

James 5 (4-6) – Money Reveals You

Talking the Bible as a whole, we know that being rich is not a sin in itself, but we also know that that it is a sin to misuse our wealth, and it is a sin to be a lover of money. So this passage in James 5:1-6 is not simply about having wealth; it is about our attitude towards wealth, the illegitimate means we use to get it, the way that we misuse our material blessings, and how we manipulate people with our money. People say that money changes you, but money doesn't change you, money reveals you. What you do with money and for money tells the true story.

James isn't talking in general terms to "the rich"; he is talking in specific terms to the "wicked rich". And yet there are many poor people who have the same problems, the same wicked perspective and practice, and they would be just like these others if they were in their shoes. The truth is that everyone faces these same four temptations that James is identifying in this passage, to hoard, to cheat, to indulge, and to manipulate. And you might not be living in any of these sins as a lifestyle, like the people that James is calling out, but we all need to be on our guard against these sins. The culture feeds this mentality constantly, so we need to be trained to avoid these types of sins, and to be taught about how to be good, godly stewards of our resources.

In a previous message, we saw that vs.1 gave us a warning, and we looked at vs.2-3, and the sin of hoarding. In this message, we will look at vs.4-6, and examine and expose the sins of gaining and using money in a deceitful way, in a self-indulgent way, and in a manipulative way.

Let's hear these verses and this message with an open heart, and maybe you will see how you might be sinning in the way you think about money, the way you make money, the way you spend money, the way you use money, and how money uses you. Is your hope in money and what it can bring, or is your hope in Jesus Christ, and the eternal riches He brings?

Vs.4 – here James talks about making money unjustly, in illegitimate ways, through deceitful practices. It's the sin of cheating, it is defrauding people, ripping them off, it is about a lack of integrity, ill-gotten gain, sinful ways of saving a buck, and perverse means of profit.

The situation being described here is one where a wealthy landowner is hiring out his work to day laborers (cf. Matthew 20:1-16). The problem was that the landowner was not paying the workers properly; *the wages* were being *kept back by fraud*. The *laborers* and *harvesters* had done their work, but they but they hadn't been paid for their work.

This isn't a picture of a delayed payment; it is where the employer didn't pay the amount they promised to the workers, or perhaps the workers weren't paid anything at all. In any event, the wealthy landowner was keeping back some of the pay for their own pocket. It wasn't that they just benefited from the labor of others, and there was a fair and agreed upon wage that was paid. It was that they took advantage of the people, they didn't pay as promised, and they enriched themselves at the expense of the others. They mistreated the people. This is an intentional deception, and cheating people, it is stealing, robbery, theft, sin.

The landowner might have made up reasons why they couldn't or wouldn't pay the workers as they had agreed to. Maybe he went on and on about how the workers didn't get the job done

right, or tried to justify his handling of the situation some other way. But the truth is that the intent of his heart was to get them to do what he wanted without having to give them what they wanted, what he told them he would. His aim was to make for himself a real bargain, and he was treating these workers like they were fools. It was deceitful, and disrespectful.

The OT teaches that the day laborer is not to be delayed in receiving his pay. Leviticus 19:13 – *You shall not oppress your neighbor or rob him. The wages of a hired servant shall not remain with you all night until the morning.* Deuteronomy 24:14-15 – *You shall not oppress a hired servant who is poor and needy, whether he is one of your brothers or one of the sojourners who are in your land within your towns. You shall give him his wages on the same day, before the sun sets (for he is poor and counts on it), lest he cry against you to the LORD, and you be guilty of sin.* Again, this isn't about someone who had agreed to work for free, this is someone who thought they would be paid but then they weren't, because someone else was wicked. Jeremiah 22:13 – *Woe to him who builds his house by unrighteousness, and his upper rooms by injustice, who makes his neighbor serve him for nothing and does not give him his wages – ripping someone off is what this is speaking of.*

the wages...are crying out against you – James personifies the money as having a mouth, and its crying out to God about the injustice. It knows that it belongs to someone else, and it is being held prisoner by the wicked landowner, or the unjust employer. *and the cries...have reached the ears of the Lord of hosts* – God hears the cries of the oppressed, and “The God of Armies” is ready to do battle against the oppressor. Proverbs 22:22-23 – *Do not rob the poor, because he is poor, or crush the afflicted at the gate, for the LORD will plead their cause and rob of life those who rob them.* Ecclesiastes 5:13 – *There is a grievous evil that I have seen under the sun: riches were kept by their owner to his hurt.*

This isn't just about wealthy landowners. This would apply to the abuse of the employer / employee relationship, or a lack of integrity, such as either side failing to honor the terms of a legitimate contract. It also applies to the con artist, the dishonest businessman, the stealing secretary, the tax cheat. Or when someone is paying you for doing work that you didn't actually do, or you don't deliver what was promised. It can apply to plagiarism, copyright infringement, falsifying records, abusing the entitlement system, claiming benefits you don't rightfully qualify for, stealing from your family, or stealing someone's idea and giving them no credit but getting all the benefit. On and on we could go; this passage applies to so many areas of life. But let's summarize what James is teaching us in vs.4 in simple terms: **ripping people off is sin.**

Christians don't cheat people. They don't use deceitful business practices. They have integrity. If they cheat, when they are shown the light, they want to get right. They can't continue in their cheating ways and yet continue to think they are Christians. And we need to go by what the Bible says is right and wrong here. Just because society says it's alright, and just because it isn't against the law, just because you can get away with it and no one will notice, and just because other so-called Christians you know are doing it, this doesn't make it right in God's eyes.

Does this matter to you? Malachi 3:5 – *Then I will draw near to you for judgment. I will be a swift witness against the sorcerers, against the adulterers, against those who swear falsely, against those who oppress the hired worker in his wages, the widow and the fatherless, against*

those who thrust aside the sojourner, and do not fear me, says the LORD of hosts. When what matters to God doesn't matter to you, it is because you do not fear Him. But think about the warnings that James is giving us in this passage. Do you really want the God of Armies lining up against you? Let alone the fact that a cheating heart grieves God's heart; it doesn't honor, please, or glorify Him. We need to heed the warning against cheating, and live honest lives and make an honest living. It is the Christian thing to do. It is what Christians will do.

Vs.5 – here James talks about the sin of self-indulgent living. Realizing this will help you to understand that although James is addressing the wicked rich, who may be in the church but who aren't actually Christians, this also applies to every person. How we think about money, how we gain our money, what we do with our money, and our priorities, purposes, and pursuits related to money, and material possessions, these are all indications of our spiritual state.

A self-indulgent life is a sinful life. 1 Peter 4:2 tells us how we should spend the rest of our time on the earth, *no longer for human passions but for the will of God*. Our passions should not mimic the lost world, which treasures money, and temporal things. Do not allow your mind to long for wealth and worldly treasures. Let your life be defined by holiness and through advancing the kingdom of God. I'm not saying that we should never enjoy ourselves, but **a person who only chases their own pleasures is a person who is chasing after the Devil's tail.**

Our lives are not for ourselves. Our wealth is not to be spent only on our own desires. It belongs to God and we are stewards of it. Yes you made it, hopefully legitimately, and yet God gave you the ability to make it, and you are responsible to God for it. This isn't a call for communism, or for everyone to have the same amount of money, no, far from it, and if you have a lot of money it isn't necessarily wrong that that you spend more on yourself than someone who doesn't have a lot of money. Yes you can enjoy yourself; what matters is our attitudes, actions, proportion, passions, priorities, purposes, and pursuits. Again, you don't have to be rich for this text to apply to you. Money doesn't change you, money reveals you. There are many people who aren't rich but who have the same sinful hearts. And more money would only magnify that.

Now, so that we make sure who James is talking about, he identifies for us what the self-indulgent person looks like. The person James is describing is living lavishly, in pleasure and luxury, and they have fattened their hearts, not caring how close to calamity they might be. And their luxury was at the expense of the defrauded poor. They squandered their wealth while others starved to death. It reminds us of the story of the rich man and Lazarus (Luke 16:19-31).

A life of luxury means a life that is lived for pleasure, and the effect is that the person has grown soft. It is a person that lavishly showers themselves with things that go beyond what is proper, and so they lose all discipline, and it in turn robs the person's strength. It is an unwillingness to practice self-denial. And Jesus said that self-denial is the primary principle in following Him (cf. Luke 9:23). People talk about being filled with the Spirit, but a defining mark of the Spirit's control is self-control (cf. 1 Corinthians 9:25 / Galatians 5:23 / 2 Timothy 3:3 / 2 Peter 1:6).

James compares the practices of these worldly, self-indulgent people to how they fatten up swine or cattle, stuffing them right up to their time of slaughter. If they could they would kill themselves in pleasure, and some actually do, of course. The natural, carnal, unsaved man, given

enough time, money and privacy, will turn it all toward himself. That's the kind of lifestyle mentioned here. Eat, drink, and be merry, that's all that matters. This isn't about enjoying a piece of cheesecake; this is about living for it at the expense of serving God and ignoring the needs of others. This is the wanton, wasteful, riotous living of the Prodigal Son (Luke 15:11-32), the decadent, profligate person. They lose their strength. You see it all the time.

Even those that maintain their wealth and their health will still lose their spiritual strength. They spend more and more on themselves and so they desire more and more for themselves. Because they have never established a pattern of self-denial, they live in an ever increasing pattern of self-indulgence. This is the problem of the addict, and it can be about money, and material things, and it can also be about sex, drugs, or whatever else, but it is always about pride. I desire because I believe that I deserve. Self is at the center. That is the recipe for spiritual poverty.

This is the heart of sin that James is talking about. It is the selfish fool that cheats people, and rips them off. It is the selfish fool who is jealous and envious of what others have, and if they could they would take it for themselves. They have lost their sense of gratitude, and it has been replaced with a sense of entitlement, and they don't rejoice in others' blessings, they resent them. And it is the selfish fool who thinks that they can play with the fire of self-indulgence and not get burned. A life lived for luxury will turn you into Lucifer.

And I'll say it once again, you don't have to have money, you don't have to be living in luxury, and you might still be living in the same sort of sin, living to get the most out of life, instead of giving God your life. You can have a skinny body and a skinny wallet and still have a fat, sick, sinful, greedy, ungrateful heart. Give someone a little money or a little power, and you will see who they really are. What about you? What is your passion? Who are you trying to please? What do you do with what you have? Whose kingdom are you trying to advance?

Psalm 37:4 – When we delight in the Lord, it will result in changing our desires so that they are in harmony with God's desires for us. Delight in the Lord and He will give you the desires of your heart, because if you delight in the Lord, your desires would be for the Lord and His will for your life. You delight in God and God gives you Himself. And it's not simply about doing the will of God, but delighting in the will of God. When we truly seek to please God then we will find that our lives will be filled with godly pleasures. This is true satisfaction.

Vs.6 – here James talks about using money to manipulate people and situations in an unrighteous way. He is referring to the ruthless tactics and merciless machinations carried out by wealthy people, who were using the judicial system to make things the way that they wanted, to take what belonged to others, to rob the poor of justice, and they were causing righteous people to suffer. The rich controlled the courts. They were taking the less fortunate to court, and abusing the legal system with their power and influence in order to get what they wanted by force. The result was that in some cases innocent people were tried and convicted of crimes, and some were even killed as punishment. These wicked rich were getting away with murder, judicially, and in some cases literally. They were robbing people's possessions and ruining people's lives.

This reminds us of what we sometimes see today, when it appears that only the wealthiest people seem to get justice, or if you can afford a good enough lawyer you can get away with anything,

and other abuses and injustices. It's the same old story, people taking advantage of the system, and people taking advantage of other people who don't have the power to resist. Now I am not going to rail against the police, or lawyers, or the judicial system in this country. When it comes down to it, the real problem is with the hearts of people who abuse their power and abuse other people for their own ends. No matter how good the system may be, corrupt people can corrupt it.

James had spoken about this type of situation earlier (James 2:5-6). These people had seen and experienced this evil first hand, but how quickly we align ourselves with others that have money, power, and influence. We chase after and yield ourselves to people and things because we think it will help us, it is what we are placing our trust in. Whenever we see the power and influence that wealth brings, we're tempted to go after it because we're tired of being pushed around. We know the kinds of things money can do, so we do and say things we wouldn't normally do to increase our wealth, and thus our power and influence. Our hearts are revealed.

James is trying to show us the hardness of heart that often accompanies the power of wealth. How easy it is to become so concerned with our own power and influence that we lose sight of the needs of others all around us. The power and influence of money can tempt you to act in ways that result in the oppression of others. And the sense of our own lack of money, power, and influence can lead us to try and manipulate others that we envy. It is the same root problem of pride. And if your heart isn't right with God, you can be sure that money will point it out.

God is against those who manipulate people and situations in unrighteous ways. Whether it is through the courts, through your clout, or through your cunning, when you manipulate people and situations, when you pervert justice, promote injustice, or sit idly by when you should rightly be doing something, you are guilty. If you can't have something you want, or something you think that you deserve, something you feel entitled to, and you can't obtain it in a way that is right in God's eyes, and yet you use whatever means necessary to get it anyway, and when you are going to fight for what you think should be yours no matter what, you are at war with God. Money, power, and influence are your gods. That's what your heart desires, that's what you are placing your trust in. That will send you to hell.

James is telling us that people may get away with it for now, but not forever. That is why some of the godly people didn't even try and resist when they were wronged, because they had patience, and they turned their case over to God, which is what we need. Even if our case isn't resolved now, all the issues will be decided by our just and holy God in the end (James 5:7-8 / cf. 1 Peter 2:19-21). Christians don't take justice into their own hands. Sometimes we have to put up with people who do us wrong, and rip us off, but 1 Corinthians 6:10 reminds us that God will get the last word – the thieves, the greedy, and the swindlers will not inherit the kingdom of God.

Remember the warning of vs.1. If you knew what was coming, you would weep and wail and be howling with grief. If you call yourself a Christian, but you care more about your comfort than the lost souls around you, if you care more about your standard of living and your entertainment choices than you do the needs of your brothers and sisters in Christ, **if you do whatever it takes to get what you want, even at the expense of others, then you are like a murderer in God's eyes.** This is a warning you should heed. The right time to do the right thing is right now, and it is high time to repent of these sins, and leave them far behind, and follow Christ.

Look at 1 Timothy 6:17-19 – I’m not saying that a Christian can’t enjoy the blessings that God has given them. I’m saying that we can’t use God’s grace as a license for deceit, self-indulgence, and manipulation and expect to get away with it. If your life is all about deceit, self-indulgence, and manipulation, you are not a Christian in the first place.

You might wonder where the grace in this message is. The truth is that by preaching against sin, God provides the opportunity for the grace of repentance. It’s only when the law has done its work that we see the depths of our own depravity, and so we then recognize our need for a Savior and His grace. The problem is that many will not fully embrace the first step, so they lose the second. Many preach one side only. They have taught remission of sins without repentance from sins. But the first step in conversion from sin is the confession of sin. Even if you are guilty of these sins, there is grace and mercy for you here today. I plead with you to turn to Christ and trust in Him today. And even when we are born again, we have to keep saying the same things as God, and this means we have to keep repenting (1 John 1:9). Turn back to Jesus today.

You need to stop making war with God, and give Him the opportunity to bring real happiness and holiness into your life instead of the counterfeit currency that these sins offer. If you are a Christian, then pleasing God, glorifying God is what you were born again for, and it is the key to filling all the voids you think you have in your life. Glorifying God will make you happy.

Unfortunately, even many professing Christians act like they are wiser than the Creator of the Universe about the subject (cf. Proverbs 3:7, 26:12 / Isaiah 5:21 / Romans 12:16). But as we mature we realize that God is the only source of real, true, lasting happiness. He does not need anything or anyone to make Him happy, and what God does for Christians is to make them as happy as He is by making them more like Jesus. I don’t want the world’s happiness. But I do want true happiness, which is biblical happiness, godly happiness, given by God when we conform to His image, into the likeness of His Son. Jesus gives me something money can’t buy, poverty can’t lose, no one can steal, and death can’t stop, and it only gets better as I know Him longer and trust Him more. We need to understand the Gospel of God’s grace, and it isn’t about following my own dreams. The Gospel is about my soul being ruined by sin, it is about my alienation from God, and it is about how God has gloriously reconciled sinners to Himself through the life and death of Jesus Christ. If you call yourself a Christian, and you are involved in these sorts of sins, then you need to stop acting like a rebel and start acting like the reconciled.

How did you get your wealth? How do you use your wealth? What purpose does it serve in your life? Ezekiel 7:19 tells us that silver and gold are not able to deliver you in the day of the wrath of the Lord, and that they cannot satisfy your hunger, and they are an obstacle leading to iniquity. Proverbs 11:28 says, “*Whoever trusts in his riches will fall, but the righteous will flourish like a green leaf.*” Remember, the heart of Judas was revealed by what he did with the money bag.

We want to glorify God by what we do with our money, our power, and our influence. This isn’t just about doing godly things, but actually doing godly things so that God would be revealed. When God is revealed to us then He can be revealed through us. When we perceive how glorious He really is then we can proclaim how glorious He really is. Money doesn’t change, you, it reveals you. But if God has revealed Himself to you, and He has saturated your heart and changed you, then money can be used to reveal God’s grace through you. Amen.