

**Text:** James 5:1-6

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**Event:** Sunday Service

**Series:** James

**Title:** Payment Due for Money Sins

## **Four common money-sins that demand repayment on Judgment Day**

1. Excessive saving (1-3)
2. Exploiting cheap labour (4)
3. Selfish spending (5)
4. Corrupting justice (6)

Open your Bibles to the letter of James, written for Christians scattered throughout this world.

While evil and wickedness, corruption and oppression, continue in this world, we as Christians need to think Biblically about it all. It is always tied to wealth—earthly wealth is the true world-power throughout history.

The love of money has turned many a man into a criminal to get more money, and then as his money increases, he starts sensing the power of money, and soon his money drives his wickedness, and his wickedness accumulates more money, and he settles down in this ever rising spiral of wealth and wickedness.

This is indeed the story of much of this world, is it not?

Many a needy person suffers while the bank accounts of those in power over them hoard all the money. Many an honest hard-working man gets short-paid by a wealthy man, and therefore unable to support his family, he cries out to the Lord for help every night. Sin thrives where the power to pay for it knows no bounds.

Too many, with no financial means to defend themselves are fined, lose their homes, and are left destitute or unjustly condemned, simply because they crossed paths with a wicked rich man.

How do we think about all this? How do we not despair over the utter helplessness of those suffering under corruption and exploitation? How do we not envy their wealth and power, even if only to get revenge and end their wickedness?

How should we respond if the exploiters of society in general become the persecutors of Christians—seizing property, raiding businesses, forcing customised regulations on us simply because we stand up for righteousness?

This is a question we had best answer before the need for the answer comes.

The wicked who use their wealth as power will pay for their sins. They will pay, but not in money terms that they could easily afford; they will pay in *moral* terms, and instead of their wealth being their way out of trouble on Judgment Day, their money will be the evidence against them on Judgement Day.

As Christians, scattered thinly over this world, for the most part, not nearly wealthy enough to ensure that justice and righteousness prevails here on earth, how should we think about this world?

Like last week's text from the end of chapter 4, so this week's text from the beginning of chapter 5 is a true "worldview" text.

It is the Christian's privilege to face with clarity the great injustices in this world, and to respond with equal clarity, maintaining the faith, and awaiting the Lord's return.

Our verses today inform our worldview.

They inform our worldview regarding the abuses in power because of too much money.

READ James 5:1-6.

This passage is not addressed to believers like the rest of this letter is. This passage is addressed to those who are piling up judgement for themselves. But still, the target audience is indeed Christians. It is addressed to the wickedly wealthy, but it is presented to Christians just like us.

We get to eavesdrop on the Divine summons to wicked rich people to appear for Judgement. We get a preview of what the courtroom on that day looks like. We get to hear the verdict.

This passage is all about financial injustice, or more simply, money sins. The money itself is not the issue, but the *sinful use* of the money is the issue.

The excessive, exploitive, over-indulgent, and corrupt use of money is the issue.

This passage will expose money-sins.

But the purpose of this passage for you and for me is to produce patience and bring *comfort*.

Just look at the next section, READ James 5:7-11.

Living in a corrupt society where the wealthy rule with impunity? Be patient ... be patient, just long enough till Jesus comes back. Fix your heart on Jesus' coming, not on the rampant wickedness that is still on-going. Don't grumble and complain, Jesus will sort it out. In fact, Jesus is the Judge, waiting outside for time to run its course so He can come in and avenge all wickedness.

So, Christians, as we look at money sins today, make sure that we ourselves are not guilty of any of them in some way, but more pointedly, remember that every money sin needs to be

repaid on Judgement Day. We just need to hang in here long enough, cry out to the Lord in the mean-time, and then watch it all get fixed at the end.

Back to our present time though, let's talk about these Four Common Money-Sins that Demand Re-payment on Judgment Day.

The first common money-sin that demands re-payment on Judgement Day is the sin of ...

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## EXCESSIVE SAVING (1-3)

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READ verses 1-3.

These verses begin the same way that 4:13 began, but instead of continuing in exhortation fit for believers, this section continues with judgement.

"Come, rich people, *weep and howl*".

These are clear OT judgment terms. The prophet Joel called the indulgent drunkards of his day to "weep and wail" because their judgement would include a loss of all their cherished wine. (Joel 1:5).

The prophet Jeremiah took up the practice of "weeping and wailing" because of the great disasters that came upon sinful Jerusalem during his day (Jer 9:10)

So here, "filthy-rich men and women, come, weep and wail, howl, for the miseries that are coming upon you".

Those living in exorbitant wealth will be judged, turning their luxury into misery, their laughter into weeping, their pride into howling.

It is a stunning call to attention! It is not a *prophecy* of judgement as much as it is an *announcement* of judgement. It is an affirmation of coming miseries—the miseries are on the way already.

Now, this is not a condemnation of riches for the sake of riches. Being rich is not the problem. The problem is the way in which the richness was obtained and the way in which the richness is used. These riches were not used for generosity and kindness, but used, or not used, through excessive saving.

READ verses 2-3a.

There are three statements here. They are all worded as though it is already done. Riches have rotted. Garments are moth-eaten. Gold and silver have corroded.

Your miseries that are coming to you are directly related to the vast savings that you have accumulated. Except, you have held onto it all for so long now, that if it could have rotted, it would already have, your garments, unused for so long, are already as though that there are holes in them, and if your precious coins and jewellery could corrode and rust, it would have. These are vivid images of stored-up, unused, yes, even neglected, riches.

There is so much of it, and for so long, that if it could have naturally corroded, it would already have.

It is the "corrosion" of that wealth that is the problem. Corrosion implies non-use.

Think of it as discovering a piece of rusty metal next to the road. By measuring the amount of rust, you can know how long it was lying next to the road not doing what it was designed to do.

So also, a rich man's excessive saving will be evaluated for how long it was just sitting there, serving none of its intended purposes.

And so, verse 3 continues, "their corrosion will be evidence against you and will eat your flesh like fire". This is both the verdict and the punishment. When this earth is over, God is going to pull up the bank statements of every wicked rich man and woman, and enter it as evidence on Judgment Day.

Then, every piece of income will be reviewed. The final balance will be considered. Then, because it served no purpose, and because it was just sitting there doing no good at all, it will be used to condemn the person for the money sin of excessive saving.

"eating your flesh like fire" is terminology reserved for the worst of judgement and destruction. In Revelation 17 similar words are used to describe the Anti-Christ's hatred and destruction of those who once served his purposes but then became useless to him.

So also, excessively hoarding of riches in this earth will be the evidence and then become the condemnation of every wicked rich man and woman.

Such excessive saving, yes, hoarding, of earthly wealth is the exact opposite of what Jesus called us to do. Saving is fine; Proverbs highly advises the sensibility to perceive coming

disaster and prepare so as not to suffer when it comes (22:3 & 27:12). But excessive saving is the very opposite of what Jesus taught.

James ends verse 3 with a phrase straight from Jesus' own teaching, but in a completely opposite way. Jesus said, in Matt 6:19 and 20 "do not lay up for yourselves treasure on earth, but lay up for yourselves treasures in heaven." James, after speaking about the same earthly hoarding, end with "You have laid up treasure in the last days."

Unfortunately though, this End-Times treasure is not the treasure in heaven that Jesus was speaking about. Rather it is laying up treasure for judgement. At the end of verse 5 there is a parallel phrase calling this day the "day of slaughter"!

Treasure stored up here on earth, instead of in heaven, does, nonetheless, still have eternal value. It is never *merely* earthly treasure. But it is not heavenly treasure either. It is judgement treasure. It is evidence-against-you treasure. It is a treasure that condemns.

Dying with too much money is like being caught red-handed for the sin of excessive saving. Just like a thief's possession of stolen goods is the evidence against him that condemns him, so the excessive saving of money by the wicked will be used as evidence against them on Judgement Day.

In Luke 16, Jesus tells a story calling His disciples to exploit earthly money for heavenly riches. We live in a world, though, where the exact opposite is coveted, promoted, and enjoyed.



Excessive saving—hoarding up riches, possessions, and valuables—is a money-sin that will need to be repaid on Judgement Day. Let *us* not be guilty of such sin.

But more pointedly, do not despair when witnessing this money-sin paraded as a virtue by powerful and influential men.

Judgement *will* come.

In fact, the greater their savings now, the greater the evidence against them on that day.

Psalms 73 is about the frustrations of living godly in a world where the wicked are getting richer and richer at everyone else's expense.

Psalms 73:12 "Behold, these are the wicked; always at ease, they increase in riches."

Verse 13 shows the frustration of it all, "All in vain have I kept my heart clean and washed my hands in innocence."

But, verse 16 and 17, "But when I thought how to understand this, it seemed to me a wearisome task, until I went into the sanctuary of God; then I discerned their end."

Verse 19, "How they are destroyed in a moment, swept away utterly by terrors!"

That's exactly what's happening today, right? You saw the news this week, especially this weekend, of the crimes associated with powerful rich men?! And now, you've come to God for answers, and you have found them.

All money has a purpose. Money exists to fulfil our God-given responsibilities. It is a tool to use and use well.

So all who are guilty of the money-sin of excessive saving, will need to repay it all on Judgement Day.

The second common money-sin that demands re-payment on Judgement Day is the sin of ...

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## EXPLOITING CHEAP LABOUR (4)

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READ verse 4.

Since the people James was writing to were scattered because of persecution of their faith, it might well be them that James has in mind here as the exploited labourers.

These Christians, some of them wealthy by the standards of this letter, but many perhaps rather destitute, would have been dependent on piece-work and day-labour for income. They would work hard all day, get to the end of the day, and then *not* be given their promised wage. Their wages were "kept back by fraud."

"Sorry, short on cash today, here is half."

"I am sure you were slacking most of the time, no pay."

Or, when the labourer gets picked up in the morning, all are welcomed, but when five o'clock comes, then "Sorry, no SA ID, not pay." as though the boss is concerned about ethics. Not exactly a foreign idea to us, is it?

How many a poor labourer in our own country is at times sent away with a scoffing remark from the exploitive rich man.

Proverbs 3:27-28 advises young men to always pay fairly,

"Do not withhold good from those to whom it is due, when it is in your power to do it.

Do not say to your neighbour, "Go, and come again, tomorrow I will give it"—when you have it with you."

That is honest payment. Wise and godly men go out of their way to pay, especially, day-labourers. If you are short on cash, you spend the petrol to get more. If they were truly slacking, you might not hire them again, but you still pay what was agreed upon. In fact, you show some kindness and you reward honest, hard, work. You don't keep back their wage under some superficial pretext of inability to pay. That is fraud.

These Christians then, being unable to defend themselves or open a case of employment malpractice, would go home, destitute. What does a Christian do when so unjustly treated? We pray. We pray, don't we? We cry out to the Lord!

Psalm 13,

How long, O Lord?

Will you forget me forever?

How long will you hide your face from me?

How long must I take counsel in my soul and have sorrow in my heart all the day?

How long shall my enemy be exalted over me?

Consider and answer me, O Lord my God;

light up my eyes, lest I sleep the sleep of death, lest my enemy say, "I have prevailed over him," lest my foes rejoice because I am shaken.

James ends this verse with a wonderful, very carefully worded phrase. "the cries of the harvesters have reached the ears of the Lord of hosts". Or as James wrote it with a bit of Hebrew included even, "the Lord of Sabaoth". It is translated as "Lord of hosts".

It doesn't mean that God is the Lord of hosting parties, or the Lord of large gatherings. It means God is the Lord of armies.

It is a title for God introduced to us in 1 Samuel—the book featuring God as the King of Israel who will defend Himself and His own against all odds. From the time of Samuel onwards, it becomes one of the most common titles for the Lord who protects, saves, redeems, vindicates, and judges.

So here, James is saying that when a labourer is exploited by the ruthlessly rich, and cries out to God, then the cries get files for attention by "The Lord of Armies"—the personally invested protector of His own people, with armies upon armies awaiting His command.

In fact, this verse in James 5:4 is merely a rephrasing of Deuteronomy 24:14-15,

You shall not oppress a hired worker 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.

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 is a money-sin to exploit cheap labour. The Lord, the Commander of armies, hears the cries of the exploited. He will

come and avenge them. He will come and bring the just re-payment for all exploitive business practices.

The third common money-sin that demands re-payment on Judgement Day is the sin of ...

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## SELFISH SPENDING (5)

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Ecclesiastes 9:7-10 encourages a joyful, God-approved enjoyment of good food, nice clothes, cosmetic extras, marital bliss, and energetic pursuits of things in this life.

But *selfishness* is never OK. *Self*-indulgence is always sin. Selfish spending is self-preparation for judgement.

READ verse 5.

What vivid imagery! From ordinary nice things and luxury, to selfish indulgence, to, like an animal, packing on the pounds to be ready for slaughter.

Like a farmer fattens cows for slaughter, so over-indulgent spending on yourself and your luxuries and pleasures prepares you for the day of slaughter.

The money that they kept back by fraud, unwilling to part with for the benefit of another, was easily parted with for the sake of self! But the cries of the exploited have reached the ears of the Lord of hosts; He has summoned the armies, and will soon arrive. The day that the Lord of hosts clashes with the self-indulgent will be a day of slaughter.

Why such strong imagery? Because selfish spending is sin. It is one of the common money-sins among the rich, and sadly

among the poor too. From the ornate furnishings, holidays, meals, and parties of the rich, to the drunken brawls of the poor, over-indulgent spending of money on one-self is a sin before God.

Money has many purposes—self-indulgence is not one of them. It is an abuse of money; it is a heart full of self-love; it is a neglect of the responsibilities God requires of each person, and it is a neglect of the virtue of generosity.

I have met some overly-wealthy men and women in my life already—*godly* overly-wealthy men and women. Not only do they prove that wealth can be obtained in righteous ways too, but they prove that great wealth does not justify great selfishness.

Sadly, our hearts are so guilty of this selfish view of money even when our finances don't afford us the actual indulgence! We max out our income every month, be it a R 1 000 or a R 100 000. We go into debt for nice stuff with the maximum amount that we can afford to repay. We start life with a new job, a new car, a new wardrobe, a new house. Then we get married and set our lives up even more lavishly because we hold onto both incomes. If we come into any additional money through an inheritance or a small bonus, we spend it immediately on ourselves.

We view money, as little as we might have, as a means to get what we want.

Money was never meant for that! Money is a stewardship from God for purposes He has clearly revealed! Money is an expendable resource to gain heavenly treasure.

You gain heavenly treasure when you faithfully use God's money allowance to you to provide for your family, to care for the saints, to grow in godliness, to enjoy life appropriately, and to be generous to the needy.

We are commanded to love God with all our heart, soul, mind and strength, and to love our neighbour as though ourself; we are *never* commanded, not even encouraged, to love self with all the money you can get.

It starts small, this sin, but it always grows; loving self in psychologised little ways *now* cultivates a heart attitude that will, with enough money, make you guilty of everything in this passage.

We need to examine our own hearts for this money-sin of selfish spending, but back to the purpose of this passage, we should also recognise that when you suffer because of the lavish lifestyles of those in power, then cry out to the Lord, for He is preparing his armies to sort it all out.

In South-Africa we have made social protests out of this money-sin: "Pay back the money" we shout in response to the selfish spending by the rich and powerful. But let us hold back our tongue in public, and instead, pray more in private. One day, the army will be called to our city on behalf of the exploited, ridding us from all who oppress us while flaunting their own riches.

It will be a day of great joy among us all, for every self-indulgent will be exposed, and re-payment will be demanded.

It won't be one of the armies of the South-African National Defence Force, it will be the Lord's armies.

Take comfort from that, saints.

Check your own heart for some possible lesser versions of this money-sin, but rest in the assurance that all selfish spending among the ungodly-rich will be avenged.

And last, the fourth common money-sin that demands re-payment on Judgement Day is the sin of ...

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## CORRUPTING JUSTICE (6)

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Corruption is when money talks louder than morality. Such corruption is the money-sin exposed in verse 6 in some of its more extreme expressions.

READ verse 6.

Just like showing partiality to the rich at *church* was exposed in chapter 2, so here partiality among the rich in *justice* is exposed. It is a corruption of justice when the rich, who fund political campaigns, have their crimes ignored by comrades. It is a corruption of justice when the rich pay bail with a smile and continue their sins with impunity. It is a corruption of justice when a bribe from the rich covers his sins. It is a corruption of justice when a righteous man who cannot afford legal representation is condemned because the rich bend the law with the best advocate in town.

Our nation even has laws and provisions to keep this from happening! Even the world knows this is not right!

And yet, money talks louder than morality.



It is striking that this verse speaks of the righteous in the *singular*—"the righteous *person*; *he* does not resist you".

It makes you wonder if James has a very specific righteous person in mind. Some suggest that James is thinking of himself here in light of rising persecution, or perhaps of righteous Jesus condemned and murdered by the elite, and not resisting.

More likely he might well be thinking of the events of Acts 12, where another James, James the brother of John, was killed by one of the Herods.

Acts 12 is all about Herod.

It begins with "Herod laid violent hands on some who belonged to the church. He killed James the brother of John with the sword, and when he saw that it pleased the Jews, he proceeded to arrest Peter also." (vv. 1-3).

Then, verse 6, Herod is again the main actor, about to bring Peter out for condemnation.

But you remember, that an angel delivers Peter, and Peter tells those at a prayer meeting afterwards to tell James what had happened (v. 17)—this James, pastor James in Jerusalem, tell him what happened.

Back to Herod though, verse 19 of Acts 12, Herod searched for Peter and did not find him, so he ordered the prison guards to be put to death.

Verse 20, Herod was angry with more people.

Herod, in his pomp and luxury, in his greed and self-indulgence, played with innocent and righteous people's lives as though there were mere strategic moves to promote his esteem among

the people. He "condemned" James the brother of John and Peter and many others. He "murdered" James the brother of John; "James did not resist".

This is corrupting justice just because you have the luxury and means to do so.

By the way, Acts 12 adds one more story to Herod's great pomp.

Acts 12:21ff,

On an appointed day Herod put on his royal robes, took his seat upon the throne, and delivered an oration to them. And the people were shouting, "The voice of a god, and not of a man!"

Immediately an angel of the Lord struck him down, because he did not give God the glory, and he was eaten by worms and breathed his last.

But the word of God increased and multiplied.

When a wicked man is arrested, but compliant and humble, he gets a more lenient sentence compared to a man who resists arrest. How much more should a righteous man who doesn't resist arrest not be treated with gracious justice?!

But money speaks louder than morality.

It is therefore a common occurrence in society of every age, that the rich and powerful do as they please, at great cost to the righteous, yes, for the sake of their own self-esteem they will even murder a righteous man.

But, like Herod experienced by the hand of an angel of God, so every man who corrupts justice is merely fattening himself for a day of slaughter.

Psalm 94,

1 O Lord, God of vengeance,  
O God of vengeance, shine forth!

2 Rise up, O judge of the earth;  
repay to the proud what they deserve!

3 O Lord, how long shall the wicked,  
how long shall the wicked exult?

...

6 They kill the widow and the sojourner,  
and murder the fatherless;

...

21 [the wicked] band together against the life of the  
righteous  
and condemn the innocent to death

...

23 [But the LORD] will bring back on them their iniquity  
and wipe them out for their wickedness;  
the Lord our God will wipe them out.

Corrupting justice is a money-sin as old as money itself. The rich increase in power, and the powerful increase in riches. Though many a wealthy but *righteous* ruler can be found in history (example, Ps 101), the majority are not so righteous.

Balaam, the false prophet, used his power to get rich and hired himself out to the highest bidder to work out their corruption. Judas started with petty theft, and used later his position to wield demonic power for a good payout. The Herod of Acts 12, well, we read his story of condemning and murder the righteous who did not resist him. Throughout history, yes to our very own place on this earth, corrupting justice is the money-sin of the rich and powerful.

So, fellow Christians, do not be too surprised by it.

Psalm 101 was read yesterday at our prayer meeting. It is the commitment of King David to maintain steadfast love and justice in his land. Let us pray for rulers like him.

But, as King David also commits to in that Psalm, it start with our own households. Let us maintain, in our own personal realms of responsibility, morality over money, integrity over influence, patience over power, kindness over kingliness, and love over luxury.

For God will bring to judgement every one who corrupts justice.

God will demand a re-payment for every money-sin every committed. The money-sin of excessive saving instead of gracious giving, will be used as evidence in the last days. The money-sin of exploiting cheap labour instead of paying fair wages, will summon the Lord of hosts. The money-sin of selfish spending instead of wise stewardship, will prepare one for slaughter. The money-sin of corrupting justice instead of maintaining integrity, will make one weep and howl for the miseries that are coming.

God takes money-sins very seriously. If you are guilty of these, then confess your sin to the Lord that He may forgive you and cleanse you from all unrighteousness.

If you are suffering because of the money-sins of those in power over you, cry out to the Lord, for His ears are open, and He will not let it go on forever, but, through miracle, through providence, or through final judgement, our God will avenge every money-sin committed against His own.

Last year this time, actually exactly a year ago, Sunday the 5th and 12th of July 2020, in the midst of our financial fears relating to lockdown, I preached two sermons on the wise way of thinking about the money that our Lord gives us each month.

Those sermons, mostly from Proverbs, reveal to us God's financial advise for our personal finances. Those principles are true for municipal budgets and the national treasury too.

Review them, to remain morally pure in your own finances, to pray for moral purity in our country's use of money, and to await God's judgement on all money-sins.

I want to close with the next verse in James, for it links to this one, even though it does then change the topic somewhat.

In light of all the abuses of wealth, James 5:7 "be patient, therefore, brothers, until the coming of the Lord."

Amen