

James: Faith That Works – Part 10
The Witness of Our Wealth – James 5:1-6
Crosspoint – Dave Spooner – March 15, 2026

Introduction

- Over the last several weeks, James has been steadily confronting pride. He has exposed pride in our desires, pride in our judgments, pride in our words, and last week, pride in our plans. He told us that we are short-sighted, short-lived, not sovereign, and accountable before God. He told us to stop speaking about tomorrow as if tomorrow belongs to us. He taught us to say, “If the Lord wills,” because our lives are a mist, our plans are not ultimate, and God alone is sovereign. We can and should plan, but to do so in pencil.
- Now James keeps digging deeper, like a skilled spiritual surgeon looking to remove every cell of the cancer of pride, and this time he looks into another place where pride quietly hides. It hides not just in our words and our works and our wisdom, but in our wallets and in our wealth. It hides in our possessions. It hides in the false security that money seems to give.
- Last week, James exposed the pride that hides in our calendars. This week, he exposes the pride that hides in our balance sheets. And the transition is not hard to see. In James 4, people were planning their business ventures and expecting profit. Now James asks the harder question: what happens when those plans succeed? What happens when money comes in, possessions increase, comforts multiply, and wealth begins to shape our lives and our hearts?
- James knows exactly what can happen. Wealth can slowly and subtly shift our trust away from God and onto our money. Wealth can whisper dangerous lies: I got you, you are secure, you are independent, you are in control, you can trust me, I will take care of you...
- And so James speaks with the force of an Old Testament prophet. To draw our attention and wake us up to the truth about our wealth. So if you have a Bible with you today, turn to James 5:1-6 (page 1045). Let’s read the whole passage together and then walk back through it carefully.

James 5:1-6 NIV

Now listen, you rich people, weep and wail because of the misery that is coming on you. 2 Your wealth has rotted, and moths have eaten your clothes. 3 Your gold and silver are corroded. Their corrosion will testify against you and eat your flesh like fire. You have hoarded wealth in the last days. 4 Look! The wages you failed to pay the workers who mowed your fields are crying out against you. The cries of the harvesters have reached the ears of the Lord Almighty. 5 You have lived on earth in luxury and self-indulgence. You have fattened yourselves in the day of slaughter. 6 You have condemned and murdered the innocent one, who was not opposing you.

- Those are not gentle words. James is not offering mild financial advice. He is announcing judgment. He is not mainly asking, “How should a Christian budget?” He is asking, “What happens when wealth captures the heart?” And to answer that, he shows us four things. He tells us to look at the misery that is coming. He tells us to look at what wealth becomes. He tells us to look at who wealth has harmed. And he tells us to look at what wealth reveals.

Look at the Misery That Is Coming

James 5:1 NIV

Now listen, you rich people, weep and wail because of the misery that is coming on you.

- James begins with judgment. “Now listen, you rich people, weep and wail because of the misery that is coming on you.” That is prophetic language. It sounds like Isaiah. It sounds like Amos. It sounds like Jeremiah. James is not flattering the rich; he is warning them. He is not telling them to enjoy what they have while they can. He is telling them to mourn because what they trust in cannot save them from what is coming. Judgment is coming with a day of true accounting and reckoning, and if you were only rich in this world and not rich toward God, there will be deep and abiding misery.
- This is important because it means James is not merely giving us a general lesson on money management. He is announcing what happens when wealth becomes your god. Wealth itself is not the problem. Abraham was wealthy. Job was wealthy. Lydia was wealthy. Joseph of Arimathea was wealthy.
- The Bible does not condemn possessing wealth in itself. But it repeatedly warns that riches are spiritually dangerous. Riches can make a person proud. Riches can make a person feel untouchable. Riches can make a person think that life consists in possessions and security consists in accumulation. Jesus said, **“Watch out! Be on your guard against all kinds of greed; life does not consist in an abundance of possessions” (Luke 12:15).** That is exactly what James is confronting and the reality that James is jarring us awake to, while there is still time.

Look at What Your Wealth Becomes

James 5:2-3 NIV

Your wealth has rotted, and moths have eaten your clothes. 3 Your gold and silver are corroded. Their corrosion will testify against you and eat your flesh like fire. You have hoarded wealth in the last days.

- Then James says, “Your wealth has rotted, and moths have eaten your clothes. Your gold and silver are corroded.” He is telling us to look at what our wealth becomes. He picks the very things people prize: stored goods, expensive clothing, precious metals, and he speaks of them in the language of decay.
- Stored grain rots. Fine clothing is eaten by moths. Gold and silver, which people think of as enduring, are described as corroded. James is not giving a chemistry lesson. He is exposing the temporary nature of everything earthly and the moral corruption that comes with hoarding it. The very things people admire are already under judgment in God’s sight. The things that we value so much here have no lasting value in eternity. These things are viewed in the light and values of the eternal kingdom that will not end.
- Then he says something even more sobering: “Their corrosion will testify against you.” Wealth becomes witness. Possessions become evidence. Money is not silent. One day, your house, your closet, your accounts, your spending, your buying, your stockpiling will tell a story.
- They will testify about what you loved, what you trusted, what you feared, and what you worshiped. One day, in God’s courtroom, the issue will not be simply how much you had, but what your wealth reveals about your heart. In that sense, your bank statement is a spiritual document. It tells the truth about your loves.
- Imagine a courtroom where the judge is seated, the case is being heard, and witnesses are called. But instead of people walking to the witness stand, a closet full of clothes walks forward. An investment account walks forward. A vacation property walks forward. Shopping histories, receipts, balances, subscriptions, and storage bins begin to testify. They tell the story of what

mattered. They speak to what you believed would secure your life. That is what James is saying. Wealth becomes testimony. And if it has been hoarded selfishly, it does not defend you; it condemns you.

- James then tells us the plain truth: “You have hoarded wealth in the last days.” That phrase is devastating. The “last days” are the days between Christ’s first coming and His return. In other words, they are storing up temporary treasure in the very season of history in which people should be living with urgency, generosity, and with an eternal perspective.
- People are piling up treasure as if this world is permanent. They are preparing for comfort while ignoring eternity. Jesus told a story about a man who did exactly that. His land produced abundantly, so he tore down his barns and built bigger ones. He said to himself, “You have plenty of grain laid up for many years. Take life easy; eat, drink and be merry.” But God said, “You fool! This very night your life will be demanded from you” (see Luke 12:16-21).
- The rich fool was not condemned because he had a good crop. He was condemned because he thought only of himself, only of his future in this world, and not of eternity. He was rich toward himself, but not rich toward God.
- That is the second warning of the passage: wealth hoarded in the last days is spiritual blindness. It reveals a heart that thinks this world is ultimate. It reveals a person who is using wealth to advance themselves rather than using wealth as a steward under God, to use their wealth to be rich toward God, not rich in this world.

Look at Who Your Wealth Has Harmed

James 5:4 NIV

Look! The wages you failed to pay the workers who mowed your fields are crying out against you. The cries of the harvesters have reached the ears of the Lord Almighty.

- Then James moves from possessions to people. He says, “Look! The wages you failed to pay the workers who mowed your fields are crying out against you.” Now the issue becomes concrete. The rich in this passage are not simply comfortable; they are unjust. They are not simply prosperous; they are building their empires on the backs and through the blood of others.
- They are withholding wages from day laborers. In the ancient world, many workers were paid daily because they lived hand-to-mouth. If they were not paid at the end of the day, their families may not eat that night. That is why God’s law was so explicit: do not hold back the wages of a hired worker overnight. But these wealthy landowners did exactly that. They squeezed profit out of the weak, which has happened in every generation, and it is happening right now as well.
- James says, “The cries of the harvesters have reached the ears of the Lord Almighty.” That title matters. The Lord Almighty, the Lord of hosts, is the commander of heaven’s armies. He is not powerless. He is not passive. He hears the cries of those who are wronged, exploited, cornered, and crushed.
- The worker may think no one notices. The oppressor may think no one will challenge him. But James says their cries have reached the ears of the Lord of hosts. God hears every cry that wealth causes. He hears the injustice hidden behind contracts, paychecks, systems, and power. He hears what prosperous people want to keep quiet.
- There was a worker in one modern labor investigation who said, “The people who buy what we make will never hear our voices.” That line is haunting. “They will never hear our voices.” But James would answer: God hears them.

- He hears the voice of the underpaid employee. He hears the cry of the exploited laborer. He hears the quiet desperation of those who bear the cost of other people's comfort. This is why money is never merely personal.
- The way we earn it affects people. The way we withhold it affects people. The way we spend it affects people. Wealth always has neighbors. Wealth always has victims or beneficiaries. God sees all of it, and we will give an account of how we spent our money and how we earned our money.

Look at What Your Wealth Reveals

James 5:5-6 NIV

You have lived on earth in luxury and self-indulgence. You have fattened yourselves in the day of slaughter. 6 You have condemned and murdered the innocent one, who was not opposing you.

- Then James keeps going. "You have lived on earth in luxury and self-indulgence." That is not simply a statement about possessions; it is a statement about desires. Luxury and self-indulgence describe a way of life devoted to comfort, pleasure, and consumption. This is not merely enjoying God's gifts with gratitude. This is living for self. This is a person whose wealth is continually and almost exclusively devoted to personal pleasure.
- Then James adds one of the most haunting images in the paragraph: "You have fattened yourselves in the day of slaughter." That image is stark. It pictures animals grazing peacefully, growing fat, feeding freely, completely unaware that slaughter is approaching. James says that is what self-indulgent wealth does to the soul. It numbs it. It dulls it. It creates the illusion that all is well when judgment is near.
- That may be the most dangerous thing wealth does. It comforts people right into spiritual sleep. It can make eternity feel far away. It can make obedience feel optional. It can make generosity seem unnecessary. It can make sin feel respectable. A person can be surrounded by abundance and be spiritually starving without realizing it.
- Jesus' story of the rich man and Lazarus makes the same point. The rich man lived in luxury every day, dressed in fine linen, feasted continually, and ignored the poor man at his gate. Then both men died, and everything reversed. The comfort had hidden the danger of the true and eternal reality. (See Luke 16:19-31)
- James ends the paragraph with this: "You have condemned and murdered the innocent one, who was not opposing you." Whether that is literal murder, judicial abuse, or economic oppression that crushed the poor to the point of death, the point is clear: wealth in the grip of sin becomes violent. It does not merely pamper the self; it harms the powerless.
- The innocent were not even resisting. They had no power to fight back. That is how oppressive wealth works. It uses leverage, influence, and advantage to secure more for self at the cost of those below.
- So what is James showing us? He is showing us that wealth becomes deadly when it is hoarded, unjustly gained, selfishly enjoyed, and used to crush the weak. And beneath all of that is a heart that trusts wealth more than God.
- Now that is where this passage lands on us. It does not mainly ask, "Are you rich?" It asks, "What is your wealth doing to your heart?" It asks, "What does your money reveal?" It asks, "Has your wealth become your security, your comfort, your excuse, your pride?" It asks, "Are you using what God has given you for eternal purposes, or are you quietly building your private kingdom that in the end will come crashing down?"

- That means we should not rush too quickly to say, “Well, James must be speaking to someone else. He must be speaking to billionaires or corrupt CEOs or faceless landlords in another age.” Here is the stark reality of most of our lives. Compared to most of the world and most of history, many of us live with extraordinary abundance. So the question is not whether we fit someone else’s category of “rich.” The question is whether we are focusing on storing up treasure for ourselves in this world or the world to come.
- What then should the Christian do with wealth? Scripture gives us a much better path than hoarding, fraud, luxury, and oppression. Paul says the rich should not be arrogant or set their hopes on the uncertainty of riches but on God, who richly provides us with everything to enjoy. They are to do good, be rich in good works, be generous, and ready to share (I Tim 6:17-19).
- That is what redeemed stewardship looks like. Wealth may be possessed, but it is no longer trusted. Wealth may be enjoyed, but it is no longer worshiped. Wealth may be used, but it is used as a servant and not as a master. (See also Matt 6:19-21, 2 Cor 9:6-11, Heb 13:5.)

Conclusion

- After reading this section, this is what I am recommending that you do. First, look in the mirror and deal honestly with what you see. Do not glance quickly and move on. Do not excuse it. Do not rename it. Do not soften it. If you see greed, call it greed. If you see misplaced trust in wealth, call it what it is. If you see self-indulgence where generosity should be, deal honestly with that.
- If you see yourself spending freely on comfort while becoming strangely cautious about giving, deal with that. If you see ways your life is insulated from the cries of others, deal with that. James is holding up the mirror of God’s Word so that we will not deceive ourselves.
- After you look honestly at yourself, lift your eyes and look at the Savior. Because Jesus is the exact opposite of the rich oppressors James condemns. He did not hoard His glory. He did not exploit the weak. He did not indulge Himself at the expense of others. He did not condemn the innocent. He became the Innocent One who was condemned for us.
- Though He was rich, yet for our sake He became poor, so that we through His poverty might become rich (2 Cor 8:9). He laid aside the riches of heaven, entered our poverty, bore our greed, carried our pride, paid for our idolatry, and rose again to give us a new heart and eternal life in the glorious kingdom of light.
- That means this passage does not only warn us. It drives us to Christ. See Him and follow Him. When you truly see Him, wealth begins to lose its grip. When you see Him, generosity becomes joy. When you see Him, eternity becomes real. When you see Him, the things that once seemed so glorious begin to look strangely dull. The greatest treasure in the universe is not what you can accumulate on earth. It is Christ Himself.
- So look in the mirror, and repent where you see greed, hoarding, or false trust. Then look at the Savior and trust Him, follow Him. He will help you. Let conviction drive you to Christ, not away from Him. Let the testimony of your wealth become not evidence of a hoarding heart, but evidence of grace at work in you.
- Use what God has entrusted to you for His glory, for the good of others, and for treasure that lasts. Because in the end, the richest life is not the one that stores up the most, but the one that is surrendered the most, that belongs completely to Christ and is being transformed into His image.

Our prayer team is available to pray with you after the service, near the “prayer” sign at the front of the sanctuary, and in the prayer room next to the offices. Also, you can send your prayer request to prayer@crosspointrockford.com

Questions for Growth Groups

1. James begins with very strong language: “weep and wail because of the misery that is coming.” Why do you think James speaks so forcefully about wealth in this passage? What dangers does wealth create for the human heart?
2. Look at the Misery That Is Coming (v.1)
Jesus warned that life does not consist in an abundance of possessions (Luke 12:15). Why is it so easy for us to believe the opposite? In what ways can money create a false sense of security?
3. Look at What Your Wealth Becomes (v. 2-3)
James says wealth can “rot,” clothing can be eaten by moths, and money itself can testify against us. What do you think it means that our possessions will “testify” about our lives? What might our spending habits reveal about what we truly value?
4. Look at Who Your Wealth Has Harmed (v.4)
James warns against gaining wealth by harming or exploiting others. How should Christians think about the way they earn, spend, and invest money so that it reflects God’s justice and care for people?
5. Look at What Your Wealth Reveals (v. 5-6)
James warns about living in “luxury and self-indulgence.” What is the difference between enjoying God’s gifts with gratitude and living a life centered on comfort and self-indulgence?
6. The sermon encouraged us to “look in the mirror.” As you reflect on your own life, where might God be inviting you to grow in generosity, stewardship, or trust in Him rather than in money?
7. 2 Corinthians 8:9 reminds us that Jesus “became poor” so that we might become rich in Him. How does the gospel reshape the way we think about money, possessions, and generosity?