



# The Wrong Side of Riches

James 5:1-6



## Warning to the Rich

- ❑ James declares the coming judgment of God upon “you rich people.”<sup>1</sup> (*James 5:1*). Why will these “rich people” face God’s judgment? Read James 5:1-6.
- ❑ These rich people have “stored up treasure in the last days” (5:3).<sup>2</sup>

1. Do you think James is saying it’s always wrong to store up wealth (including saving money)? If not, what is the difference between “wrong storing up” and “right storing up?” What is the proper attitude for the Christian?<sup>3</sup>

📖 *Jesus said, “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,<sup>4</sup> where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also” (Matthew 6:19-21, NIV84).*

2. Based on verse 4, what else are they doing wrong? How would you describe the attitude behind these actions?



📖 “Do not defraud or rob your neighbor. Do not hold back the wages of a hired worker overnight” (*Leviticus 19:13, NIV; cp. Deuteronomy 24:14-15*).

3. These rich people were cheating their workers, thus demonstrating a lack of integrity (moral character). What are some practical ways that we (as employers, employees, customers, and citizens) can demonstrate integrity in our handling of money?<sup>5</sup>

📖 “Better a little with righteousness than great income with injustice” (*Proverbs 16:8, HCSB*).

- ❑ These rich people have “lived luxuriously” and indulged themselves (5:5).

<sup>1</sup> ‘you rich people’ – probably refers to rich non-Christians who were oppressing the poorer Christians. Thus the passage would serve as comfort to the oppressed by declaring that justice would prevail. But the passage would also benefit those in the Christian community by warning them against wrong attitudes concerning riches.

<sup>2</sup> By storing up wealth on earth, they show where their heart really is, and they neglect the needs of the poor.

<sup>3</sup> Christians should acknowledge that God is the real owner of their wealth. We are merely stewards (caretakers) of God’s resources. Thus we must be willing to use the resources entrusted to us for God’s purposes. If saving is good stewardship, it’s okay. But we must avoid trusting in our savings account more than God. And we must not neglect our obligations, such as giving; taxes; providing for the needs of our family; paying our workers, bills, and debts.

<sup>4</sup> This world will pass away, but God’s kingdom lasts forever. Storing up treasures in heaven involves activities that reflect ‘kingdom values,’ including growing in the knowledge of God, spiritual growth, evangelism, ‘building up’ the church, and good deeds in serving the Lord (e.g., Luke 12:33; 1 Timothy 6:17-19).

<sup>5</sup> For example, employers should treat their employees rightly and fairly. Employees should work an honest day’s work. Customers should promptly pay their bills. Citizens should pay their taxes and not cheat. Others?



4. Is it wrong to enjoy the abundance of our possessions? Why or why not? What is the proper attitude for the wealthy Christian?

📖 “If riches increase, do not set your heart upon them” (*Psalms 62:10b, NASB*).

📖 “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. Command them to do good, to be rich in good deeds, and to be generous and willing to share. 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.” (*1 Timothy 6:17-19, NIV*).

📖 *Jesus said*, “You cannot serve both God and money” (*Matthew 6:24b, NIV*).

- ☐ In summary, these rich people will be judged because they have...

- Selfishly and foolishly stored up wealth, which is only temporal (v. 2-3);
- Defrauded/cheated their workers (v. 4);
- Lived in self-indulgence, neglecting the needs of others (v. 5);
- Oppressed the righteous (v. 6).<sup>6</sup>

5. Based on the Bible passages in this lesson (and others you may know), what dangers are associated with money and riches? How do we guard against these dangers?<sup>7</sup>

📖 *Jesus said*, “Truly I tell you, it is hard for someone who is rich to enter the kingdom of heaven” (*Matthew 19:23, NIV*).

📖 “For the love of money is a root of all kinds of evil” (*1 Timothy 6:10a, NIV*).

### Reflection/Application

- What is *your* attitude toward wealth? Who is the owner of your money and possessions? How do you decide how your money and possessions are used? What is the purpose of your money and possessions? Where is your security? Do you trust more in 1) wealth, power and influence, or 2) God? Do you think that wealth will make you truly happy or fulfilled?<sup>8</sup>
- What warnings in James 5:1-6 apply to you? Is your love of money and possessions (or anything else!) greater than your love for God? If you believe in God, transfer your devotion from these things to God, through faith in Jesus Christ. If you *do not* believe in God, consider the wisdom of the Bible verses in this lesson, and keep seeking truth with all your heart.

<sup>6</sup> James 5:6: These rich people have ‘condemned’ the righteous person. This probably refers to them dragging the poor into the courts concerning wages, rents, and debts (2:6). These rich people have ‘murdered’ the righteous person. ‘Murder’ may be figurative (that is, ‘judicial murder’), referring to the ruined lives caused by the rich oppressors. Of course, the logical outcome of such oppression is early death. ‘he does not resist you’ – The poor are unwilling or unable (helpless) to resist the power and influence of the rich.

<sup>7</sup> The love of wealth (money and possessions) displaces love for God. Such worldly pursuits distract people from the true Source of blessing. Many will never know God because they chose earthly treasures over heavenly treasures. The result is God’s judgment. Even Christians can displace God’s rightful place in their life with earthly pursuits and treasures. We must guard against danger by 1) loving God with all our hearts; 2) loving our neighbors as ourselves; 3) acknowledging God’s ownership of everything we possess (we are stewards); 4) committing to use all of our God-given resources for His purposes and glory.

<sup>8</sup> ‘Whoever loves money never has enough; whoever loves wealth is never satisfied with their income. This too is meaningless’ (*Ecclesiastes 5:10, NIV*).