

## **STUDIES IN THE LIFE OF JAMES**

### **STUDY NUMBER 10 – JAMES 5:1-6**

#### **DISCERN THE WAGES OF THE WEALTHY**

**We have arrived at James 5, the last chapter in our exposition of this wonderful book.**

**James is concerned about handling the landscape of Christian commitment and growing and maturing in Christ.**

- 1. He's instructed us that we can expect tests along the way to produce Christlikeness.**
- 2. Temptations will come to distract and destroy.**
- 3. The Word of God is the key-staff to life, not only to hear it but to do it.**
- 4. We are to be those who participate in a love without partiality.**
- 5. And the fruit that is born from our lives is an unconditional love for others.**
- 6. We talked about the whole subject of the tongue and only the Spirit of God can control that.**

7. We talked about wisdom which is from above rather than the wisdom which is from below.
8. We talked about warfare on three fronts: the world, the flesh, and the devil.
9. Last week we talked about dependence upon the Designer. It's not only saying that I want God to orchestrate my life, it's daily allowing that to happen because I am committed to Him on a daily basis to be dependent to His design and His plan in accomplishing His purpose.
10. In chapter 5 we're going to deal with the whole subject of money. What it is to be wealthy and the stewardship of that responsibility before God.

Whereas last week we talked about a stewardship of life, a life is dynamic and my life is fulfilling. My life is joyful when I'm learning increasingly to depend upon the Lord to give us the plan and the purpose for the days that we live.

Now even though we've looked at life, we want to turn our attention to another problem. And that's the problem of how you handle money.

If you have a right attitude, if you recognize God's looking on this and understand it properly then you become the kind of people that God can use to bless so

many by the fact that you're using what God has provided as part of your ministry.

Now one of the things that you need to understand is that the Bible says more about money and wealth than any other subject.

In fact I have not done this personally but there are those that say that Jesus spent more time and told more stories about money than any other subject when you look at the stories and the parables and the references that He makes in His public ministry.

We're talking about discerning the wages of the wealthy in chapter 5.

I'm not here to try to go around and look in your check book and see whether you're living up to what God would expect. That's your business between Him and us. We have arrived at James 5.

Now, the interesting thing about this is that this is the hardest passage that James uses and he speaks with such emotion and such passion it almost makes you want to say "Wow! What is the deal? Did he get up on the wrong side of the bed or what?"

No the passion of his heart is coming out in the words that he's sharing and how important it is. So let's be all ears. Our key verse is verse 3:

**“Your gold and your silver have become corroded, and their rust shall be a witness against you and shall eat your flesh as fire. You stored up treasure in the last days.”**

**British poet Oliver Goldsmith wrote back in 1770 the following words:**

**Ill fares the land, to hast’ning ills a prey,  
Where wealth accumulates, and men decay . . .  
(source unknown)**

**I could not think in any more graphic word than that last phrase:**

**“Where wealth accumulates, and men decay . . .”**

**We are witnessing that in the downslide of the United States of America. Because we have been provided with so much and yet our understanding of lives of integrity and honesty, as lives that are generous and loving and kind seem to go by the ways and decay even more as we witness it.**

**Now if you’re into reading Our Daily Bread, I’d like to remind you all the time to be sure and read it. On Friday it began with these words:**

**Film director Woody Allen has been quoted as saying, “If only God would give me some clear sign! Like making a large deposit in my name at a Swiss bank.”**

*(Our Daily Bread, May 19, 2006)*

It's a person who's actually accepting the culture in which we live. But he would be happy and he would believe that God exists if miraculously there'd show up in a Swiss bank in his name a large deposit.

A lot of us live life like that and we focus on those things. And the Lord Jesus and the combined testimony of Scripture along with James this morning is going to talk to us about this serious matter.

When they excavated the eruption of Mount Vesuvius that took place in 79 A.D., archeologists discovered so many victims, their hands, their fingers, their arms were carrying jewelry and clothes thinking that they could get those things and get out of Dodge before the eruption completed its deathly work. And so many of them were buried in ash and lava simply because they refused to let go of the temporary things to save their own lives.

Now, if you recall chapter 4, the whole focus was "Life is temporary." We don't know how long we're going to be here. We don't know when we're going to depart. Life is temporary. And it's that way for all of us. But now wealth is also temporary. So there must be a plan to live the life, developing dependence upon the Designer of life. "Teach us to number our days and apply our hearts to wisdom." We talked about it last

week. Now we move over into the area of wealth, material things.

You're going to find the same thing true. James' argument is going to continue. Wealth is temporary. You're going to be held responsible for your usage of it. Be good stewards of what God has provided.

Now having said that, I think it would be good for us to jump right into the text and see what God has for us this morning.

Are you ready, verse 1.

**v. 1 Come now, you rich, wail and cry aloud over your tribulations which are coming upon you.**

James invites those who are wealthy to understand that there is an accountability. And so he says you can "wail and cry aloud over" the difficulties that are going to come because of the wrong usage of wealth. And these are going to be coming upon you, he makes quite clear.

Sophie Tucker said:

From birth to eighteen, a girl needs good parents.  
From eighteen to thirty-five, she needs good looks.  
From thirty-five to fifty-five, she needs a good personality.  
From fifty-five on, all she needs is cash.

**(Laugh Again by Charles R. Swindoll. pp. 221-2)**

**And for many people, that's the way life is.**

**Richard Strauss was a student at Dallas Seminary and he died prematurely of cancer a number of years ago but he left in his legacy a great little book called Growing More Like Jesus. He addresses this whole business of money and a right attitude toward it:**

**If there is one sin that ought to arouse our righteous ire it is the greed we see in ourselves and others. Lust for money and material possessions is one of the most powerful motivating forces known to man, and grasping after more has become the order of the day. When we see people gambling away their incomes and reducing their families to poverty in desperate attempts to strike it rich, we have a right to be angry. When we see people suing others for millions of dollars over trivial matters in an obvious attempt to get rich, we have a right to be angry. When we see business people taking unfair advantage of others to make a fast dollar, we have a right to be angry.**

**When that greed is exhibited by people whose primary responsibility is ministering to the spiritual needs of others, as it was with the Sadducees, it is even more reprehensible. We have a right to be angry about so-called servants of the Lord whose first concern seems to be increasing their net worth. We have a right to be angry about professing Christian speakers and**

musicians demanding exorbitant fees for their services. We wonder whether they are serving God or money.

(Growing More Like Jesus by Richard L. Strauss. p. 53).

You've had those thoughts. You've had those feelings. Ok, with those thoughts and feelings, let's understand that, and let's come back and build some premises on what James is teaching us about having a right and healthy attitude to this. And go away better instructed how not only to allow your life to be designed by the Master Maker, as you're depending upon Him, but also your resources are for His usage and you want to glorify Him in that which has been provided.

Now Randy Alcorn has written another great book called Money, Possessions, and Eternity. It's an older work but he's dealing with the whole theology of money and possessions. And he says this:

When earth becomes our heaven—when we see God's blessings as being primarily immediate and temporal—we lose sight of who we are, why we are here, and what awaits us beyond the horizons of this world.

(Money, Possessions, and Eternity by Randy Alcorn. p. 192)

Then he quotes one of my favorite authors, Philip Yancey:

Many Christians have one issue that haunts them and never falls silent: for some, it involves sexual identity; for others, a permanent battle against doubt. For me, the issue is money. It hangs over me, keeping me off balance, restless, uncomfortable and nervous.

I feel pulled in opposite directions over the money issue. Sometimes I want to sell all that I own, join a Christian commune, and live out my days in intentional poverty. At other times, I want to rid myself of guilt and enjoy the fruits of our nation's prosperity. Mostly, I wish I did not have to think about money at all. But I must somehow come to terms with the Bible's very strong statements about money.

**(Money, Possessions, and Eternity by Randy Alcorn. p. 32)**

Now you understand the motivation of the message. It's simply to understand the Bible's strong statements about it and what we're going to learn from these five verses that can help us have a right attitude in this realm.

Listen to 1 Timothy, it's got so many great principles in it.

**1 Timothy 6:6-10 NET Bible**

**Now godliness combined with contentment brings great profit. For we have brought nothing into this world and so we cannot take a single thing out either. But if we have food and shelter, we will be satisfied with that. Those who long to be rich, however, stumble into temptation and a trap and many senseless and harmful desires that plunge people into ruin and destruction. For the love of money is the root of all evils. Some people in reaching for it have strayed from the faith and stabbed themselves with many pains.**

**There's Paul telling Timothy, his young understudy, to have a right attitude toward material things.**

**Jesus in Luke 16 tells that incredible parable about the rich man and Lazarus, talking about the consequences of how we relate to material things.**

**And then Jesus returns to that with the man who has a very prosperous business. And he has in the parable the story of telling us that he's going to tear down his barns and build bigger ones and better ones so he can expand his influence and his resources. And then Jesus ends that parable by saying:**

**Luke 12:20**

**“You fool, this night thy soul shall be required of thee. Then whose shall those things be which you have provided?”**

**See rather than put yourself in the position of a fool who focuses on temporary things for all of your life and end up realizing you've got to leave it all behind, what a horrible way to make an exodus, to have a right attitude now. And understand biblically our responsibility to be the kind of people who glorify Him.**

**Remember Job loses his family, loses all his financial resources? He has no idea what God's trying to do in his life. But sitting there poverty stricken, in Job 1:20-21 he says:**

**At this, Job got up and tore his robe and shaved his head. Then he fell to the ground in worship and said:**

**“Naked I came from my mother’s womb,  
and naked I will depart.  
The Lord gave and the Lord has taken away;  
may the name of the Lord be praised.”**

**You look at somebody like Solomon and you realize the horrible, horrible consequences of irresponsible behavior with material things.**

**Ecclesiastes 5:15**

**Naked a man comes from his mother’s womb, and as he comes, so he departs. He takes nothing from his labor that he can carry in his hand.**

**Then Proverbs 28:20 a mature reflection on the part of Solomon:**

**A faithful person will have an abundance of blessings, but the one who hastens to gain riches will not go unpunished.**

**Those are sobering statements of recognizing there are consequences for the way we use our our financial resources.**

**One of the most favorite stories of Jesus is His encounter with the rich young ruler. The text says that Jesus loved him immediately because he was a man who came with incredible spiritual credentials.**

**Mark 10:20-25**

**“All of these things I have done from my youth up.” As Jesus looked at him, he felt compassion for him. “You lack one thing. Go, sell whatever you have and give the money to the poor, and you will have treasure in heaven. Then come, follow me.” But at this statement, the man looked sad and went away sorrowful, for he was very rich. [Then Jesus goes on to say] “How hard it is for a person who is rich to enter into the kingdom of heaven. It’s like a camel trying to go through the eye of a needle” [to be able to have the right attitude toward his wealth.]**

**Steven Lawson wrote a book called Men Who Win and he's talking about this particular parable and he said:**

**Jesus saw through the outer façade into his heart. To the greed. To the materialism. To the worldliness. To the self-centeredness. What Jesus saw was a bankrupt heart.**

**(Men Who Win: Pursuing the Ultimate Prize by Steven J. Lawson. p. 53)**

**So the reason he says that to him is to free him from the bondage of fiscal irresponsibility. And then he says:**

**It is hard for a rich man to get into the kingdom like going through the eye of a needle.**

**Steven Lawson says the only way that's ever going to happen if you go to the movie "Honey, I Shrunk the Camel." It's impossible. I-M-P-O-S-S-I-B-L-E! Impossible to happen.**

**(Men Who Win: Pursuing the Ultimate Prize by Steven J. Lawson. p. 53 paraphrase)**

**It's hard because personally we're not willing to acknowledge that we are slaves to this or that we're in bondage to this. But please come today with an open heart.**

**Now what happens and why does he say “Come now, you rich, wail and cry aloud over your tribulations”?**

**Well, there are two things. When you become wealthy and you don’t have to worry about the bottom line anymore, there are two things that happen:**

**1. You are self-sufficient. You’ve been able to do all of this without God, is the way so many people come across as saying. So you’re taken care of. You’ve done away with one of the major concerns that we rightfully have.**

**2. Its security. All of your security is based on what’s in the bank.**

**So maybe you feel that way today. I’m comfortable. I like my lifestyle. Look what I’ve been able to accomplish. Without recognizing that these are all temporary evaluations and the big one’s yet to come.**

**That’s why he’s saying “You need to wail.”**

**v. 2 Your wealth has rotted away and your clothes have become moth eaten.**

**Well since wealth is temporary and life is temporary we learned last week that life also decays and we deteriorate. There are things that happen with age. You begin to decay and you begin to deteriorate. That’s**

life. And when you hang on just for living life here and now, guess what, you're going to lose it. It's temporary.

On the other side he says the same thing about wealth. He says it's temporary and it's going to rot away and your clothes are going to become moth-eaten. These symbols of your successful wealth is seen in the clothes you wear.

All of that being temporary, that's not the place to live is what he's saying.

Then our key verse is verse 3.

**v. 3 Your gold and your silver have become corroded, and their rust shall be a witness against you and shall eat your flesh as fire. You stored up treasure in the last days.**

You live for the temporary. Because you did, it corroded right in your hands because it is temporary. And your gold and your silver both have had this happen "and their rust shall be a witness against you." They rust away. Remember what Jesus said in the Sermon on the Mount?

**"Lay not up for yourself treasures upon earth where moth and rust corrupt and where thieves break through and steal."**

**But then he ends it with:**

**“Where your treasure is, there will your heart be also.”**

**Just don’t make the mistake. Since it’s temporary, there will come a day that we will:**

**Hebrews 10:31**

**. . . fall into the hands of the living God.**

**And that is a serious matter. We’re going to be judged. “You stored up treasure in the last days.”**

**Do you remember Judas, who made that choice?**

**He chose to take that which is TEMPORARY rather than JESUS.**

**He took the SILVER rather than the SAVIOR.**

**He took the MONEY rather than the MASTER.**

**You could say he stored up for the last days.**

**As Paul gets ready to finish 1 Timothy 6, listen to this verse in verse 17.**

**1 Timothy 6:17 (NET Bible)**

**Command those who are rich in this world's goods not to be haughty or to set their hope on riches, which are uncertain, but on God who richly provides us with all things for our enjoyment.**

**There's the attitude. Glorifying God and what He has provided and enjoy it to the fullest. Now here are a few other verses I just pulled out quickly.**

**Psalm 49:17 (NET Bible)**

**For he will take nothing with him when he dies;  
for his wealth will not follow him down into the  
grave.**

**Hebrews 3:5-6 (NET Bible)**

**Your conduct must be free from the love of money and you must be content with what you have, for he has said, "I will never leave you and I will never abandon you." . . .**

**Matthew 6:32-34 (NET Bible)**

**For the unconverted pursue these things, and your heavenly Father knows that you need them. But above all pursue his kingdom and righteousness, and all these things will be given to you as well. So then, do not worry about tomorrow, for tomorrow will worry about itself. Today has enough trouble of its own.**

**I want to just back off for a second. I want to just give you some simple principles that I think come out of what James is saying about our stewardship and responsibility in the realm of wealth.**

**1. Principle #1 and a big one: Recognize WEALTH IS TEMPORARY.**

**Recognize wealth is temporary. Get that nailed down.**

**2. Recognize you are going to be CALLED TO WITNESS AS TO HOW YOU'VE USED IT.**

**You're going to be called to witness as to how you've used it.**

**Remember the story of the talents where one guy had one and another guy had two, and the other guy had five? How did God commend them as the king came back? Five got five more. Two got two more. And the guy that had one buried it in the ground. And of course he's the target of the whole business of stewardship and responsibility for what God has given. To use it, to multiple it, and glorify God in the midst of it.**

**Now, if you took that and you put that into every realm that we've talked about in the book of James, then you're on track. It's a stewardship and you're going to be held accountable for it by the way you handle the test, the way you handle the temptation, your personal disciplines in the study of the Word, your love, your**

tapping into His wisdom, the control of your tongue, learning to depend upon the Lord. All of those things are a crisis and we must be those who recognize responsibility.

3. INVEST it wisely because the time is short.

Invest it wisely because the time is short is what James is saying.

2 Timothy 4:10

Demas has forsaken me because he loved this present world . . .

Colossians 3:2

Set your affection on things above, not on things on earth.

**v. 4 Behold, the wages of the workers who mowed your fields, which you have kept back, is crying out and the cries of the harvesters have entered the ears of the Lord of Hosts.**

God is not a disinterested bystander in the way you handle financial resources. Evidently there are some of these folks that are guilty of asking the guy to bring his tractor and mow over and mow their fields but he ends up with no money to be able to pay them. And

**those cries of the harvesters ascend to the ears of the Lord.**

**Remember in Exodus you have the children of Israel crying over the fact that bondage in Egypt, that the Lord heard, the Lord moved, and the Lord acted.**

**We need to realize that. That what you do personally and privately in your life in these matters in being good, faithful stewards is not unknown to the Lord. He's much aware of it.**

**I could go down a list.**

**Lot chose the well-watered plains of Jordan.**

**Gehazi ran after the king of Syria in order to get some silver and some garments which Elisha had turned down.**

**Aichin stole some things and buried them in the floor of his tent in Jericho.**

**Solomon lost it completely on getting gold and financial resources.**

**The rich young ruler.**

**Ananias & Sapphira would lie about a real estate deal and lose their lives.**

**Judas would take 30 pieces of silver rather than be a loyal disciple of the Lord.**

**Demas left the apostle Paul at a critical time over financial issues.**

**You get the feeling at the end of this today that James has in mind the experience with Cain and Able. When you're looking at this story you can just hear the cries as the Lord said to Cain:**

**Genesis 4:10**

**... the blood of your brother cries from out of the ground.**

**And it's never right to use people and enjoy things but rather, enjoy people and use the things which He has provided.**

**In verses 5 and 6 there are five perils to riches for a person who is growing in their Christian faith. They are right there in the text so you can just circle them one after another.**

**v. 5 You led a life of self-indulgence upon the earth and lived luxuriously. You've fattened your hearts in a day of slaughter.**

The first peril that comes to a Christian who is beginning to experience wealth is this. *You led a life of self-indulgence upon the earth.*

What does wealth permit you to do? To get more and more things for yourself. To indulge yourself. There is a danger there! You rule God out of your lives while you are enjoying it. You are looking on your wealth as something for your own personal comfort and for that alone. There's a peril there.

Secondly you live luxuriously. This relates to a life of self-indulgence in that wealth was used to provide that which was not absolutely necessary. In other words, I went the extra mile. I just live luxuriously using things that I really didn't need. I was a poor spender in the way that I used the funds which the Lord gave me. When you come to this principle and you realize the Lord is going to hold you accountable for it, you are going to be careful the next time you spend some money and you are going to ask yourself is this something I really need or is this just something I really want? So you begin to discern the spending of your funds along that line. I think that is good for a Christian that is maturing.

The third thing is *you fattened your hearts in the day of slaughter.* What James is saying is that the Judgment Seat of Christ is just ahead and you spent your time in self-indulgence living luxuriously fattening yourself.

## Hebrews 10:31

It is a dreadful thing to fall into the hands of the living God.

I take from this verse that we are going to be held accountable for the way we use the wealth which has been given to us.

**v. 6 You condemned, you murdered the upright person; and he is offering you no resistance.**

The fourth thing that James says about the perils of riches is “*you condemned.*” In order to get wealthy you had to condemn somebody else.

In this sixth verse he has the picture of Cain and Abel in his mind as he writes these verses. You condemned them. The Lord says, “Look the way your going to be accepted before me is to bring a little lamb.” Cain says, “I don’t want to bring a lamb I am going to bring the fruit of my hands, the works that I perform ought to be adequate.” So Cain makes his choice, Abel decides to go God’s way and when Abel brings the little lamb it’s amazing. God accepts him because he followed instructions. Cain comes in with the works of his hands and what could you expect from a just, holy God but that Cain is going to be rejected and Abel is going to be accepted. Cain is so mad at Abel having the inside track to God that he condemns him.

Finally he gets to the point that he is so filled with bitterness in everything that he kills him. Of course that is the fifth thing. *You murder the upright person and he is offering you no resistance.* Number six, here you have hurt somebody else, maybe you murdered them by your hatred, maybe you killed them by your selfish, egotistical bitterness because you were striving and clawing for wealth. Potentially these are things which can happen to a person, even a Christian when they get caught up in that which is temporary.

### Amos 6:1-6

Woe to you who are complacent in Zion, and to you who feel secure on Mount Samaria, you notable men of the foremost nation, to whom the people of Israel come. Go to Caineh and look at it; go from there to great Hamath, and then go down to Gath in Philstia. Are they better off than your two kingdoms? Is their land larger than yours? You put off the evil day and bring near a reign of terror. You lie on beds inlaid with ivory and lounge on your couches. You dine on choice lambs and fattened calves. You strum away on your harps like David and improvise on musical instruments. You drink wine by the bowlful and use the finest lotions but you do not grieve over the ruin of Joseph.

What he is describing there is the very description we see in:

## Daniel 5:27

**You have been weighted on the scales and found wanting.**

**It is possible as a Christian at the Judgment Seat of Christ because of a wrong use of wealth which God has given us to face the Judgment Seat of Christ, weighed in the balances and found wanting because we haven't been good stewards of that which the Lord has given.**

**A maturing Christian is one who is learning that he has a stewardship for what God has given him in the material realm. This is basically the teaching of this particular passage.**

**The question is how do I know I am in direct contact with God in the use of my wallet? I think if I have checked in with Him in the morning and I said, "Lord I'm available and what I have is yours and I want you to use me today" that I can count on Him as long as I am being submissive to direct me in that day in the decisions which I make. When the opportunities come my way to bring glory to His name through some experience with someone then I am trusting the Lord to direct me as to what I should do in that given situation, that is part of the good judgment that we talked about.**

**Let me conclude that wealth is an article which is used as a universal passport to everywhere except heaven**

and as a universal provider of everything. Happiness is when I recognize the fact that James tells me that wealth is temporary, and I am going to be held accountable for how I use it. Therefore, I need to be a good steward. Wealth in the life of a maturing Christian should never have first place because that belongs to the Lord and Him alone.

Bill Bright in his book Revolution Now talks about the matter of wealth and he has a little excerpt I want to share with you:

For example, in 1923 a very important meeting was held at the Edgewater Beach Hotel in Chicago. Attending this meeting were nine of the world's most successful financiers: Charles Schwab, steel magnate; Samuel Insull, president of the largest utility company; Howard Hopson, president of the largest gas company; Arthur Cotton, the greatest wheat speculator; Richard Whitney, president of the New York Exchange; Albert Fall, a member of the President's Cabinet; Leon Frazier, president of the Bank of International Settlements; Jesse Livermore, the great "bear" on Wall Street; and Ivar Krueger, head of the most powerful monopoly.

Twenty-five years later, Charles Schwab had died in bankruptcy, having lived on borrowed money for five years before his death; Samuel Insull had died a fugitive from justice and penniless in a foreign land; Howard Hopson was insane; Arthur Cotton had died abroad, insolvent; Richard Whitney had spent time in

**Sing Sing; Albert Fall had been pardoned so that he could die at home; Jessie Livermore, Ivar Krueger and Leon Frazier had all died by suicide. All of these men had learned well the art of making a living, but none of them had learned HOW TO LIVE!**

**(Revolution Now by Bill Bright. pp. 44-45)**

**As a Christian this matter of wealth, is not only learning well how to make a living but it is learning well how to live with what you have. Paul is the supreme example of this in:**

**Philippians 4:11-12**

**I am not saying this because I am in need, for I have learned to be content whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want.**

**So what I am saying as a Christian there ought to come into your heart if you have the matter of wealth correct in your perspective that there is contentment with God's provision and that you can trust God to meet your needs, whatever those needs are. A mature Christian who has a proper attitude toward wealth will reflect his level of maturity as a Christian by that attitude with regard to wealth.**

First, my attitude toward the TEST reflects my spiritual maturity. My VICTORY and TEMPTATION reflects it. My DESIRE for God's Word reflects it. The LOVE produced in my life which is impartial reflects it. The FRUIT coming from my life reflects it. The RESPONSE of my tongue rather than the re-action of my tongue reflects it. The WISDOM from above reflects it. The WARFARE successful against the world of flesh and the devil reflects it. My DEPENDANCE upon the designer reflects it. Now, my attitude toward that which is temporary WEALTH also reflects my spiritual maturity.

Listen to John Piper as I close:

Picture 269 people entering eternity in a plane crash in the Sea of Japan. Before the crash there is a noted politician, a millionaire corporate executive, a playboy and his playmate, a missionary kid on the way back from visiting grandparents. After the crash they stand before God utterly stripped of MasterCards, checkbooks, credit lines, image clothes, how-to-succeed books, and Hilton reservations. Here are the politician, the executive, the playboy, and the missionary kid, all on level ground with nothing, absolutely nothing in their hands, possessing only what they brought in their hearts. How absurd and tragic the lover of money will seem on that day—like a man who spends his whole life collecting train tickets and in the end is

so weighed down by the collection he misses the last train.

**(Desiring God by John Piper. p. 156)**

**CONCLUSION:**

What are some of the lessons we can learn from this particular study?

**LESSON #1: A proper attitude toward wealth reflects your level of maturity as a Christian.**

**LESSON #2: Contentment with God's provision is the key.**

**LESSON #3: Can I trust God to meet my needs?**

**LESSON #4: I will be held accountable for my use of material things at the Judgment seat of Christ.**

**LESSON #5: Use it but don't abuse it.**

# **STUDY NUMBER TEN - DISCERN THE WAGES OF THE WEALTHY — JAMES 5:1-6**

## **KEY VERSE 5:3**

**v. 1** Come now, you rich, wail and cry aloud over your tribulations which are coming upon you.

**v. 2** Your wealth has rotted away and your clothes have become moth eaten.

**v. 3** Your gold and your silver have become corroded, and their rust shall be a witness against you and shall eat your flesh as fire. You stored up treasure in the last days.

**v. 4** Behold, the wages of the workers who mowed your fields, which you have kept back, is crying out and the cries of the harvesters have entered the ears of the Lord of Hosts.

**v. 5** You led a life of self-indulgence upon the earth and lived luxuriously. You've fattened your hearts in a day of slaughter.

**v. 6** You condemned, you murdered the upright person; and he is offering you no resistance.

## **NOTES**

## **QUESTIONS:**

**1. Read James 5:1-6 and in your own words pull out the main thought of this passage.**

---

---

---

**2. To whom is James speaking in verse 1?**

---

---

---

**3. What has happened to the riches that the wealthy were depending upon, according to verses 2 & 3?**

---

---

---

**4. What have these wealthy persons done wrong, according to verse 4?**

---

---

---

**5. What do you think James means by verse 5?**

---

---

---

**6. How much of our wealth can we take with us when we die?**

---

---

---

**7. How do you think it is possible to be wealthy and still please the Lord?**

---

---

---

**8. If God blessed you with great riches, would He still be first in your life?**

---

---

---

**9. Which verse in the study has meant the most to you?**

---

---

---

**10. What lesson have you learned from this study?**

---

---

---

**LESSONS FROM THE PASSAGE:**

**What are some of the lessons we can learn from this particular study?**

**LESSON #1: A proper attitude toward wealth reflects your level of maturity as a Christian.**

**LESSON #2: Contentment with God's provision is the key.**

**LESSON #3: Can I trust God to meet my needs?**

**LESSON #4: I will be held accountable for my use of material things at the Judgment seat of Christ.**

**LESSON #5: Use it but don't abuse it.**

**ADDITIONAL NOTES:**

---

---

---

---

---