

The Dynamic and Righteous Use of Wealth in James 5:1–6

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James's epistle contains three sections on the rich and poor. In 5:1–6, James condemns rich landowners for oppressing their poor workers. By interacting with Jewish teachings on the proper use of wealth, he promotes an alternative to the wicked use of resources by the rich whom he addresses. James's vision for the use of our resources is that they be used dynamically and righteously with utmost urgency as we have entered "the latter days" and with a concern for the love of our neighbors. A variety of ways of using money in this manner are suggested.

Introduction

The Scriptures of the Judeo-Christian tradition speak often about wealth. They warn against the dangers of riches, admonish those who use them wrongly, denounce those who oppress the poor, command that we love the oppressed, promote diligence and saving, and advise against waste and fraud. James was particularly concerned about the dynamic between rich and poor, and in 5:1–6 of his epistle, he provides powerful imagery that condemns hoarding resources. The thesis of this article is that, given the reasons for his denunciation of the rich, James implies a positive view of resources. Specifically, resources should be used dynamically and righteously for the love of one's neighbor.

The Broader Context of James 5:1–6

The structure of James is not immediately evident, and scholars have commonly claimed it has no structural coherence.¹ However, recent discourse studies on James's epistle have illuminated general structural features that demonstrate rhetorical skill. Perhaps the most significant feature is James's tendency to begin each new section with a noun of address (most commonly "my [beloved] brothers") followed by an imperative or a rhetorical question.²

Another significant feature of James's structure is his use of Leviticus 19:12–18 as the backbone of the epistle.³ Leviticus 19:12–18 gives several commandments, including commands not to oppress your neighbor or keep his wages overnight (19:13), not to be partial to the poor and thereby pervert justice (19:15), not to hate your neighbor (19:17), and climactically, to love your neighbor as yourself (19:18). These concerns for justice and love of neighbor arise eminently in James 5:1–6, as we will see.

James 5:1–6 is the third passage in the epistle that focuses on the rich and poor. In the first passage, 1:9–11, the poor are juxtaposed to the rich. The poor should rejoice when they are exalted in due time and should not be envious of the rich who will fade like the flowers "in the midst of [their] pursuits" (1:11 ESV).⁴ In 2:1–10, James warns not to show partiality to the rich by providing them benefits in the Christian gatherings or by humiliating the poor. The poor are specially chosen by God to be rich in faith and heirs of the kingdom (2:5). The rich are so called because they are those who drag the poor into court and oppress them (2:6), thereby blaspheming God's name (2:7). The goal is to "fulfill the royal law according to the Scripture, 'You shall love your neighbor as yourself'" (2:8, citing Lev. 19:18). To show partiality is sin, and to break one part of the law causes one to be accountable to the whole of it.⁵

The Literary Structure of James 5:1–6

As noted earlier, James's epistle features significant literary macrostructures, but he also shapes smaller units with equal rhetorical skill.⁶ Our present paragraph, 5:1–6, is no exception. It opens with a typical imperative followed by a noun of address: "Come now, you rich, weep by wailing . . ." (5:1). Verse 2 proceeds to give the end result of some errant action of the rich: "Your wealth is rotten and your garments are moth-eaten. Your gold and silver are tarnished and their rust will be a witness against you, and their rust will eat your flesh like fire." The errant action that results in this undesirable effect is stated tersely in v. 3: "You have stored up treasure in the last days." We now see James's condemnation tak-

ing shape: The rich should weep because they have stored up treasure in the last days, which is wicked because their stored-up treasure rots, tarnishes, and rusts. That rust will be a proverbial witness against the rich on the day of judgment.

Verses 4–6 specify what exactly James means when he says they have stored up treasure in the last days. The rich have defrauded the workers of their wages and, worse yet, have used those defrauded wages to live a luxurious and exuberant lifestyle (vv. 4–5). This theft of wages results in the effective death of the workers (v. 6), whose subsistence lifestyle cannot survive lack of pay for more than a few days. The section ends with another terse, yet ambiguous phrase that may be translated either “he does not oppose you” or “does he not oppose you?” (on which, see more below).

In sum, James condemns the rich because they have stored up treasure in the last days. Specifically, they have done so by defrauding workers of their wages and using those wages to engorge themselves with luxuries while their workers starved to death.

The Meaning of Rich and Poor

A common misconception is that the terms *rich* and *poor* in Scripture refer to those who have and lack abundant material possessions. This conception is mostly true with words translated as “rich,” but is incorrect with words translated as “poor,” which have a much broader semantic range that includes sociopolitical, spiritual, and economic aspects. To understand James’s condemnation of the rich and his desire that we love and serve the poor, we must first understand properly what those terms mean.

The most common Hebrew adjective to describe the poor is *ʿānī*, occurring 120 times in the Hebrew Bible. It can refer to a person who lacks possessions (Exod. 22:25) but more so to a person who is oppressed or miserable (Ps. 10:2; 25:18). Its noun form (also *ʿānī*) refers to the state of misery or oppression (Gen. 16:11). The word *ʿānī* often carries spiritual connotations of righteousness because they have no ability to rely on themselves but must turn to God for recompense (Zech. 2:3; Prov. 15:33; 22:4).⁷ The fact that *ʿānī* does not solely refer to lack of wealth is evident, for example, when it is used to describe Moses as the most “humble/lowly” man on earth (Num. 12:3) or David (a rich king) as “poor/miserable” (Ps. 25:18).

The adjective *ʿebyôn* occurs sixty-one times in the Hebrew Bible, mostly in the psalms and often in parallel with *ʿānī* (“poor and needy,” e.g., Ps. 37:14). The two terms therefore share a similar range of meaning. The rare adjective *dāk* occurs in parallel to the phrase “poor and needy” (Ps. 74:21) and simply

expresses oppression (Ps. 9:10; 10:18; Prov. 26:28). The adjective *dal* similarly expresses very broadly “low, helpless, powerless, insignificant, financially poor, and downcast.”⁸ The adjective *rāš* is an exception in that it appears almost exclusively in wisdom literature and refers narrowly to those who lack material possessions (e.g., Prov. 13:8; 14:20; 19:7; 22:7). But even those who are *rāš* are still referred to in contexts of oppression because, especially in the ancient world, those who lacked monetary means lacked sociopolitical power (Prov. 17:5; 29:13; Eccl. 5:8; Ps. 82:3; 1 Sam. 12:1–4).

That these Hebrew words have such broad ranges of meaning is evident from the plethora of Greek terms used by the translators of the Septuagint (the Greek Old Testament) for these Hebrew terms: *ptōchos* (poor); *penēs* (poor, needy); *tapeinos* (humility); *asthenēs* (weakness, sickness); *praus* (gentle, humble); *kakōsis* (affliction); *endeēs* (poor, impoverished); *epideomenos* (poor, needy); *adunatos* (powerless); *anēr en anagkē* (man in distress); *apēlpismenos* (despairing); *athumōn* (disheartened). As is evident from these glosses that focus less on wealth, the Septuagint translators understood that the Hebrew terms for poor were more about sociopolitical oppression and a powerless spiritual disposition than strictly about lack of resources.

By contrast with words for poor, Hebrew and Greek words for rich express more narrowly the idea of abundance and wealth. The verb *‘āshar* means “to be rich” strictly in the sense of monetary possessions (Gen. 14:23; Job. 15:29; Prov. 10:22), while its adjectival form *‘āshîr* (“rich”) similarly denotes abundance (Exod. 30:15). The noun form *‘osher* denotes wealth or riches (Gen. 14:26; 1 Kings 3:11; 2 Chron. 1:11). Despite its strict monetary meaning, as with its counterpart *rāš*, the *‘āshar* word group connotes in various contexts the idea of oppression and spiritual depravity. For example, in Nathan’s parable, it is the “rich” man (*‘āshîr*) who exploits and steals from the “poor” man (*rāš*). Thus, while Greek and Hebrew terms for rich do not strictly signify the meaning of oppression and power, they frequently and in many contexts do connote those ideas. Terms for poor, on the other hand, almost always carry the idea of oppression as part of their meaning, and it is assumed that the rich who are wicked are the ones who oppress them. That *poor* and *rich* in the Bible are more about sociopolitical oppression and spiritual disposition and less about monetary possessions is recognized by many biblical scholars.⁹

When we encounter the “rich” and “poor” in James 5:1–6, we must avoid strictly monetary categories. The economic aspect is certainly apparent since the rich own fields and hire the poor as their laborers. But the sociopolitical aspect is the dominant concern here because the rich have the power to defraud the wages of the poor workers. The poor presumably have no realistic social or

legal recourse because they lack the wealth, status, and prestige that would earn them such recourse in their society. The problem here in James 5:1–6 is not the possession of wealth or being rich *per se*. Rather, the problem is the wicked use of their social power and also, as we will now see, a wicked use of their resources.

The Reason for the Denunciation of the Rich

James clearly denounces the rich with prophetic language. He tells them to “weep” (*klauō*) by “wailing” (*ololuzō*). The verb *klauō* is used throughout the Septuagint to express the weeping of those suffering God’s judgment (e.g., Lam. 1:1–2; Isa. 15:2, 5; 33:7; Jer. 8:23; Hos. 12:5; Joel 1:5). The verb *ololuzō* occurs twenty-one times in the Septuagint, always in a context of prophetic judgment.¹⁰ The verb occurs only here in the New Testament. James therefore uses the combination of these two words from texts of prophetic judgment to denounce the rich who are defrauding the poor of their wages. He says they should “weep by wailing” because of “the miseries that are coming upon you.” The use of the Greek present tense-form (“coming upon,” *eperchomenais*) presents the coming judgment as one that is in the process of imminently crashing down on them, as it were.

Some commentators believe this means that the rich that James addresses are irreversibly under God’s wrath.¹¹ However, God’s prophetic judgments in the Hebrew Bible were often conditional. As with Nineveh, if the wicked would repent and turn to God, he might relent of the coming punishment. So also here, the rich have the opportunity to repent and perhaps avoid the coming miseries. But who exactly are the rich—believers or unbelievers? A conditional warning of God’s impending judgment seems more appropriate for nonbelievers. Yet, the matter is not settled so easily because commentators are divided on whether the rich in James, especially in chapter 1, are believers or not.

In James 1:9–10, the rich might be Christians because they are contrasted with the poor “brother,” implying that they also are brothers.¹² But it is not grammatically necessary that the word *brother* be supplied to modify *rich*, just because the previous phrase mentioned *poor brother*. Also, the rich here are said to pass away in their humiliation and are compared to ephemeral flowers (1:10–11). The command to “let the rich man glory in his humiliation” (NASB) should be taken as ironic: Let them boast, for now, but their end is only eschatological humiliation, “because they will pass away like a flower of the grass” (1:10). The causal phrase makes the most sense if the boasting is seen as negative, done by a nonbeliever who will be judged when he fades away. Such language would be extraordinarily harsh if the rich here were addressed as believers.

The rich are more obviously nonbelievers later in the epistle. In 2:5–7, the rich are those who drag the poor into court and blaspheme the name of God. James mentions these rich men to emphasize his point that they should not honor rich men who come into their worship assemblies more than they honor the poor (2:1–4). And finally, in 5:1–6, the behavior is completely unbecoming of Christians, and the prophetic language used to denounce them is language reserved for those under God’s wrath in the Old Testament (OT). Thus, in these two passages, the rich are presented as “wicked oppressors of the people of God.”¹³ I therefore agree with those commentators who view the rich throughout James as being nonbelievers who oppress the poor.¹⁴ They are denounced not because of their wealth but because of the wicked use of the social power and prestige that came with their wealth. However, as noted earlier, these nonbelievers do have the opportunity to repent of their wickedness and oppression and join the poor in their worship of the one true God. This conversion would necessarily be accompanied by a new way of viewing resources: as a means to loving one’s neighbor.

Verses 2–3 elaborate on the end result of the rich’s errant action of storing up treasure in the last days. He first says, “your wealth is rotten and your garments are moth-eaten” (v. 2). The two Greek verbs are in the perfect tense-form and thus convey the state that results from rotting and being eaten by moths. We get a hint here of the real problem: the stored-up treasure is completely static and useless. The adjective “moth-eaten” is used throughout the Septuagint as traditional imagery for something being destroyed.¹⁵ The verb “is rotten” (*sepō*) is used graphically in 1 Clement 25:3 to speak of the flesh of a phoenix decaying after its death. So the end result of storing up treasure in the last days is, first of all, that the accumulated wealth is static, rotten, and useless.

Verse 3 adds to rotteness and being moth-eaten the imagery of rust and corrosion. James says, “Your gold and silver are corroded and their rust will be for a witness against you, and it [their rust] will eat your flesh like fire.” Again, the perfect-tense is used (“are corroded,” *katiōtai*) to convey a resultant state of corrosion. James personifies their rusty wealth by depicting it as witnessing against the rich at the final judgment. He graphically and prophetically proclaims that the rust of their wealth will consume their flesh like fire.

Much evidence suggests that James is adapting his language from a specific Jewish tradition (Sirach 12:10–11; 29:8–12) that similarly condemns the static hoarding of wealth. The high likelihood that James is interacting with Sirach is based on the following evidence: (1) the verb “to corrode” (*katioō*) occurs in the Greek Bible only in Sirach 12:10–11 and James 5:3. (2) The noun “rust” (*ios*) is rare, occurring in only two other contexts in the Greek Bible: Epistle of Jeremiah 1:10, 23 and Ezekiel 24:6–12. The verbal form “to rust” (*ioomai*) occurs only in

Sirach 12:10; 29:10. Thus the rare word group (*ios, ioomai*) occurs in only five contexts total in the Greek Bible, with three being James 5:3, Sirach 12:10, and Sirach 29:10. (3) Like James 5, Sirach 12 and 29 teach about the use of wealth. (4) The terms *silver (argurion)*, *gold (chrusion)*, and *treasure (thēsauros)* all occur in James 5:2–3 and Sirach 29:10–11. This linguistic and thematic evidence suggests that James is interacting with Sirach’s teaching on wealth and poverty. We will see that James promotes certain ideas from Sirach while omitting others.

Sirach 12 warns about not giving money or bread to the wicked; rather one should give it to the righteous, who will not harm them in return. One should not trust an enemy, because his wickedness corrodes like copper (Sirach 12:10). Even if an enemy humbles himself, one should remain vigilant to guard against him. Sirach assumes one should give alms, and warns that one should give it to those who are righteous. Almsgiving was highly commended in ancient Jewish writings, sometimes even carrying the promise of salvation and forgiveness of sins.¹⁶ James shows no indication that he endorses this strand of Jewish teaching on wealth and almsgiving, but he does agree with Sirach that the static hoarding of wealth is a wicked use of it.

According to Sirach 29:8–12, one should not make the humble wait for charity or turn them away. Rather, one should “lose silver for the sake of a brother and a friend, and do not let it rust (*ioomai*) under the stone unto destruction” (29:10). The fact that the silver is “under the stone” shows that the person would be hiding it away for safekeeping, afraid to use it for positive and righteous purposes. In accord with some strands of Jewish teaching, Sirach emphasized almsgiving as the positive and righteous use of wealth. Rather than allowing it to rust under a stone, Sirach implores, “Dispose of your treasure according to the commandments of the Most High, and it will profit you more than gold. Store up charity in your treasuries, and it will deliver you from every affliction” (29:11–12). As with James, the issue is that the rich are hoarding their treasure and keeping it static and, therefore, useless. While James promotes Sirach’s idea that wealth should not be hoarded, he does not follow his lead by advocating handouts to the poor as the sole response to poverty or as the basis of salvation. Rather, James follows Jesus by viewing works (including the proper use of resources) as a necessary outflow of genuine faith and thus as a precondition for final salvation, but not as the cause of our salvation.¹⁷

For two reasons, James may also have in mind 1 Enoch 97:1–8. First, 1 Enoch 94–97 is a clear, extended passage of prophetic denunciation of the rich for their abuses of the poor. Second, 1 Enoch 97:4 says that if you misuse money, your heart will condemn you and “this very matter shall be a witness against you, as a record of your evil deeds.”¹⁸ This passage may have been part of James’s

inspiration for personifying the rust of the rich's wealth, which would condemn them at the judgment. In 1 Enoch 97:1–8, the author condemns the rich who “have water available to [them] all the time” and who “eat the best bread” and “drink wine in large bowls.” But, like James 5, it does not condemn the rich simply for possessing wealth. Rather, they are denounced because they “carry out oppression, deceit, and blasphemy,” and because they are powerful people “who coerce the righteous with [their] power.” Love of money causes men to become greedy and oppressive so that they acquire goods to hoard. But neither 1 Enoch, nor Sirach, nor James condemns the possession of wealth in itself. Rather, it is the unrighteous hoarding of wealth—as well as oppressing the poor and exploiting their labor—that makes it static.

The rusted and useless state of the rich's wealth in James 5 is the result of the main reason for their condemnation: They have stored up treasure in the last days. In the Jewish texts mentioned earlier, especially Tobit and Sirach, Jewish believers are encouraged to store up good works in heaven in their own personal treasury, which would grant them soteriological benefits in the judgment.¹⁹ Jesus does not attach the same soteriological benefits to good works but similarly exhorts his followers to store up treasure in heaven through good works, including the righteous use of wealth (Luke 12:21, 33; 18:22; Matt. 6:19–20).

In contrast to Jewish admonitions, including Jesus', the rich that James addresses have stored up earthly treasures in order to hoard them for themselves. As Sirach says, they have stored their treasure under the stone, where it sits useless and becomes rusted and destroyed. James 5:4–6 elaborates on exactly how they have stored up these treasures. They have defrauded workers of their wages and kept the money for themselves (5:4), which was consistently denounced throughout Jewish tradition.²⁰ The rich have also lived in luxury and self-indulgence (5:5). These expenditures do not mean the rich stopped hoarding wealth, but rather that they exchanged one form of hoarded wealth for another, namely, goods and luxuries. They have wasted their wealth on these indulgences in the “day of slaughter,” which refers to the coming day of God's eschatological wrath.²¹

The end result of their hoarding wealth in the last days is that they have “condemned to death the righteous.” As in the Hebrew Bible, the poor workers are here portrayed as having a righteous spiritual disposition, because they are unable to rely on themselves for salvation or restitution. They must instead rely on God, and many of them do; hence, the bland characterization of the poor as righteous. The final clause may cohere with this idea; it can be translated either “he does not oppose you,” referring to the righteous man's inability to oppose the rich, or as “does he not oppose you?” referring to God's opposition of the rich on behalf of the poor. The latter option makes for a good prophetic climax, fits

James's polemical style, and also coheres with the nearby use of the same verb (*antitassetai*) in 4:6 with God as the subject opposing the arrogant.²²

The torturous treatment of the poor and the wicked use of wealth are bad enough in themselves. Yet, the fact that the rich have done this *in the latter days* (James 5:3) makes their sin egregiously intolerable. The first four instances of the phrase “in the latter days” occur in the Pentateuch (Gen. 49:1; Num. 24:14; Deut. 4:30; 31:29). The other fifteen instances occur only in the prophets.²³ Genesis 49 prophesies that Judah will head up Israel and destroy their enemies, while Numbers 24 prophesies that a Messianic king will fulfill this role (Num. 24:17–19). But Deuteronomy emphasizes that in the latter days, evil will come upon Israel because it will fall away from God (31:29). This evil includes exile, which for Israel lasted from the destruction of the first temple in 586 BC through the time of Jesus. Although Israel was restored from exile and the temple was rebuilt, the glory of God never reinhabited the temple, and thus many first-century Jews considered themselves still in exile until God's presence would return to earth.²⁴ The latter days would be characterized by evil and tribulation, featuring especially false teachers and apostates.²⁵

The people of the early church understood themselves to be living in “the latter days,” during which they were experiencing tribulation, false teachers, and apostasy.²⁶ They knew the latter days had begun because the Holy Spirit had come upon “all flesh” at Pentecost, which Joel prophesied would happen in the latter days (Joel 2:28–32; Acts 2:17). The fact that they were living in the latter days bears two implications for James's condemnation that the rich have stored up treasure. First, it is a time of tribulation, and the rich are thus taking part in the side of evil. They are oppressing the poor and mounting their sins for the coming judgment day. To whatever extent the poor workers were part of the church, the rich were persecuting the church by depriving them of resources necessary for life.

Second, the consummation was imminent. Jesus' return is not like a steady walk toward earth with a known time of arrival, but more like one waiting on the other side of a door, ready to appear at any moment in history. The imminence of Jesus' return creates an urgency about how we conduct ourselves and how we steward our resources. If history could consummate tomorrow, what point is there in hiding your riches under a rock to let them rust? Why defraud your workers when you cannot fathom how to spend all the resources you have anyway? We are reminded of Jesus' parable of the rich fool who hoarded his grain for its own sake and whose life God took the next day to demonstrate the pointlessness of storing up treasures in such a way (Luke 12:13–21). So, in the last days, resources must be stewarded ethically, must be employed for kingdom purposes with a

sense of eschatological urgency, and must not gather rust under a rock. This last warning brings us to the final, positive point that James is making.

Money Should Be Used Dynamically and Only as a Means

First, money must be possessed dynamically. The problem with storing up treasure is that it becomes static, rusted, and worthless. Resources are given by our creator to be employed with wisdom, integrity, and purpose, and in ways that bear fruit. Thus, believers might bless others (particularly the poor) with gifts (see James 2:15–16), hire workers and pay them according to the labor agreement, invest so that more resources in the future might be employed for God’s sake (see Luke 12:21), support organizations that promote holistic gospel ministry, save wisely to avoid future dependence and to free oneself for ministry or service; the possibilities are endless. The principle at stake is that money be employed in meaningful, dynamic ways for God’s glory rather than be hoarded uselessly.²⁷

By contrast, we see that the rich landowners that James addressed were exchanging their money for evils, luxuries, and indulgences. This self-centered use of resources echoes Jesus’ parable of the rich fool who hoarded his excessive crop so that he could rest, eat, drink, and be merry. God called him a fool, a biblical term that denotes not only incompetence but also wickedness (Luke 12:20).²⁸ The lesson from the parable is that we should be “rich for God”; that is, we should use our resources for the purposes and glory of God rather than for ourselves (Luke 12:21). James’s critique of the rich’s misuse of resources follows Jesus’ teaching and therefore also implies that we should use our money in ways that benefit others. In fact, as noted earlier, the love command is a predominant theme throughout the epistle.²⁹ If money is static and hoarded, it cannot be employed in a way that demonstrates love toward others. But when resources are employed righteously in the economy, they can be exchanged many times over by mutually consenting parties, increasing in value with each exchange if properly based on the owners’ subjective desires. Thus, even through free exchange and gifting, resources are employed dynamically when they increase in value because of falling into the hands of an owner who values them more.

Second, money must be treated as a means and never as an end unto itself. The problem with the rich fool was that he was building a supply of crops simply for the sake of his supply. Similarly, the rich were defrauding workers because they treated money as an end. Thus, they treated their workers as a means, allowing them to cultivate the land that would produce plentiful crops for the landowners, while the landowners kept both the crops and the wages. Using Thomas Aquinas’s

language, the landowners were not respecting the other *as other*, but were instead using them as extensions of themselves to achieve their own desired ends.³⁰ James condemns the rich's treatment of the poor as means. Those who bear the image of God should never be used as a means to an end. Money itself should be the means by which we achieve our various ends, including the call to love our neighbor. The need to employ money as a means is intensified now as we live in the latter days, when history could consummate at any moment and all static stores of treasure will witness against their owners on the day of judgment.

Conclusion

In James 5:1–6, we see a denunciation of rich landowners because of their misuse of resources and oppression of the poor. The presence of the latter days demands a more urgent and purposeful use of resources than self-centered indulgence. James, following the teaching of Jesus, warns that hoarding for one's own sake makes resources static and useless. Such hoarding will be judged by God. On the other hand, resources can be employed in a dynamic manner, not rotting under a stone but being used as a means in the economy for the benefit of one's neighbors. There are likely implications for a Christian view of modern political economy, since one might argue that certain economic systems better allow for the dynamic use of resources. One might also argue that certain systems encourage hoarding and greed, which would be the opposite of what James encourages. Moreover, note that James is a moral and prophetic voice to nonbelievers in his economic environment. Might we be the same? In any case, the complexities of such an application from first-century Palestine to our modern globalized political economy are too vast for this article, and I offer the above suggestions as food for thought.

The definitive application we can take from James's epistle is that we must use the resources we have to love our neighbor and to treat others justly, and we must resist hoarding resources for ourselves. There are a plethora of ways people can employ their resources today to achieve these goals, including saving wisely, investing, spending, giving, employing, and creating. We might ask ourselves each day, "Will my money bear fruit for God's sake?"

Notes

1. See, for example, Martin Dibelius and Heinrich Greeven, *James: A Commentary on the Epistle of James*, Hermeneia (Philadelphia: Fortress Press, 1976), 1–11; Werner G. Kümmel and Paul Feine, *Introduction to the New Testament*, trans. Howard C. Kee, 17th rev. ed. (Nashville: Abingdon Press, 1975), 408–11.
2. These sections are James 1:2–15; 1:16–18; 1:19–27; 2:1–13; 2:14–26; 3:1–12; 3:13–18; 4:1–10; 4:11–12; 4:13–17; 5:1–6; 5:7–11; 5:12–18; and 5:19–20. See William Varner, *James: A Commentary on the Greek Text* (n.p.: Fontes Press, 2017), 38–39.
3. See the allusions to or quotations of Leviticus 19:12, 13, 15, 16, 17b, 18a, and 18b in James 5:4, 12; 2:1, 9; 4:11; 5:20; 5:9; and 2:8 respectively. Richard Bauckham, “James, 1 and 2 Peter, Jude,” in *It is Written: Scripture Citing Scripture: Essays in Honour of Barnabas Lindars, SSF*, ed. D. A. Carson and H. G. M. Williamson (New York: Cambridge University Press, 1988), 309; Mark Edward Taylor, *A Text-Linguistic Investigation into the Discourse Structure of James*, Library of Biblical Studies (New York: T&T Clark, 2006), 109–11.
4. All translations are my own, unless otherwise specified.
5. Commentators struggle to explain James’s logic here. See a fine exposition in Leonhard Goppelt, *Theology of the New Testament*, trans. Jürgen Roloff (Grand Rapids: Eerdmans, 1981), 2:206.
6. See, for example, Taylor, *A Text-Linguistic Investigation*, 59–120.
7. Of the *ʿānī*, Moo says, “The poor person, helpless and afflicted by the wealthy and powerful, calls out to God for deliverance. God, in turn, promises to rescue the poor from his or her distress and to judge the wicked oppressor.” Douglas J. Moo, *The Letter of James*, Pillar New Testament Commentary (Grand Rapids: Eerdmans, 2000), 35.
8. Ludwig Köhler, Walter Baumgartner, and Johann Jakob Stamm, *The Hebrew and Aramaic Lexicon of the Old Testament*, trans. M. E. J. Richardson, 5 vols. (Leiden: E. J. Brill, 2000), s.v. דַּל [*dal*].
9. For example, Léon Roy, “Poor,” in *Dictionary of Biblical Theology*, 2nd ed., ed. Xavier Léon-Dufour (New York: Seabury Press, 1973), 436; R. B. Edwards, “Rich and Poor,” in *Dictionary of Jesus and the Gospels*, IVP Bible Dictionary Series, 2nd ed., ed. Joel B. Green and Scot McKnight (Downers Grove: InterVarsity Press, 1992), 706–7; Joel B. Green, *The Theology of the Gospel of Luke*, New Testament Theology (Cambridge: Cambridge University Press, 1995), 82; Leonhard Goppelt, *The Ministry of Jesus in Its Theological Significance*, trans. Jürgen Roloff, Theology of the New Testament 1 (Grand Rapids: Eerdmans, 1981), 84.

10. Hos. 7:14; Amos 8:3; Zech. 11:2; Isa. 10:10; 13:6; 14:31; 15:2, 3; 16:7; 23:1, 6, 14; 24:11; 52:5; 65:14; Jer. 2:23; 31:20, 31; and Ezek. 21:17. The one exception may be Isa. 52:5, which is difficult to interpret.
11. For example, Chris A. Vlachos, *James*, Exegetical Guide to the Greek New Testament (Nashville: B&H Academic, 2013), 158–59; Peter H. Davids, *The Epistle of James: A Commentary on the Greek Text*, New International Greek Testament Commentary (Grand Rapids: Eerdmans, 1982), 174–75; James Hardy Ropes, *A Critical and Exegetical Commentary on the Epistle of St. James*, The International Critical Commentary (Edinburgh: T&T Clark, 1916), 282. Yet, James suggests that some might be Christians, though all are addressed as unbelievers under judgment.
12. So Moo, *James*, 36, 66–67. Mayor’s commentary, published originally in 1913, lists a number of earlier commentators who interpreted 1:10 as “let the rich brother glory in his humiliation as a Christian,” that is, glory in his identification with the lowly Christ and his people, not in his wealth. Joseph B. Mayor, *The Epistle of St. James: The Greek Text with Introduction, Notes, Comments, and Further Studies in the Epistle of St. James* (1913; repr., Grand Rapids: Zondervan, 1954), 45. Mayor argues that, because there are wealthy righteous people in the New Testament and James’ congregation seems to have wealthy traders (4:13–16), a bland denunciation of all rich as a class in 1:9–10 is unlikely. But when James refers elsewhere in the epistle to the “rich,” he has in mind a specific kind of wealthy people who are abusing the poor. Thus, in 1:9–10, James need not speak negatively of *all* wealthy people, but only the kind he has in mind to address throughout the epistle.
13. Moo, *James*, 66.
14. Peter H. Davids, *A Theology of James, Peter, and Jude*, BTNT (Grand Rapids: Zondervan, 2014), 51n69; Scot McKnight, *The Letter of James*, New International Commentary on the New Testament (Grand Rapids: Zondervan, 2011), 98–99; Luke T. Johnson, *The Letter of James: A New Translation with Introduction and Commentary*, Anchor Bible (New Haven: Yale University Press, 1995), 190–91; Ralph P. Martin, *James*, Word Biblical Commentary (Waco, TX: Word, 1988), 25–26; Dale Allison, *A Critical and Exegetical Commentary on the Epistle of James*, International Critical Commentary (New York: Bloomsbury, 2013), 205. On 205n73, Allison cites more than thirty other commentators who hold this position.
15. Job 13:28; Isa. 51:8; Prov. 25:20; Sir. 42:13; Isa. 33:1; 50:9. The term *moth-eaten* is also one of many echoes of Jesus’ teaching throughout James’s letter, in this case to Jesus’ teaching to lay up treasures in heaven, where moth cannot destroy (Matt. 6:19–20; Luke 12:33).
16. Tobit 2:14; 4:10–11; 12:8–10; Sirach 3:30; 31:5. See especially among these Tobit 4:10–11 (NRSV): “For almsgiving delivers from death and keeps you from going into the Darkness. Indeed, almsgiving, for all who practice it, is an excellent offering

in the presence of the Most High.” This subject is treated fully in Gary A. Anderson, *Charity: The Place of the Poor in the Biblical Tradition* (New Haven: Yale University Press, 2014).

17. Many Jewish texts prior to and around the first century suggest that works, including the proper use of resources, can serve to merit salvation (Tobit 4:10–11; 12:8–10; 2 Macc. 7:9; 4 Macc. 2:23; Sir. 23:11; 31:5; 34:5). Jesus, by contrast, emphasizes good works and their eternal reward (e.g., “lay up for yourselves treasures in heaven [Matt 6:20]), but he nowhere claims that these good works will provide the basis of one’s salvation. Paul goes further to explicitly combat the idea that works are the basis on which we are saved (Gal. 2:16; Eph. 2:8). This understanding of the relationship among faith, works, and rewards (in its mature expression) goes back at least to Augustine in his anti-Pelagian writings, for example, *Grat.* 13; *Praed.* 12. One should note that recently, many New Testament scholars have bought into the idea of “covenantal nomism” advanced by E. P. Sanders (*Paul and Palestinian Judaism: A Comparison of Patterns of Religion* [Philadelphia: Fortress Press, 1977]). According to this thesis, Judaism did not believe that works merited salvation. Rather, they believed that they were incorporated into the covenant through their Jewish ethnicity and kept in through keeping Torah. Paul, then, was not responding to Jews who were trying to merit salvation through good works, but to Jews who were using Jewish identity markers (such as circumcision, food laws, and festivals) to maintain their own righteousness in God’s sight, thereby being “justified” (try reading Gal. 2:16 in this light). This so-called “New Perspective on Paul” comes in many varieties, but the main lines have been advanced by James D. G. Dunn (see his *The New Perspective on Paul*, rev. ed. [Grand Rapids: Eerdmans, 2008]) and N. T. Wright (see his *Justification: God’s Plan & Paul’s Vision* [Downers Grove: IVP Academic, 2009]). For a thorough treatment of the entire movement, see Stephen Westerholm, *Perspectives Old and New on Paul: The “Lutheran” Paul and His Critics* (Grand Rapids: Eerdmans, 2004). For our purposes, it is enough to note that the New Perspective is not universally accepted and has its weaknesses. For example, Sanders painted Judaism as entirely monolithic, while many scholars have since shown how diverse Judaism actually was (see especially D. A. Carson, Peter T. O’Brien, and Mark A. Seifrid, eds., *Justification and Variegated Nomism*, 2 vols. [Grand Rapids: Baker Academic, 2004]). Sanders also describes only “formal Judaism,” that is, Judaism as it is expressed in the extant Jewish writings that we possess. As many Christians today misunderstand right doctrine, so also many Jews surely did not share the same theology as the authors of the writings we possess. Many other weaknesses exist, but see further one of the main issues—the treatment of Galatians 2:16—in Todd A. Scacewater, “Galatians 2:11–21 and the Interpretive Context of ‘Works of the Law,’” in *Journal of the Evangelical Theological Society* 56 (2013): 307–23. I believe the Jewish texts I cited above are sufficient albeit not comprehensive evidence that some Jewish writings imply that salvation was merited by works.

18. Translation from James H. Charlesworth, ed., *The Old Testament Pseudepigrapha* (Peabody: Hendrickson, 1983), 1:77.
19. 4 Ezra 7:76–77; 2 Baruch 14:12–13; 24:1; Tobit 12:8–10.
20. Lev. 19:13; Deut. 24:14–15; Job 7:1–2; 24:10; 31:13, 38–40; Jer. 22:13; Mal. 3:5; Sirach 7:20; 31:4; 34:21ff.; Tobit 4:14; Matt. 20:8; Testament of Job 12:4; Pseudo-Phocylides 19. These references were taken from Davids, *James*, 177.
21. The phrase *in the day of slaughter* (*en hēmera sphagēs*) has generated interpretive differences. But it has its background in the Hebrew traditions of God’s judgment as a day of the slaughter of his enemies (e.g., Isa. 30:33; 34:5–8; Jer. 46:10; see Davids, *James*, 178). It may refer specifically to Jeremiah 12:3: “But you, Lord, know me; you have approved my heart before you; purify them for the day of their slaughter.” 1 Enoch 94:9 refers to the day of slaughter as the day when the wicked rich will be judged. 1QH XV (Qumran texts, Dead Sea Scrolls), 17–18 refers to the “Day of Massacre” (Vermes’s translation) as the eschatological day. So the day of slaughter here likely refers to the eschatological judgment of the wicked. As we see the reasons that James gives for condemning the rich, I disagree with Allison that James views the wealthy negatively simply because of their wealth (*James*, 204).
22. Johnson, *James*, 305; Varner, *James*, 360–62.
23. Isa. 2:2; Jer. 17:11; 23:20; 30:24; 48:47; 49:39; Ezek. 38:8, 16; Dan. 10:14; Hos. 3:5; Amos 4:2; 8:10; Micah 4:1.
24. 1QS VII, 5–7; 1QMI, 1–3; Tobit 3:3–4; 14:5; 4Q504 III, 10–11; VI, 10–15; Testament Benjamin 10:11. 1 Baruch and the Epistle of Jeremiah are pseudepigraphs written during the second temple period that are written (fictionally) to the Jews in exile after the destruction of the first temple. The letters likely intended to use the first exile as basis for exhorting Jews in their day to live pure while in exile. Not all Jewish traditions held they were still in exile (e.g., Judg. 4:2–3), but probably the majority did.
25. An end-time persecution is mentioned in Deut. 4:30; 31:29; Ezek. 38:14–16; Dan. 7:21, 23, 25; 8:17–26; 11:28–12:13; 4Q169 frgs. 3–4, 2:2; frgs. 3–4, 3:3–5; CD-AI, 12–19; Sibylline Oracles 5:447–482; 4 Ezra 8:50; et al. False teaching is said to be part of this persecution in Daniel 7:25; 8:25; and in other second temple Jewish sources. See G. K. Beale, *A New Testament Biblical Theology: The Unfolding of the Old Testament in the New* (Grand Rapids: Baker Academic, 2011), 111, 124–26, 187–224.
26. James 1:18; 5:3; 5:7–9, 1 Peter 1:3, 20–21; 3:18–19, 21–22; 4:12–19, 2 Peter 1:16–17; 3:3; Jude 18.

27. One helpful reviewer of this article commented that “dynamic use of resources” suggests that I am implying we must invest our resources into the expansion of production. But I do not have such ideas in mind and have tried to rewrite this section to better communicate my intention. By “dynamic use of resources,” I simply mean that in our modern economy, exchange is not a zero-sum game, and resources can increase in value when properly invested or utilized. If the subjective theory of value is true, then resources can increase in value simply through their transfer to a new owner who has greater utility or appreciation for the good. Resources are therefore inherently dynamic when they enter into exchanges in the marketplace, either appreciating or depreciating in value. Additionally, even handouts or gifts (which the Bible often praises) would be a dynamic use of resources if the value of the good would increase when transferred to the recipient. Ultimately, if resources are used righteously with respect for love of neighbor, then on the whole I believe the value of the resources exchanged would tend to increase. James likely did not have such specific economic views of resources in mind, but I think these modern principles are simply the inverse of the selfish hoarding that James warns against, and an implication with respect to money of his employment of the love command.
28. Job 31:24–28; Ps. 14:1; Ps. 49; Eccl. 2:1–11; Sir. 11:18:20; Craig Blomberg, *Interpreting the Parables*, 2nd ed. (Downers Grove: IVP Academic, 2012), 361.
29. See note 3 above.
30. Thomas Aquinas, *ST*, II–II, Art. 1.