

James has been teaching us about how to live by faith. He teaches us to act on the Word not just to listen, show no favoritism, control the tongue by controlling our minds, and seek the heavenly wisdom. It is not easy to follow his teachings but we must keep trying, and God has promised to give us the crown of life (cf. 1:12). In chapter 4, James commands us to “submit ourselves to God” (4:7a) because that is the way to obey God’s commands. Then, he explains three areas of high risk to our humble walk with God. They are three warnings in our walk with God. First, we should not slander one another because we are God’s family. Second, we should not make assumptions about our life because we are ignorant. And, today’s text is the third warning, “*Now listen, you rich people, weep and wail because of the misery that is coming upon you*” (v.1). Rich people are usually happy that they have wealth, but James says they should not rejoice too much because their misery could be just around the corner. It is a strong warning about how to use our wealth.

So, who are the rich? Are they believers or non-believers? James often mentioned, “Lord”, “Scripture”, or “my brothers”, but here in this paragraph, he doesn’t mention any word that indicates a Christian audience. Also, there is no call to repentance or salvation, but just judgement. Another strong argument against interpreting the rich as Christians is verse 7, which is read, “*Be patient, then, brothers, until the Lord’s coming*” (v.7a). They claim that the non-believing rich are oppressing believers in verses 1-6, and that is why James says, “*Be patient, brothers.*” Those arguments are legitimate, but if this section is about non-believers, then what is the point of it in a letter to the church? We know that James wrote this letter to Christians. He just talked to Christian businessmen in chapter 4, and there is no clear reason that he had to talk to non-believers. As a matter of fact, James addresses the rich as if they were there in the church to read his letter. So, we could say James is talking to the believing rich in the church. Then, we can interpret the call to weeping as a call to repentance just as he said in chapter 4, “*Grieve, mourn, and wail*” (4:9). James proclaims, “*Now listen*”, just as the prophets in the OT declared the Word of God. God’s Word is always true. We need to listen.

After warning about our speech and life, James is talking about money. I am not surprised to hear about money because it is one of the most influential things in the world. Here we must understand that money itself is not either good or evil. Some people equate money with blessing, saying more money means more blessings. Then, we will desire to have more things, which is not biblical at all. Others say that money is evil and Satan uses it against Christians. They claim that money is not spiritual; it is a worldly thing, which we must avoid. However, the Bible doesn’t say wealth is evil. Money is neutral. It is like a knife. It can be useful or harmful depending on how we use it. Likewise, money can be either a blessing or a curse depending on how we use it. So, how shall we use it?

First, we should not hoard wealth. To hoard (θησαυρίζω, *thēsaurizō*) means “to lay up or store treasures”. You may want to ask me, “What is wrong with storing? Don’t we need to save some for the future?” Yes, you are right! We need to. There is nothing wrong with storing or investing, but storing treasures just to have more out of our selfishness is wrong. The rich in our text store wealth way more than they need. Their wealth has rotted and moths have eaten their clothes.

Their treasures amount to nothing. They think they have more than enough for many years, but they are ignorant. How foolish they are for they think they will live forever. Hoarding wealth is against God's will because it is not the proper use of wealth. Also, it is a sin since the rich refuse to trust in God's providence (cf. 1 Timothy 6:17).

*"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" (v.3).* Hoarding wealth is particularly serious for Christians, since we are living in "the last days." When the last day, the time of judgment, comes, the treasures will stand as evidence against them. James uses the perfect tense in all three clauses, which implies that the punishment, the misery, has been already given to those who have hoarded wealth. For that reason, Jesus commands us, *"Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal" (Matthew 6:19-20).* We are not supposed to store treasures on earth. They are not only useless but they will also speak against us. Instead, we should store treasures in heaven? How? We can do it by using our wealth for God's people. Using our time, energy and effort for God's kingdom and His church is storing treasures in heaven. That is how we please God.

Secondly, we should get wealth the right way. James says in verse 4, *"Look! The wages you failed to pay the workmen who mowed your fields are crying out against you. The cries of the harvesters have reached the ears of the Lord Almighty" (v.4).* In our farms, we use lots of big and high-tech machines. It is fun to watch shakers and scrapers. But, in the first century in Palestine, they didn't have those machines. They had to use the hands of many laborers who were very poor and lived by daily pay. If a landlord didn't pay them, they couldn't survive. The rich in our text didn't pay those laborers their due. Obviously, they could get more wealth, but their greed caused others to cry. They probably felt secure since they had all the power; they might have said, "Who cares? I have many laborers. They are not going to protest. They don't have a union. They can't hire a lawyer." Yes, it was true. The laborers had no power. There was no lawyer, but the Lord Almighty heard their cries. Almighty in Greek (Σαβαώθ, *Sabaōth*) means "army." The title 'Lord Almighty' pictures God as the almighty, powerful leader of a great army. God is holy, powerful and determined to judge those who trespass His commandments. We need to be careful about how we get wealth since the Lord Almighty is always watching over us.

Thirdly, we need to use wealth in a right way. Money in Greek is Mammon (μαμωνᾶς, *mamōnas*), which is a god. Jesus said we can't serve both God and Mammon. We will have to hate one and love the other (cf. Matt.6:24). Those who love Mammon have their own life style, as James says in verse 5, *"You have lived on earth in luxury and self-indulgence. You have fattened yourselves in the day of slaughter" (v.5).* "Live in luxury or pleasure" (τρυφάω, *tryphaō*) suggests the violation of divine boundaries, going beyond pleasure to evil. Such a life is usually associated with uncontrolled feasting and drinking. On the other hand, "live in self-indulgence" (σπαταλάω, *spatalaō*) points to excessive comfort and self-indulgence. Such a life is trying to satisfy one's own appetites and desires. Together the words, "luxury and self-indulgence" imply a life without self-denial, not necessarily corrupt in every way, but certainly offering no resistance to sin. I think we can easily relate to this. When you sit on a very comfortable reclining chair, you don't want to get up even if you need to get something. Rather,

you will ask your children or spouse to bring that thing for you. It is so true, isn't it? The more comfortable we feel physically, the less we will try to seek holiness spiritually. Also, when we focus only on our possessions and satisfactions, we are serving Mammon, the god of pleasure and selfishness, which is a root of all ungodliness and unfaithfulness to God (cf. 1 Tim. 6:10). In the parable of the rich man and Lazarus (Luke 16:19-31) the Lord Jesus shows us that a man who feasted luxuriously every day ended up being lost in eternity. This should challenge us to avoid luxury and self-indulgence.

James is addressing the rich people, but to what class is he pointing? Is he talking to millionaires or billionaires? If he is, I don't need to worry about anything because I don't have that much money. James has the rich in mind, but he is not talking about how much we possess; instead how we handle our wealth. We may not have a million or billion dollars, but we all need to examine our minds because money can lead us not to submit ourselves to God. We need to evaluate our expenses, particularly when we purchase some things for ourselves. This is tricky because everyone possesses and values differently. For example, let's say you want to buy a couch. If you go to a yard sale or a thrift store, you may find a couch for \$100 where 5 people could sit. But, if you want, you may find a 5000-dollar couch where 5 people may sit. Is buying a 5000-dollar couch luxury? Likewise, you could have a small house for 2 people, or you could buy 2 million-dollar house for 2 people? Is living in a big house luxury? Some may say yes, or others say no. Again, the question is not about how much we can spend. It is not even about how useful or valuable are the things we buy. The question we need to ask is "Does the thing I buy or possess help me to submit myself to God in humility?" Do my possessions make me humble both before God and before people? Am I using my wealth for God's kingdom and his people? If your answer is yes, you can praise God for what he has given you.

The Bible nowhere condemns the rich for being rich. Money is not evil. Nevertheless, God's Word consistently warns us Christians of the temptations that financial abundance may bring. The temptations are so strong that Jesus even said, "*It is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God*" (Matthew 19:24). Brothers and sisters, God entrusts your wealth in you. He wants to use you for His kingdom and church since we need faithful and rich servants for this church and our community. As you humbly submit yourself to God, He will bless you even more because you are a good steward. May God bless you in your humble walk with Him. Amen.