

God and Mammon

James 5:1-6

Mat. 6:19 “Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, 20 but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. 21 For where your treasure is, there your heart will be also.”

Jesus went on in the sermon on the mount to this conclusion, Mat. 6:24 “No one can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon.”

God and mammon. You cannot remain loyal to both. It is simply impossible. And that is the subject before us this morning. This is not an evangelistic passage. That is to say, James is not warning the rich to repent. Rather he is encouraging the saints who are often poor with the certain reality of what will happen to the rich! Surely I can use this text to give that warning along with the invitation to repent and to believe in Christ, and that would be a right application of it. But that is not what is before James primarily. Rather, our context will be those words we will study next week,

v.7 “Therefore be patient, brethren, until the coming of the Lord.”

In calling Christians to a patient expectation of Jesus’ return, James understands the realities of the struggles of life. He understands those struggles often have to do with have a shortage of this world’s goods. He has mentioned that previously in this letter. For example,

James 1:9 “Let the lowly brother glory in his exaltation, 10 but

the rich in his humiliation, because as a flower of the field he will pass away. 11 For no sooner has the sun risen with a burning heat than it withers the grass; its flower falls, and its beautiful appearance perishes. So the rich man also will fade away in his pursuits.”

Also, James 2:5 “Listen, my beloved brethren: Has God not chosen the poor of this world to be rich in faith and heirs of the kingdom which He promised to those who love Him?”

Thus his words are an intended as an encouragement, to guard the people of God from the snares and temptations of the riches of this world. Paul writes a similar warning to Timothy.

1 Timothy 6:9 “But those who desire to be rich fall into temptation and a snare, and into many foolish and harmful lusts which drown men in destruction and perdition. 10 For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows.”

Paul goes on to give an exhortation,

1 Timothy 6:11 But you, O man of God, flee these things and pursue righteousness, godliness, faith, love, patience, gentleness. 12 Fight the good fight of faith, lay hold on eternal life, to which you were also called and have confessed the good confession in the presence of many witnesses.”

James uses the same context to describe exactly what the unbelieving rich man is really like and what will happen to both his riches and to his own soul. I’ll begin with his description of,

I. THE LOVE OF MAMMON.

I have chosen the word mammon rather than riches to be a bit more inclusive--money is not the only aspect of those worldly

riches we are discussing. Treasure is the way the word is translated in verse 3. This world's treasure. Surely that includes hard, cold cash. It also includes all the material riches of the world--our homes, our clothes, all our possessions. All the stuff of life which we are so adept at accumulating. And the focus is upon those who love those things, those afflicted with the love of money.

What are they like? James' readers know all too well, as the situation James mentions would seem all too familiar to them. It is,

A. The sin of oppressing your workers.

Withholding wages.

v.4a "Indeed the wages of the laborers who mowed your fields, which you kept back by fraud, cry out."

There was a very specific and explicit biblical command, that wages were to be paid daily.

Lev. 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."

And even more fully,

Deut. 24:14 "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. 15 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."

It was a sin! It was robbery, theft. You were stealing, breaking the 8th commandment. You were oppressing the poor, for there were no banks, no checking accounts, no credit cards, no monthly bills. There was simply daily life.

I wouldn't apply that Old Testament law in exactly the same manner today, as if all Christian employers are obliged to pay their workers at the end of every single day. But the principle still remains. I've known companies to pay monthly, and each month's payment was delayed until the end of the following month. So you worked for two months before being paid for the first month. That, I believe, is wrong. Likewise, even a single monthly payment at the end of the month can be a great hardship and ought not to be practiced. Perhaps weekly, or every other week, would be the most appropriate schedule for most people in our economy, but the point that James' makes is that they weren't getting paid at all!

That's what happens when men become greedy! Sadly, that is often what happens to corporations also. Big companies who care little about their workers, and workers so often badly harmed by that lack of concern. Essentially withholding money from their laborers so that the executives could get exorbitantly rich and happy. When I pastored a church in Concord I knew many people who had worked all their lives for a large textile mill, only to have next to nothing to show for their lifelong labor. And the owner of the mill was known as a great philanthropist. His name was attached to the public library and the local hospital, among other things to which he had given his money in order to purchase a legacy. But his workers suffered! I believe James would say that is wrong.

James' words are a condemnation upon the wicked. But the wicked are not his audience--the godly are. So what is the encouragement? That God will avenge them! God will defend his people, especially the poor and oppressed. And notice how God is described,

v.4b "...and the cries of the reapers have reached the ears of the Lord of Sabaoth."

“The Lord of Sabaoth,” sometimes translated the Lord of Hosts. Sabaoth is a very different word than sabbath, though they sound so similar. Sabaoth is a large group of men, typically an army, and that is the meaning of the word host. So the name Lord Sabaoth or Lord of hosts means the Lord of all the armies of heaven! The Lord of all the angels assembled as a great heavenly army. The Lord of all the powers and forces of heaven itself! I doubt there is any other name for God that could more extensively define his exalted and unlimited power. And that is the God, you poor and oppressed victims of fraud and theft, who will hear your cries! Your cries have reached HIS ears. That’s encouragement!

The description of the sins of the wicked continue, in an advancing pattern of offense. Next James mentions,

B. The sin of unrestrained indulgence.

This is what happens to those afflicted with the love of money. First they steal, even from those who work for their well-being. Then,
v.5

These are very graphic and descriptive words, not really easy to translate exactly. It could translated pleasure and luxury, as I read from the NKJV. The ESV has luxury and self-indulgence. The NASB has verse 5 best, perhaps,
v.5 “You have lived luxuriously on the earth and led a life of wanton pleasure.”

Wanton pleasure means unrestrained, uninhibited. Given to pleasure without any sense of moderation and control. Absolutely unbridled and excessively indulgent. It is like the prodigal son, “he squandered his property in reckless living.”

Think, perhaps, of the annual Mardi Gras in New Orleans. Think, if you want, of the worst examples of pleasure seeking indulgence in all the areas of life, and that is the image James is attempting to portray here. And he uses a very appropriate but insulting image to make his point and the end of verse 5. He compares these people to domestic animals, cattle or pigs perhaps, who are simply being fattened up for the day of slaughter. So the pigs indulge their greedy appetites in whatever they can find to eat, enjoying their freedom to indulge, but really, the farmer is just getting them fat in order to sell more ham!

That is James’ encouragement to the poor! And then the final step in this degradation of increasing depth of sinfulness that began with a love of mammon,

C. The sin of murderous abuse.

The rich weren’t content to steal. They progressed to killing. Killing the innocent, the most defenseless.
v.6

So are you encouraged, you who are the victims of all these crimes? James intends you to be, encouraged by the realization of what will happen to those riches of the rich. Here is where any jealousy ought to be done away with, for what is there in the riches of this world for us to be jealous of? Those riches will all disappear. In fact, they are all already disappearing! And James describes,

II. THE LOSS OF MAMMON.

v.2-3

Again, his words are very descriptive. And his message is very clear.

A. The value of worldly riches will inevitably fade away.

The chief forms of wealth in James' day were apparently foodstuffs, clothing, gold and silver. And each of them will necessarily disappear. None of them are secure.

"Your riches are corrupted." They have rotted. Decayed, as foodstuffs left without refrigeration or preservation. Interesting, isn't it, that God made so much of our food supply to last only a short while. Just like the daily manna provided for his people in the wilderness. So we are taught to pray, "Give us this day our daily bread."

Riches might mean you have a big farm and a good harvest, but all that food will rot away. So the worst thing you could do was to try and hoard it away. What a danger is such covetousness that you would measure the success and prosperity of your life according to your accumulated goods.

Luke 12:15 And he said to them, "Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions." 16 And he told them a parable, saying, "The land of a rich man produced plentifully, 17 and he thought to himself, 'What shall I do, for I have nowhere to store my crops?' 18 And he said, 'I will do this: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. 19 And I will say to my soul, Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.' 20 But God said to him, 'Fool! This night your soul is required of you, and the things you have prepared, whose will they be?' 21 So is the one who lays up treasure for himself and is not rich toward God."

"Your riches have rotted." And, "Your garments are moth-eaten." Just like us, the people of James' day would often measure their wealth by their clothing. But even the best of clothes, the most expensive of garments, were subject to decay

just like rotting food. The culprit—moths. You see, moths don't discriminate. A moth attacks clothing of both the rich and the poor. The poor don't have to worry so much, though, since typically they might only own the clothes they are wearing upon their backs. The rich store their expensive garments often only to find them destroyed by devouring insects.

And then, your gold and silver. Your money. It will be corroded. Now, precious metals don't rust like we would expect of iron. But the image is still true and accurate, the symbolism is clear. Your gold is ultimately as useless as if it were entirely corroded.

And what about us? Our gold is corroded, too. Think of the effects of inflation. You can hoard all the money you want all your life, and every year of inflation that passes, it has less and less value! Obviously, in any effective financial planning that you might do, you look for appreciable assets, things like real estate and houses, but even those can lose money. So don't be deceived by temporary illusions. All our assets will ultimately depreciate. Everything we have and everything we possess will eventually lose its value. The only question is when? How quickly? Under what circumstances?"

So as I began with Jesus' words,

Mat. 6:19 "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal."

Similarly, in the wisdom of the Proverbs we read,

Prov. 23:1 "When you sit down to eat with a ruler, observe carefully what is before you, 2 and put a knife to your throat if you are given to appetite. 3 Do not desire his delicacies for they are deceptive food. 4 Do not toil to acquire wealth; be discerning

enough to desist. 5 When your eyes light on it, it is gone, for suddenly it sprouts wings, flying like an eagle toward heaven.”

Beloved, let me remind you again of the purpose of this study. This is to be an encouragement to you to resist the temptation of the Devil to love money. This is to be an encouragement to you who might feel the pain of a shortage with respect even to your fair share of this world’s goods. This is to be to your encouragement, knowing that those who are rich will, in some way or another, lose all that they have.

How much of his riches will a rich man lose? Ultimately, all of it! For when he dies, he will take none of it with him. And James is very pointed in these words.

B. The treasure of worldly riches inevitably brings judgment!

It is not that a rich man cannot be saved, but that a rich man, clinging to his riches, cannot! You see, the godly man who is rich is called to be generous, rich in good deeds. And that is quite another story altogether. Here the context is the stingy, cold-hearted, oppressive man who hoards all the worldly riches he can with no regard to show forth a godly love toward his neighbors.

And so if the rich man things himself to be worthy of reward because of his giving of money, Jesus says he will be rewarded. By men--not by God.

Mat. 6:1 “Beware of practicing your righteousness before other people in order to be seen by them, for then you will have no reward from your Father who is in heaven. 2 “Thus, when you give to the needy, sound no trumpet before you, as the hypocrites do in the synagogues and in the streets, that they may be praised by others. Truly, I say to you, they have received their reward. 3 But when you give to the needy, do not let your left hand know

what your right hand is doing, 4 so that your giving may be in secret. And your Father who sees in secret will reward you.”

And, in the case James addresses, if you hoard your worldly wealth, and you are found with all your stashes of gold and silver, that stash will testify against you! It will testify of your greediness and your stinginess. It will testify of your hard-heartedness and coldness with which you lived. And you will be judged accordingly.

v.3 “Your gold and silver have corroded, and their corrosion will be evidence against you and will eat your flesh like fire. You have laid up treasure in the last days.”

The last days is a reference to the whole time period between Jesus’ first and second comings, and the reference point is upon that second coming, a return in triumph and glory to judge the world! You have laid up for yourselves money, James says, which has value in this age, but Jesus will come at the end of this age to bring judgment! So what good is your money? You have hoarded it up for your own advantage, and it will stand simply as a testimony to your own selfishness at the soon coming day of judgment!

Therefore, it will “eat your flesh like fire.” What a devastating condemnation upon those who think highly of themselves because of their worldly wealth! Not only will they lose it all when they die, but it will be the cause and occasion of their judgment! Not wonder Paul writes,

1 Tim. 6:17 “Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches but in the living God, who gives us richly all things to enjoy. 18 Let them do good, that they be rich in good works, ready to give, willing to share, 19 storing up for themselves a good foundation for the time to come, that they may lay hold on eternal life.”

Otherwise, they will face,

III. THE JUDGMENT OF DEATH.

And that is James' encouragement to the poor in these verses. The wicked, and especially those who are rich in conjunction with their wickedness, will be condemned. So James says to them,
v.1

And by contrast, he says to the righteous, who might well be poor,
v.7a "Therefore be patient, brethren, until the coming of the Lord."

So this is the encouragement: patience, steadfast endurance, comes to the poor when they are able to observe the experiences of the rich at that day of judgment. What they observe is,

A. The grief of unrepentant sinners.

v.1

Those are not words of godly sorrow leading to repentance, for although the word "weep" might apply to that, the word "howl" does not! Rather it is the howling of those bewailing extraordinary pain or grief. As Calvin remarks, "Repentance indeed has its weeping, but being mixed with consolation, it does not proceed to howling." There is no consolation in the words of verse 1. It is nothing but worldly sorrow that leads to death! The miseries of death, unrestrained and unbroken grief.

Beloved, that is the future of the wicked who die with the love of worldly riches undiminished. And there is good reason for their grief, for great will be the misery which will come upon them. James writes of,

B. The certainty of eternal miseries.

v.1

We don't often speak about the miseries of death that will come upon the unbeliever, not often enough.

Heb. 9:1-27 "And as it is appointed for men to die once, but after this the judgment."

And also these words,

Heb. 10:26 "For if we sin willfully after we have received the knowledge of the truth, there no longer remains a sacrifice for sins, 27 but a certain fearful expectation of judgment, and fiery indignation which will devour the adversaries. 28 Anyone who has rejected Moses' law dies without mercy on the testimony of two or three witnesses. 29 Of how much worse punishment, do you suppose, will he be thought worthy who has trampled the Son of God underfoot, counted the blood of the covenant by which he was sanctified a common thing, and insulted the Spirit of grace? 30 For we know Him who said, "Vengeance is Mine, I will repay," says the Lord. And again, "The LORD will judge His people." 31 It is a fearful thing to fall into the hands of the living God."

And then in the description of the judgment upon Babylon as a representation of that same eternal judgment, we read,

Rev. 14:14 Then I looked, and behold, a white cloud, and on the cloud sat One like the Son of Man, having on His head a golden crown, and in His hand a sharp sickle. 15 And another angel came out of the temple, crying with a loud voice to Him who sat on the cloud, "Thrust in Your sickle and reap, for the time has come for You to reap, for the harvest of the earth is ripe." 16 So He who sat on the cloud thrust in His sickle on the earth, and the earth was reaped. 17 Then another angel came out of the temple which is in heaven, he also having a sharp sickle. 18 And another angel came out from the altar, who had power over fire, and he

cried with a loud cry to him who had the sharp sickle, saying, “Thrust in your sharp sickle and gather the clusters of the vine of the earth, for her grapes are fully ripe.” 19 So the angel thrust his sickle into the earth and gathered the vine of the earth, and threw it into the great winepress of the wrath of God. 20 And the winepress was trampled outside the city, and blood came out of the winepress, up to the horses’ bridles, for one thousand six hundred furlongs.”

Beloved, this is to your encouragement. You who are poor in this world’s riches need not lament your poverty. You do not need to be jealous or envious of the riches of the rich. From the view of eternity, their mammon is worthless. And your inheritance is more precious than gold!

And so,
v.7 “Therefore be patient, brethren, until the coming of the Lord.”

Be longsuffering, you who have put your hope in Christ! Wait, with a sure and certain expectation of all the glories that only heaven can provide. And with that encouragement,

Mat. 6:19 “Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal; 20 but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal.”

Let me end with some other words of Jesus spoken on a similar occasion, recorded in Luke 12. These are words of encouragement for you, just like these words of James, especially you who might struggle with the need for more of this world’s

things.”

Luke 12:32 “Do not fear, little flock, for it is your Father’s good pleasure to give you the kingdom. 33 Sell what you have and give alms; provide yourselves money bags which do not grow old, a treasure in the heavens that does not fail, where no thief approaches nor moth destroys. 34 For where your treasure is, there your heart will be also.”