



Where Your Treasure is... (James 5:1-6)

Riches and All Sorts of Evil

“Come now, **you rich**, weep and howl for your miseries that are coming upon you! **Your riches are corrupted**, and **your garments 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 **heaped up treasure** in the last days. Indeed the **wages of the laborers** who mowed your fields, which **you kept back** by fraud, cry out; and the cries of the reapers have reached the ears of **the Lord of Sabaoth**. You have lived on **the earth in pleasure** and luxury; you have **fattened your hearts as in a day of slaughter**. You have **condemned**, you have **murdered the just**; he does not resist you.” James 5:1-6 NKJV

James 5:1-6

☑ “Come now, **you rich**, weep and howl for your miseries that are coming upon you!” James 5:1 NKJV

☑ It’s natural...

- ☑ “While the earth remains, **Seedtime and harvest**, Cold and heat, Winter and summer, And day and night **Shall not cease.**” Genesis 8:22 NKJV
- ☑ Natural laws are as much of Yahweh’s plan as spiritual laws.
- ☑ Have you ever been puzzled over the prosperity of the wicked? Would you be as confused if an evil person’s private jet flew or his megayacht floated?
- ☑ The laws of the universes apply to all of us, the righteous and the wicked...so when those laws are in effect it is not something special.
- ☑ “But I say to you, love your enemies, bless those who curse you, do good to those who hate you, and pray for those who spitefully use you and persecute you, that you may be sons of your Father in heaven; for **He makes His sun rise on the evil and on the good, and sends rain on the just and on the unjust.**” Matthew 5:44-45 NKJV
- ☑ Natural laws are in effect over all men, regardless of their spiritual state.
- ☑ The suspension of the natural in favor of the supernatural is called the miraculous (a miracle).
- ☑ Go ahead, defy gravity. You are the son of God!

- “Then the devil took Him up into the holy city, set Him on the pinnacle of the temple, and said to Him, **“If You are the Son of God, throw Yourself down.** For it is written: **‘He shall give His angels charge over you,’** and, **‘In their hands they shall bear you up, Lest you dash your foot against a stone.’** *[the devil quotes from the Bible—Ps. 91:11-12]* ” Jesus said to him, “It is written again, **‘You shall not tempt the Lord your God.** *[Y’shua quotes Deut. 6:16]* ’ ” Matthew 4:5-7 NKJV
- What is the temptation here? “You are God. Go ahead and defy gravity!
- What is Y’shua’s response! No way! You should not test God and His natural laws!
- Let’s be clear about from where your increase comes...**
 - “So then neither **he who plants is anything, nor he who waters, but God who gives the increase.** Now he who plants and he who waters are one, and each one will receive his own reward according to his own labor. For we are God’s fellow workers; you are God’s field, you are God’s building. According to the grace of God which was given to me, as a wise master builder I have laid the foundation, and another builds on it. **But let each one take heed how he builds on it. For no other foundation**

can anyone lay than that which is laid, which is Jesus Christ. Now if anyone builds on this foundation with gold, silver, precious stones, wood, hay, straw, each one's work will become clear; for the Day will declare it, because it will be revealed by fire; and the fire will test each one's work, of what sort it is. If anyone's work which he has built on it endures, he will receive a reward. If anyone's work is burned, he will suffer loss; but he himself will be saved, yet so as through fire." 1 Corinthians 3:7-15 NKJV

- ☑ You can only build on that which was gifted to you by the Lord.
- ☑ Don't get arrogant and think it's about you.
- ☑ If you do so, then what you have built (for yourself) will just be burned away in the end!
- ☑ **How can something so good turn so bad?**
 - ☑ ““And you shall remember the Lord your God, **for it is He who gives you power to get wealth**, that He may establish His covenant which He swore to your fathers, as it is this day. Then it shall be, **if you by any means forget the Lord your God**, and **follow other gods**, and serve them and worship them, I testify against you this day that **you shall surely perish**. As the nations which the

Lord destroys before you, **so you shall perish**, because you would not be obedient to the voice of the Lord your God." Deuteronomy 8:18-20 NKJV

- ☑ Let's be super clear here. It is God alone who give you the power to get wealth. That is an unalterable fact.
 - ☑ The variable then is you! Will you give Him the credit and obey Him, or will you become enamored with what has been given to you?
 - ☑ In other words, will you turn the fruit into your God?
 - ☑ If you do, then the very wealth you idolized will be your downfall.
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- ☑ *"Your **riches are corrupted**, and your garments are moth-eaten."* James 5:2 NKJV
 - ☑ **Because you stored up treasures for yourself**
 - ☑ **""Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal; but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. **For where your treasure is, there your heart will be also.**""** Matthew 6:19-21 NKJV
 - ☑ It is clear from where James is drawing his inspiration. He learned this from listening to his brother Y'shua's

teaching (the author James is Y'shua's biological "half" brother).

- ☑ The very riches you idolize will become rotted and stinky. They cannot last and they cannot offer you anything of lasting value.
- ☑ Your very attachment to them will corrupt your heart and change the course of your life for the worse.
- ☑ You can recognize people like this, even those who proclaim Christianity as their faith, even those who might actually be Christians, because their worldly wealth, success, and attainment is what dominates their lives and is the subject matter of almost every thought and conversation.
- ☑ Many times these people might even "appear generous" as their giving becomes a crutch for their obsession with attaining wealth.
- ☑ **Ancient Warning**
 - ☑ "But **he shall not multiply horses for himself**, nor cause the people to return to Egypt to multiply horses, for the Lord has said to you, 'You shall not return that way again.' Neither shall he multiply wives for himself, lest his heart turn away; **nor shall he greatly multiply silver and gold for himself**. "Also it shall be, **when he sits on**

the throne of his kingdom, that he shall write for himself a copy of this law in a book, from the one before the priests, the Levites. And it shall be with him, and he shall read it all the days of his life, that he may **learn to fear the Lord** his God and be **careful to observe all the words of this law** and these statutes, that his **heart may not be lifted above his brethren**, that he may not turn aside from the commandment to the right hand or to the left, and that he may **prolong his days in his kingdom**, he and his children in the midst of Israel.” Deuteronomy 17:16-20 NKJV

- ☑ There is so much here, but let me extract the gems for you!
- ☑ Solomon—the third king of Israel, is the quintessential example of what happens when you violate these commands.
- ☑ Do not multiply massive wealth for yourself.
- ☑ This DOES NOT mean you cannot become massively wealthy. It is the “Who” not the “what” that is the object lesson here.
- ☑ You be a faithful servant and OBEY every command of Mine, God says. And I will handle everything else.

- ☑ But, if you focus on massive gains for yourself, they will become your God and you will never be satisfied.
- ☑ Learn Yahweh's commands and make them your focus and you benefit greatly by fearing the Lord, staying humble, and having long-term blessings!
- ☑ Does this concept sound familiar?
 - ☑ *“Therefore do not worry, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’ **For after all these things the Gentiles seek.** For your heavenly Father knows that you need all these things. **But seek first the kingdom of God and His righteousness, and all these things shall be added to you.**” Matthew 6:31-33 NKJV*
- ☑ ***“Your gold and silver are corroded, and their corrosion will be a witness against you and will eat your flesh like fire. You have heaped up treasure in the last days.” James 5:3 NKJV***
- ☑ **A witness against you...for heaping up treasures for yourself!**
- ☑ “And he cried mightily with a loud voice, saying, **“Babylon the great is fallen**, is fallen, and has become a dwelling place of demons, a prison for every foul spirit, and a cage for every unclean and hated bird! For all **the**

nations have drunk of the wine of the wrath of her fornication, the kings of the earth have committed fornication with her, and **the merchants of the earth have become rich through the abundance of her luxury.**” And I heard another voice from heaven saying, **“Come out of her, my people, lest you share in her sins, and lest you receive of her plagues.** For her sins have reached to heaven, and **God has remembered her iniquities.** Render to her just as she rendered to you, and repay her double according to her works; in the cup which she has mixed, mix double for her. **In the measure that she glorified herself and lived luxuriously, in the same measure give her torment and sorrow;** for she says in her heart, ‘I sit as queen, and am no widow, and will not see sorrow.’ Therefore her plagues will come in one day—death and mourning and famine. And she will be utterly burned with fire, for strong is the Lord God who judges her.”

Revelation 18:2-8 NKJV

- ☑ Can it get any clearer than this? If your entire life is focussed on the riches of Babylon, the ultimate outcome will be that your suffering will be equaled to the pleasure you gained from your luxurious living!
- ☑ **How can we know who these people are?**

- ☑ Just look at where their treasure is...
 - ☑ “For **where your treasure is, there your heart will be also.**” Matthew 6:21 NKJV
 - ☑ “Even so, every good tree bears good fruit, but a bad tree bears bad fruit. A good tree cannot bear bad fruit, nor can a bad tree bear good fruit. Every tree that does not bear good fruit is cut down and thrown into the fire. **Therefore by their fruits you will know them.**” Matthew 7:17-20 NKJV

- ☑ “Indeed **the wages of the laborers** who mowed your fields, which you **kept back by fraud**, cry out; and the cries of the reapers have reached the ears of the Lord of Sabaoth.” James 5:4 NKJV

- ☑ **The laborer is worthy of his wages...**
 - ☑ “Let the elders who rule well be counted worthy of double honor, **especially those who labor in the word and doctrine.** For the Scripture says, “**You shall not muzzle an ox while it treads out the grain,**” and, “**The laborer is worthy of his wages.**”” 1 Timothy 5:17-18 NKJV
 - ☑ Whose does the work must be paid for the work...
 - ☑ ““You shall not muzzle an ox while it treads out the grain.” Deuteronomy 25:4 NKJV

- ☑ And the wages must be paid in a timely manner!
- ☑ “*You shall not cheat your neighbor, nor rob him. The wages of him who is hired **shall not remain with you all night until morning.***” Leviticus 19:13 NKJV
- ☑ **No need to worry about providing for yourself....**
- ☑ “Then He said to them, “**The harvest truly is great, but the laborers are few**; therefore pray the Lord of the harvest to send out laborers into His harvest. Go your way; behold, I send you out as lambs among wolves. Carry neither money bag, knapsack, nor sandals; and greet no one along the road. But whatever house you enter, first say, ‘Peace to this house.’ And if a son of peace is there, your peace will rest on it; if not, it will return to you. And remain in the same house, eating and drinking such things as they give, {7}**for the laborer is worthy of his wages.** Do not go from house to house.” Luke 10:2-7 NKJV
- ☑ “**And as you go, preach**, saying, ‘The kingdom of heaven is at hand.’ Heal the sick, cleanse the lepers, raise the dead, cast out demons. Freely you have received, freely give. **Provide neither gold nor silver nor copper in your money belts, nor bag for your journey, nor two tunics,**

nor sandals, nor staves; for a worker is worthy of his food.” Matthew 10:7-10 NKJV

☑ Priority: Labor for the Lord and let Him provide!

☑ **The cries of the reapers have reached the ears of the Lord of Sabaoth...**

☑ The title “**the LORD of Sabaoth**” means “the LORD of hosts.” It is a title of Yahweh’s military might, **His strength to fight and win battles.**

☑ Priority: If you feel you are not being dealt with fairly, God will handle that battle for you!

☑ *“You have lived on the **earth in pleasure and luxury**; you have fattened your hearts as in a day of slaughter. **You have condemned, you have murdered the just**; he does not resist you.”* James 5:5-6 NKJV

☑ **The lust of the flesh—living on the earth in pleasure and luxury! (The following should be self-explanatory) Flesh Living vs. Spirit Living**

☑ **“Do not love the world or the things in the world.** If anyone loves the world, the love of the Father is not in him. **For all that is in the world—the lust of the flesh, the lust of the eyes, and the pride of life—is not of the Father but is of the world.** And the world is passing away,

and the lust of it; but he who does the will of God abides forever." 1 John 2:15-17 NKJV

- ☑ "I say then: **Walk in the Spirit, and you shall not fulfill the lust of the flesh. For the flesh lusts against the Spirit, and the Spirit against the flesh;** and these are contrary to one another, so that you do not do the things that you wish. But if you are led by the Spirit, you are not under the law. Now the works of the flesh are evident, which are: adultery, fornication, uncleanness, lewdness, idolatry, sorcery, hatred, contentions, jealousies, outbursts of wrath, selfish ambitions, dissensions, heresies, envy, murders, drunkenness, revelries, and the like; of which I tell you beforehand, just as I also told you in time past, that those who practice such things will not inherit the kingdom of God." Galatians 5:16-21 NKJV

- ☑ **Opposite of...the lust of the flesh—living on the earth in pleasure and luxury!**

- ☑ "But **the fruit of the Spirit** is love, joy, peace, longsuffering, kindness, goodness, faithfulness, gentleness, self-control. Against such there is no law. And those who are Christ's have crucified the flesh with its passions and desires. If we live in the Spirit, let us also walk in the Spirit. Let us not become conceited,

provoking one another, envying one another.” Galatians 5:22-26 NKJV

☑ **Condemning the just—those who cannot resist you**

☑ “He who oppresses the poor **reproaches his Maker**, But he who honors Him has mercy on the needy.” Proverbs 14:31 NKJV

☑ Taking advantage of those who cannot defend themselves is taken as a personal offense by God!

☑ Next time you want to do such, consider the One who CAN RESIST you!

☑ “*Pride goes before **destruction**, And a haughty spirit before a **fall**.*” Proverbs 16:18 NKJV

☑ **Proper perspectives**

☑ **The Rich Young Ruler**

☑ “Now behold, one came and said to Him, “Good Teacher, what good thing shall I do that I may have eternal life?” So He said to him, “Why do you call Me good? No one is good but One, that is, God. But if you want to enter into life, keep the commandments.” He said to Him, “Which ones?” Jesus said, ““You shall not murder,’ ‘You shall not commit adultery,’ ‘You shall not steal,’ ‘You shall not bear false witness,’ ‘Honor your

father and your mother,' and, 'You shall love your neighbor as yourself.' " The young man said to Him, "All these things I have kept from my youth. What do I still lack?" Jesus said to him, **"If you want to be perfect, go, sell what you have and give to the poor, and you will have treasure in heaven; and come, follow Me."** But when the young man heard that saying, **he went away sorrowful, for he had great possessions.** Then Jesus said to His disciples, "Assuredly, I say to you that **it is hard for a rich man to enter the kingdom of heaven.** And again I say to you, **it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God.**" When His disciples heard it, they were greatly astonished, saying, "Who then can be saved?" But Jesus looked at them and said to them, **"With men this is impossible, but with God all things are possible."**

Matthew 19:16-26 NKJV

- ☑ The real question being answered here is not about forgiveness of sins and eternal redemption. It is about what it takes to be perfect..."to enter the kingdom."
- ☑ Those attached to their earthly possessions will have a difficult time going all-in for God.

- ☑ *“It is hard for a rich man to enter the kingdom of heaven”*
- ☑ Why? Because he spends more time, energy, resources and attention on his stuff than he does the things of God!
- ☑ *“It is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God.”*
- ☑ Why? The eye of a needle is the small hole in the wall of a city that you can hand small objects through, without having to open the city gate, as opposed to merchants bringing their goods in on the back camels.
- ☑ If you are so enamored with your wealth that it consumes your every ounce of energy, then God becoming your top priority will be as difficult as it would be to squeeze a giant beast through a small hole only big enough to pass through a basket!
- ☑ **Bigger Barns**
- ☑ “Then one from the crowd said to Him, “Teacher, tell my brother to divide the inheritance with me.” But He said to him, “Man, who made Me a judge or an arbitrator over you?” And He said to them, “**Take heed and beware of**

covetousness, for one's life does not consist in the abundance of the things he possesses." Then He spoke a parable to them, saying: "The ground of a certain rich man yielded plentifully. And he thought within himself, saying, '**What shall I do, since I have no room to store my crops?**' So he said, '**I will do this: I will pull down my barns and build greater, and there I will store all my crops and my goods. And I will say to my soul, "Soul, you have many goods laid up for many years; take your ease; eat, drink, and be merry."**' ' But God said to him, '**Fool!** This night your soul will be required of you; then whose will those things be which you have provided?' "**So is he who lays up treasure for himself, and is not rich toward God.**"'" Luke 12:13-21 NKJV

- ☑ The message is Clear!
- ☑ One's life does not consist in the abundance of the things he possesses.
- ☑ A happy soul due to many goods laid up for many years is a trap!
- ☑ He who lays up treasure for himself is not rich toward God.
- ☑ **Sell it all....**

☑ ““Again, the kingdom of heaven **is like treasure hidden in a field**, which a man found and hid; and for joy over it he goes and **sells all that he has and buys that field**. “Again, the kingdom of heaven is like a merchant seeking beautiful pearls, who, when **he had found one pearl of great price, went and sold all that he had and bought it.**”

Matthew 13:44-46 NKJV

☑ You must be willing to sell it all, to give it all up to obtain the greatest treasure—the kingdom of heaven.

☑ This DOES NOT mean you cannot have abundant possessions.

☑ It does mean that if you examine your heart and you could NOT give up those possessions, then you don't own those possessions, but instead, they OWN YOU!

☑ **True Treasure—God KNOW where your treasure lies!**

☑ ““Again, the kingdom of heaven is like a **dragnet** that was cast into the sea and gathered **some of every kind**, which, when it was full, they drew to shore; and they sat down and **gathered the good** into vessels, but **threw the bad away**. So it will be at the end of the age. The angels will come forth, separate the wicked from among the just, and **cast them into the furnace of fire**. There will be wailing and gnashing of teeth.” Jesus said to them, “Have

you understood all these things?" They said to Him, "Yes, Lord." Then He said to them, "**Therefore every scribe instructed concerning the kingdom of heaven is like a householder who brings out of his treasure things new and old.**" Matthew 13:47-52 NKJV

- ☑ You may be able to fool yourself.
- ☑ And you may be able to fool others.
- ☑ But, you will NEVER be able to fool God! He knows where your treasure lies!
- ☑ True and lasting treasure is being able to understand the mysteries of the kingdom of heaven by integrating the New Testament with the Old Testament!
- ☑ And your possession of true treasure is measured by one thing only...
- ☑ **Contentment!**
- ☑ "Now **godliness with contentment is great gain.**" 1 Timothy 6:6 NKJV
- ☑ "**For we brought nothing into this world, and it is certain we can carry nothing out.** And having food and clothing, with these we shall be content. **But those who desire to be rich fall into temptation and a snare, and into many foolish and harmful lusts which drown men in destruction and perdition.** For **the love of money is a**

root of all kinds of evil, for which some have strayed from the faith in their greediness, and **pierced themselves through with many sorrows.**" I Timothy 6:7-10 NKJV

- ☑ You came into this life with nothing and you are leaving with nothing—so you should be content with nothing!
- ☑ Those who must have riches WILL BE trapped in foolish and harmful lusts which will fuel their destruction.
- ☑ Why? Because it is not money and wealth that are evil, but it is the love of those things which creates the lust for those things.
- ☑ This will only ever end with many sorrows!
- ☑ See: [Godliness with Contentment](#) for a complete teaching on I Timothy 6:6-10

NEXT TEACHING

Patience & Perseverance (James 5:7-12)

(See the Self-assessment Priority Worksheets on the next page...)



Self-assessment Priority Worksheets

“For where your treasure is, there your heart will be also.” Mat. 6:21

What percentage % of these following resources do you currently dedicate to or focus on...

	Me (yourself)	Them (others)	Him (God)
Money			
Time			
Energy			
Thoughts			

What percentage % of these following resources do you believe you should dedicate to or focus on...

	Me (yourself)	Them (others)	Him (God)
Money			
Time			
Energy			
Thoughts			

What changes will you make?
