

Sermon or Lesson: James 5:4-6 (NIV based)
[Lesson Questions included]

TITLE: Adverse Accountability For The Sinful Use Of Wealth

INTRO: Have you ever gone as a member to a group meeting that was being held at a restaurant wherein you could not afford the food, and so you sat there hungry with just an expensive beverage while other affluent members order full meals and offer you nothing? What do you think about that? More importantly, what does God think about that?

v.4 - READ James 4:17-5:4 for context

The context here is that a strong warning and denouncement are being given to "rich people" (v.1) about their sinful actions that stem from the use of their wealth. So far in verses 1-3, the trusting in wealth and the hoarding of wealth are denounced.

[Lesson Question: Explore the probable details and ramifications of this scenario in which the rich person fails to pay his field workers their rightful wages.]

SECTION POINT: Exploitation of one's workers will incur an adverse response from God.

- - In this verse, God has a major issue with rich people when they use their wealth to exploit their workers.
- - Specifically cited here is the cheating of workers by failing to pay them their deserved wages; this can include swindling, theft, fraud, reneging on a deal or contract, deception, greed, ripping off, unfair or unethical treatment, incomplete payments, unilaterally lowering the agreed-upon wages after the work has been done, and etc.
- - In this scenario, the mowing and harvesting of the crops in the fields need to be done by workers in a timely manner, so the rich person hires some workers to do the tough manual labor.
- - The rich person agrees upon a pay rate and payment schedule with workers when he hires them, and the workers fulfill their part of the agreement by completing the work in the time and manner as mutually agreed upon.
- - But when the time comes for the rich person to pay wages for the services rendered, he reneges and refuses to do his part in paying the workers in the proper time, manner, and amounts, probably making up false excuses or claims to justify his actions.
- - The work has already been completed, which provides opportunity for the rich person to take advantage of the vulnerability of the workers in this situation, to get away with "depriving, defrauding, robbing", or ripping off his workers of their duly deserved wages. (Strong's #0650)
- - Because of their lack of wealth, the workers have no recourse or means by which to bring justice.
- - Typically, the workers were relying on those wages to provide for their needed crucial necessities of life. Unlike their rich employer, they have no financial reserves to draw on when funds do not come in as expected. So this swindled shortfall puts the workers in an immediate crisis for survival, detrimental to the livelihood of themselves and their families.

- - Meanwhile, having acquired his wealth through abusive means and with no personal labor done by himself, the rich person lives in luxury and self-indulgence (v.5) as if everything is fine and dandy.
- - And for the next crop season, the rich person just finds some more unsuspecting workers to take advantage of and rip off.
- - Ironically, the very people who did the hard strenuous work that helped the rich person acquire wealth are the ones he is ripping off.
- - The rich person has plenty of wealth to pay his workers with, and thus there should be no compulsion to rip them off.
- - The rich person may get away with this fraud for the time being, but one day he will be held accountable and incur due suffering or punishment - he won't get away with it forever.
- - Because "the Lord Almighty" sees the plight of the mistreated workers, and He hears their cries for help and relief.
- - And yet the Lord Almighty lets the mistreatment go unexposed and uncorrected - but only until Judgment Day when He will respond mightily to those cries for justice.

This implies:

- - on Judgment Day, the Lord Almighty has not forgotten the cries of the defrauded innocent workers and will surely bring full exposure to the mistreatment that the rich person has perpetrated on them;
- - on Judgment Day, the Lord Almighty will then surely address, rectify, and adversely judge the rich person for his financial abuse of his workers;
- - on Judgment Day, the Lord Almighty will bring forth the withheld wages as solid indisputable evidence and testimony against the rich employer, wages that will cry out for justice, vengeance, and retribution on behalf of the defrauded workers.

v.5 - READ

[Lesson Question: Why is living a life in "luxury and self-indulgence" a problem for God?]

SECTION POINT: Living a life in "luxury and self-indulgence" is reprehensible to God.

- - "self-indulgence" = "Giving ample unrestrained pleasure to the senses; devoted to or indulging in sensual pleasures, sensual gratification; satisfaction of sensual desires" (*AHD* - 'voluptuous', from Strong's #4684)
- - "luxury" = living in an abundance of pleasurable and comfortable expensive material possessions or resources that are unnecessary. (from *AHD*)

Living a life in "luxury and self-indulgence" is a problem for God because:

- - this lifestyle is selfish and unconcerned for the needs of other disadvantaged people who are living in poverty and lack even critical basics to sustain life, such as adequate food, water, shelter, clothing, and etc.;
- - this lifestyle lives in comfortable abundance, luxury, and gratifying sensual pleasures while their impoverished neighbors live in destitution, suffering, searching for ways to earn income, and perhaps even desperation to survive;

- - this lifestyle enjoys abundance as a result of hoarding (v.3) and of defrauding workers (v.4), while those defrauded workers live in poverty caused by rich people defrauding and oppressing them (v.6);
- - those rich people living this lifestyle are not loving their neighbor;
- - those rich people living this lifestyle who are believers are not acting in accordance with their faith, not doing good deeds with the resource abundance of wealth they have (vv.2:17; 5:3), not doing the good they know they ought to do (v.4:17), and instead are selfishly hoarding their abundance of wealth and spending some of it on their own sensual pleasures.

- - Therefore, this verse makes it a sin to use one's wealth to live in comfortable luxury, pleasure, or self-indulgence while other people are living in poverty, desperation, and suffering.

- - Furthermore, God will adversely judge rich people for this inappropriate use of their wealth, as stated in verse 5 that the wealthy luxurious and self-indulgent lifestyle they "lived on earth" has resulted in their having "fattened [them]selves in the day of slaughter"; i.e. they have stored up copious guilt which has made conditions ripe for God to really blast them with His discipline or wrath on Judgment Day. (cf. Jeremiah 17:11)
- - For Judgment Day before God, these rich people have in effect set themselves up for failure and to be regarded as reprehensible - "deserving rebuke or censure as being wrong, evil, improper, or injurious; blameworthy; disgraceful; shameful; humiliated; degraded; culpable". (AHD - 'reprehensible', 'culpable')

In addition to these issues God has with rich people, another issue is raised in verse 6.

v.6 - READ

[Lesson Question: What are the dynamics of the actions described in verse 6?]

SECTION POINT: Having wealth enables, entices, and motivates rich people to bring great harm to innocent people.

- - Having wealth enables, entices, and motivates rich people to "condemned" innocent men, "to determine and decided against, pronounce guilty". (Strong's #2613)
- - Having wealth also enables, entices, and motivates rich people to "murder" innocent men, to destroy their lives and/or their livelihood, which can include: exerting economic exploitation, intimidation and/or social oppression upon them (v.2:6); plunging or enslaving them in poverty (v.5:4); attacking their characters and assassinating their reputations (v.5:6); destroying their careers (v.5:6); coercing them through the use of legal processes (v.2:6), and etc.
- - In their lust and conquest to acquire more wealth, these rich people bring great harm to people who in no way deserve such treatment, who are uninvolved, non-oppositional, and innocent of wrongdoing. (cf. Proverbs 22:16)

BIG IDEA: God condemns the selfishness committed by rich people and the abusive actions they perpetrate, especially upon innocent people.

APPLICATIONS:

Again in the Book of James, the theme of practical Christian living is hammered home (strongly emphasized) - this time pertaining to the selfish and abusive actions of rich people.

- - Those of you here today who have wealth, does God approve of what you have been doing with your wealth? Have you been appropriate in all of your financial dealings? Are you using your wealth for God's purposes or for your own purposes and desires?

- - How are you going to now respond to what God is saying in these verses, especially considering the certain serious accountability and judgment that await you regarding the use of your wealth?

- - Are there some ways you typically handle your wealth that need to be changed immediately?

- - Are there some people you have ripped off or destroyed in the past that need to be compensated and re-established?

- - Do you need to redirect where your money is going, away from your own sensual gratifications and onto ways of benefiting others?

- - Maybe it would be wise to repent big time, right now, to stop the process of "fattening yourself [up] for the day of slaughter". (v.5)

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