

## Sermon: **INSIDE / OUT: A Warning for the Wealthy** — James 5:1-6

### **IN** *Opportunities to connect and pray as a group*

1. Who is the financially wealthiest person you have ever known? Tell something about them. How generous are they?
2. Has there been a time when you have felt 'rich'? What prompted that feeling? When have you felt 'contentment'? What prompted that feeling?
3. Do you know someone who has been very generous? Tell their story.

### **UP** *Time that is devoted to the Word of God*

1. James usually began his sections with 'my brothers (and sisters).'
- (1:19; 2:14; 3:1 and 4:1)  
However, James 5:1 (as well as 4:13-17) starts with the words, "Now listen..." (NIV); [(NLT) ...Look here... (ESV) ...Come now...]  
What is he implying by his change of tone?
2. How do James' warnings (see sermon summary) expand on what Jesus said about riches in the Sermon on the Mount (Matt 6:19-21, 24)?
3. Someone reading I Timothy 6:6 may say, 'You're kidding, aren't you? That's impossible!'  
Why does Paul's statement seem counterintuitive?  
What would you say to that person about 'godliness,' 'contentment' and 'gain'?

### **OUT** *Seek to be the Community of God's people in your community*

1. What part of this message was personal for you?
2. Considering the 'riches' you have, what opportunities are available for you right now? Reflect on James 4:17 and I Timothy 6:18, 19.
3. How does God's love encourage your generosity?

**UP – IN – OUT** *reflect a balanced life including a focus on our personal relationship with the Father (UP), staying connected to the Body (IN), and reaching our world (OUT).*

#### Resource:

<http://www.newyorker.com/magazine/2006/10/23/the-40-million-elbow>

### **THE WORD (NIV)**

#### **James 5:1-6**

Now listen, you rich people, weep and wail because of the misery that is coming on you. <sup>2</sup>Your wealth has rotted, and moths have eaten your clothes. <sup>3</sup>Your gold and silver are corroded. Their corrosion will testify against you and eat your flesh like fire. You have hoarded wealth in the last days. <sup>4</sup>Look! The wages you failed to pay the workers who mowed your fields are crying out against you. The cries of the harvesters have reached the ears of the Lord Almighty. <sup>5</sup>You have lived on earth in luxury and self-indulgence. You have fattened yourselves in the day of slaughter. <sup>6</sup>You have condemned and murdered the innocent one, who was not opposing you.

#### **I Timothy 6:6-10, 17-19**

<sup>6</sup>But godliness with contentment is great gain. <sup>7</sup>For we brought nothing into the world, and we can take nothing out of it. <sup>8</sup>But if we have food and clothing, we will be content with that. <sup>9</sup>Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction. <sup>10</sup>For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs. . . . <sup>17</sup>Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. <sup>18</sup>Command them to do good, to be rich in good deeds, and to be generous and willing to share. <sup>19</sup>In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.

# Sermon Study Summary

James 5 starts out by speaking to 'rich people'. Most of us do not consider ourselves to be rich, yet, by world standards those living in the Western world are wealthy, making this passage applicable to us. The Bible does not say that being wealthy is wrong, or that money is evil – but the love of money is. In short, God says that being wealthy is dangerous but not wrong. We give money power over our lives when we love it. It tempts us to trust in the wrong things. Giving in to greed hurts both ourselves and others. James gives three warnings to the wealthy.

1. Wealth can tempt you to accumulate more than you need. (James 5:2). 'Hoarded'. James is not talking about saving money, for that is prudent and Biblical (Prov 21:20). James is also not saying that it is wrong to make money and to keep within a certain standard of living. He is speaking of greed – of accumulating more money and possessions than we really need and not being generous with our surplus. Caught in this we have a drive to always have 'more' and never get to a place of satisfaction. In the 1<sup>st</sup> Century, wealth was stored primarily in food, clothes and precious metals. James was reminding his readers that any of these could either rot or be stolen or lost so it is foolish to hoard them or lean on them for our security.
2. Wealth can tempt you to be insensitive to the needs of others. (James 5:4). In the 1<sup>st</sup> Century there was no middle class; you were either rich or poor. The poor typically worked as laborers for the rich and were paid at the end of each day and were without legal recourse if they weren't paid. Without this pay they would not provide for themselves or their family. It was this system that James said was being abused by the rich who were not paying, or paying less than promised. Today we see this where corporations treat their employees unfairly in order to provide larger profits for their shareholders, or when we charge someone more for something just because we can.
3. Wealth can tempt you to live a life of self-indulgence. (James 5:5). The thought is that if we had more money then we would be more generous. Studies however, show that is not true. People earning 10K a year give @11% away while those earning 100K give less than 2%. Wealth can tempt us to turn our wants into needs and to slowly slide into a life of self-indulgence. God has provided us with things for our enjoyment and thanksgiving (1 Tim 6:17), but we are not to be negligent of the mission of God and meeting desperate world needs. The image that James uses is that of a cow gorging itself with food on the day of slaughter. One day we will see the impact of our lives and use of time and resources for meeting the spiritual, material and relational needs of others (James 5:1). We will also see what could have been done but was not (Luke 12:15).

The antidote to greed is contentment (1 Tim 6:6). Contentment is not slothfulness or retiring and taking it easy for the rest of our days. It isn't the absence of ambition or having challenging goals but an attitude inside ourselves of having plenty and being satisfied. As long as we are able, God wants us to live productive lives and be His representatives in meeting the needs of others knowing that God satisfies and that He is all that we need. We do not find contentment; contentment finds you when you seek first His Kingdom and His purposes.

1. Contentment comes to those who put their hope in God rather than in their wealth. (1 Tim 6:17). The danger is letting what we have or don't have tell us who we are. If we do so we become attached to our stuff because it gives us identity and significance. The fear of losing things makes us feel insecure. 'Can you 'be' irrespective of what you have?' – Gerald Mann. What is the source of your identity – God or the things He created? Contentment comes to those who believe that our identity is based on who Jesus says we are.
2. Contentment comes to those who do good works and are generous. (1 Tim 6:18). A key indicator that God is in your life is that you have an eternal perspective and that you see money and things as temporary, ultimately not satisfying the longings of the heart (1 Tim 6:6). And a key indicator that the power of money/greed no longer controls or defines us is seen in a life of generosity. As God defeated sin and Satan by 'giving' His son Jesus, so God defeats the power of money in our lives through our generosity.
3. Contentment will come to you when you do good and are rich in good deeds. When we increasingly live a life of integrity and do what is right even if it is costly, we are investing in the growth of faith in others. Daily ask the Lord what He wants us to do with the time, talents and resources He has given us. Then look for opportunities to display His goodness in and through your life. All we have comes to us from God to bless us and, through us, to bless others and His Kingdom work.