

THE RISKS OF RICHES

James 5:1-6

An interesting thing happens to some people as they become wealthier, they become less generous and more protective of their wealth. Even though they have more than they could ever need, they are unwilling to help others in need.

Lack of care and generosity on the part of wealthy church members were two of several sins James confronted in 5:1-6.

We need to understand James is not criticizing these people for being wealthy. He is criticizing them for the way in which they have obtained their wealth and for the way in which they are using their wealth. They will be judged severely by God for the way in which they have obtained their wealth. They obtained their wealth dishonestly by defrauding their employees of their wages (vv. 4, 6).

In [James 2:6](#) James previously pointed out that the rich were the ones using their wealth and power to oppress the poor through the courts.

This warning was not new for a Jewish audience. God had clearly warned Israel in the Old Testament that He hears the cry of the oppressed (Lev. 19:13; Deut. 24:14-15; Prov. 3:27-28).

We should take these warnings to heart. Are we earning our money honestly? Are we paying our employees a fair wage? Are we involved in anything shady? How about our investments? Are we investing in anything that is questionable? Are we cutting corners trying to increase our bottom line?

However you make your living and managing your savings, make sure you do so honestly without defrauding anyone the money you owe them. You may think you're getting away with something in secret, but God sees and God will punish.

So the first thing James condemns is the dishonest means by which the rich are obtaining their wealth. The second thing James condemns is the way the rich were hoarding their wealth to indulge their own desires (5:2-3).

In the first century A.D. wealth was measured in food (tied to land holdings), clothing and gold & silver. The first phrase of verse two, your riches have rotted, refers to rotting grain. When does grain rot? When it's stored. The rich had more grain than they needed and it was rotting in their warehouses rather than being sold or shared with the poor and hungry.

Not only were they hoarding food, their closets were crammed with more clothes than they could wear. What kind of clothes get moth-eaten? Clothes that are in storage. Clothes that are in use don't get moth-eaten. How do gold and silver become corroded? By disuse. Gold and silver in circulation never corrode.

These folks were hoarding their riches. On Judgment Day they may try and deny it but their rotted grain, moth-eaten clothes and corroded gold & silver will be incontrovertible evidence of their hoarding. Keep it clear that the rich will not be condemned for having grain, clothes and gold, but for hoarding these things to the point they became useless. Why did they hoard their riches (5:5)?

They hoarded their wealth in order to indulge their desires. James pictures them as fat cows who don't realize that by their indulgence they've been selected as tomorrow's BBQ. Those who hoard and self-indulge on their riches are setting themselves up for a rough time at God's judgment (5:1). Wealthy believers will give account at the Judgment Seat of Christ ([1 Cor. 3:10-15](#); [2 Cor. 5:10](#)). The rich will be held accountable for the way they obtain and manage their wealth. Be sure you are handling your wealth God's way.

Here are several passages that give us general principles by which we are to manage our wealth.

We need to invest in things eternal (Matt. 6:19-24).

We are to be rich toward God (Luke 12:13-21). What that looks like specifically for you is between you and the Lord. But at the Judgment Seat of Christ, will you be able to say, "Lord, I was rich toward you."?

We are to use our money to serve others (1 Tim. 6:17-19). That's how we store up treasures in heaven.

If God has blessed you with riches, don't let those riches be the thing that brings down the hammer at the Judgment. Lay up treasures in heaven; be rich toward God and be generous to those in need.

This and many other passages in the New Testament speak of the Judgment. A day is coming when every human being will stand before God and give an account of their lives. If we are found guilty of breaking even one of God's laws we will be condemned to the Lake of Fire. The good news is that Jesus paid the penalty for all of us who have broken God's law. You can escape God's judgment at the Great White Throne Judgment by accepting the death, burial and resurrection of Jesus on your behalf. You accept by placing your faith and confidence in Jesus alone to make you right with God. If you trust in what Jesus has done for you, you will not even appear at the Great White Throne Judgment (John 5:24)

Believe on the Lord Jesus Christ today!

VOM March Donations: bath towels, combs, dental floss