

Bondservant of Christ: Wealth and Poverty

Key Verses:

"But the brother of humble circumstances is to glory in his high position; and the rich man is to glory in his humiliation, because like the flowering grass he will pass away. For the sun rises with a scorching wind and withers the grass; and its flower falls off and the beauty of its appearance is destroyed; so too the rich man in the midst of his pursuits will fade away." James 1:9-11

"My brethren, do not hold your faith in our glorious Lord Jesus Christ with an attitude of personal favoritism. For if a man comes into your assembly with a gold ring dressed in fine clothes, and there also comes in a poor man in dirty clothes, and you pay special attention to the one who is wearing the fine clothes, and say, 'You sit here in a good place,' and you say to the poor man, 'You stand over there, or sit down by my footstool,' have you not made distinctions among yourselves, and become judges with evil motives? Listen, my brethren: did not God choose the poor of this world to be rich in faith and heirs of the kingdom which He promised to those who love Him? But you have dishonored the poor man. Is it not the rich who oppress you and personally drag you into court? Do they not blaspheme the fair name by which you have been called?" James 2:1-7

"Come now, you rich, weep and howl for your miseries which are coming upon you. Your riches have rotted, and your garments have become moth-eaten. Your gold and your silver have rusted; and their rust will be a witness against you and will consume your flesh like fire. It is in the last days that you have stored up your treasure! 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. You have lived luxuriously on the earth and led a life of wanton pleasure; you have fattened your hearts in a day of slaughter. You have condemned and put to death the righteous man; he does not resist you." James 5:1-6

Teaching Outlines:

- A. For the sun rises with a scorching wind and withers the grass (1:11a)
 - 1. And its flower falls off and the beauty of its appearance is destroyed (1:11b)
 - a) So too the rich man in the midst of his pursuits will fade away (1:11c)
 - 1) And the rich man is to glory in his humiliation (1:10a)
 - 2) Because like the flowering grass he will pass away (1:10b)
 - 2. But the brother of humble circumstances is to glory in his high position (1:9)
- B. My brethren, do not hold your faith in our glorious Lord Jesus Christ with an attitude of personal favoritism (2:1)
 - 1. Have you not made distinctions among yourselves and become judges with evil motives? (2:4)
 - a) For if a man comes into your assembly with a gold ring and dressed in fine clothes (2:2a)
 - 1) And you pay special attention to the one who is wearing the fine clothes (2:3a)
 - 2) And say, "you sit here in a good place" (2:3b)
 - b) And there also comes in a poor man in dirty clothes (2:2b)
 - 1) And you say to the poor man, "you stand over there, or sit down at my footstool" (2:3b)
 - 2. Listen, my beloved brethren: did not God choose the poor of this world (2:5a)
 - a) To be rich in faith and heirs of the kingdom (2:5b)
 - b) Which He promised to those who love Him (2:5c)

- c) But you have dishonored the poor man (2:6a)
- 3. Is it not the rich who oppress you and personally drag you into court? (2:6b)
 - a) Do they not blaspheme the fair name by which you have been called? (2:7)
- C. Come now, you rich, weep and howl for your miseries which are coming upon you (5:1)
 - 1. Your riches have rotted, and your garments have become moth-eaten (5:2)
 - 2. Your gold and your silver have rusted (5:3a)
 - a) And their rust will be a witness against you (5:3b)
 - b) And will consume your flesh like fire (5:3c)
 - 3. It is in the last days that you have stored up your treasure! (5:3d)
 - a) Behold, the pay of the laborers who mowed your fields, and which have been withheld by you, cries out against you (5:4a)
 - b) And the outcry of those who did the harvesting has reached the ears of the Lord of Sabaoth (5:4b)
 - 4. You have lived luxuriously on the earth and led a life of wanton pleasure (5:5a)
 - a) You have fattened your hearts in a day of slaughter (5:5b)
 - b) You have condemned and put to death the righteous man; he does not resist you (5:6)

Introduction

The epistle of James offers challenges for interpretation and application. James made several strong, dogmatic statements that can be difficult to make sense of, especially in our modern culture. That is why it is essential that this epistle be studied within a correct context, both historical and theological, so that we can correctly interpret and apply his teaching. I have offered what I believe to be the historical context and motivation for the epistle in previous sections and I encourage you to read them to get an understanding of where I come from. That context will influence how I interpret this next theme from the epistle regarding wealth and poverty.

The epistle of James is a part of the canon of the New Testament written after the resurrection of Jesus Christ. James wrote the epistle specifically to Jewish believers, but it can, and should, be applied to the Church in general. There have been questions, controversies and disagreements surrounding the epistle throughout history, including criticism that it should not be included in the New Testament canon. Martin Luther stated that James “mangles the Scriptures and opposes Paul and all Scripture.” Luther went so far as to argue that the epistle should not be included in the New Testament. However, John Calvin disagreed with Luther and included the entirety of the epistle of James in the canon. Throughout history there have been many who support the inclusion of James in the New Testament canon. The epistle of James is important for our understanding of the first century Church, of what this leader of the early Church viewed as being the correct way to live as a follower of Christ and does have application for us today. It is part of the New Testament and should be studied, interpreted and applied. That includes what James had to say about wealth and poverty, which is the theme we study next.

How James communicated

James introduced the theme of wealth and poverty in 1:9-11. He had just given a brief introduction to the theme of wisdom (1:5-8) that concluded with the statement about the “double-minded man.” You

can read more about this in the sections on humility and wisdom. Briefly, the Greek construction can literally be translated “double breather” and refers to someone who takes in more than they need and who offers up useless prayers. So, it is interesting that on the heels of that statement he goes into a brief speech on wealth and poverty, beginning with, *“But the brother of humble circumstances is to glory in his high position; and the rich man is to glory in his humiliation.”* (1:9-10a) I present this study of James arranged thematically as presented in the epistle because I believe it is simpler to grasp and understand James’ overall teaching rather than going through the book verse by verse. Going verse by verse would necessitate jumping from theme to theme to understand each of his brief speeches, so I decided to present the entire study thematically to avoid jumping around. However, though I divided up my teaching based on themes, that is not the way James communicated in his letter to the early believers. He went with more of a stream of thought manner of communication which is similar in format to the wisdom literature that influenced him. He communicated with brief speeches on a theme or topic, which may look unstructured to us, but his thoughts on any of them were complete. James knew what he wanted to say on several topics that were based on what he learned during the Jerusalem Council and were the hot button issues facing the believing community. He addressed those issues in the format of wisdom literature for effect. That is why the epistle reads in an almost chaotic manner, jumping from one thought to another, such as here where he jumps from comments on wisdom to a few on wealth and poverty.

James is the only author in the New Testament to use this term “double-minded.” (1:8) As he wrote this statement what seemed to come to his mind, especially in the context of the literal meaning of someone taking in more than they need, was a wealthy person who has taken in more resources than needed. But he flips his thought around by first addressing *“the brother of humble circumstances.”* This makes sense because he has also just given a brief speech on enduring trials (1:2-4) and then takes up facing trials again in verse 11 on the heels of this brief section. Probably, one of the trials being faced by the scattered believers was not having money and struggling to find work. As we study through the themes of the book, keeping in mind his intention to encourage unity among the Jewish believers scattered beyond Judea, we will see more divisions into the haves and the have nots. This is not in total referring to those who have wealth and those who do not, but also those who have wisdom and those who do not, those who have endurance and those who do not, those who have humility and those who do not, etc. He consistently makes those distinctions to reinforce his teaching. In 1:9-10 James uses the have/have not division with an added contrast, the humble being exalted and the exalted (wealthy) being humbled.

Some wisdom offered by James

In this brief speech James offered a bit of his own wisdom in 1:11. *“For the sun rises with a scorching wind and withers the grass; and its flower falls off and the beauty of its appearance is destroyed.”* Here is the main point James wanted to make in 1:9-11. The wisdom literature that influenced James offered advice on what it means to live a good life. This genre addressed philosophical problems with what may be termed common sense. Wisdom literature used allegory, metaphor, poetry and stories to get the reader to view their circumstances from a different perspective, or to teach a moral lesson. That is what James did in 1:11. Often when someone is in need, they look at the one with wealth and want what they have. Instead of facing the trial with endurance, the sufferer looks for a way out. The same is true for one enduring poverty. What James encourages the reader to do is to look at wealth another way, as grass being withered or a flower losing its beauty. And in case the reader missed his point, right away he makes it apparent, *“so too the rich man in the midst of his pursuits will fade away.”* (1:11c) James may have been reflecting on Proverbs 23:4-5, *“Do not weary yourself to gain wealth, cease from your consideration of it. When you set your eyes on it, it is gone. For wealth*

certainly makes itself wings like an eagle that flies toward the heavens.” Wealth is fleeting and James wanted those in “humble circumstances” to comprehend that reality.

James began these thoughts on the fleeting nature of wealth with the statement, *“But the brother of humble circumstances is to glory in his high position.”* (1:9) What wisdom is James offering here? He addressed “the brother of humble circumstances.” The noun ἀδελφός is often translated “brother” and can also mean “one of the same nation or nature; one of equal rank and dignity.” This is someone who shares a common origin or perspective of “humble circumstances.” James used the Greek ταπεινός, which describes someone who is “lowly, downcast, timid or poor.” He was describing someone who shared common origins with the unproved, unpowerful, unintelligent, unfamous, unimportant people of low status in the world.

James explained that these individuals were *“to glory in his high position”* which is in contradiction to being of low status. The Greek noun ὕψος means “height, elevation, high position” and the verb καυχάομαι means “to boast or brag about.” It was as if James told the lowly and poor to “brag about their out of this world-ness” or their “outta-sightness.” What is James talking about? Recall that James was also influenced by the teachings of Jesus, especially the Sermon on the Mount. Jesus began that sermon with the statement, *“Blessed are the poor in spirit, for theirs is the kingdom of heaven.”* (Matthew 5:3) The Greek word Jesus used is the adjective πτωχός which describes a person who is poor, destitute, reduced to begging, despised and miserable. What is interesting in this connection is that James used the same adjective four times in James 2:1-7, which is the next short speech where James further elucidates his teaching on wealth and poverty. James had Jesus’ sermon in mind when he penned these words to the lowly and poor, reminding them to boast about their high position because Jesus Himself taught that the poor, the destitute, the beggars have the kingdom of heaven awaiting them. Therefore, do not be so focused on the fleeting riches of the wealthy but focus on the kingdom of heaven which will not wither like the grass or fade like the flower.

Favoring the Wealthy

It is here in this brief speech that James connects his instructions on wealth and poverty with Jesus’ opening statement of the Sermon on the Mount. Jesus began the sermon, *“Blessed are the poor in spirit, for theirs is the kingdom of heaven.”* (Matthew 5:3) The “poor in spirit” that Jesus referenced are described by the Greek adjective πτωχός depicting a person who is poor, destitute, reduced to begging. James used that same adjective four times in 2:1-7. The gospel of Matthew had not been written when James wrote this epistle, so he did not use the written gospel as a source for πτωχός. However, someone had to have written down what Jesus taught that day on the mount and preserved it since Jesus had already been crucified, resurrected and ascended by the time James wrote this epistle. The sermon probably had been copied and passed around the believing community. As leader of the Jerusalem church, and being the half-brother of Jesus, James obviously knew of the sermon, had probably seen copies of what was recorded, and was familiar with the content of the sermon. It was one of the first words spoken by Jesus at the beginning of the sermon so it would have stuck out, *“Blessed are the poor in spirit.”* Knowing this context and connection will assist with our understanding of James’ point in this brief speech.

He begins by identifying his audience with “my brethren.” This is the same noun ἀδελφός used in 1:9 and he used it here to describe “someone of the same nation,” that being the Jew. To further clarify he adds *“do not hold your faith in our glorious Lord Jesus Christ.”* He did not address just any Jew, but Jews who believed in Jesus Christ as the Messiah. James instructed them *“do not hold your faith... with an attitude of personal favoritism.”* The Greek verb ἔχω translated “hold” in the imperative mood meaning it is a command. In the Greek this verb does not mean to simply have

possession of something but more aptly defines identity. It has more to do with the internal quality or substance of a person. The insertion of the particle μη as a negating conjunction bluntly renders invalid the type of faith identified with “an attitude of personal favoritism.” James had just identified “pure and undefiled religion” in 1:27 as caring for orphans and widows, as well as remaining “unstained by the world.” Obviously, orphans and widows could be included among the πτωχός of the world, and if someone holds their faith with an attitude of personal favoritism they will not be looking out for orphans and widows, categorizing their faith as impure and defiled, or invalid. The Greek word translated “personal favoritism” is the verb προσωποληψιας which means “to take on face value” or, forming an opinion of someone based solely on what you see. James illustrates this attitude with a practical analogy.

“For if a man comes into your assembly with a gold ring dressed in fine clothes, and there also comes in a poor man in dirty clothes, and you pay special attention to the one who is wearing the fine clothes, and say, ‘You sit here in a good place,’ and you say to the poor man, ‘You stand over there, or sit down by my footstool,’ have you not made distinctions among yourselves, and become judges with evil motives?” (James 2:2-4) James described a distinction between two types of people to warn against making distinctions, *“have you not made distinctions among yourselves, and become judges with evil motives?”* James used the verb διεκριθητε, translated “made distinctions” which is a form of the verb διακρινω and means “do divide or be divided; to waver or be uncertain; to overly worry.” He previously used διακρινω in 1:6 to describe an individual who doubts and does not pray in faith, and who should not expect to receive anything from the Lord. In 2:4 James used the verb to describe more of an atmosphere created by personal favoritism, an atmosphere that is divided, wavering, uncertain. It is an atmosphere in which those who should be cared for are pushed aside and discarded. Then he adds an interesting depiction of those showing favoritism, *“and become judges with evil motives?”* (2:4b)

James began that depiction with the verb γινομαι meaning “to begin to be” or “to come into existence.” It is distinct from another verb εχω that means “to be” in the sense of mere existence. The verb γινομαι has more of a sense of coming into being to become something, emphasizing that James’ audience is meant to understand that their favoritism and making distinctions was bringing about a new state of being or condition. And that which was being brought into existence were *“judges with evil motives.”* James also used the verb κρινω, meaning “to judge” in 5:9 which we looked at in our study of the theme of endurance. In that context, James instructed the believers not to complain about one another so that they would not be judged. Here, in 2:4, James is asking if the believers are making themselves into judges. The verb κρινω emphasizes the entire process of judging with attention to the one judging being one with the ability to see differences and to use that ability to express an opinion and accurate assessment. A good judge can review the facts and differentiate the guilty from the innocent. However, James asked if the believers showing favoritism were becoming *“judges with evil motives.”* The Greek word translated “motives” more accurately means “to ponder, to consider, to contemplate.” The adjective James used is πονηρων which translates “evil, wicked, bad” but carries with it the idea of “someone with a negative moral quality opposed to God” (Mounce Online Dictionary). James warned his audience that continuing to create distinctions and favoritism would bring about judges who contemplate with a negative moral quality that is opposed to God. This is why James used the imperative mood in 2:1 to authoritatively tell his audience to dispense with personal favoritism. The Jewish believers were creating an atmosphere within their community of division and judgmentalism that was not appropriate nor intended for followers of Jesus Christ. Let us examine how James uses his have/have not analogy to reveal this.

First, the wealthy man is described with a word that only James uses in the New Testament, the adjective χρυσοδακτυλιος, and it is challenging to translate. According to Mounce's Online Dictionary the word means "having rings of gold on the fingers." James also describes this person as wearing fine clothing, and the language James uses would literally be translated "bright, radiant, declarative clothing." This same adjective was used to describe the robe that Herod put on Jesus to mock Him before sending Him to Pilate. (Luke 23:11) Someone wearing such clothing wants to make a statement, not about fashion, but about themselves. They want to be viewed as important, wealthy, powerful. We would call it "showing off." Apparently, the Jewish believers gave them with preferential treatment simply because they looked the part of an important person.

Second, the poor man is described as someone wearing shabby or dirty clothing. This is one of the uses of the adjective πτωχός, meaning "poor, destitute, reduced to begging," in reference to Jesus' use of the same adjective in the Sermon on the Mount, the "poor in spirit." James explained that the ones his audience had been directing to sit next to the footstools are the ones Jesus described as "blessed" and who possess the kingdom of heaven. To make the connection to Jesus' teaching clearer, he asked his audience the question, "*did not God choose the poor of this world to be rich in faith and heirs of the kingdom which He promised to those who love Him?*" (2:5) It is almost as if James is asking, "Is this not what our Lord Jesus Christ taught regarding the πτωχός?" James then connects the description of "judges with evil motives" to how the poor were actually being treated, and it is startling to consider.

Treatment of the Poor

James asked his audience a rhetorical question regarding their treatment of the poor in 2:5. He answered that rhetorical question in 2:6a, "*But you have dishonored the poor man.*" It is important not to gloss over this short phrase because the translation of the verb ἀτιμάζω does not convey the full picture of what was going on. The verb ἀτιμάζω means "to dishonor, to disgrace, to disrespect, to abuse, to treat shamefully." In our modern society we tend to get upset when we feel as though someone has "disrespected" us. Being disrespected can be doled out in various ways, and this does cause reactions that end up in arguments, broken relationships, even violence. Obviously, this is not the way to behave but we all know it happens. There are occurrences of legitimate disrespect, and it has been so for centuries without improvement up to modern times. But on the other hand, our modern culture has produced a lot of hypersensitive people with fragile sensibilities. We understand what it means to be disrespected because we see it so often today and can grasp what James was addressing. Getting back to our context.

There seemed to be a serious problem with the level of disrespect being directed at the poor. For better understanding, consider another use of ἀτιμάζω by Jesus in the parable of the vine-growers. I will let you read the complete parable to get the context while I focus on the verse where the verb is used. Luke 20:11 states, "*And he proceeded to send another slave; and they beat him also and treated him shamefully and sent him away empty-handed.*" The verb is translated "treated shamefully" here and includes being physically beaten. Is this how James' audience had been treating the poor? Is this why he asked if they were becoming judges with evil motives? Recall the literal translation of that depiction. James described a person who considered others with evil or wicked contemplations with a "negative moral quality opposed to God." Understanding this also helps understand his next question, "*Is it not the rich who oppress you and personally drag you into court?*" (2:6b) James used two verbs that describe how the "showoff" they give preferential treatment to has treated them. The verse could literally read, "Is it not the wealthy who overpower you and physically drag you into court?" Could this be how James' audience had been treating the poor? Did they overpower them and drag them away? By referring to being pulled into court, is this why James

asked if they were now making themselves into judges? This all makes more sense when we consider that they had evil and wicked contemplations toward the poor, that he referred to them as judges, and that the atmosphere they were creating was in essence opposed to God. We can understand why James commanded them to stop their behavior.

James used the have/have not distinction along with his penchant for dispensing wisdom to put the reader of his epistle into the position of the poor by referencing how they have been treated by the wealthy showoffs in their midst. He wanted to create a visceral conviction in his readers that what they were doing to the poor was simply wrong and had to stop immediately. James added one more question to close out this brief speech. *“Do they not blaspheme the fair name by which you have been called?”* (2:7) James added insult to injury. What was the injury? The way they had been treated by the wealthy and the way they had treated the poor. What was the insult? Blasphemy! If a first century Jew understood anything, they understood the verb βλασφημέω. This translates “to defame, to slander” and “to speak of God or divine things in terms of impious reverence.” (Mounce Online Dictionary) Jesus Christ, their Savior, had been accused of blasphemy and executed for it. This is the only time James uses this verb, and it is significant. He used it to make a point. The wealthy, who had been shown preferential treatment and who also physically overpower and drag them into court, are blasphemers. It is interesting how James pointed out the one being blasphemed.

The verb James used was ἐπικαλέω which is a combination of the preposition ἐπὶ, meaning “on or upon,” and the verb καλέω, meaning “to call.” It can be translated “to call upon, to appeal to.” The tense of the verb in 2:7 is aorist which indicates the fact of the action without regard to when it took place, and the voice is passive, indicating that the subject receives the action rather than performing it. The fact that this verb is in the passive voice also carries the meaning of connecting a name as in getting a surname or hereditary name. The One blasphemed by the wealthy is the very One who called believers and attached His name to them. When James wrote his epistle the book of Acts had not yet been written. However, the book of Acts documents the historical timeline of the very early church. We know that Acts 11:26 was the first use of the term χριστιανούς in reference to believers in Antioch. This naming occurred before the Jerusalem council which was before James wrote his epistle. So, the name of χριστιανούς was known and had spread by the time James’ audience read his letter. They were “Christians,” followers of Jesus Christ. James explained that just as the wealthy blasphemed Christ, they had also blasphemed Christ. They mistreated the poor just as the wealthy mistreated them. In the eyes of the wealthy, they were included among the poor. How they treated the poor was no different in how they had been treated by the wealthy. Jesus called “the poor in spirit” blessed and stated that they possessed the kingdom of heaven. These “blessed” were the very ones being mistreated by the ones, James’ audience, who had been given the name of Christian, who had decided to “follow Christ.” The way they were behaving toward the poor was blasphemous. How could they blatantly mistreat someone who Jesus Himself described as blessed. Yet, this is what was taking place among the early Christian community and James addressed it directly and with wisdom.

The Fate of the Wealthy

James turns his attention on the wealthy with a brief lament documented in 5:1-6. He had just addressed arrogance in 4:13-17, which we studied in the section on humility, and finished off that paragraph with the statement, *“Therefore, to one who knows the right thing to do and does not do it, to him it is sin.”* (4:17) This verse makes more sense when taken in the context of both paragraphs and the fact that he was addressing the arrogance of those who plan without any thought given to God, and then transitioning to the behavior of the wealthy. James did not quote from the letters of Paul but there is a verse from 1st Timothy that applies here. It is a verse that is often misquoted. *“For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from*

the faith and pierced themselves with many griefs.” Money in and of itself is not evil. It is the love of money that is the problem. And that is a point that I want to emphasize as we look at James’ brief speech on wealth and the behavior of those who possess it. The emphasis to be taken from this is how one uses their wealth, either for self-serving purposes or to serve others. Jesus made statements regarding wealth in the Sermon on the Mount, which did influence James and what he wrote in this epistle. For example: *“Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; for where your treasure is, there your heart will be also.”* (Matthew 6:19-21) *“No one can serve two masters; for either he will hate the one and love the other, or he will be devoted to one and despise the other. You cannot serve God and wealth.”* In his own words, this is what James is getting at in 5:1-6, that the love of wealth, and the arrogance of its accumulation, is not a good thing and will lead to unpleasant results.

Luke 6:20-26 is an account of the Beatitudes from the Sermon on the Mount, and in this Jesus made a statement which is reflected in James’ warning to the wealthy. Luke recorded Jesus’ teaching in this way, *“But woe to you who are rich, for you are receiving your comfort in full. Woe to you who are well fed now, for you shall be hungry. Woe to you who laugh now, for you shall mourn and weep.”* (6:24-25) Jesus issued a warning to those who are wealthy, well fed and filled with laughter. James stated it this way, *“Come now, you rich, weep and howl for your miseries which are coming upon you.”* (5:1) It is important to understand the designation “rich” in 5:1. James used the adjective πλούσιος meaning “rich person, one abounding in wealth.” It is the same adjective Jesus used in Luke 6:24 pronouncing woe on the rich and which He also used in the parable of the rich man in Luke 12:16-21. The parable is about a rich man who hoards his wealth for himself without any forethought of the unpredictability or fragility of life. James had just made a similar warning in 4:13-17 to the one who makes plans to go somewhere and *“engage in business and make a profit.”* These individuals are in the business of accumulating wealth solely for their own comfort, security and benefit. Jesus ended His parable with, *“So is the man who stores up treasure for himself and is not rich toward God.”* (Luke 12:21) James explained, *“you ought to say, ‘If the Lord wills, we will live and do this or that. But as it is, you boast in hour arrogance; all such boasting is evil.”* (4:15-16) These “rich” individuals are working to accumulate wealth because they love money. It is important that we understand the full context of the Biblical teaching and warning regarding money and wealth. Just because someone is wealthy does not mean they are evil. However, someone focused on the accumulation of wealth with the intent to hoard it for themselves should take these warnings seriously because, as Paul stated, it is the love of wealth that leads to all sorts of evil.

Wealth and the Follower of Christ

In America, we live in a society obsessed with wealth. Those who don’t have it want it. Those who do have it want to hold on to it. Those who don’t have it want to blame the ills of society on the greediness of the wealthy. The wealthy want to blame it on the laziness or lack of ability of the poor. We see and hear reports of who is the wealthiest person in America and/or the world. We read the growing list of billionaires and there will be media reports when a businessperson, entertainer or athlete makes it into that exclusive club. We see news reports of the growing salaries and bonuses of leaders in business and the separation of that from the pay of the frontline workers who do the day-to-day work of those businesses. We see reports of the growing contracts and endorsement pay for athletes, both professional and collegiate. Anyone can do an online search to find the net worth of a celebrity. And if any of us were completely honest, we would like to be wealthier than we are. We seek ways to get rich quickly. Based on a study conducted by Yahoo! Finance, Americans spent \$17

billion on the lottery in 2023 for an average of \$50.19 per person. However, children do not play the lottery. According to Investopedia, U.S. adults spent \$370 per person on the lottery in 2021. This is an average of just over \$7 per week. Over a 20-year period that would be around \$7280 spent on lottery tickets. If you took that \$7 each week and invested it annually for 20 years at a 7% return you would have \$15,667 in 20 years. Investopedia also stated that you have better odds of getting struck by lightning than you do of winning the jackpot. But the enticement to attain wealth quickly is real. Living paycheck to paycheck is stressful. Frankly, many of us are not able to invest much because we need to buy groceries or pay the electric bill. Not knowing if you can cover basic expenses until that next paycheck is not enjoyable. Any of us who are in that predicament would leave it behind if we could. As the cost of living keeps going higher and higher, the stress of living in that way continues to rise. It is difficult to not focus on attaining money and wealth.

This brings us to the dilemma of the follower of Christ regarding money and wealth. According to Jesus it is the poor who are blessed, not the wealthy. We will see in the coming verses what James had to say about wealth. Jesus clearly taught us not to worry about tomorrow because He would provide for our needs, for food, shelter and clothing. (Luke 12:22-32) Paul taught us, *"And my God will supply all your needs according to His riches in glory in Christ Jesus."* (Philippians 4:19) Jesus had more to say about money and wealth:

"No one can serve two masters; for either he will hate the one and love the other, or he will be devoted to one and despise the other. You cannot serve God and wealth." (Matthew 6:24)

"And Jesus said to His disciples, 'Truly I say to you, it is hard for a rich man to enter the kingdom of heaven. Again, I say to you, it is easier for a camel to go through the eye of a needle, than for a rich man to enter the kingdom of God.'" (Matthew 19:23-24)

"Then He said to them, 'Beware, and be on your guard against every form of greed; for not even when one has an abundance does his life consist of his possessions.'" (Luke 12:15)

"Sell your possessions and give to charity; make yourselves money belts which do not wear out, an unfailing treasure in heaven, where no thief comes near, nor moth destroys. For where your treasure is, there your heart will be also." (Luke 12:33-34)

What is the follower of Christ to do with verses such as these? Are we to give away all our possessions? Are we to quit our jobs and trust that God will provide our daily needs? Should we stop investing in stocks and instead give that money to the needy? Jesus promised to provide our needs in terms of food, shelter and clothing. But what about car and health insurance? What about gas for our vehicles? How do we cover unexpected costs such as when a vehicle breaks down, gets a flat tire, or if we need to travel due to a family emergency? Should we have pets? They cost money. We must purchase their food and take them to the veterinarian when necessary. Are things such as these to be regarded as needs today? Here is what I am getting to. Should the follower of Christ choose to be poor, perhaps not destitute, but in the category of lower income status? Should we use our income to cover only our most basic needs, and give the rest away?

This is a matter that I believe followers of Christ should wrestle with today in America. It is true. You cannot serve both God and wealth. Why? Consider the Great Commandment in Matthew 22:37-38, *"You shall love the Lord your God with all your heart, and with all your soul, and with all your mind. This is the great and foremost commandment."* If we are pursuing wealth, we are not pursuing God. Jesus' instruction was to love God with all your heart, soul and mind. The Greek word Matthew used is ὅλη which means "all, whole, entire, throughout." It refers to the completeness of a set or the functional unity of a set. We are to love God with our entire being, heart, soul and mind. Consider

the instruction to love God with all your mind. The word translated mind in Matthew 22:37 is διάνοια which is a combination of the preposition δια meaning “through” or “by means of” and the verb νοεω meaning to perceive, to comprehend or to attain through abstract thought. Our word in Matthew 22:37 is more aptly understood in terms of contemplating, being mindful of or having a continued state of mind. This is not to be understood and applied as having a daily devotional for 10 minutes before you go about your day pursuing business, leisure, hobbies, raising children, eating, sleeping, and all else that we fill our time with and focus our minds on. This is a continuous state of mind that is filled with a loving devotion, even dependence, upon God.

Jesus stated that the poor are blessed in the Sermon on the Mount. The poor look to God, depend on God, pray to God, wait upon God, all the time. They are not contemplating their next investment opportunity, their next business deal, or how they will increase their wealth. They are not seeking their next “charitable opportunity” to get a deduction on their taxes. In a visceral way, every day, they are contemplating God’s promises to provide their next grocery bill, their next electric payment, their next unexpected expense. The poor literally view life from the perspective of a servant to a master, awaiting direction and provision. Go back to Jesus’ statement in Matthew 6:24, “*No one can serve two masters.*” The word translated “serve” is the verb δουλευω meaning “to be a slave, to be a servant, to be in slavery or subjection.” This is not simply a matter of preferring one over the other, but to be in servitude or subjection to another. We began this study in James by considering the meaning of the term δουλος, to be a bondservant, and here we are back to this same terminology, to be in bond service to God. You cannot be in servitude or subjection to both God and wealth. You cannot be a bondservant of Christ and a bondservant of wealth. It simply does not work. You are either a servant of God, or you are a servant of wealth.

Indictment Against the Lovers of Wealth

“*Come now, you rich, weep and howl for your miseries which are coming upon you.*” (5:1) James told those who hoard their wealth, who are in love with money, to shed tears and cry aloud for the miseries they will encounter. This is an interesting and telling statement to consider more in depth, especially for the lover of wealth. James used a form of the noun ταλαιπωρία, translated “miseries,” which is only used one other time in the New Testament by Paul in Romans 3:16. In both uses the noun refers to a state of endured misery. It is a combination of the adjective ταλας, meaning “suffering,” and the verb πορευω, meaning “to travel, to go on a journey, or to proceed in a manner of life.” We would use this terminology to refer to someone who is having a rough time. James used the verb ταλαιπωρέω in 4:9 and is the only use of the word in the New Testament, meaning “to endure long term misery or severe hardship.” This gives us a better understanding of what James was saying to the lovers of wealth, and why they needed to “weep and howl.” What miseries are coming upon these lovers of wealth?

James pronounced harsh descriptions of the miseries. “*Your riches have rotted, and your garments have become moth-eaten. Your gold and silver have rusted; and their rust will be a witness against you and will consume your flesh like fire.*” (5:2-3)

First, your riches, or wealth, have rotted. James used the verb σέσηπεν which can be translated as “rotted” or “corrupted.” What is interesting about this verb is its tense, voice and mood. It is in the 2nd perfect which indicates a present-tense action that has been completed but has effects now. Its voice is active indicating that the action is performed by the subject and the mood is indicative describing a situation that is rather than to one that might be. In other words, “your wealth has rotted of its own accord and is rotten.” One can think of grain that has been stored in a barn. The owner goes in to get the grain to take it to market and it is all rotten and useless. What is the significance of this verb?

James told the owner of the wealth that the riches they stored up with the intention of easing the burdens of life would be rotten and useless when most needed. The wealthy may be able to depend on their riches to avoid the challenges of life faced by the poor, but it will do them no good on the day of judgment, thus offering a better understanding of Jesus' statement that it is the poor who are the truly blessed. James went on to say more about the riches of the lovers of wealth.

Second, the garments that the wealthy wear to show off their riches "have become moth-eaten." The verb γεγονεν, translated "become," is in the same tense, voice and mood as σέσηπεν (rotted). James told the wealthy that the nice clothing they wear are, indeed, already moth-eaten and are useless.

Third, the gold and silver of the wealthy are rusted. The verb καίεται is in the same tense, voice and mood as "rotted" and "become." This verb describes metal that has become entirely contaminated and corroded with rust. The gold and silver don't simply have rust on them, but it had permeated the metal entirely. Pure gold and silver do not oxidize, so the contamination must be removed by extreme heat to separate the dross. James is getting to a point that the lover of wealth needs to take seriously. Wealth may be nice to have in this world, but it only goes so far. And if you are storing up wealth for this world, it will not go far enough.

James followed with an interesting statement, that *"their rust will be a witness against you."* He used the noun ῥος translated "rust" and previously used the same noun in 3:8 referring to a tongue that no one can tame, describing it as *"a restless evil and full of deadly poison."* The noun ῥος is translated "poison" in 3:8. A tongue contaminated with ῥος is untamed, or as James referred to it in 1:26, "unbridled." The connection here is interesting. The unbridled and untamed tongue is indicative of a person who *"thinks himself to be religious... but deceives his own heart, this man's religion is worthless."* (1:26) Throughout his epistle, James addressed authentic faith and what that would look like in various situations. The ῥος that betrays the untamed tongue of the one deceived as to their religion is the same that betrays the uselessness of the one depending on wealth to validate their religion. They are just as deceived as the one with the unbridled tongue. It is also interesting that James used moths and rust in his warning because it reflects what Jesus stated in the Sermon on the Mount about storing up wealth on earth. *"Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in and steal; for where your treasure is, there your heart will be also."* (Matthew 6:19-21) James told the hoarders of wealth that their own clothing, gold and silver would be a witness against them in the sense that they had only stored up treasure on earth, not in heaven, and their hearts were set on accumulating wealth here in this life, to be used for themselves. They loved wealth only for what it would do for them here in this world, and it was attained for their use. The true motives beneath their efforts to attain wealth will be revealed, just as Paul also explained in 1 Corinthians 3:12-13. *"Now if any man builds on the foundation with gold, silver, precious stones, wood, hay, straw, each man's work will become evident; for the day will show it because it is to be revealed by fire, and the fire itself will test the quality of each man's work."* Do you see what James is getting at? If you are a lover of wealth, of temporary, worldly wealth, you need to see this! The very wealth that you love to accumulate testifies to an inauthentic "religion" that will be useless when the day of judgment comes. And where do we get the idea of judgment? Continue reading.

James attached two very revealing statements to his depiction of temporary wealth. He stated that the rust, the ῥος, of the gold and silver will not only be a witness against the owners of the wealth, but *"will consume your flesh like fire. It is in the last days that you have stored up your treasure!"* When gold and silver are tainted by rust the impurity can only be removed by intense heat which separates the dross from the metal. The integrity of the gold and silver will hold, and the pure metal will remain.

However, for the lover and hoarder of earthly wealth, there is no integrity to their faith so when the heat is applied, faith will not remain. The *ioç* that revealed the useless religion of the one with the unbridled tongue and that corroded the gold and silver of the wealthy, will also be revealed in the one who trusts in wealth and accumulates treasure on earth. That *ioç* will be on their soul and will *“consume your flesh like fire.”*

James then added a statement that makes judgment clearer, *“It is in the last days that you have stored up your treasure!”* He used a form of the verb *θησαυρίζω*, which means “to store up, to collect, to amass or accrue.” It is the same verb Jesus used in Matthew 6:19-20 where He warned against only storing up treasure on earth. Only James did not say they have simply stored up treasures on earth, but have stored them for *εσχαταις ημεραις*, which is translated “to the last days.” The gospel of John recorded Jesus having used the phrase “last days” in John 6:39-40, *“This is the will of Him who sent Me, that of all that He has given Me I lose nothing but raise it up on the last day. For this is the will of My Father, that everyone who beholds the Son and believes in Him will have eternal life, and I Myself will raise him up on the last day.”* James was telling the wealthy that they had stored up treasure for the day of judgment and that it would turn out to be a witness against them. Instead of saving them, it would condemn them. Storing up wealth on earth is not a good plan nor will it benefit anyone in the final days of judgment. James added several more lines of indictment against the lovers of wealth.

The lovers of wealth held back wages earned by others to enrich themselves (5:4a) and the cries of those they cheated reached the ears of the Lord. (5:4b)

The lovers of wealth lived in luxury and self-indulgence (5:5a) and used their wealth only to nourish their personal wants and desires. (5:5b)

The lovers of wealth deliberately lied about and sought to destroy others who did nothing wrong nor ever committed any wrong against them. (5:6)

In 21st century America, the cost of living is challenging for many. Housing, food, utilities, transportation, and other necessities continue to escalate in cost. To live in the manner taught by James, Jesus and others in the New Testament regarding wealth and its use is not always a simple matter of “trust and obey.” If you are a follower of Christ and have a family to support or other responsibilities requiring your financial support, paying the bills is a constant matter of concern and even worry. You want to live for Christ and serve Him but spend most of your waking hours at work and have little time for much else. You may attend church services seeking encouragement or direction to navigate daily life as a low-income or middle-income wage earner. You’ll more than likely get a sermon or homily that focuses on being successful, being a good person, working well with others, being a good parent or spouse, and so on. Very rarely, if ever, will you get an inductive study on the book of James. You will take that teaching and do your best for another week. What is interesting is that many of you attending these gatherings each week are being taught by someone who is a multi-millionaire. These pastor/teachers are on television and radio, conduct podcasts, have book contracts and make appearances that earn them a hefty income. There are articles available online, and I will let you look them up, that estimate the wealth of the top twenty richest pastor/teachers in America from \$5 million to over \$100 million. Many have become millionaires from teaching, singing, and performing for Christian audiences. I do not see that the New Testament supports this wealth accumulation, and if we learn anything from James’ writing on wealth and poverty, those who have made their millions need to examine their motives constantly to be sure they are not tainted with the *ioç* that will witness against them and consume their flesh like fire.