The Three Dangers of Wealth
James 5:1–6
July 26, 2026

Recently I read about an experiment conducted by the University of Chicago. The experiment is now called referred to as "The Strangers on a Train" research project. Here's the study that was conducted. Two groups of people were placed on a train. One group was told: when you board this train, do whatever you want, whatever you like, which for most of them meant listening to a podcast, or looking out the window with headphones blaring favorite tunes. I'm sure a few pulled out a good book and passed the time by getting lost in a story.

So the first group–do whatever you want. The second group was told the opposite. They were told to socialize. See if anyone around you will look you in the eye and show willingness to engage in conversation. Discover what you can about the other passengers. Even if you're not, pretend to be an extrovert and see what a tide of talking brings in.

I know–some of you are thinking: I'd rather have my fingernails extracted. But all the people in that group accepted the challenge.

Now, interesting note: before the train took off, both groups wrote down their answer to this question: How do you feel like this will go? Likewise, when they deboarded the train, they recorded their answer to this: How do you feel like the trip went? How would you rate the experience?

As you might expect, before the ride, those told to talk were nearly unanimous in their predictions: This train is going to feel like a train wreck! How miserable this will be–making small talk with strangers! However, the reason the experiment is well-known today is because the opposite actually happened. The vast majority said: the ride was far more enjoyable than my previous commutes.

Here's what the University of Chicago concluded from The Strangers on the Train experiment. Are you ready for it?

Human beings are poor at predicting what will make them happy.

The research reinforced what we all intuitively know. Relationships require investment, but the result is deeply satisfying. Our souls need meaningful connections with people, even though we have to make ourselves uncomfortable to form them.

As we turn to today's text in James, the author is about to chastise a certain group of Christians who had forgotten what life is all about. A certain number of super rich people had started to live as if life is all about building wealth, not friendship. They were bad at predicting what would make them happy, and so James, with a stern tone, is trying to break the spell, calling them to use their money to help others rather than hoarding it all for themselves.

Look with me, here.

Come now, you rich people, weep and wail over the miseries that are coming on you. [2] Your wealth has rotted and your clothes are moth-eaten. [3] Your gold and silver are corroded, and their corrosion will be a witness against you and will eat your flesh like fire. You have stored up treasure in the last days. [4] Look! The pay that you withheld from the workers who mowed your fields cries out, and the outcry of the harvesters has reached the ears of the Lord of Armies. 5 You have lived luxuriously on the earth and have indulged yourselves. You have fattened your hearts in a day of slaughter. 6 You have condemned, you have murdered the righteous, who does not resist you. James 5:1–6

In case you didn't notice, James is not watering down the coffee. This is strong. This is direct. He not only takes a tough-love tone, he also takes on a very touchy subject. To this day, people do not like to be told what to do with their money. Sermons on the responsible use of finances are not highly viewed on YouTube. It is, and always has been, a touchy subject.

But James is not a people-pleaser. He looked at the misguided rich and warned them of the danger should they continue down that road.

When a person lets love of money control their life, three dangers are involved.

The Three Dangers of Wealth

1. **Wealth can become your security. (vv. 1-3)**

V.2: Your wealth has rotted and your clothes are moth-eaten. [3] Your gold and silver are corroded…

Notice how James puts an expiration date on the rich man's things. You cannot count on them to be there tomorrow.

For this reason, all those selfish people were told: you should be weeping and wailing. You should not be walking around whistling, thinking your future's secure! Quite the opposite: you should be worried that the rug will be pulled out from under you, because building one's hope on money is like building a house on sand.

Now, what was going on? Like detectives, we can piece together the clues. The end of v. 3 says, "You are storing up treasure in your last days."

When I was a kid, one of my favorite things was to go to an arcade, especially when I had two pockets full of tokens, funded by someone other than me. I could play NBA Jam for days, without food or water. I could stand at that machine, knees locked, without fainting for days. I remember one particular birthday party I attended, where each kid was given an outrageously large bag of tokens, so much so that it would be hard to use them up in the time allotted. We ran at once to the games, pouring these tokens in. Time stood still, and we were all caught up in arcade heaven, but the illusion was shattered when someone said, “We’re leaving in 10 minutes!” And in a moment of rare adolescent philanthropy, every boy with more than five coins in tow, started handing the extras out to their comrades, like smokes in Shawshank. We shared without hesitation, for who could fathom the feeling of walking to the car with a fist full of unspent tokens that someone else could have used.

You have stored up your treasure in the last days! James says. How foolish it is to go to your grave with all these tokens in your pocket. Why not experience the joy of sharing with your brother who ran out?

Clearly the rich were blowing an opportunity to change many lives with their money. They had come to believe that a big stash of cash in the bank was the best source of security. But they were wrong. James says: you should be ashamed of yourselves, because God has given you far more than you need, yet you refuse to share with others in need.

And here’s the worst part–they had convinced themselves that God could not see how they were hoarding, that He did not care what they did with their bonus provisions. This is why they should have been weeping and wailing.

The tone of this passage takes me to one of my favorite stories–A Christmas Carol, by Charles Dickens. Ebenezer Scrooge has to be one of the most memorable villains in literature. The old grump refuses to listen to his nephew Fred, who invites him to his Christmas party. “Bah, Humbug,” he says. Christmas is another day removed from the business calendar–a day of unprofitability. And there in the image, on the left, is poor Bob Cratchit, the earnest employee in his tiny office, freezing cold because Scrooge won’t spring for a lump of coal for the fireplace.

This is how Dickens introduces us to Ebezezer. And then, two men drop by to interrupt his business again. They are raising money for the poor in their community because Christmas is a time of generosity, when hearts are warm toward those less fortunate. Scrooge responds harshly. He says, “Do we not have prisons for these people? Let them go to prison if they need shelter or food. I pay taxes, and the taxes pay for prisons.”

And the charity workers say, “But there isn’t enough room for every poor person to go to prison!” And Scrooge says: “then let those people die and decrease the surplus population.”

Now, we look at old Scrooge, and we rest at night knowing we are not that extreme. I’m sure that’s true, but when Jesus said, “Follow Me,” he didn’t mean that we follow him in the ways that we feel comfortable. When we read James 5, no one can say, “Well, I’m middle class, or I’m lower class–this Word does not apply to me! But that’s not the point. The questions he poses are questions we must all ask:

Do I hoard my money? Am I as concerned about sharing as I am saving? Do I have a hard time giving my 10% to the church? Am I Scrooge-like?

Just like Charles Dickens, James puts these questions to the people of his day. And the Holy Spirit presses them upon us this day.

Wealth is a good thing, a tool for ministry, not a foundation for life, removing the element of faith.

As if that isn’t convicting, now he’s going to say something else:

2. Wealth can make you selfish. (vv.4-5)

[4] Look! The pay that you withheld from the workers who mowed your fields cries out, and the outcry of the harvesters has reached the ears of the Lord of Armies. [5] You have lived luxuriously on the earth and have indulged yourselves. You have fattened your hearts in a day of slaughter.

It doesn’t require much intelligence to understand who he’s talking to, does it? He’s addressing the business owners, the ones with large estates and flourishing businesses. He’s talking to the boss-types, we can tell, because they are the ones that employ lots of people. Some in the upper class were coming to church and claiming to be followers of Jesus while also withholding money from the lower-level employees who were struggling to pay their bills.

The poor were desperate for work, and they had no leverage. No court of appeal. If they accused the boss of being cheap, they would find themselves without a jobe. It’s hard to have a cheap-skate for a boss, and even more difficult, when you go to church with him.

James says–do not think for a second that the Lord of Armies, the God who owns cattle on a thousand hills, doesn't see.

This is the part of wealth that has been sobering to me. In my 20s, I looked ahead at my life and the expected experience was this: once I can pay my bills and put a little in savings, I'll suddenly become radically unselfish.

When Lynley and I were first married, I could fit everything I owned in the back of my Jeep Wrangler. The vehicle is not famous for storage. When we were married, I brought into the matrimony two boxes of clothes and one acoustic guitar. Lynley married a poor guy who bought her an embarrassingly small ring. What I could offer her was some school debt, a car payment, and a few thousand dollars on a credit card because it felt cool to have one.

Now, praise God, 25 years later, praise God, He's been so good: Everything we own will not fit in the back of a Jeep Wrangler. From the very first week in marriage, we chose to tithe, to give the top 10% of our income, to God, and He has always provided.

The Bible says that God loves a cheerful giver–someone who not only gives, but does so with a smile on their face! Look at this girl. Her face says, "The preacher just wants my money. Let rich people pay the bills.They're the ones with the discretionary income."

And then there's this sweet woman on the right. A widow. Her husband passed away five years ago. She had to pick up a part-time job to make ends meet, but she brings her tithe every Sunday, thrilled that God has given her the ability to contribute.

Jesus said, "If you love me, you will obey my commands." We are blessed when we obey in all categories of our lives. God loves a cheerful giver, and he resists the selfish.

Now, let's look at the final danger of wealth. At the end of v. 5, we see that:

3. Wealth can blind you to eternity. (vv. 5-.6)

James uses a haunting image. Look at the end of verse 5. You have lived luxuriously on the earth and have indulged yourselves. You have fattened your hearts in a day of slaughter.

Imagine a big, massive bull standing in a field of lush green grass. He's filling his belly. The sun is setting. He's fat and happy.

But near him is the rancher, watching. The rancher knows that tomorrow the bull will be brought to the market, He will be turned into a thousand cheeseburgers.

This is the picture James paints of the person blinded by the security of their wealth. Notice that James doesn't say they fattened their bodies. He says they fattened their hearts. The heart is the place where our love for God lives. Jesus said, "Blessed are the pure in heart, for they shall see God."

James says that these wealthy oppressors were living as if there is no rancher. In v. 6, he uses the stern language suggesting their greed is trampling the poor. You have condemned, you have murdered the righteous..

Now, he likely doesn't mean literal murder. No, the business owners were withholding pay from day laborers who often ate that day with the money they were handed. The rich were getting fat, while the poor were starving. And James says; do you not see that you will one day face your banker? You will stand before the rancher. And you will be just as poor as your employees then. Penniless you came into the world, and penniless you will leave it.

The text has a prophetic tone. There's an edge to James 5, and you might think James is a mean guy who enjoys shaming rich people into sharing more. But before you come to that conclusion, remember how the story of Scrooge ends.

After being visited by the Ghost of Christmas Future and witnessing the cold, lonely end of his life, Scrooge awakens from his nightmare and throws open the window. Seeing a young boy on the street, he excitedly asks, "What day is it, my fine fellow?"

And it was still Christmas. James gives this little sermon about money because it's never too late to start living right.

J.I. Packer, in his famous book, Knowing God, says this:

The Christmas spirit itself ought to be the mark of every Christian year-round. It is our shame today that so many sound and orthodox Christians go through this world in the spirit of the priest in our Lord's parable, seeing human needs all around them, and passing by on the other side. That is not the Christmas spirit. –*Knowing God*, J.I. Packer

This past week, as part of Mission Memphis, I went to the Memphis Union Mission downtown, to preach the chapel service, which the men sit through before they receive their lunch. Before I preached, I was given a tour of the facility, and this great guy named Randy showed me around. He took me to the dorms where the homeless men sleep, and the kitchen where they eat, and then he showed me a room filled with second-hand clothes. The men are given clean clothes when they check in. But he then said something interesting. He said, for obvious reasons, underwear could not be of the used variety, and so, they frequently called on churches to donate packs of underwear. They hand out hundreds of pairs of underwear each week, and he said that some churches, have what we call, "Undie Sundy" and challenge people in the church to bring a pack of men's underwear. Therefore, I hereby declare, next Sunday at Bellevue Baptist Church to be:

Undie Sundy!

Here's how it will work...

I don't know what the Lord has said to you today, about your finances. I'll let you sort all that out, but in the meantime, most of us in this room can afford to give to this great cause, to assist our friends at Memphis Union Mission. Let's let the Word of God lead us into action, and be the givers God wants us to be, to our church and to the poor in our community.

With my time remaining, I'd like to raise some questions that rise from this text.

A Seasoned Christian Asks:

Jesus said that when I give, my right hand should not know what my left hand is doing. I've never understood what he meant by that. Can you explain?

The verse you're referring to is Matthew 6:3, where Jesus says, "But when you give to the poor, don't let your left hand know what your right hand is doing." It's an odd idea if you think about it, right? I mean, how can your right hand do something without your left hand knowing about it? They're attached to the same body! It's not like your right hand gives a guy a check, and your left hand says, "I beg your pardon!? What's going on over here? You weren't going to tell me?"

Jesus is pretending like your hands have a mind of their own, and if they did–the right hand shouldn't be shouting to the left hand: "Look how much I gave! Look what I put in the offering plate. Don't you think I'm something?!"

Jesus often used this type of hyperbole–intentional exaggeration–to make a point. He's saying that our acts of generosity should be done without hope that word will get out–what a great and person I am! It's not that we should be ashamed of giving–it's just that we shouldn't post it on billboards or demand that buildings get named after us.

In the context of Matthew 6, Jesus is confronting people who gave money publicly so others would admire them. The most beautiful giving is that which only heaven sees.

In *The Great Gatsby*, the author Fitzgerald uses symbolism masterfully. Throughout the story, he introduces unexpected images that stand for certain things.One of the most memorable is a weathered billboard bearing the enormous eyes of an eye doctor, Dr. T. J. Eckleburg. Fitzgerald never says explicitly what the billboard means, but as the story unfolds, the reader can see that spectacles symbolize the eyes of God, who is always watching the hidden actions of men. Nothing escapes His sight.

I think that's what Jesus was saying about the right and left hand. When you give, give in such a way that God sees, and He will take care of your reputation before me.

A Good-hearted Skeptic Asks:

Why do churches make such a big deal about tithing when it's not explicitly mentioned in the New Testament?

That's an excellent question, and one that I hear from time to time. It is true that Jesus never explicitly tells us to tithe. The principle is clear in the Old Testament–that the people of God were to give the first 10% of their crops at harvest time. They gave this to God, off the top, the first-fruits, as a symbolic way of saying: “All that I have is his, and he lets me keep 9 out of 10!!

But even though Jesus doesn’t clearly speak to tithing in the Sermon on the Mount, there’s a moment where he reinforces the practice. It takes place when Jesus is debating with the religious zealots–the Pharisees–and he is challenging them to re-think their ways. They have taken great pride in doing the basics before God–they give 10% of everything they take in, which includes their garden spices. They were awesome tithers even though they were terrible people. Look what Jesus says:

“Woe to you, scribes and Pharisees, hypocrites! You pay a tenth of mint, dill, and cumin, and yet you have neglected the more important matters of the law—justice, mercy, and faithfulness. These things should have been done without neglecting the others.”

Matthew 23:23

What is happening here?

Jesus is criticizing the Pharisees for meticulously tithing minor garden spices like mint and dill while neglecting "the weightier matters of the law" like justice, mercy, and faithfulness.

If Jesus was intending for tithing to expire, this would have been an ideal moment to say, “Forget everything the Father ever said about tithing. That’s no longer relevant. No, he says, “you should be doing that AND you should be treating people justly, showing them mercy, and walking with faithfulness before God.

Jesus affirms tithing, and in addition, when we read the opening chapters of Acts, and the birth of the early church–those first Christians were not limited to the 10% principle, but were clearly giving above and beyond as the Holy Spirit led them to do.

Acts 2:43-45 says:

Everyone was filled with awe, and many wonders and signs were being performed through the apostles. 44 Now all the believers were together and held all things in common. 45 They sold their possessions and property and distributed the proceeds to all, as any had need. Acts 2:43-45

That sounds beautiful, doesn't it? The early church–they were amazing at sharing. If a person had a need, and they had the resources to help, it was a done deal. I don't think the Holy Spirit is at work in hearts when we're asking what the bare minimum might be for our giving. I think the Spirit is active when we're asking, "Lord, how can we help people more?"

A Student Asks:

How can I be generous when I'm broke?

I've got good news for you. Tithing is something God calls us to do when we have income. So if you're still living off your parents, you are not yet part of the program. Soon enough, your time will come.

But here's what I would encourage you to do: decide right now what kind of person you're going to be when your first paycheck arrives. Let's say you start mowing your neighbor's lawn for $20 a week. Before you spend a dime of that money on energy drinks and Cane's chicken tenders, take $2 off the top and give it to the Lord. Keep $18 for yourself, give 2 to God. Now you might be thinking, "What difference does two dollars make? How is that helping the church? You can't even buy a pack of undies with that!"

The primary purpose of giving is worship. Once Jesus saw this old woman at the temple, in her bent-over body language. She made her way to the collection bins. She was anti-Scrooge. While other distinguished citizens tossed in large sums of money, their silver and gold clanging in the metal containers, this old woman walked up, drawing no attention to herself, completely unnoticed, and dropped in two very small copper coins.

Jesus told his disciples to pay attention that widow's worship!

3 "Truly I tell you," he said, "this poor widow has put in more than all of them. 4 For all these people have put in gifts out of their surplus, but she out of her poverty has put in all she had to live on." Luke 21:3–4

If you say, "God doesn't care about my two dollars, you haven't understood HIs heart." The Lord doesn't keep a list of those who give the largest sums of money in heaven–He keeps a list of those who keep the purest hearts in worship. And when you're a young person how has a heart of worship, you're walking around the Earth with a heart this is truly rare.

I would also say this. So you don't have any money. Do you have any time? Ask yourself: Am I spending all of my time on things that benefit me? How could you spend more of your time engaging others, rather than entertaining self.

Learn from those people on the train–the ones who chose to engage. When we invest in others, we often walk away saying, "That was better than usual."

God loves a cheerful giver–those who give their money, and those who give their time.