

The Coming Crash: Pursuing Worldly Wealth without God's Love

James 5:1-6

In the 5th Century, the city of Carthage on the northern coast of Africa was one of the grandest in all of the Roman Empire, Her wealth and opulence rivaled only by Alexandria and Rome herself. It was widely known for its grand stadiums dedicated to public spectacles. There was the Circus Maximus where chariot races were held; the theater where mimes performed vulgar burlesque displays alongside the renowned Greek tragedies. There was the amphitheater where gladiators fought to the death and other popular blood sports were held.

In the 430s, the Vandals, under the leadership of Gaiseric, had conquered the lands to the east of Carthage. However, the citizens of Carthage were unconcerned. They had a strong, walled city. They had wealth. Most importantly, though, they had signed a peace treaty. And so it was in the year 439 that the population of Carthage was indulging themselves in the circus while the Vandal armies of Gaiseric marched in and took the city unopposed. Keep in mind that by this time, the Roman Empire was supposedly Christian. One ancient author described it this way,

The barbarians' arms clashed about the walls of Carthage while the Christian congregation of the city raved in the circuses and wantoned in the theaters. Some had their throats cut outside the walls, while others still committed fornication within; part of the people were captive to the enemy outside, while part within the city were captive to their own vices.¹

So self-assured were they by their own wealth and luxury that they were oblivious to the impending doom that was about to sweep them away.

According to James 5:1-6, a similar fate awaits those who put their trust and hope in wealth. *"Now listen, you rich people, weep and wail because of the misery that is coming upon you."* I doubt with such a scathing rebuke that James would ever be invited to write an article for *Fortune*, or *Money Magazine*.

James begins this text the exact same way he began our text last week, *"Now listen,"* This is the parent or the teacher with wagging finger extended with a harsh tone, "Now, you better listen here." Now just who does he want to listen up? Well, he says, "Rich people." Who does that mean? Bible scholars aren't sure whether he was talking to the rich members of his church, or to rich oppressors who were taking advantage of the poor people of the church. I'm not sure we have to pick.

Let me ask you question. When you read those first few words, *"Now listen, you rich people,"* do you think he's talking to you or to someone else? Do you see yourself as rich? How many of us here today would categorize ourselves as wealthy. I don't know about you, but my definition of rich has always been someone who's got more than me.

However, before you tune out, let's listen to what James has to say, because this might include us far more than we want to admit. James here takes on the role of a prophet announcing coming judgment and impending doom. He sounds like he's going all Old Testament when he calls the rich to, *"weep and wail because of the misery that is coming upon you."* He calls them to a spirit of brokenness and sorrow because of the misery that is about to strike them. In the very moment they think they are safe and supplied, they will lose it all.

There is a thread of coming judgment woven throughout this text. The final reckoning is at your doorstep. Just when you think you've saved up, stored up, and stacked up enough, it will all come crashing down.

Why is judgment coming on the self-assured rich? James gives us four reasons.

I. They Focused on the Temporary Instead of the Eternal

The first reason is that these people focused on the temporary instead of the eternal. They lived for things that wouldn't last, for houses and land, and fine clothes and precious metals. Listen to what James says is coming to all of their amassed wealth, *"²Your wealth has rotted, and moths have eaten your clothes. ³Your gold and silver are corroded. Their corrosion will testify against you and eat your flesh like fire."* (A pointed reference to hell)

James lists a virtual inventory of everything his ancient culture saw as signs of riches. They were heavily invested in real estate. They owned bountiful land that produced abundant crops. They traded in the finest linens and had the latest designs. They had vaults filled with treasures and ingots of silver and gold. They are prepared for every eventuality except for two: death and eternity.

James says none of it will last. The produce from your land will rot. Your fine clothes will be eaten by moths. Your precious metals will corrode. Now even a beginning science student could tell James that gold and silver are not base metals. They will not corrode and rust. This was a well-known fact, even in James' day, but his point isn't scientific, rather, it's spiritual. (Story of the ring lady of Pompeii) Even the things we think will last, will not. It's all temporary. None of it will last, and you can't take any of it with you.

I am amazed whenever I hear stories of some of the extravagant stuff people are buried with. It's like they think they can take it with them. California socialite Sandra West died in 1977 and she was buried with her 1964 Ferrari 330 America. She was clad in her favorite lace nightgown with the driver's seat positioned at a comfortable angle. Reuben John Smith of Buffalo New York made sure before he died in 1899 that he would spend eternity in comfort. He was buried in his favorite leather recliner with

a checkerboard sitting on his lap. He was also dressed in a hat and warm coat with a key to his tomb tucked inside the pocket.

One funeral director said that most people under 40 who die with a chance to make advance preparations want to be buried with their cell phones and iPads. Marion Seltzer buried her husband John with his cell phone, continued to pay the bill, and even had his cell number carved into his tomb stone. Another woman was buried with a TV tuned to her favorite soap operas. However, nobody did it better than the Egyptian pharaohs. When Tutankhamen's tomb was unearthed in 1923, thousands of items were found with him including a solid gold mask, hundreds of gold figurines, an ebony chair inlaid with ivory, jewelry, vases, weapons, and enough seeds to plant a huge garden.

It makes no sense to prepare to live forever on earth. Jesus tells us in Matthew 6:19-20 *"Do not store up for yourselves treasures on earth, where moths and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moths and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also."*

When the Day of Judgment comes, if you have invested only in temporary, it is going to be a day of misery, a day of weeping and wailing. When that day comes, don't let the only things in your account be what you wore, what you drove, where you lived, and what you owned. Don't focus on the temporary and neglect the eternal.

II. A Spirit of Hoarding Instead of Generosity

James brings a second charge against these rich people. He accuses them of having a spirit of hoarding instead of a heart of generosity. He issues the indictment in the last part of vs. 3, *"You have hoarded wealth in the last days."*

The charge here is two-fold. The first is that they hoarded wealth. The idea is that they piled up treasures for themselves. This goes beyond wise planning and preparation, to a selfish stockpiling. But that isn't the end of the charge. They did all this hoarding during the last days. The idea here is that they selfishly kept for themselves what could have been put to so much better use elsewhere. This is the farmer whose silos are overflowing with grain, while everyone else is dying of starvation. This is the doctor who has a chest full of vaccines while everyone withers from disease. You've hoarded when there was such a need.

Again James isn't against wise preparations. He's not saying we shouldn't have anything saved up or stored up, but we can't hoard for ourselves while allowing those around us to suffer. We live in a day when this whole idea of prepping is becoming popular. People are interested in learning to provide for themselves, to live sustainably and be prepared for disaster. It's not really a new thing. It's what our

grandparents and our great grandparents did as a part of life. They grew their own things, they made their own stuff, they canned their own food, they prepared for winter, they were ready to ride out a drought or a bad harvest, because they just couldn't just use a credit card or run down to the store. As believers we must guard against the mentality that stores up and preps for ourselves, while neglecting the needs of others. From a Christian point of view, though, that one of the reasons you would prepare is so that you can share with others, so that you will have something to give in a time of need. We never store up to hoard for ourselves.

I think James would issue the same indictment against the world today. CNBC reported on a study released by Boston Consulting Group that says that 1% of the world's population controls 39% of the world's wealth. By contrast, the bottom 50% controls only 1% of the wealth.ⁱⁱ That's only 1% of the world's wealth shared amongst half of the world's population. The United States which is home to less than 5% of the world's population likewise controls 39% of all the world's wealth. Again, it's not the wealth that's the problem, or even who has it, but how did we get it, and what are we doing with it?

Let's make this a little more personal. How about the church? A newspaper article in the left hand column highlighted the new facilities of a large church. This congregation was celebrating a \$23 million building. The article detailed the exquisite marble, intricate designs, beautiful stained glass, and state of the art sanctuary. Next to this article, in the right-hand column, was a much smaller article about how the same church sent money to help with starving refugees in the Sudan. At the time, 350,000 refugees in western Sudan were dying of malnutrition. Guess how much they sent. \$5,000.ⁱⁱⁱ

Christians on average give 2.5% to the church.^{iv} North American churches give 2% of their budgets to missions. So for every \$100 we as Christians make, .05 cents goes to global missions. Ouch. I'm glad to say a much higher percentage of our budget goes to missions, but there's still something wrong with this picture.

III. Cheating Others Instead of Paying Them Their Due

The third charge on James' indictment against the arrogant rich was that they were guilty of cheating others instead of paying them their due. They weren't just taking for themselves; they neglected what they owed others. Look at verse 4, "*Look! The wages you failed to pay the workmen who mowed your fields are crying out against you. The cries of the harvesters have reached the ears of the Lord Almighty.*" James isn't mad at them because they are rich, but at how they got rich, and what they have done with their wealth. They got rich on the backs of the poor. They abused their workers, and exploited their labor.

Ancient historians in the Roman world tell of wealthy landowners stockpiling their grain under lock and key and feeding their workers only siege rations, because there was more profit in exporting the grain, than in feeding their own workers. Several times Rome had to quell riots and insurrections from workers who did not get enough food to eat. Workers were dying from malnutrition.

We might think we have advanced beyond such abuse today, but how is that any different from Monsanto who knowingly poisoned the residents of Anniston Alabama for decades with PCB pollution, and then covered it up and lied about it because according to one internal document, “We can’t afford to lose one dollar of business.”^v

During the 1st century, Jewish peasants and the other poor of the Roman Empire bore the burden of supporting the economy. They had to pay the temple tax, the Roman tribute, special taxes, and taxes to pay for the extravagant building programs of Herod, which according to Josephus bled the country dry. According to one study the tax rate paid by the peasants was 40%.^{vi}

James would have a very sharp rebuke today for governments who pile fees on top of regulations on top of taxes on top of fines that ultimately strangle and stifle their people. James would chastise CEOs who line their own pockets while rank and file employees are laid off, and have their health care cut. I think Jesus might once again fashion a whip and drive the money changers out of Wall Street who rig the system and stuff their coffers with your money whether the market goes up or down. I think he would kick over the tables of the banksters who purposely processed their customer’s debits out of order so as to maximize penalties and overdraft fees

Here again, though, let’s not be content to apply James’ warnings to big government or corporate America or Wall Street, or the monster mega banks. Again we need to look in the mirror. Are there ways in which we take for ourselves, and neglect what we owe others? Am I guilty of what James is saying?

We live in a culture which justifies many forms of theft. We have gone from, “You shall not steal,” to “you shall not get caught.” This thinking has seeped its way into the church. One pastor even told his congregation that it was okay to steal from large supermarkets because they destroy community life. He said, “I don’t regard it as stealing. I regard it as badly needed reallocation of economic resources.” Sadly, too many Christians subscribe to this mentality. How many of us who would never steal from someone, have no problems returning used items as though they were new, or buy something intending on using it once or twice and then returning it. Then there’s the whole issue of illegal downloads and pirated software and music. When we download the latest Toby Mac without paying for it, we are stealing. We are taking for ourselves and not giving someone else their due.

Another way in which Christians routinely cheat others instead of paying them their due is through poor tipping. I used to have friends who worked in the restaurant business, and they hated working Sundays, because the after church crowd was the worst for tipping. Last year a pastor made national news when instead of leaving a tip, they left this note for their waitress, "I give God 10 percent why do you get 18%." A photo of the receipt was posted online and went viral. This got the server fired from her job. Not only did this pastor drag the name of Christ through the mud, she got this employee fired after she was justifiably upset.

IV. Indulging Yourself In the Face of Suffering.

The last thing James takes these rich people to task for is indulging themselves in the face of human need and suffering. Verses 5 and 6 say, *"⁵You have lived on earth in luxury and self-indulgence. You have fattened yourselves in the day of slaughter. ⁶You have condemned and murdered innocent men, who were not opposing you."* I don't think James is saying that these people were committing premeditated murder. They were killing through neglect. They simply ignored the plight of those in need, and were content to let them suffer and die while they lived in the lap of luxury. By failing to act and do something when they easily could have, they sentenced these people to death.

This brings up a very powerful question, "How can we indulge ourselves in luxury and comfort while surrounded by such need? In his parable of Lazarus and the rich man, Jesus excoriates the rich man for indulging himself in sumptuous feasting while the beggar, Lazarus, sat outside his gate longing for just a few crumbs from his table. It is also curious to me how 9 of the 10 most religious states in the United States are also among the 10 most obese states in the country.

Let me go back to the question I asked earlier, are you rich? Let me help you with that answer. Do you have running water? Raise your hand. Do you have a roof over your head? Do you have another change of clothes? Could you eat your next three meals from food you already have? Did you drive to church? You are in the top 15% of the wealthiest people in the world.

I ran some numbers for the average working person in Webster County.^{vii} The average person living in Webster County is in the top 3.7% of the richest people in the world. In the amount of time it takes us to make \$10.36, the average worker in Ghana makes only \$0.08. It would take the average worker 124 years to make what you make in 1 year. It takes you only 4 minutes to earn enough to buy a refreshing can of Coke. In Indonesia, it takes 2 hours. Your monthly income would pay the monthly salaries of 74 doctors in Kazakhstan. How much will we all spend on going out to eat today? How much are our houses worth? Our cars?

Meanwhile, the poor are outside our gate. He is hungry. In the time it takes for us to complete our worship service this morning, a thousand children will have died from a lack of food. If these were our children, they would all be dead before the closing prayer. If it were our children dying would we be content to sing songs, and put a few bucks in the plate?

We worship God from padded seats in air-conditioned rooms in facilities worth hundreds of thousands of dollars. We have to quit worshipping a nice, middle-class, American Jesus, a Jesus who affirms us just the way we are, a Jesus who doesn't mind our materialism, a Jesus who would never ask us to give away what we have, a Jesus who just wants us to have more. He would never deprive us of our comfort. He would only bless us with prosperity. He would never push us in a direction we didn't want to go. After all, he loves us just the way we are.

We need to worship the real Jesus. We need to follow a dangerous Lord, who might ask us to risk anything and everything. He's a Lord who calls us to put it all on the line for Him. A Jesus who would have us reject hoarding of American greed, and call us to reach out with a heart of generosity.

ⁱ Salvian, (5th Century) Trans. By Sanford, Eva M. (1930) *On the Government of God*. Columbia University Press. New York, NY. Book 6, p. 12

ⁱⁱ Frank, Robert (May 31, 2013) Top 1% Control 39% of World's Wealth. CNBC Retrieved Oct. 7, 2015. <http://www.cnbc.com/id/100780163>

ⁱⁱⁱ Platt, David (2010) *Radical*. Multnomah, Colorado Springs, CO. pp. 15-16

^{iv} Dodd, Brian, *Generous Church: Ten Top Characteristics* on Churchleaders.com. Retrieved Oct 6, 2015 <http://www.churchleaders.com/pastors/pastor-how-to/151049-brian-dodd-generous-church-ten-top-characteristics.html>

^v Grunwald, Michael (Feb. 23, 2002) Monsanto Held Liable for PCB Dumping. The Washington Post. Retrieved Oct. 8, 2015 from <http://www.washingtonpost.com/archive/politics/2002/02/23/monsanto-held-liable-for-pcb-dumping/43c7bdd6-4203-4320-9e4d-51365817671a/>

^{vi} Nystrom, David P. (1997) *The NIV Application Commentary: James*. Zondervan, Grand Rapids, MI. p. 275

^{vii} Based on census data culled from www.factfinder.census.gov and www.globalrichlist.com