

The Miserable End of Materialism OR, 'Hoarding Your Way to Hell'

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[0 : 00] Well, let's turn to our reading for this morning, and Willie's continuing his series through! The letter of James. So please turn in your Bible. If you don't have a Bible with you, we! have plenty of visitor Bibles scattered around, so do grab one. And we are in James chapter 5, page 1013 in the visitor Bible. James chapter 5, and we're reading the first paragraph there, verses 1 to 6. So James 5, and reading at verse 1.

Come now, you rich, weep and howl for the miseries that are coming upon you. Your riches have rotted, and your garments are moth-eaten. Your gold and silver have corroded, and their corrosion will be evidenced against you and will eat your flesh like fire. You have laid up treasure in the last days.

Behold, the wages of the laborers who mowed your fields, which you kept back by fraud, are crying out against you. And the cries of the harvesters have reached the ears of the Lord of hosts.

You have lived on earth in luxury and in self-indulgence. You have fattened your hearts in a day of slaughter. You have condemned and murdered the righteous person. He does not resist ye.

Well, amen. May God bless to us this morning his word. We'll do turn to James chapter 5, the passage read earlier. And as you're doing that, it's good that we were praying for Terry and for those who were with him in Aberdeen this weekend.

[2 : 04] I'm glad to say that our Christmas offering for Hope for Addiction raised a little over 67,000 pounds. So that's been a great encouragement to them. And I hope it's an encouragement to us as well, as we're able to share in that very important work.

Well, here we are, James chapter 5. James has been telling us, hasn't he, that Christian believers face trials of many kinds. And if you've seen the recent Open Doors World Watch list, that tells us, doesn't it, just how extreme these trials are for many Christians in our world today.

But that's nothing new. James warns us that Christians suffer in many ways. But despite living in a hostile world, James tells us that in God's hands, all such trials, all work steadfast, strong, and complete faith in us. If that is, we let them, let them hone in our trust in God. Like Abraham did, who suffered through decades of disappointments.

He even trusted God with the life of his only son, the one in whom all God's promises depended. And so as we saw in chapter 2, Abraham was called the trusted friend of God.

But it's not automatic, you see. There's great temptation, isn't there, amid trials to seek an easier way, to seek friendship with the world, the world that is at enmity with God, so that you yourself become, in fact, an enemy of God, not a friend.

[3 : 46] You cannot be friends with the world and with God, is what Jesus says. You cannot serve two masters. The world's values, the world's ways, if you follow them, will make you an enemy of God.

And that's what James says in chapter 4, we saw it. The divided heart like that will lead only to disaster. And that evidence of a divided heart, it seeps into our lives in all kinds of ways, in our talk about others, in our treatment of others, in the things that we really treasure in life and pursue in life. And all these show how tainted by the world our hearts are actually becoming, or perhaps have already become. And it's this latter issue now, this earthly treasure, that James turns to so vehemently here in verses 1 to 6 of chapter 5.

Because wealth, he says, can corrupt so easily and so very seriously. And that's true whether you possess it or not. Whether you desire it, even if you don't possess it.

Now we saw last time at the end of chapter 4, James warned Christians not to have presumptuous confidence in themselves, in their plans for life and business and so on, as if they were God. [5 : 07] And he warns in chapter 4, verse 16, that all such arrogance is evil. Instead, he says in the last verse, verse 17, that if you know what is right, because you know the word of God, you should do what is right.

You should live as humble hearers, doers of God's word, his commands. Don't think you can act as if you were actually in sovereign control of your own lives.

Trust in God and do the right, as the hymn says. That's the way not to stumble in the path of faith. But now you see, as if to show just how dangerous it is to entertain any of these covetous thoughts about materialism.

In these first six verses of chapter 5, he delivers, I suppose, what is his fiercest broadside in the whole letter against all arrogance in this realm of possessions and pleasures in life. And it is a devastating condemnation. It promises judgment, doesn't it, without mercy on all forms of covetousness, on the rich.

[6 : 17] People, he says, literally who are hoarding their way to hell. Well, who are these rich? Well, unlike in the preceding verses, James doesn't address them as brothers.

And nor does he call them to repentance. What he does is simply pronounce certain coming judgment. And it's reminiscent of the language of the prophets of old, calling down God's judgment on his enemies.

Very vivid language. Language of flesh being eaten. A day of slaughter, wailing. Jeremiah chapter 25, verse 34 and following is just one example of that.

So it seems that these rich are those that James has already named in chapter 2, verses 6 and 7, as oppressors of God's people, who drag them into court, he says, and who blaspheme the honorable name of Christ.

These are enemies of God and of his people. But you might say, well, if that's so, well, why address them? Hardly likely are they to be sitting in church listening to James' letter being read out.

[7 : 22] Well, no, but neither were the enemies of Israel of old likely to be listening to God's prophet, at least not firsthand. But God nevertheless pronounces judgment on them.

And he does so primarily, doesn't he, for the benefit of his own people who were listening. And that's the way it is here. These words of condemnation laying out the miserable end of covetous materialism, they were written for the churches then and also for churches today.

And surely there are three reasons for that. First of all, as a warning to Christians, Christians who are tempted perhaps to wander away from their faith and are lured by the world.

Don't emulate the lives of these rich and seek their wealth. Because this is where, if left unchecked, the sort of thinking of the end of chapter 4 will lead to you.

A heart divided, a heart hankering arrogantly after material success, will end up being a heart that is wholeheartedly snared by wealth. And therefore wholeheartedly opposed to God.

[8 : 25] So do the right. Don't be tempted this way. It's a warning to tempted believers. Secondly, I think also, it's a comfort, isn't it, to oppressed believers.

Don't envy their lives. And don't despair, James is saying. A great reversal is coming. The judge is standing at the door, he says in verse 9. You don't need to seek vengeance.

God has all of this in hand. Fear not. See, God's gospel always brings both warning and comfort to us, doesn't it, at the same time. And thirdly, I'm sure James has an intention for instruction.

Because these verses surely teach us how not to abuse wealth. And instead how to use it properly for God and for his people. So then there's much, I think, for us to learn here.

Whoever we are and whatever we have or whatever we may yet have or may never have in our lives. And indeed, whether we're Christians or whether you're just listening in.

[9 : 27] So let's look at these verses in detail. They speak of a staggering reversal and of a stark revelation. And that serves surely to give us a very sobering reminder.

First of all, verses 1 through most of verse 3 speak of a staggering reversal of life. And the message is very plain. Don't envy the rich.

See what miseries are coming to bring a complete reversal to their currently charmed lives. Verse 1. Weep and howl.

Well, even the word in the Greek. *Ololozo*. Sounds like the piercing wailing, doesn't it, of mourners at an Eastern funeral. Howling in agony.

These are words that are used very often in the Old Testament prophets. And only ever in the context of judgment. Wail, says Isaiah. For the day of the Lord is near.

[10:29] As destruction from the Almighty, it will come. Heaven and earth, he says, will tremble at the wrath of the Lord of hosts. By the way, notice the same name for the Lord as James uses here in verse 4.

I will put an end to the pomp of the arrogant. I will lay low the pompous pride of the ruthless, says the Lord, over the wealthy and powerful empire of Babylon.

That should make all wealthy and powerful empires tremble. Make no mistake. This is a call to weep and howl.

And it's not, it's not a penitent weeping for sin. Like James urges in chapter 4, verse 9. This is not weeping and repentance. This is weeping, says James, for the miseries that are coming upon you. Not repentance. The sheer regret of a terrible judgment. Judging these rich because, as James tells us back in chapter 2, verse 6 and 7, as I've said, that these are God's enemies.

[11:38] They blaspheme his name and they oppress his church. And it's very salutary, I think, to note just how often that the Bible describes and is able to characterize such enemies as the rich.

Woe to you who are rich, said Jesus, for you have received your consolation, your earthly wealth. Woe to you who are full now, for you will be hungry.

Woe to you who laugh now, for you will mourn and weep. Luke chapter 6. A great reversal is coming. You can read similarly in Revelation chapter 18 of the great reversal coming on the rulers, the rich merchants of the world.

The world of the city of man, symbolized in Revelation as Babylon the great. Vast wealth on earth. But it's already failing, says James.

What he's saying here is that that coming reversal is so certain, it's already begun. That's the force, isn't it, of the past tenses in verses 2 and 3. Already, he says, their riches are deserting them.

[12:50] Their riches are rotted. He may be referring to the grain that's been stored up. It's unused to feed the hungry. And their garments, he says, are moth-eaten.

Their wardrobes are so full of clothes they can't possibly wear them all, so they're just getting eaten by moths. It's a symbol of their own personal decay. Job speaks of man wasting away like a rotten thing, like a garment that is moth-eaten, he says in Job 13 verse 28.

And even their gold, look, is useless. It's tarnished. It's corroded. Might as well be just base metal for all the good it's doing them, hidden away in their vaults in Switzerland.

As one scholar puts it, these people have retained so much unused wealth that even the untarnishable has tarnished in God's eyes. And this waste testifies against them.

Hordes of grain, of garments, of gold. And yet already it's deserting them. And worse, says James, it will damn them.

[13:59] It's not just that they'll leave it all behind. Like the vastly wealthy man who died, and when his lawyer was asked by people, how much did he leave in his will? The answer was simple. All of it.

That's a salutary thought, isn't it? Especially when you've got a chancellor like we have in this country. All of it left behind. But that is the least of it, James is saying here. You see, the corrosion, the rust, will be evidence against you.

Evidence of how your wealth has corroded and corrupted you. The word translated corrosion there in verse 3 is different from the verb used earlier, corroded.

Some translations have a rust. But actually, interestingly, James has already used that word in chapter 3, verse 8, to refer to deadly poison. And my, how wealth can and does poison souls so easily.

And so, it's testimony, he says, will damn you. Your righteous or your unrighteous wealth will testify to the truth about your heart.

[15:08] Because what did Jesus say? Where your treasure is, there your heart will be also. And this poisoning, he's saying, can't be hidden. It will damn you on that day. And, James says also, that your very wealth itself will destroy you.

It will eat your flesh like fire. What a ghastly image. He's saying it's already poisoned you. And in the end, it will utterly devour you.

It's an image, isn't it, of the horror of eternal judgment. And, by the way, no one in the Bible speaks of that more frequently or more solemnly than the Lord Jesus Christ.

The eternal, unquenchable fire he speaks of. It's a very sobering thought, isn't it, that the very thing you seek in life, the riches that your hearts desire, they contain within themselves not just the seeds of their own destruction, but yours also.

James is saying, you get what you desire, but it deserts you, it damns you, and it will utterly destroy you. These, then, says one writer, are the misery specified for the rich.

[16:26] Despair from losing their wealth, guilt from evidence against them, and horrible pain from being devoured in the judgment upon them.

What a staggering reversal of life. For some of those who seem to have been the most blessed, the most charmed in the whole world. But appearances can be very deceptive.

And you see, from the last line of verse 3 through verse 6, James lays out the charge sheet that shows up why this condemnation is so severe. In what amounts to, secondly, a stark revelation of hearts.

And again, his message is very plain. Don't emulate the rich. Far less curry their favor, as some seem to have been doing. Remember back in chapter 2. Now see what their lifestyle reveals about their hearts, which are wholeheartedly at odds with God, and with his law, and with his people. Blasphemers of God, opposers of his people. That's the very opposite, isn't it, of the humble, pure heart that James speaks of in chapter 4, verse 8. But beneath this veneer of worldly success is extremely stark and serious sin.

[17:50] You see, the indictment is threefold. Three times he says, you have done something. Verse 3 and verse 5 and verse 6. First, the end of verse 3. You have laid up, you have hoarded, the NIV translates it, hoarded treasure in the last days.

In other words, they've lived lives, he's saying, of predatory covetousness as regards wealth. As if there were no God. As if there were no coming judgment.

They've gained and they've kept wealth out of an attitude of sinful possessiveness. Not to serve people, but just to sinfully possess.

As if God was deaf. But no, says James, God is not deaf. Look, he hears the cry of the oppressed. Verses 2 and 3, you see, are testimony to sheer pointlessness of covetous hoarding of unused wealth.

What is the point of storing so much food that it just rots? It's like the infamous one-time butter mountains and oil leaks stored up by the European Union deliberately to stop cheaper imports coming from poorer countries so they could better themselves.

[19:07] What's the point of having so many clothes you can't possibly wear them all so that only the moths get to feast on them? It's pointless. It's also perverse, isn't it?

John Calvin says, God has not appointed gold for rust or garments for moths. But on the contrary, he designed them as aids and helps to human life.

Some people, you know, can become so obsessed with saving for the future that they fail to just sensibly and far better use money in the present to help their own life, to help other people's lives. When that help is actually needed the most. But it's equally perverse and particularly perverse, James says, because you're doing this.

He says, In the last days, in these end of the ages, when God has set a time for judgment by the man he's appointed, the Lord Jesus Christ. And the scoffing rich forget willfully that God has judged multiple times in history.

[20:12] That's Peter's message, isn't it? In 2 Peter 3. And that he will judge all history in his time. And that could happen at any time in these last days. But believers can't forget that urgency, can we?

Remember Jesus' parable of the talents. He gave his servants from his own wealth to put it to use. For what? For his kingdom. But that one man, remember, what did he do?

Just hoarded it all away in the ground. No, says Jesus. What I give you in these last days is to serve my coming kingdom. And that too is such a warning for us as Christians, isn't it?

God does give wealth and substance to his people. Sometimes he gives a very great deal. But as a psalmist says in Psalm 62, if riches increase, set not your hearts upon them.

Because our hearts are so easily deceived, aren't they? So easily seduced by money. Paul warns Timothy, doesn't he? Those who desire riches fall into temptation, into a snare, into many senseless and harmful desires that plague people, into ruin and destruction.

[21 : 31] We need to ask ourselves, could that be me? Senseless. It's pointless, says James. And it's perverse. It is the opposite for why God gives wealth.

And also, he's saying it so easily leads to being faithless. Because money and wealth becomes your security, not your God. And you start to serve it and not him.

You can't serve both, says Jesus. And he said that in Luke chapter 16, to very pious and evangelical Pharisees, but who were lovers of money, and therefore, who scorned Jesus.

The Bible's message is very plain, isn't it? It says, be very, very careful of money. Either God or money will master you.

It can't be both. And if God is your master, then he will also be master of your money. So that it is used to serve people. And especially his people. Not just for sinful possessiveness.

[22 : 44] I mean, to ask ourselves, don't we, if God really is the master of our money. I love the story of the old Baptist pastor. He used to insist on baptizing people fully clothed.

And when he was asked, why do you do that? He says, I want to make sure that their wallet is baptized too. Well, is your wallet baptized into full discipleship?

We need to ask ourselves. And it needs to be because, as Paul goes on to Timothy in 1 Timothy 5 verse 10, he says, the love of money is the root of all kinds of evil.

And that's why we shouldn't be surprised that the attitude of covetous hoarding of wealth that we see here in verse 3 leads very quickly to the corrupt and the fraudulent dealings of verse 4.

Look. Remember what James says back in chapter 1 about the desires in our hearts, conceiving sin and giving birth to death. Well, here it is in action. If you desire wealth, if you set your heart on it, not only will it be corrupted, deceiving you and deserting you, but it will corrupt you as well.

[23 : 55] And dishonest and dishonorable behavior is fed so often, isn't it, by a voracious desire for wealth. It's like craving for sugar and processed junk foods corrupts the body, vastly increases the risk of cancers and so on.

And that becomes a parasite that craves and consumes that sugar even as it consumes you.

There's nothing that so blunts the conscience as the chance of a great boost to the bottom line in business.

Even when it's others who are much less fortunate than you who suffer as a result of it. That's the picture, isn't it, in verse 4? Look. The time that James' readers lived in was when large landowners were increasingly taking over many small holdings, so people were losing their land to them, becoming dependent on them, having to work as day laborers for them, totally dependent on their employers.

That's nothing new under the sun, is it? That's what all the farmers are protesting about today, isn't it? And the small businesses losing their businesses to the future because of these new inheritance taxes.

And big business and big government rule the roost evermore. Well, so it was then. And in a subsistence culture where it was really literally hand-to-mouth, daily pay was needed for daily bread.

[25 : 21] There weren't any credit cards. There was no buy now, pay later, Klarna, and all that stuff. And that's why God's law specifically forbade withholding a laborer's daily pay, whether he was an Israelite or a foreigner.

Deuteronomy chapter 24, verse 15. You shall give him his wage the same day, before the sun sets, for he's poor. Do not hold it back, lest he say, lest he cry out against you to the Lord and you be guilty of sin.

He needs it to feed his family. But you see, these people were defrauding their workers. They were like to increase their profits. And they did it because they could.

And it was beyond the power of these workers to do anything about it. Nothing really changes, does it, in history, because the human heart doesn't change.

Hundreds of years before this, actually, Malachi, the very last prophet of the Old Testament, railed against people for doing exactly this and called God's judgment down on them. People who oppress the hired worker and his wages, the widow, the fatherless, and do not fear me.

[26 : 32] Very concerns that James has in this letter. Well, you can crank up profits, can't you? By exploiting your workers.

But look at verse 4. What does James say? Just like Abel's blood cried out to God from the ground, so these unpaid wages are crying out to God.

And the cries of the oppressed are heard in the ears of the Lord of hosts. Remember Isaiah's phrase for the God who will judge? In fact, that phrase is actually lifted directly from the Greek text of Isaiah chapter 5, verse 9, where God is pronouncing woe in those who have been greedy and hoovering up land mercilessly at the expense of the poor.

And God's ears hear, he says. And his hosts, which are the armies of heaven, they will execute justice on all such, ultimately.

And sometimes, yes, in history. I was reading my father's notes on James, which were written in the mid-1960s, and he was commenting there on serious Christian thinkers, speaking of the rise of communism then, as God's judgment on the so-called Christian West for its exploitative capitalism. [27 : 55] It's drifted so far from the Protestant work ethic, a fully Christian view of creating wealth through work, through enterprise, through delayed gratification, but it's become so corrupted into ways of just greedy exploitation.

And he said then, the working man has a long memory, and sin always comes home to roost. Well, indeed, and we shouldn't be surprised today, should we, at the growing backlash of ordinary people against the elites, especially the globe-trotting globalist elites whose wealth only seems to increase exponentially alongside their virtue signaling.

As business lobbyists and politicians, they just go through revolving doors of power, don't they? of the megacorporations into government and out again, of vast fortunes being amassed, while at the same time the inflation and so on caused by their policies just destroy the meager savings of ordinary people.

The debt payments cripple our national exchequer and so on. Corruption is rife, isn't it? in government, in corporate life, in public life, not just in bogey countries like Russia and China and Venezuela and so on. Striking, isn't it, that in Britain today ten times more people are being convicted for words spoken against what the state censors disapprove of than in the country of China.

[29 : 30] Isn't that staggering? In the United States, congressmen and women, they have fairly modest salaries but they inevitably seem to leave office as multi-millionaires.

How is that? Well, insider share dealing. Companies that are boosted by laws that they lobby for that they pass. Back in the 1950s, President Eisenhower left office warning the nation about the military-industrial complex that he said would bankrupt the nation but would generate vast profits for those who are determined to start wars, profit from the arms sales that they bring.

Well, hasn't that been the story of the last 50 years? Witness all the determined warmongering that's all around us. And that's not to mention the pharma-industrial complex, the climate-industrial complex.

They all do the same things. They enrich vastly the elites of the world while impoverishing, or worse, the hapless population. The COVID years saw the greatest transfer of wealth in the history of mankind from the poor to the ultra-rich.

The climate industry is doing exactly the same thing. But through it all, impoverishing nations under crippling debt which will never be repaid and will very likely lead to a far greater collapse than the global financial crisis that we saw back in 2008.

[31 : 02] Which is one reason, I suspect, why so many of our European leaders are so keen to see wars continuing as widely and as long as possible. Because war gives a great cover, doesn't it?

For drastic actions in the name of national security. It's easy to blame on war and some foreign bogeyman instead of your own incompetence, your own corruption.

It won't be their children, will it, that pay the price? There's always ways to dodge the draft for the private jet Davos Brigade. It'll be the hapless children and offspring of ordinary people who are sent off to die for these things.

Now the world of the wealthy has not changed one bit since James' day. But friends, neither has God. His ears are still open.

He hears the cry of the oppressed and the defrauded, the victims of predatory covetousness. And he still sees, verse 5, he sees also those who have lived lives of profligate consumerism in regards to their possessions, as if God were blind and can't see their selfish hearts.

[32 : 25] But he does see. And he says, you've lived on the earth in luxury and self-indulgence. Disgustingly selfish, extravagantly wasteful, as one writer paraphrases it.

Again, it's the language of the prophets. Ezekiel speaks in these words of Sodom's condemnation for her prosperous ease. A life of no self-denial and yet callous utterly towards the needy. Life lived only for personal ease and pleasure. And despite what I've already said, the scholar Craig Blomberg is absolutely right when he says James is not condemning the capitalist work ethic per se.

He is condemning the selfishness selfishness that can pair with any economic philosophy. And that's true and that is why the answer is never merely political to these issues. The answer is moral. The answer is spiritual. And don't forget, by the way, that you can live a life of indulgent ease, self-indulgent ease just by choosing not to work in a very over-generous welfare state, expecting those who do work to pay for you.

[33 : 46] That also is sinfully exploitative self-indulgence, isn't it? But notice James says they've lived this life on earth. They've had their reward, their earthly pleasures.

But what they've forgotten about is eternity. Just like the rich man in Jesus' parable. Do you remember in chapter 16 of Luke's gospel? The man who feasted sumptuously, daily, a life of profligate consumption while the beggar Lazarus begged for the crumbs of his table.

But now, well, he is in the torment of flaming anguish. Well, Lazarus is in Abraham's bosom because he had no idea what was coming or when it was coming until it was too late.

And what he was doing was just fattening himself for the flames. And you see, that is James' point here. They have fattened their hearts. They've lived as profligate consumers, but they've no idea that they're living in a day of slaughter.

That is of imminent judgment. It's a frequent image, isn't it, in the prophets of the coming judgment of God. We saw it many times in our studies in Ezekiel.

[35 : 05] Ezekiel 6 and 7. Ezekiel chapter 21. And many other places. And the irony, you see here, is palpable, isn't it? It's tragic. They're like unthinking cattle. They're luxuriating in rich pasture, growing fatter by the day, but not realizing, as Alec Mateer puts it, that each hour brings the butcher and the abattoir nearer.

And it's only the thin beast, he says, that's safe in that day. The final indictment is in verse 6. Look, just as greed conceives and gives birth to fraud, so self-indulgence so often leads to careless disregard, even for the lives of others.

You have condemned, you have murdered the righteous person. He does not resist you. Profligate consumerism has led them to live lives of pernicious callousness and cruelty towards people, especially towards the Lord's people who are precious to Him, as if God had no power, they think. That he who hears their cry is the Lord of hosts, says James, the Lord of the armies of heaven. He's not just the omniscient one who sees all things, he is the omnipotent, one.

He has power to execute vengeance swiftly and completely. Extravagant indulgence as a way of life can make people hard and unfeeling to the point of ruthless and merciless trampling on anyone who stands in the way of its continuance, says one writer.

[36 : 52] And James is just echoing the indignant railing of prophets like Amos against those who took people to court, who seized their property to accumulate wealth. And that does seem to be what James is referring to here.

He's spoken of it already in chapter 2, verse 6, as I said. Because to deprive someone of their livelihood, you see, is to deprive them of their life in that sense.

It's de facto murder. Although it may be even that actual murder was in view here because the poor can't resist often. That's why they don't. Lawyers cost a lot of money, don't they?

It's very hard for ordinary people to go against great injustice. It's the rich who have got the most lawyers, the best lawyers, the expensive lawyers. Average Jew never has much chance for that. But the force of the phrase here might even be he's not even opposing you. In other words, this is the peak of James' outrage.

[37 : 56] So callous, so cruel are the rich in their arrogance that they're victimizing even those who are not opposing them, not standing in their way at all, not trying to do anything to them. And they're doing it just because they're righteous.

just because they're Christians. What did the Lord Jesus say? If you were of the world, the world would love you as its own.

But because you are not of the world, because I chose you out of the world, therefore the world hates you and will do to you what it did to Jesus, the righteous one.

Alec Mateus says, Judas sold his Lord for money. And the holy righteous one bowed to the act. Thus James exposes the sinfulness of those whose lives acknowledge only the Lordship of money and plots the way ahead for those who suffer as a result.

And that brings us to my final heading, which is that James writes here surely a sobering reminder for the church. It said at the start that James addresses the unrighteous rich in order to speak gospel truth to the church, to bring comfort and warning and also instruction as to how to live both in the trials and in the temptations that we face in the materialist world.

[39 : 26] So firstly, perhaps the greatest comfort is in the sobering reminder that the experience of being hated and condemned by the world aligns you with the Lord Jesus himself, the crucified one.

True disciples will suffer with Jesus. They won't betray him for the world's silver. If the world hates you, know that it hated me also first, said Jesus.

So it's not a sign that God has abandoned you. It's a sign of God's love. It's a sign of his loyalty to you if you're suffering like that.

And you see, constant opposition and oppression and persecution, it can easily demoralize you, can't it? It can make you feel forsaken and very desolate. But what a comfort to know that it is the way the master went.

And so should not the servant tread it still? What a comfort to know that our master was hated on earth by those who lived in selfish indulgence.

[40 : 37] But he is the judge who is standing at the door. And when he comes, he will say to all those oppressed, I am your Savior.

And he'll say to all of those who have oppressed his people, inasmuch as you did it to one of the least of these my brothers, you did it to me. And the Lord of hosts will execute perfect justice, complete justice.

What a comfort then to what James goes on to say in verse 7 and following. Be patient, therefore, brothers, until the coming of the Lord. You don't need to seek vengeance.

God the judge is surely coming. But there's also a word of warning for us, isn't there? Because there's a warning here to Christians not to wander away from the truth, not to be seduced by the sheer deceitfulness of riches that Jesus tells us, doesn't he, in the parable in Matthew 13 is such a threat to professing Christians that will render your faith fruitless and therefore ultimately useless. As James says, the kind of faith that is dead, that cannot save. What James is saying all the way through his letter is that, or what he talks about at the end of chapter 4, the divided heart, if that heart is not checked, if it's not brought back into humble, into penitent faith, listening and trusting God, then this is where it will end.

[42 : 13] It's either the humble, penitent heart, the pure heart of chapter 4, verse 9, that does receive daily with meekness the implanted world. It's either that, or if left to itself, it will become the heart that, like as verse 5 here, fattened with worldly gain, only for judgment to come.

Remember, Judas, the innermost disciple of Christ at one time, one of the twelve, but he sold his Lord for money, to get what? to get in with the world, to avoid the probrium of a society, of an establishment that hated Christ.

That's what love of money can do, even in a fully trained apostle, trained by the Lord Jesus himself. How about that? Let me quote Alec Mateer again.

We mustn't shirk the implication of James' harshness or directness. Wealth threatens its possessors with coming misery, verse 1. Its earthly cushioning dulls the sense of spiritual urgency, verse 2 and 3, and the reality of divine judgment.

Affluence opens the door to commercial carelessness and insensitivity to what is both due and needful to others, verse 4. It leads finally to setting aside the honor and dignity of the Lord Jesus Christ, verse 6.

[43 : 50] So while this passage does indeed ooze comfort and encouragement for Christians living, well, in countries on the open door watch list, facing severe oppression, discrimination, I suspect that for us here in the affluent West that we live in, it's much more of a word of warning, don't you think?

But lastly, what instruction should we draw from this passage to think about how to use our wealth and our possessions, what we do have, what God has entrusted us with? Well, three things.

Firstly, surely, don't be a hoarder. Of course, the Bible teaches us to work hard. It teaches us we should be prudent, we should be savers, we shouldn't be profligate spenders, and nor should we be

sluggards, seeking to live off other people's labor.

No Christian should choose welfare just because you can. That's theft. Paul tells us plainly we should work hard so that we've got something to share with others.

You can't share if you don't save. But don't become a miser, says James. Keep challenging yourself. Am I making my money my security?

[45 : 09] And if it's just possible that you might be doing that, well, test it. Give an enormous chunk of it away. That's a very good diagnostic test, but it's also the treatment that you need for that particular ailment.

Take Paul's commands to Timothy in 1 Timothy 5 verse 18 very seriously if you have got money. Do good, he says. Be rich in good works. Be generous and ready to share, thus storing up treasure for the future, for what really matters.

Jesus says the same, doesn't he, in Luke chapter 16 where he praises the shrewd manager who prepares for the future. Make friends for yourself by means of worldly wealth, he says, so that when it fails, they may welcome you into eternal dwellings.

A wonderful thought, isn't it, to be welcomed one day into the kingdom of the Lord Jesus Christ when he comes by people who come and say to you, it was your giving that helped to bring the gospel to me, that saved me and brought me here too.

Can't be any greater reward than that, can there, for all eternity? Don't be a hoarder, says James. Use your substance to bless people, to bless people in this life, but above all, to bless people for eternity.

[46 : 29] Second, do be honorable and honest in all your dealings with wealth. I quoted Psalm 62, 10, if your riches increase, set not your hearts upon them.

The other half of that verse says, put no trust in extortion, no vain hopes on robbery. Don't underestimate the corrupting power of money.

When Paul talks about money to the Corinthians, he says they've got to do what is honorable, not only in the Lord's sight, but also in the sight of man. And both of those are important. Sometimes, of course, the world says, well, it's fine, everyone does it, but God actually looks on it very differently. And it's especially wrong to use the Lord's work as an excuse for being less than honorable and less than honest. Honest money, honorably handled, is what God wants from his people.

don't be a hoarder, be honorable and honest, and thirdly, surely these verses tell us don't be a hedonist. Of course, we're not to be ascetics.

[47 : 38] Paul's very clear on that. God gives us all good gifts to enjoy. It's not wrong to enjoy the possessions that we have or the things that money can buy, but, and there has to be a but, doesn't there?

Alec material again. The more we surround ourselves with possessions which only minister to creature comforts, the less we are likely to cultivate the spiritual trimness of physique which keeps us fit for the battle of holiness.

And that's a challenge, isn't it, to all of us? We have to ask ourselves, how often are we just treating ourselves? Because, what is it that the adverts say, the propaganda?

Because I'm worth it. You're worth it. That's a message we want to hear, isn't it? I'm worth it. Is that fabulous new car, is that dream home, whether you've got it or you haven't got it, you just crave it, is it really going to serve Christ and his kingdom and your part in that?

Or is it really just for me? Is that new dream kitchen going to feed the Lord's people or just me? It's very easy to ask these questions when you've got somebody else's spending in your mind, isn't it?

[49 : 00] It's very easy to look at that critically for other people. We need to forget that and look at ourselves. That's what James is saying. Honest and honorable money, not a hedonist, another hoarder.

That is what will help us not to become a Judas, to sold his Lord for money, mere money. I suspect, like me, when you read the gospel and you read about Judas, you find it hard to believe, how could he do that?

But don't be deceived. worldly wealth, says Alec Mateer, is an area of high risk in the battle to walk humbly with God.

It's hard to be rich and to have your heart set on riches. Hard to be that and to be lowly at the same time. The use of money, he says, and the life of self-pleasing are never far apart.

This is the word of the Lord. And may we all receive it with meekness and do it. Amen.

[50 : 26] Lord, we find us also exposed by your word truly as a double-edged sword that pierces between joint and marrow.

Help us, Lord, we pray, to receive with meekness this word implanted in us. And God, and keep us in your way that you may be our only Lord and Master.

And nothing in this world should ever deceive us and lead us to wander away to pierce our soul with many sadnesses and lead any of us to ruin.

Help us, we ask. And now we thank you that you are the Lord who promises grace, more grace, if we will humble ourselves before you.

Amen. Amen.