s due them.

James specifically refers to day laborers who were harvesting the large estates of the wealthy.

The term “laborers” refers to poor migrant workers who literally lived on the verge of starvation. He was a day laborer and in James day, his wages were small; it was impossible for him to save anything; and if the wage was withheld from him, even for a day, he and his family simply would not be able to eat.^x

They’ve mowed the rich man’s fields. The tense of the verb indicates the work has been finished and they have justly earned their pay.

But James writes, “***You’ve withheld their pay.***” The tense of this compound verb indicates that this isn’t a delay in paying them, but a complete default, on the basis of some kind of made up-technicality.

In other words, they will never get their money, and it is money they’ve earned.

These landlords are simply refusing to pay what they owe.

This is the same idea Paul refers to in ***Romans 13:8 where he says, “Owe no man anything.”*** This verse is often used as a proof text against everything from car loans to mortgages to building programs.

First of all, the Bible never condemns borrowing or lending or even the exacting of interest from those who can pay it.

When Paul wrote the words, “***Owe no man anything,***” the tense of the verb refers to someone who is constantly owing on a debt and refusing to pay what they owe, in fact, the previous verse—

verse 7—the immediate context is in reference to paying your taxes.

In other words, Paul is saying, “Stop owing the government your taxes—pay up. Stop owing what you should be paying.”

The language of Paul in Romans 13 is referring to someone who has a debt that they can pay on time, but they continually refuse to pay it.

Like these rich people in James chapter 5. They have enough to money to pay these day laborers, but they are refusing to pay up.

These migrant workers, by the way, will never get their paycheck. The rich owners are laughing to themselves and saying, “Your check is in the mail.”

James says, “The cry of these poor laborers has reached the ears of the ***Lord of Sabaoth***” literally, the Lord of hosts.

This is a subtle reminder to the believer perhaps in this assembly there were poor people who weren’t being paid for their work. James says, your cries have been heard by the Lord of hosts.

In other words, the materialist who robs people by refusing to pay what he owes them will be dealt with by a God who is big enough to do something about it.^{xi}

James condemned the materialist for hoarding and defrauding.

We’ll call this third outward expression of materialism,

3. Self-indulging

Notice *verse 5*. ***You have lived luxuriously on the earth and led a life of wanton pleasure; you have fattened your hearts in a day of slaughter.***

The words James uses refer to material gain for the purpose of luxuries heaped upon luxury.

Wanton pleasure is a word that refers to sexual lewdness and promiscuity. These people are using their wealth to gratify their own love of comfort and to satisfy their own lusts.^{xii}

During the days of James, even the religious world was bound up in luxury and drunkenness and revelry.

Dionysius, the son of Zeus was worshipped as the god of celebration; which was really a tongue in cheek word for the god of drunkenness and debauchery.

In fact, an entire religious system saturated the Greek and Roman world with its love for Dionysius.

Followers built the great temples to Dionysius where they carried out their orgies. In the very center of the temple located in Damascus, whose ruins can still be seen to this day, there is a decorated area in the center of the temple that includes a deep pit. The hole was built and beautifully decorated, ornately tiled over. But it was for nothing less than a place where the drunken worshippers of Dionysius could come from their feasting and revelry and literally throw up in the well. They considered that to be an offering to their god, and they would then return to indulge themselves all over again.]^{xiii}

The Palace of Nero in Rome still reveals to this day, in the middle of the main dining room, a well, used for the same thing by Nero and his guests where they could throw up and then go back for more.

The lives of the wealthy spared no expense to gratify whatever their desire or whim. And they seemed to be getting their fill.

And since the audience of James had been deported by the Roman Caesar and were now scattered throughout the empire, wondering if they were going to eat at all, wondering if they'd ever experience a pleasurable day again, it would be tempting for them to think that the Roman and Greek gods were the only gods providing any kind of satisfaction.

That's why, I believe, James reminds the believer that these self-centered, self-absorbed, self-promoting, self-indulging, unrepentant people might look like they are getting away with whatever they're doing, but they were only ***fattening themselves up for the slaughtering day of God's judgment.***

They're getting away with it now . . . but not later.

They are hoarding; they are defrauding; they are self-indulging, but don't be deceived, money may talk, but in the end, it will actually speak against them.

One final characteristic of these materialists simply described in one word,

4. Ruthlessness

Notice ***verse 6. You have condemned and put to death the righteous man; he does not resist you.***

James is using legal terminology. The wider meaning among the Jewish audience was the idea of murdering a man by depriving him of his living.

One rabbinical statement reads, "As one that slays his neighbor is he that takes away his living;" which could certainly bring about death by starvation or deprivation.^{xiv}

Because the innocent ones pictured here are poor, and the wealthy have the courts tied down and sewn up, the poor cannot defend themselves and they lose everything they have to the rich.

Here's what happens, in this context—modernized a bit. One of these poor guys works all day, several days in fact, to mow a wealthy landowner's field. But then the estate owner refuses to pay him his salary. So he calls up the courthouse, gets the paperwork and takes the rich guy to court. The court however is corrupt. The judge is this wealthy landowner's friend, and he gets a nice deposit of cash to help him handle things "properly." Any attorneys involved in the process get paid off as well and the jury is rigged.

So this poor man loses his case in court, but then the rich man, pretending to be insulted, sues the innocent man in return and wins everything.

Now the innocent man not only loses his back-pay, but he loses his pick-up truck, his house, his license to work, and all his tools. He's now destitute.

This is what New Testament scholars believe James is referring to here—what we could call judicial murder.^{xv}

The innocent man is personally abused, beaten down and ruined by a court, that instead of dispensing justice, is owned and controlled by the rich and the rich never lose.^{xvi}

But did you notice what actually happens in this case James is referring to? Notice at the last part of ***verse 6***, James says that ***the righteous man does not resist you.***

This can mean one of two things:

1. that the righteous man doesn't have the ability to show up in court. He doesn't have the time or the gas money to get downtown; he doesn't even have the ability to photocopy the paper to file his complaint . . . he has no weapons to use to fight back
2. or he refuses to fight back and chooses instead to be ruined and leave his vindication up to God.

We can't be sure, but that latter interpretation is most likely the one James had in mind, given the

use of the word righteous as a description of this innocent person.

So James brings this section to a close with a note of majestic pity—dignified sadness.^{xvii}

The wealthy have gotten their way . . . for now. They continue on their fast paced lives hoarding even more stuff; defrauding anybody they can to make another buck; indulging in whatever they desire and moving out of their way anyone who gets in their way even if it destroys innocent people's lives.

They will do whatever it takes to win. You say, "Stephen, those kinds of materialists don't exist like that anymore."

You didn't really say that, did you?

I clipped from a copy of Forbes magazine another article. I told you not long ago that they started showing up in my mail box for a couple of months before they stopped coming.

They've been such a great source of illustrations, I'm thinking of actually subscribing.

This article headlines with the statement, "So You Want to Be a Billionaire."

I couldn't help but stare at that title. Wanting to be a millionaire is nothing anymore . . . so you want to be a billionaire.

The article reads, "Becoming super-rich requires intense dedication to the Money Rules. These rules of conduct are based primarily on in-depth research with the super-rich, especially billionaires and people striving for billionaire status. The Money Rules are the mind-sets and behaviors more regularly applied by the super-rich that have enabled them to achieve such extreme financial success. Then again, these same rules of conduct can be used by almost anyone to significantly enhance his or her net worth."

In other words, these Money Rules need to become your way of life—if you want to succeed . . . if you want to get more. Keep in mind, a million dollars doesn't cut it or 500 million . . . keep these rules and you'll make it to the next level.

I read these rules, which we don't have time to read, but I thought I was reading James chapter 5, verses 1-6 played out in living color.

I'll give you just the first two rules, you'll get the picture.

Rule #1: Commit to extreme wealth. They explain: the super-rich have a clear sense that money is THE critical objective. They prioritize and concentrate on those activities with the highest

potential return and assign a lower priority to almost everything else.

[In other words, whatever doesn't make you money is considered a waste of time.]

Rule #2: Engage in enlightened self-interest. Not just self-interest, but enlightened self-interest. Oh my, what a contradiction of terms.

They explain: The super-rich never waver or allow themselves to be derailed by the chance for group happiness or requests for fairness. They regularly do the advance work necessary to create an advantage or exploit the weakness in an opponent.

If you're a professional (I discovered that's a code word in Forbes magazine for middle-class—and you don't want to be that) if you're a professional then you are looking to make everyone "happy" and to get a fair deal. But if you want to be super-rich, make sure you win.^{xviii}

I can almost hear James saying, you're pursuing a path that leads to judgment . . . you're just fattening up your hearts for the judgment of God.

Now don't misunderstand. Money is not the root of all evil—the love of money is, right? (*1 Timothy 6:10*)

One theologian commentator from the 1800's wrote, "There is no sin in being rich; where sin exists among the rich, it arises from the manner in which wealth is acquired, the spirit in which it tends to engender in the heart, and the way in which it is used."^{xix} That's where sin comes in.

Let me say it this way. I'm holding up a 100 dollar bill. I went to the bank to get it . . . had to take out a loan for it.

There's nothing sinful about this 100 dollar bill. There is absolutely no sin attached to this piece of paper bearing Benjamin Franklin's photograph—I'm used to George Washington.

- What's sinful about this 100 dollar bill is how my heart responds to it;
- If I really want more of it; I'd be so happy if I had two of them;
- The sin might be in how I got this one;
- Or how I'm going to spend it or waste it;
- The sin might be if my life and dreams are captivated by it;
- Or if I'm willing to share it. I'm not, so don't come up to me after the service.

Listen, the sin is not in this piece of paper. The potential for sin is in me.

This is just bait on a hook—the Enemy of your soul and mine would love to reel us in.

1. This piece of paper will not make you satisfied.

John D. Rockefeller was once asked, How much wealth is enough for you? He responded, “Just a little more.”^{xx}

The Psalmist David wrote, “If riches increase, do not set your heart upon them.” I would add, no matter what the Money Rules say.

This piece of paper will not bring you satisfaction.

By the way, those powerful men I mentioned earlier who met at the Edgewater Beach Hotel in 1923 . . . all of their lives ended tragically:

- the president of the largest independent steel company lived on borrowed money for the last 5 years of his life and died penniless;
- the president of the New York Stock Exchange was caught stealing and ended up in federal prison;
- that member of the President’s own cabinet was pardoned from prison so he could die at home;
- the most successful trader on Wall Street took his own life;
- as did the head of the world’s largest industrial monopoly;
- as did the president of the Bank of International Settlement.

If this piece of paper could talk it would say—you will not be satisfied by me!

2. Let me add another observation: a handful of these will not make you generous.

These landowners had it made . . . why cheat day laborers out of minimum wages! That was a drop in the bucket.

It’s a proven fact that the more people make the less they give away.

Prosperity will not automatically make you generous. But let me add a third observation:

3. Poverty will not automatically make you godly.

You can be a really greedy poor person.

4. Having a fistful of these will not give you security—now or later.

One more observation:

5. If you’ve lost something by injustice or mistreatment or unfairness, God knows about every loss.

God is aware of every act on the planet . . . nothing escapes His attention.

Chuck Swindoll told the funny story of something that happened to him when he visited the hospital one evening to see a lady from his church. As he approached the hospital entrance he spotted her husband standing over in the courtyard smoking a cigar. When the man caught sight of Swindoll walking toward him, he evidently didn’t want his pastor to see him smoking, so he stuck his hand, cigar and all into his pants pocket. Swindoll just smiled to himself and decided to go over and carry on a conversation . . . the man tried to act casual and respond . . . he fidgeted, twitched, turned red, smoke was coming out of his pocket . . . finally, Swindoll laughed and said, “Listen, why don’t you just go ahead and finish it?” The man said, “Finish what.” And he walked off in a cloud of smoke.

What a picture of the nature of man. Smoke, fire and heat—what? Where? What are you talking about.

The people described in James chapter 5 have the impression that there is no God who sees their actions.

Ruthless? Defrauding? Corrupt? Self-centered? Who? What? Where?

James informs us that God knows . . . and God will respond with final justice. He will right every wrong.

Ladies and Gentlemen . . . money talks . . . and God has been listening . . . all along.

(Prayer):

- Are you hoarding anything – clothing, food, money, stuff in general?
- Are you guilty of accumulating wealth only for your own interests – your own family – your own estate; your own retirement – your own plans – period.
- Is there any form of ungodliness in your use of money

- Are you withholding what someone is due?
- Are there excesses in your life? Are you imbalanced with investments; pleasures; possessions; entertainments?

The prophet Jeremiah recorded something that is still real and true today. ***“Thus says the Lord, “Let not a wise man boast of his wisdom, and let not the mighty man boast of his might, let not a rich***

man boast of his riches; but let him who boasts boast of this, that he understands and knows Me...” (Jeremiah 9:23-24)

There’s something to brag about—not how smart you are; not how strong you are; not how much money you make. Let this be your eternal boast—this is the believers everlasting joy that we know God through faith in Jesus Christ alone.

This manuscript is from a sermon preached on 04/17/2011 by Stephen Davey.

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