

Sermon or Lesson: James 5:3c (NIV based)
[Lesson Questions included]

TITLE: Wealth Is To Be Shared, Not Hoarded

INTRO: Did you ever have this happen when you were young? On Halloween, you and your siblings would come home each with a bag of candy. Not liking all the candy you got, you attempted to trade with your sister, who ate very little of her candy, had lots of the kinds you liked, and yet would not trade with you. Your sister then continued to rebuff all of your subsequent attempts and generous offers to trade with her. Finally after months of hoarding, all of her candy got thrown out because it was stale or riddled with bugs. That candy was given to you kids by generous people for your benefit, but your sister hoarded it until it rotted, not letting anyone benefit from it. And what respect was shown to the people who gave the candy, hers needlessly going to waste?

As we are going to see in our passage, this kind of misconduct happens in adult life on a grander scale of a more serious nature, and is disapprove and opposed by God.

READ: James 5:3c, with verses 4:17-5:3b for context

The context here is that a warning and advice are being given to "rich people" (v.1). On Judgment Day, God will comprehensively hold accountable and adversely judge rich people for how they inappropriately managed and misused their wealth. And here in the last sentence in verse 3, an additional criterion for judgment is stated - the hoarding of wealth.

[Lesson Question: What are the meanings of the key words and phrases in this sentence?]

v.3c - READ

"hoard wealth"

- - to "hoard" = Strong's #2343 "heap treasure; to amass or reserve"; stock pile, store up; to gather or accumulate for future use, or for a reserve to weather tough times, or to make a bigger purchase
- - For clarification, wealth is not just finances (vv.2-5); it includes any material thing that has economic or beneficial value, such as personal property, real estate property, buildings, vehicles, equipment, machinery, investments, businesses, inventory, produce, stocks, bonds, toys, etc.

"in the last days"

- - Historically over the millenniums, more and more people in societies have become wealthy, relative to their time, to other people in their society, and to other societies of their time.
- - During one's lifespan, from the middle onwards into the golden years, accumulating wealth becomes significantly easier and more prevalent because living a life of frugality, conservation, and saving over the years now starts yielding benefits and accumulations, and resources typically become more plentiful and attainable. Setting aside small surpluses over time tend to accumulate into large amounts if left un-withdrawn.

[Lesson Question: What is the principle being stated here?]

SECTION POINT: The accumulation or hoarding of wealth will be exposed and judged as sin.

- - In this sentence in this verse, the principle being stated is that what you do or fail to do with your wealth once you have accumulated it is just as important to God as how you acquire your wealth.
 - - In the same way that how you acquired your wealth through sinful or through upright means will be brought out and judged, likewise the storing up of your wealth and what you did with it thereafter will also be brought out and judged.
 - - Clearly this verse makes the storing up of wealth a sin, a transgression before God. Again note: Don't shoot the messenger if you don't like the message.
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[Lesson Question: What are some present-versus-future ironies that are created by this principle?]

SECTION POINT: Consider some ironies from verses 5:1-3.

- - To store up one's wealth for future comfort and well-being ironically has become in reality the storing up of future disdain, rebuke, reprimand, reprehension, or even wrath from God.
 - - To store up one's wealth that will retain its value in the future ironically has become in reality an endeavor of futility and foolishness because that wealth will instantly be made totally worthless eternally.
 - - To store up one's wealth as a reserve to weather tough times in the future ironically has become in reality the source cause that brings tough times in the future judgment.
 - - To store up one's wealth in the present with no concerns about God's purposes for that wealth ironically will generate and bring big concerns in the future judgment about the impending repercussions from God relating to that prior lack of concern.
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[Lesson Question: What does God want done with your accumulating wealth?]

SECTION POINT: What God wants done with your accumulating wealth:

- - Wealth is a stewardship - a God-designated responsibility and duty to share, and not hoard it. (vv.4:15-17; 5:3)
- - Therefore, those who are wealthy should strive to be good stewards of that God-designated responsibility instead of being good wealth accumulators.
- - From this passage, the intention of God is that people should not become rich if they are obeying verse 4:17 to do the good they know they ought to do, because they are dispensing their wealth for good as they go along and thereby not accumulating excess amounts.

- - If God has allowed or ordained for you to be blessed by wealth, then as indicated in this passage He intends and herein even requires that you pass on or share that blessing with others, especially with those in distress and need. (vv.1:27; 2:15-16)

[Lesson Question: What steps of action do we need to take in order to be obedient to this principle?]

IMPLICATIONS: By implication from this passage then:

(SECTION POINT:) Give it away, profusely.

- - Those who are wealthy should characteristically be generous givers of large total amounts in correlation to the vastness of both their stored up wealth and their ongoing income.

- - Those who are wealthy should characteristically be striving to give away all of their accumulating wealth they are gaining, and additionally be reducing the amount of their overall wealth.

- - The goal for the level of one's wealth is to become as stated in Proverbs 30:8b-9 "8. ...give me neither poverty nor riches, but give me only my daily bread. 9. Otherwise, I may have too much and disown you and say, 'Who is the LORD?' Or I may become poor and steal, and so dishonor the name of my God."

- - Thereupon, those who are wealthy should be vigilant for opportunities to give. (cf. Galatians 6:10)

(SECTION POINT:) Restructure your thinking.

- - Those who are wealthy must retrain themselves to be content with less wealth and trust in God for their future needs. (cf. 1 Timothy 6:6-8)

- - Those who are wealthy must restructure their priorities and retrain themselves to pursue godliness and being obedient to God regarding their wealth instead of pursuing wealth and ignoring what God wants. (cf. 1 Timothy 6:6-11)

- - Because they are vulnerable in this regard, those who are wealthy must also take special precautions not to rekindle their consuming pursuit of wealth. (cf. 1 Timothy 6:11)

BIG IDEA: Wealth is a stewardship - a God-designated responsibility and duty to share, and not hoard it.

APPLICATIONS:

- - If you have wealth coming in and accumulating plentifully, then start a philanthropic program to dispense it, to keep it from accumulating, and to reduce what has already accumulated.

- - Spending your accumulating wealth on your own pleasures does not comply with the intent of this passage. (cf. James 4:3)

- - Look for worthwhile causes that God approves of and preferably that simultaneously further the Kingdom; generally speaking and historically speaking, most ministries are grossly underfunded.
 - - Some examples: churches, ministries, bi-vocational pastors, pastors who serve without pay in impoverished areas, underpaid church staff, missionaries, Internet sermon writer, volunteer nearly-fulltime ministry workers, students in Bible college preparing for ministry, needy people who attend your church, and etc. (cf. Galatians 6:10)
 - - If giving large amounts or items, set up a way of accountability to monitor how the recipients are spending it.
 - - In the sharing of your wealth, you will need to press on in a way that is directly contrary to culture, natural humanistic thinking, business mindset, free market economy, your family heritage, and etc.; you will likely stand alone.
 - - Think of this sharing of your wealth as a really, really long-term investment - the payoff comes on Judgment Day.
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Some other cross-reference verses:

Proverbs 11:28 - "Whoever trusts in his riches will fall, but the righteous will thrive like a green leaf."

Proverbs 28:20 - "A faithful man will be richly blessed, but one eager to get rich will not go unpunished."

Proverbs 28:22 - "A stingy man is eager to get rich and is unaware that poverty awaits him."

Psalms 62:10 - "Do not trust in extortion or take pride in stolen goods; though your riches increase, do not set your heart on them."

Luke 12:21 - ""This is how it will be with anyone who stores up things for himself but is not rich toward God.""

Mark 12:41-44 - Jesus observing a woman with 2 copper coins giving at the Temple

Works Cited:

Bible. "The Holy Bible: New International Version." *The Bible Library CD-ROM*. Oklahoma City, OK: Ellis Enterprises, 1988.

"Strong's Greek Dictionary." *The Bible Library CD-ROM*. Oklahoma City, OK: Ellis Enterprises, 1988.

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File name: James5_3c-SermonOrLesson.____ (.htm, .doc, .pdf)

Translation used: NIV, quoted or referred to in various places within this document

Source: www.BelieverAssist.com

Updated: June 22, 2016