

Presumption and Wealth

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[0 : 00] So, today we continue our study of James, and if you want to follow along with me, go to James chapter 4. James chapter 4, and I'll read the last part of James 4 as well as the first part of James chapter 5.

Now, not to belabor the point, but James writes this letter to the twelve tribes dispersed abroad. It's a circular letter intended to reach an unknown number of Jewish Christians in an unknown number of places.

We really don't know how many people might have received and read this letter, and I suspect that is why James addresses so many different issues throughout this epistle. It's not that every church and every Christian was wrestling with every subject presented here, but as James thinks about the wider Christian world in his day, he realizes that all of these issues are relevant somewhere to someone.

And underneath everything he talks about, again, is the matter of double-mindedness. In pretty much every subject he's addressed, he's pointed out the inconsistencies in at least some people's behaviors.

They say one thing, but they do another. They profess to believe this, but their actions are contradictory to their claims. And if we boil it down even further, it's a matter of fidelity.

[1 : 35] Are we wholeheartedly devoted to God? And we saw that pretty clearly in the previous passage when James writes, you adulterous people, don't you know that friendship with the world is hostility toward God?

So whoever wants to be the friend of the world becomes the enemy of God. To whom or to what are we devoted? Where is our allegiance?

What do we love? Ultimately, it's a choice between God and the world. It's a choice between God and our own sinful passions.

And this has been the underlying issue in everything James has talked about in this letter. But as we also saw last time, what is actually happening when we become fractured in heart or double-minded is that we are elevating ourselves.

When pride swells up within us, we elevate ourselves and our own desires over and above other people, over and above the will and word of God, and over and above even God himself.

[2 : 47] Here in chapter 4, James says, Anyone who defames or judges a fellow believer defames and judges the law. If you judge the law, you are not a doer of the law, but a judge.

There is one lawgiver and judge. Of course, that one lawgiver and judge is God himself. Now, a handful of people over the past week have mentioned to me that James has become quite a challenging book for them.

And we may feel that even more so here in chapters 4 and 5 because the language James uses gets relatively intense. I mean, it's pretty clear how serious he is about all of this.

You adulterous people, he says. Be miserable and mourn and weep. Let your laughter be turned to mourning and your joy to gloom.

Listen. Twice in the passage I'll read today, he uses the phrase, come now. Some Bible translations say, listen now. And while that may not sound especially harsh, it's kind of a brash way of getting our attention.

[3 : 56] It's kind of like James is speaking to us as though we are misbehaving children. Listen up. Stop what you're doing and listen. You need to hear this.

James can certainly be a challenging book. But I believe that's what James intends. I think that's his purpose. He knows he's speaking to a mixed audience.

He knows there could be insincere false believers in the church who have joined this whole Jesus movement for one shallow reason or another. Obviously, they stand in need of repentance. And he calls them to do precisely that. But he also knows even sincere, genuine believers will struggle with double-mindedness. We all contend with our sinful flesh. We all face temptations. And sometimes we succumb to those temptations. We are not perfectly conformed to the image of Christ. Not yet. So there's room to grow. So there's room to grow. [4 : 58] We have a continual need for repentance. And James challenges us by imploring us to examine ourselves. And as we get into this part of the letter, chapter 4 in particular, James is really hammering the issue of our pride.

And when it comes to our pride, James knows, first of all, how dangerous pride can be. He says here in verse 6, God resists the proud.

God opposes the proud. As Proverbs 16, 18 says, pride comes before destruction and an arrogant spirit before a fall. Frankly, we would be here a very long time if I were to cite every warning the Bible gives about pride.

So James really attacks this issue of pride because, first of all, he knows how dangerous it is. But second, he also knows how stubborn it is. Proud people don't typically think of themselves as proud.

In other words, they deceive themselves to some degree or another. They don't see themselves as having a problem. I mean, look at the issues throughout this letter. There are people walking around professing to have faith, but they bear no fruit of it.

[6 : 19] These are people that are claiming to be wise, possibly fighting for prominent teaching positions, but their words are destructive and divisive.

They belong to this brotherhood in Christ we call the church, but they're neglecting the poor among them. They're showing favoritism. They're sowing discord.

They're judging and defaming their brothers. And as we'll discover today, they were quite possibly cheating their brothers. Obviously, something does not add up.

But do you think they thought of themselves as having a problem? Well, probably not. Otherwise, they might have changed. They might have repented of their sin.

So James doesn't hesitate to tell them and us where, you know, he really hits them where it hurts. And for us, he can hit us where we hurt.

[7 : 17] You are double-minded, he says, because you are proud. Your heart is fractured because your allegiance is torn between God and yourself. In other words, you are elevating yourself to the place of God.

So, he says, humble yourselves before the Lord. Now, this matter of pride continues to run through the passage I'll read, though it may not seem quite as obvious.

This is James chapter 4, starting at verse 13. I'll read it. Come now, you who say, today or tomorrow, we will travel to such and such a city and spend a year there and do business and make a profit.

Yet you do not know what tomorrow will bring, what your life will be. For you are like vapor that appears for a little while, then vanishes. Instead, you should say, if the Lord wills, we will live and do this or that.

But as it is, you boast in your arrogance. All such boasting is evil. So it is sin to know the good and yet not do it. Come now, you rich people.

[8 : 32] Weep and wail over the miseries that are coming on you. Your wealth has rotted and your clothes are moth-eaten. Your gold and silver are corroded and their corrosion will be a witness against you and will eat your flesh like fire.

You have stored up treasure in the last days. Look, the pay that you withheld from the workers who mowed your fields cries out, and the outcry of the harvesters has reached the ears of the Lord of armies.

You have lived luxuriously on the earth and have indulged yourselves. You have fattened your hearts in a day of slaughter. You have condemned, you have murdered the righteous who does not resist you.

Now, in most cases, if you were to read a Bible commentary or hear a sermon series on James, the author or the preacher would probably divide this text into two sections or into two sermons.

And you can readily see how James deals with two distinct issues here, but there are also a couple of things tying them together. The first is pride, and the second is money or materialism.

[9 : 47] In the first case, the latter part of chapter 4, we have a businessman or a merchant who is proud enough to think that he alone is in control of his destiny.

And he makes his plans to travel and conduct business. And as he does, he excludes God from those plans, assuming that his plans will happen just as he intends, just as he has them mapped out in his own mind.

In the second case, the first part of chapter 5, we have a wealthy farmer or a landowner who is proud enough to think that his wealth provides him with a level of security.

Like the merchant, he has no regard for God because his allegiance is not to God but to his wealth. And we'll look at these one at a time. Now, I've heard it said that nothing better characterizes a true Christian than his or her desire to do the will of God.

Like Paul in Romans 7, we may not do it perfectly. We will stumble. We will fail. We will reveal our double-mindedness. We will often find ourselves confessing our sins and repenting time and time again.

[11 : 09] But one quality that separates a sincere believer from everyone else is his or her desire to do the will of God.

And this is a principle we see taught over and over again in Scripture. In Matthew 7, Jesus said, Not everyone who says to me, Lord, Lord, will enter the kingdom of heaven, but only the one who does the will of my Father in heaven.

Later in John 14, he says, If you love me, you will keep my commands. Then in John 15, he says, You are my friends if you do what I command you.

In Ephesians 6, Paul says that slaves, slaves of Christ, that is, do God's will from the heart.

The apostle John writes, this is 1 John 2, 17, The world with its lust is passing away, but the one who does the will of God remains forever.

[12 : 15] In Matthew 12, Jesus is within a crowd of people when his mother and his brothers come looking for him. And someone says to Jesus, Look, your mother and your brothers are standing outside wanting to speak with you.

And the text says, Jesus replied to the one who was speaking to him, Who is my mother and who are my brothers? Stretching out his hand toward his disciples, he said, Here are my mother and my brothers.

For whoever does the will of my Father in heaven is my brother and sister and mother. Perhaps my personal favorite is Psalm 40, verse 8, which says, I delight to do your will, my God, and your instruction or law is deep within me.

You see, God's redeemed people do his will and they keep his commandments because that is their heart's desire. The Bible is not talking about empty rituals when it talks about the children of God doing the Father's will.

We do the will of God because we delight in the will of God. We love his law. We love his commandments. James said something about this in chapter 1.

[13 : 39] He said, Ridding yourself of all moral filth and the evil that is so prevalent, humbly receive the implanted word which is able to save your souls, but be doers of the word and not hearers only, deceiving yourselves.

So we don't want to misunderstand what the Bible says about this. Doing the will of God, that is, keeping his commandments, that's not how we become saved.

James says, By God's own choice, He gave us birth by the word of truth. We are saved by grace, through faith, in that word of truth, which of course points us directly to Christ our Savior.

Then James implores those who are born again by that word of truth to humbly receive the implanted word, to accept it. And then he says, Be doers of the word.

So the law of God is within you. Delight in it. Do it, he says. And if we don't delight in it, if we have no compulsion within us to do it, perhaps we are deceiving ourselves.

[14 : 52] Maybe we haven't been born again. Maybe the word hasn't been implanted in our hearts. That's one of the questions that James raises. So when the Bible talks about the Lord's true family, His redeemed people, doing the will of God, it's not suggesting that we're doing the will of God to earn our way into His family.

It's actually quite the opposite. We desire the will of God. And we do the will of God precisely because we are in His family.

But it's that desire for the will of God that characterizes the true Christian. And that desire is not just a desire to keep His commandments.

We love His law, of course. And we also love and trust in His providence. His unseen will for us. That's why we pray, Your will be done on earth as it is in heaven.

That's why we sing, Have thine own way, Lord. Have thine own way. Thou art the potter. I am the clay. Mold me and make me after thy will while I am waiting, yielded, and still.

[16:05] But what happens when we're unwilling to accept the Lord's will? Well, that's our pride rising up within us and saying, I reject God's authority.

I reject His sovereignty. I want to be my own sovereign ruler. Now, I don't have to tell you how antithetical that is to the Christian life.

At best, at the very best, that kind of arrogance shows we have fractured hearts. It might possibly show that we don't belong to the family of God at all.

For whoever does the will of my Father in heaven is my brother and my sister and my mother. If we reject God's will and say, I'll do things my way because my way is better, what does that say about us?

Again, it says we are double-minded at best. Our heart is fractured, trying to move in two different directions. God resists the proud but gives grace to the humble.

[17:09] Therefore, submit to God. Cleanse your hands, sinners, and purify your hearts, you double-minded. Humble yourselves before the Lord and He will exalt you.

Well, James gives us an example of the kind of person who doesn't humbly submit to God's will. Instead, he says, today or tomorrow we will travel to such and such a city and spend a year there and do business and make a profit.

And we might ask, what's wrong with this? Isn't this something we do every day? You know, we wake up, we start the day with very specific expectations, we make plans.

I mean, I have things on my calendar that are months out. When I get up on Monday morning, I expect to go to work. At the end of the week, I expect to be paid.

What's the problem here? Well, first, let me back up and note something about the tense James uses here. Ordinarily, I don't spend a lot of time explaining tenses, past tense, present tense, imperfect tense, perfect tense, future tense, non-indicative mood tenses, and so on.

[18:27] But I want you to notice that James uses a present active participle here when he says, come now, you who say. In other words, this is not something someone has said only once and very casually.

It's not as though James is suggesting that if you've ever uttered a phrase like this, today or tomorrow, I will, that you've somehow committed sin. No, he's talking about someone who continually, habitually, talks and thinks this way.

Now, the issue here is not that someone has made plans. The issue is not that he intends to make a profit. No, the issue here is that this person is continually making plans and going about life without any regard for God or his will.

That's the furthest thing from his mind. You'll notice this hypothetical person makes several presumptions here. He chooses the timing for things.

He says, today or tomorrow, we will travel and spend a year there. Then he chooses his destination. Today or tomorrow, we will travel to such and such a city. And then he decides what he'll do once he gets there.

[19:50] We will travel to such and such a city and spend a year there and do business. Then in his most audacious presumption of all, he presumes to know the outcome.

We will do business and make a profit. Now, this man might seem a little familiar to us because Jesus told a parable about this very man.

This is from Luke 12. Jesus told them a parable. A rich man's land was very productive. He thought to himself, what should I do since I don't have anywhere to store my crops?

I will do this, he said. I'll tear down my barns and build bigger ones and store all my grain and my goods there. Then I'll say to myself, you have many goods stored up for many years.

Take it easy. Eat. Drink. And enjoy yourself. But God said to him, you fool, this very night your life is demanded of you and the things you have prepared, whose will they be?

[21 : 01] That's how it is with the one who stores up treasure for himself and is not rich toward God. And this is the same conclusion James reaches.

You've made all these plans. You confidently expect everything to work out just as you planned, yet you do not know what tomorrow will bring, what your life will be.

You don't know. And we don't. We don't know the future. We certainly do not control the future. And James here, he's borrowing from Proverbs 27.1 which says, don't boast about tomorrow for you don't know what a day might bring.

I don't know how many times I have said or at least thought to myself, oh, it's always something. And that usually comes to my mind when something unexpected, something undesirable happens, which seems to be often enough.

You know, the roof starts leaking, the car won't start, one of the kids gets hurt, the road to work is closed for repairs. I mean, life is full of little and sometimes big interruptions that we don't anticipate.

[22 : 14] And we don't anticipate them because we don't want them and frankly, we don't plan for undesirable things, do we? And yet, they happen all the time. all the time.

This is why scripture says, trust in the Lord with all your heart. Notice the singularity there. All your heart and do not rely on your own understanding.

In all your ways, acknowledge Him and He will make your paths straight. We don't know the future, but God does.

So, we should trust His plan for us rather than trusting our own. Now, James also wants us to consider the brevity of life.

He says, for you are like vapor that appears for a little while and then vanishes. Now, we may want to reach out and take hold of it. We may want to keep it for as long as we possibly can, but you know what happens?

[23 : 15] It just slips right through your fingers. Life is a mist. In the grand scheme, it appears and then disappears very quickly and we can't hold on to it no matter how hard we try.

Psalms 39 says, Lord, make me aware of my end and the number of my days so that I will know how short-lived I am. In fact, you have made my days just inches long and my lifespan is nothing to you. Yes, every man stands as only a vapor. Psalm 90 says, our lives last 70 years or if we are strong, 80 years.

Even the best of them are struggle and sorrow. Indeed, they pass quickly and we fly away. Isaiah 40, all humanity is grass and all its goodness is like the flower of the field.

The grass withers, the flowers fade when the breath of the Lord blows on them. Indeed, the people are grass and on and on it goes. We've talked about death in the past.

[24 : 26] The Bible will not let us forget the brevity of life. So, how much confidence can we really have in our own plans for the future?

We don't know the future. We can't control the future and ultimately, life is short and almost always shorter than we anticipate. The end could come at any moment.

So, James says in verse 16, as it is, you boast in your arrogance. All such boasting is evil. Now, I'll say again that planning for the future or anticipating something in the future, these are not sinful things and that's not the issue here.

The issue is that we may become so proud, so arrogant, so self-absorbed that we essentially live without acknowledging God and His will.

Now, we may say we do. Remember that James is writing to professing Christians. These are people who say they have faith in God, but they aren't necessarily living like they have faith in God.

[25 : 34] They may say there's a sovereign God above, but they aren't living as though there were a sovereign God above. You know, they're not, they're not professing atheists by any stretch, but they're living like practical atheists.

they're living no different than the atheist would. I also have to wonder whether James has in mind people who just refuse to accept God's sovereignty.

It's not so much that they ignore it or overlook it or forget about it, it's that they willfully reject it. I've occasionally mentioned a homeless man I befriended a couple of years ago.

Well, sadly, he died a few weeks ago. But even sadder yet, it wasn't terribly long before that that he stormed into my office and began shouting at me to the point that my boss comes out just to make sure everything's okay and I had to kind of wave him off.

And he's got his finger in my face and he's shouting, you said God loves me. He doesn't love me. He's trying to kill me.

[26 : 46] You keep telling me about his timing. Wait on the Lord. Wait on the Lord. Well, I'm done waiting. I'm not waiting on him any longer. He's got to do things on my time.

And I'll be honest, that kind of defiance sends chills down my spine. James calls it arrogance. And that's a pretty good word for it.

It's an awfully, awfully arrogant thing to presume our ways, our timing, our plans are better than God's. This kind of thinking is evil, he says.

So it is sin to know the good, to know what is right and yet not do it. You know the sovereignty of God. You know you depend upon His will. You know you ought to be doing His revealed will.

You know you ought to be trusting His hidden will. And yet, you've rejected it. You've completely set it aside as you go about from your day to day.

[27 : 54] So, it is sin to know the good, to know what is right and yet not do it. And what is the right thing in this case? Instead, you should say, if the Lord wills, we will live and do this or that.

In other words, we acknowledge and we embrace God's sovereignty over our lives. To be clear, we don't merely say it. We believe it.

We live it. We trust God's revealed will in Scripture. and we trust His hidden will as it unfolds day by day.

We live in humble submission to His will moment by moment and that does not, it should not matter what comes our way. Sometimes His providence is wonderful and sometimes it's hard.

But we trust His will nonetheless. Now as we move into chapter 5, we have another come now, pay attention. And this time, James addresses rich people.

[29 : 05] But I think we need to be a little more specific. I don't believe he means all rich people. I believe he's thinking about those like the man in Jesus' parable who so arrogantly put all of their confidence in their own wealth and in their own possessions.

And I think we should also note that James here, he skips over any mention of repentance. And he jumps straight into judgment. And that's not to say the rich can't repent.

But I suppose in James' mind he's already covered repentance. He just got done telling us that. Draw near to God and He will draw near to you. Humble yourselves before the Lord and He will exalt you.

In this part of the letter, however, he simply wants to show what will happen if repentance doesn't take place. Actually, let me read it again.

Come now, you rich people. Weep and wail over the miseries that are coming on you. Your wealth has rotted and your clothes are moth-eaten.

[30 : 15] Your gold and silver are corroded and their corrosion will be a witness against you and will eat your flesh like fire. You have stored up treasure in the last days.

Look, the pay that you withheld from the workers who mowed your fields cries out and the outcry of the harvesters has reached the ears of the Lord of armies. You have lived luxuriously on the earth and have indulged yourselves.

You have fattened your hearts in a day of slaughter. You have condemned. You have murdered the righteous who does not resist you. Now, I could refer back to the rich man who stored up his goods thinking his life was set, but let's consider another story Jesus told.

This is from Luke 16. There was a rich man who would dress in purple and fine linen feasting lavishly every day, but a poor man named Lazarus covered with sores was lying at his gate.

He longed to be filled with what fell from the rich man's table, but instead the dogs would come and lick his sores. One day, the poor man died and was carried away by the angels to Abraham's side.

[31 : 32] The rich man also died and was buried, and being in torment in Hades, he looked up and saw Abraham a long way off with Lazarus at his side. Father Abraham, he called out, have mercy on me and send Lazarus to dip the tip of his finger in water and cool my tongue because I am in agony in this flame.

Son, Abraham said, remember that during your life you received your good things just as Lazarus received bad things, but now he is comforted here while you are in agony.

Besides all this, a great chasm has been fixed between us and you so that those who want to pass over from here to you cannot, neither can those from there cross over to us.

Now you'll notice that the rich man's sin wasn't that he was rich, it was that he was self-indulgent, it was that he didn't care a thing about the poor man Lazarus.

And we see some of the same things here in James. James describes these rich people as selfishly hoarding their material goods. You have stored up treasure, James says.

[32 : 50] He says they're treating people unfairly, withholding wages from their workers. They're self-indulgent. You have lived luxuriously on the earth and have indulged yourselves.

You have fattened your hearts. and they've been merciless in obtaining more and more. You have condemned, you have murdered the righteous. Now this may be the most blatant hypocrisy we've seen in this book yet.

Do you remember what James said back in chapter 2 after accusing at least some of them of dishonoring the poor? he asked, don't the rich oppress you and drag you into court?

Don't they blaspheme the good name that was invoked over you? These churches are oppressed and they're suffering injustice at the hands of wealthy unbelievers.

And yet, wealthy people in the church have joined them in mistreating the poor among them. And maybe this is what James had in mind when he asked, don't you know that friendship with the world is hostility toward God?

[34 : 09] You see, most of the church in the first century throughout the different regions is likely poor. That's what scripture would suggest and that's what the historical evidence would suggest.

And wealthy unbelievers in the community are oppressing them because one, they don't like the Christians and two, they've got the means to do so. So rather than come to their defense and stand with them and help them, the few wealthy people within the church are essentially joining the unbelievers outside of the church in mistreating their poor brothers and sisters.

Now, if that isn't friendship with the world, I don't know what is. If that isn't blatant hypocrisy, I don't know what is. Now, obviously, they are acting very sinful.

James has covered this sinfulness already throughout the letter, but more to the point of what he says here, their wealth cannot save them. That's what he wants to make clear to them.

Weep and wail over the miseries that are coming on you. The outcry of the harvesters has reached the ears of the Lord. This is where that useless religion that James talked about in chapter 1 inevitably leads.

[35 : 27] You may remember he said pure and undefiled religion is this, to look after orphans and widows in their distress. They're doing the exact opposite of that.

That's the problem. These people aren't using their wealth to help those in need. In fact, they are taking advantage of those in need. Can their wealth save them?

No. James says your wealth has rotted and your clothes are moth-eaten. Your gold and silver are corroded. How could wealth or material things possibly save us when we stand before the judgment seat of Christ?

When our brief lives are over, our wealth will be no more if it lasts even that long. In fact, you'll notice that James goes even further than saying our wealth cannot save us.

This is interesting. He says our wealth and our material possessions, they could very well speak against us. Their corrosion will be a witness against you and will eat your flesh like fire.

[36 : 46] the pay that you withheld from the workers who mowed your fields cries out. Think of it this way. Imagine you're standing in a courtroom.

You've been charged with self-indulgence and abusing the poor and other things that James has talked about here and you may think to yourself, well, I'm wealthy.

I can surely buy my way out of this. Maybe I'll pay off the judge. So you reach for your wallet only to find it's not there.

And immediately the prosecutor says, well, I'd like to call my first witness to the stand and in walks your money and everything you've ever bought with your money, everything you've ever done with your money and one right after the other testifies to your indulgent lifestyle, to your selfishness, to your pride, to your injustice and when it's all said and done, it's an open and shut case.

You are guilty. Now, it seems highly likely that James is addressing the conduct of false disciples in the church but I believe this is a warning for true Christians as well because we all face similar temptations, right?

[38 : 06] And James gives us a very insightful way to think about this. Every time you pull out cash or you pull out that credit card, it might just be a blessing to stop and think, what will this money say

about me in the final judgment?

What will it say about me based on what I am going to do with this? Will it testify that I've done something good to the praise of God, to the help of His people?

or will it testify that I've been self-indulgent and sinful? Well, in 1 Timothy 6, Paul offers an alternative to what we see here in James 5.

Here's what he says. Instruct those who are rich in the present age not to be arrogant or to set their hope on the uncertainty of wealth but on God who richly provides us with all things to enjoy. Instruct them to do what is good, to be rich in good works, to be generous and willing to share, storing up treasure for themselves as a good foundation for the coming age so that they may take hold of what is truly life.

[39 : 30] In short, it's only through pride. It's only through presumption that we think we are in control of our destinies or that our wealth has any lasting significance.

The whole heart with singular devotion to God will trust Him in all circumstances and will lay up treasures in heaven not on earth.

David Gibson writes, what are you going to do with your life? What of yourself and of your possessions are you going to give gladly to others?

What will be different in God's eternal kingdom this year because of what you choose to do with your time, your money, and your resources?

And I found that to be a very compelling and convicting question. What will be different in God's eternal kingdom this year because of what you choose to do with your time, your money, and your resources?

[40 : 44] And let's just end with that question. Let's pray. Let's pray. Heavenly Father, we thank you for the abundance of gifts you have given us to enjoy in this life.

Most of us enjoy a comfortable home, easy transportation, clothing on our backs, plenty of food, and we understand that every one of these gifts has come down from your hand.

So we praise you and we thank you for that. We also ask that you would continue to so mercifully provide for us day after day. But I also pray that we would not become proud, that we would not become self-indulgent, but that we would always recognize that everything comes from you, that we would not make plans that do not include your sovereignty or the possibility that your will might be different than our own.

Help us to trust you with all of our hearts and lean not to our own understanding. I pray this for everyone here and for all of your people, wherever they might be.

May we be a people who have singular devotion and complete faith in you and your will. In Christ's name I pray. Amen.

[42 : 07] Amen.