

THE POVERTY OF WEALTH

James 5:1-6

"Come now, you rich people! Weep and wail over the miseries that are coming on you. ² Your wealth is ruined and your clothes are moth-eaten. ³ Your silver and gold are corroded, and their corrosion will be a witness against you and will eat your flesh like fire. You stored up treasure in the last days! ⁴ Look! The pay that you withheld from the workers who reaped your fields cries out, and the outcry of the harvesters has reached the ears of the Lord of Hosts. ⁵ You have lived luxuriously on the land and have indulged yourselves. You have fattened your hearts for the day of slaughter. ⁶ You have condemned—you have murdered—the righteous man; he does not resist you."

INTRODUCTION

Several years ago, Millard Fuller of Habitat for Humanity conducted a workshop at Pittsburgh Theological Seminary for 200 pastors. These pastors of many denominations quickly named greed and selfishness as the reasons the Church never had enough money to accomplish its mission in the world. Mr. Fuller then asked this seemingly innocent question: "Is it possible for a person to build a house so large that it's sinful in the eyes of God? Raise your hand if you think so." All 200 pastors raised their hands. "Okay," said Millard, "then can you tell me at exactly what size, the precise square footage, a certain house becomes sinful to occupy?" The silence from these pastors became deafening. You could have heard a pin drop. Finally, a small, quiet voice spoke up from the back of the room: "When it is bigger than mine."

Someone has suggested there are basically two kinds of people in the world: those who are unhappy because they don't have all the money they want, and those who have enough money to get most anything they want and find they are still unhappy. How much money does it take to satisfy you? Comedic actor and writer Steve Martin admits, "I love money. I love everything about it. I bought some pretty good stuff. Got me a \$300 pair of socks. Got a fur sink; an electric dog polisher; a gasoline powered turtleneck sweater. And, of course, I bought some dumb stuff, too." Is it possible to impoverish ourselves by our use or abuse of wealth? This is the key question we'll explore in today's message, The Poverty of Wealth.

I. THE ABUSE OF WEALTH

James 5:1-6 makes two points: 1) To show the ultimate worthlessness of all earthly riches in securing our relationship with God or guaranteeing the quality of our lives; 2) To show the disgusting character of those who become possessed by their possessions. Is being wealthy sinful? No; even a casual reading of the Bible finds some of the wealthiest people of their day were also those who most served the Lord, like Joseph of Arimathea, in whose borrowed tomb **Jesus** was buried, **Matthew 27:57-60**. Where sin exists among the rich, it stems from *how their wealth was acquired, the extent to which wealth becomes their god, and how they abuse its potential by how they spend it.*

People and possessions fall into four main classes: 1) Those who are rich in this world's goods and poor toward God; 2) Those who are poor in this world but rich toward God; 3) Those who are poor both in this world and toward God; and (4) Those with an ample amount of this world's goods but who hold them so loosely they own an even richer inheritance from God. Few can have much earthly wealth without attaching their hearts to it. **Jesus** said in **Matthew 6:21**: "'For where your treasure is, there your heart will be also.'"

Today's text parallels **James 4:13-17** in style and content: a pursuit of wealth that disregards God and His plans for our lives: "Come now, you who say, 'Today or tomorrow we will travel to such and such a city and spend a year there and do business and make a profit.' ¹⁴ You don't even know what tomorrow will bring—what your life will be! For you are like smoke that appears for a little while, then vanishes. ¹⁵ Instead, you should say, 'If the Lord wills, we will live and do this or that.' ¹⁶ But as it is, you boast in your arrogance. All such boasting is evil. ¹⁷ So it is a sin for the person who knows to do what is good and doesn't do it." Our

sermon of April 28, "When Good Plans Are Not God's Plans," pointed out James had followers of **Jesus** in mind by his words of **4:13-17**. But his warnings of **5:1-6** are aimed at the wealthy among the ungodly whom he addresses *in absentia*. James does not seek the *conversion* of these unbelievers but the *diversion* of believers—to divert us from making a god of prosperity and envying the wealth of the ungodly. James also assures God's people He will someday right every wrong believers suffer at the hands of the exploitive rich.

What are the wrongs James identifies?

A. Hoarding (vs. 3): "You stored up treasure in the last days!"; the sin of accumulating wealth with little thought of the needs of others or of giving an account to God over how it's used. An English teacher told her class to write a composition on, "What I would do if I had a million dollars." After the students worked on the assignment for about 30 minutes, one young man approached her desk and whispered, "I've already figured out a million dollars is not enough to get all I want. I gotta have at least another hundred thousand!" A rich fool gloated in **Luke 12:19-21**, ""I'll say to myself, 'You have many goods stored up for many years. Take it easy; eat, drink, and enjoy yourself.' But God said to him, 'You fool! This very night your life is demanded of you. And the things you have prepared—whose will they be?'" **Jesus** ended His parable by declaring, "That's how it is with the one who stores up treasure for himself and is not rich toward God."

B. Defrauding (vs. 4): "Look! The pay that you withheld from the workers who reaped your fields cries out, and the outcry of the harvesters has reached the ears of the Lord of Hosts." Prior to Israel's destruction in A. D. 70, wealthy first-century landowners had gobbled up the land of many small farmers, by ones means or another. Such farmers were then forced to hire themselves out to these rich landlords. They often needed prompt daily pay just to keep their families from starving. Poor and powerless, they were easily defrauded.

C. Indulgence (vs. 5): "You have lived luxuriously on the land and have indulged yourselves." "Live luxuriously" refers to a cushy life of extravagant comfort that only wealth can afford. "Indulged yourselves" refers to satisfying one's appetites free from any moral restraint. Physical pleasure becomes one's god.

D. Betrayal (vs. 6): "You have condemned—you have murdered—the righteous man; he does not resist you." This refers to the ultimate abuse of wealth: using the influence wealth gives to eliminate by whatever means possible any who dare to oppose the will, the whims, or the worldliness of the wealthy. An extremely jealous and possessive woman thought of an ingenious scheme to spite her husband. She decided she would spend most of her savings to have her portrait professionally painted. She told the artist, "Paint me with diamond rings, a diamond necklace, emerald bracelets, a ruby broach, and a gold Rolex watch." "But you are not wearing any of those things," he replied. "I know," she said. "It's in case I should die before my husband. I'm sure he will remarry right away, and I want his new wife to go crazy looking for the jewelry."

Hollywood once had the finesse to produce movies promoting Christian values similar to **Jesus'** parables. They had just the right mixture of fact and fantasy to be believable. The 1944 movie, *Between Two Worlds*, emphasized the certain doom that befalls all who do not build their lives securely upon God's moral values. When the movie opens, people from many walks of life have booked passage to sail from war-ravaged Britain to America. Their entire focus is upon the new possibilities their future may hold for each of them. Then, the bus they are riding to the docks is blown apart by a bomb during a German air raid. But God mercifully erases the memory of their destruction by this bomb. They find themselves aboard a ship, which they first think is one bound for America. But they are mystified. The only passengers are those who were on their bus. As their voyage continues, the passengers realize one-by-one that they are already dead. They are told that God has mercifully provided this ship to cushion the blow of their death and their transition to the next world. We learn their life stories as they each begin to realize this ship will deliver them either to Heaven or to Hell. An *Examiner* is coming on board to determine their individual fates in the hereafter.

The *Examiner* who serves as their final judge and jury turns out to be none other than Sydney Greenstreet (who starred in *Casablanca* and *The Maltese Falcon*). Greenstreet is superb as the Reverend Tim Thompson. He informs the passengers their Heaven or Hell will be based upon what they brought with them from life on earth. Their judgment is of their own making, rather than a sentence assigned to them.

A haughty industrialist and war profiteer is used to getting his way with everyone because he's "Lingley of Lingley Ltd." He befits **Proverbs 18:11** to a tee: "A rich man's wealth is his fortified city; in his imagination it is like a high wall." He thinks he is above being accountable to anyone. He tries to take over when the *Examiner* arrives as if he were running his own board meeting. He even attempts to bribe the *Examiner* (to buy his way out of Hell as he's been able to buy anything else he wanted). Thompson orders him to be quiet; his examination is at an end. The industrialist says, "But you've asked me no questions." Thompson replies his judgment was sealed as soon as he said he was "Lingley of Lingley Ltd." Thompson recounts his unscrupulous business career and declares he must pay for the suffering he inflicted on others in his ruthless, single-minded drive to gain wealth. Lingley attempts to defend himself by saying he started in such poverty he had to claw his way over others if he were to get to the top. When this feeble defense falls upon deaf ears, Lingley states, "I have no regrets. I had it for 30 years." The *Examiner* fires back, "What difference did it make, whether you had it for 30 days or 30 years? It's all gone now and can do you no good." Lingley has bitterly learned he will never know another moment of control, power, or satisfaction. To qualify for an eternity of happiness and abundance, he needed wealth of character and values, of which he had none.

"If you knew what you were doing," James declares to the unrighteous rich, you would "Weep and wail over the miseries that are coming on you." The rich may use their wealth to evade justice on earth. But their wealth gives them no security against "the Lord of Hosts": an Old Testament description of the LORD at the head of His vast army, with every conceivable power and resource at His command, to crush His enemies and defend His people (**Isaiah 1:24-26; Isaiah 9:6-7**). This is why the unrighteous rich will "burst into weeping, howling with grief" over their "miseries," their "wretchedness" and "distress," when they give an account to their Creator and Lord over their abuse of wealth. The wealth they selfishly piled up believing it would protect them from most earthly suffering or disaster becomes, by the moral rotteness by which it was gained and abused, the very "witness against" them (a reference to legal testimony) that "will eat" their "flesh like fire"; that will condemn them to everlasting torment.

CONCLUSION

Armand Hammer (1898-1990) was President and CEO of Occidental Petroleum. He was a giant of capitalism; a "mover and shaker" on the world scene, publicly respected by and confidant of numerous world leaders, including Vladimir Lenin (who triggered the Communist takeover of Russia), and Richard Nixon. But after Armand Hammer's death, the true picture of this man became clear. John Ortberg, author of *When the Game Is Over, It All Goes back in the Box*, reveals Hammer got his start illegally laundering money for the Soviets and by selling bootleg liquor during America's Prohibition era. After making his fortune, he paid authors to write fictitious autobiographies of his life to impress others. As a young man about to graduate from medical school, he performed an illegal abortion that nearly killed the woman. His father took the blame for him; spending two years in prison. Armand never admitted his own guilt. He neglected his own son and never acknowledged the daughter he conceived out of wedlock. He had no friends in his company where he freely fired his executives. When his brother died, he sued his brother's estate for \$667,000 of the \$700,000 estate, keeping the money from his brother's wife, who was in a nursing home, and from his brother's children. When he died, his net worth was \$389 million in today's dollars. Yet, his son did not attend the funeral, and the only people who carried his casket were those who were paid to take care of him in his home. We can only speculate upon his eternal fate. Do you believe he won or lost in the game of life?

We'll wait until next week to describe The Use of Wealth worthy of followers of **Christ**. For now, let's cite the example of a Christian who gained astounding wealth and used it in astounding ways for the Lord. John Davison was born in upstate New York in 1839. His father was a traveling peddler of quack cures who later became a secret bigamist. But his mother, a devout Baptist Christian, inspired in young John a commitment to **Jesus**, to hard work, to save, and to give to charities. He never smoked nor drank. In the spring of 1855, he attended a business school for 10 weeks. His father then forced him to drop out of high school two weeks shy of graduating at age 16, to help put food on their table. John visited every business in Cleveland,

OH, up to three times before landing his first job: an assistant bookkeeper. He impressed his employers with his diligence and scrupulous honesty. He was not well paid for all his hard work; just \$1.50/week (equal to \$44/week today). But whatever he was paid, he always gave some to his church and to charities.

On March 1, 1859, several months before his 20th birthday, John formed a partnership with a neighbor as commission merchants in grain, hay, meats, and miscellaneous goods. By his mid-20s, John Davison was a millionaire. By age 50, he'd become the world's first billionaire. His company, Standard Oil, controlled 90% of our nation's oil business. Every competitor was generously compensated upon being acquired by Standard Oil; those who accepted his stock-option offer became wealthy. He resisted temptations to exploit Standard Oil's near-monopoly position by raising prices unfairly, due to awareness of his accountability to God; a practice later directors of Standard Oil failed to maintain. John Davison Rockefeller tithed every dollar he ever earned. He firmly believed "God gave me the money" and held him accountable to put it to God's use. He underwrote the work of missionaries and relief workers at home and abroad. He took a deep interest in higher education for black Americans. In 1882, he began gifts to the Atlanta Baptist Female Seminary, a struggling school for black women. As Rockefeller's contributions grew, the school took the maiden name of Rockefeller's wife, Spellman, and is known today as Spellman College of Atlanta, GA. Similar gifts were soon directed to two other black colleges—the Tuskegee Institute and Morehouse College.

Despite his admirable record of using money for good, John D. Rockefeller became so consumed with increasing his wealth that he suffered a partial nervous breakdown from overwork at age 52. His entire body was racked with pain. The world's only billionaire, who could buy anything he wanted, could only digest milk and crackers. An associate wrote, "He could not sleep, would not smile and nothing in life meant anything to him." His Drs. predicted he'd die within a year. As he approached death he awoke one morning with vague remembrances of a dream in which God reminded him he couldn't take his financial success with him into the next world. In 1891, he hired a full-time manager of his fortune to free him to focus upon how to spend wisely the money God put into his hands rather than to focus mainly upon building his wealth. His body chemistry began to improve so radically that the man who looked as if he'd die at age 53 lived to be 98!

Rockefeller spent his last 40 years creating foundations, including the Rockefeller Foundation chartered in 1903. They've had a major impact on medicine, education, and scientific research; and were instrumental in the eradication of yellow fever, in finding cures for malaria, scarlet fever, tuberculosis and diphtheria, and developing a vaccine for cerebrospinal meningitis. He personally donated over \$550 million to Christian and charitable efforts before his death in 1939 (equal to over \$10 billion today)! His foundations will continue to vastly improve the lives of millions until the end of time. John D. Rockefeller remains to this day one of the finest examples of what God can do through someone who lives to use one's wealth in service to the Lord rather than to abuse one's wealth in service to oneself!