

October 24-25, 2026

Small Group Discussion Questions

1. James 5:1-3

“Now listen, you rich people, weep and wail because of the misery that is coming on you. Your wealth has rotted, and moths have eaten your clothes. 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.”

Question: Why is it so easy to look to money or possessions for security, and how can we recognize when we’re beginning to trust those things more than God?

2. James 5:4

“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.”

Question: What are some everyday ways our desire for money, success, or comfort can influence how we treat others? How can we make sure we’re valuing people more than possessions?

3. James 5:5

“You have lived on earth in luxury and self-indulgence. You have fattened yourselves in the day of slaughter.”

Question: There’s nothing wrong with enjoying what God has provided, but how can we recognize when enjoying God’s blessings has turned into selfishness or always wanting more?

4. Matthew 6:21

“For where your treasure is, there your heart will be also.”

Question: If you looked at how you’ve spent your money over the past month, what might it reveal about your priorities? What is one change you could make to better reflect what matters most to God?

5. 1 Timothy 6:17-19

“Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.”

Question: What makes generosity difficult at times, and how can intentionally giving and helping others strengthen our trust in God? What is one practical way you could be more generous?

6. Luke 12:15–21

“Then he said to them, “Watch out! Be on your guard against all kinds of greed; life does not consist in an abundance of possessions.” And he told them this parable: “The ground of a certain rich man yielded an abundant harvest. He thought to himself, ‘What shall I do? I have no place to store my crops.’ Then he said, ‘This is what I’ll do. I will tear down my barns and build bigger ones, and there I will store my surplus grain. And I’ll say to myself, “You have plenty of grain laid up for many years. Take life easy; eat, drink and be merry.”’ But God said to him, ‘You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?’ This is how it will be with whoever stores up things for themselves but is not rich toward God.””

Question: How can we pursue financial stability and enjoy the life God has given us without losing sight of what matters eternally? What is one area of your life where God may be calling you to loosen your grip on money or possessions?

Port Charlotte Campus Sermon Outline

STOP HOARDING WEALTH

Scriptures: James 5:1-6

Series: Faith that works – A Study of James

Pastor Sam Pepper

New Day Christian Church, Port Charlotte, FL

October 24-25, 2026

I. INTRODUCTION

Now, before you tune me out and think, Great, the church is talking about money or you think I’m not rich, this sermon must be for somebody else, ask: How many times in your life have you thought, “If I only had a little more money, I’d be happy?”

“If I only had a bigger house...”

“A better-paying job...”

“A little more in savings...”

When we believe more money will finally satisfy us, there's always something more we want. And before long, the pursuit of more can quietly begin to take the throne of our hearts.

That's exactly the danger James addresses in today's passage.

Let's read James 5:1-6.

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.

II. SCRIPTURE

A. The Coming Judgement on the Rich (V. 1)

Who are these “rich people” James is referring to?

He’s addressing a specific group of wealthy people who love money, power, luxury, and pursue it at the expense of others. These rich people have gained the world, but are losing their souls.

Examples of this kind of thing in our world today. "The 1%" – wealthy politicians, lobbyists, CEOs of large companies, and others who possess immense resources and influence.

But, before we’re tempted to think James is talking about wealthy people somewhere out there, here’s something worth considering. By global standards, many of us are wealthy too. We may not always feel wealthy compared to the people around us, but compared with much of the world, we have been given a tremendous amount.

It is possible to be financially comfortable and spiritually blind.

Wealth can become our spiritual blind spot when we become so focused on what we want to gain.

B. Their Wealth Testifies Against Them (2-3)

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.

Their wealth becomes evidence against them. They have accumulated resources while other people are suffering. It was a total, shameful waste of money. James says to these rich people that their rotting wealth will testify against them.

Someday you’ll stand before God and give an account for how you used the money and resources he gave you while on this earth. If you are hoarding wealth, God will look at your pile

of rotting wealth being burned up in His fire and ask, “Why did you accumulate so much and help others so little?”

C. Their Actions Testify Against Them (4-6)

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.

This is what it looks like when greed overtakes your integrity. They had the money to pay their workers, but they chose to keep it for themselves.

It’s easy to read verse four and think it doesn’t apply to us. We might think, “I’m not a wealthy landowner exploiting farmworkers!” But before we start pointing fingers at others, we need to look in the mirror.

As Christians, we should be careful not to develop a reputation for being stingy or taking advantage of people.

What are ways we do this today?

5 You have lived on earth in luxury and self-indulgence. You have fattened yourselves in the day of slaughter.

They’ve made their wealth all about themselves and their comfort. They’ve overindulged. Just like a cow in the months before slaughter is often given a heavier diet to fatten them up, James says these wealthy oppressors have been doing the same thing to themselves. They thought they were preparing for a better life, but in reality they were preparing themselves for judgment – this day of slaughter.

What are ways we fatten ourselves in self-indulgence?

In our last verse James talks briefly about just how far they will go to get what they want. Verse six says,

6 You have condemned and murdered the innocent one, who was not opposing you.

James says these rich oppressors have gone so far as to use their wealth and influence to manipulate the justice system to get their way. Innocent people were being condemned and even killed, while the powerful used their resources to escape accountability.

How do we contribute to injustice in our every day lives?

III. APPLICATION

One simple mindset change:

I’m going to use my money to bless people

Remember what Jesus said in Matthew 6:21:

“For where your treasure is, there your heart will be also.”

What we do with our money reveals what matters most to us.

Develop these habits:

1) Make giving a priority

Don't wait until you have extra money to become a good giver. Giving doesn't come from "extra money." The Bible says giving should come from our first-fruits. Proverbs 3:9-10 says,

“Honor the Lord with your wealth, with the first fruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine.”

2) Look for the fun in generosity

Have fun with it! Sometimes we think about generosity only in terms of what it costs us. But there's real joy in using what we have to make someone else's life better. Proverbs 11:25 says,

“A generous person will prosper; whoever refreshes others will be refreshed.”

There's a joy that comes from refreshing other people that you simply can't get from buying more stuff for yourself. How can you have fun in your generosity?

Help a family that's struggling. Lend the tools and labor to help someone get a project done. Give someone a gift when they least expect it. Give a large tip at the restaurant. Meet a need without making a big deal about it. Then, sit back, and enjoy knowing you made their day! Or better yet, helped give them peace in a time of anxiety.

Look for opportunities to bless people, and enjoy doing it!

3) Be content

One of the reasons we struggle to be generous is that we keep convincing ourselves we need more. A little more money. A little more comfort. A little more luxury. Another thing for the garage. Another thing for the closet.

The rich people in our text today put their hope and security into the endless pursuit of more and made pleasure their purpose.

We need to learn to be thankful for what we have instead of constantly chasing what we don't. The less we feel like we have to spend on ourselves, the more freedom we have to bless others.

How can you practice contentment?

North Port Campus Sermon Outline

Stop Hoarding Wealth

Scripture: James 5:1-6

Series: “Faith That Works: A Study of James”

Pastor Robbie Rutherford

New Day Christian Church, Southwest Florida

October 25, 2026

INTRODUCTION

We are continuing today in our study through the book of James, and as we have gone through his letter a common theme has come to the surface: our faith, our relationship with Jesus, should be evident in how we live.

Today James is going to expose another way our faith should be evident in our lives but for many it is a blind spot. He is going to talk about money.

The question isn't how much money you have; it's if your money, or your desire for more, has begun to control you.

The way we handle wealth reveals what we trust in and who we are living for.

SCRIPTURE

A) Wealth is the wrong foundation

James 5:1–3 “Now listen, you rich people, weep and wail because of the misery that is coming on you. Your wealth has rotted, and moths have eaten your clothes. 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.”

All the things people work so hard to accumulate aren't going to last. All the worldly things we trust in to secure our future are temporary, and the very thing you thought was working for you can become a witness against you.

The Bible says, “For the love of money is a root of all kinds of evil.”

You don't have to be rich to love money. You don't have to have a million dollars in the bank to be consumed with pursuing money. Greed and discontentment can affect anyone.

Don't spend your whole life accumulating things you cannot keep. Because we aren't promised a day past today. You don't want to get to the end of your life with more than you've ever had, only to realize you've spent your life pursuing the wrong thing.

B) The pursuit of wealth affects how you value people

James 5:4 “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.”

These wealthy people weren't just accumulating wealth; they were withholding wages from the people who worked for them. God hears the cries of those they've taken advantage of, and he will wage war against injustice.

Our relationship with money is never just about money. It reveals your relationship with God and your love for people.

God sees how we treat people. These rich landowners might have been able to ignore the people they hurt, but God didn't ignore them. If you've ever been taken advantage of, you don't have to get revenge; you can trust the God who sees and judges righteously.

C) Wealth can feed inner selfishness

James 5:5 “You have lived on earth in luxury and self-indulgence. You have fattened yourselves in the day of slaughter.”

This is the danger we face when we let money rule our hearts: our selfishness grows, and money feeds it. Our thoughts become consumed with what we don't have, what we can buy, what we can upgrade, and how we can make ourselves more comfortable.

And the result is Living as if judgment will never come.

James 5:6 “You have condemned and murdered the innocent one, who was not opposing you.”

Their pursuit of wealth and comfort came at the expense of people who couldn't defend themselves. Instead of using what they had to bless people, they were using it to take advantage of them.

The question isn't how much money you have, or how you manage it. Because you can have an average income and still be greedy. You can be a Christian who is putting too much trust in your wealth.

The question is whether money is controlling your heart.

APPLICATION

1. Examine your spending

Jesus said, “Where your treasure is, there your heart will be also.”

Jesus connects your money to your heart. If you want to learn what has your attention, look at where you are spending your money.

Pull up your bank statement and see where your money has gone over the last month. What does it reveal about your priorities, how much went to things you truly needed, how much went to advance the mission of Jesus, and how much went to temporary desires?

2. Make giving a priority

One of the best ways to fight selfishness and greed is to become intentionally generous. Decide what you will give before you decide what you are going to spend; make generosity a priority, not an afterthought.

Give generously and willingly.

The Old Testament talked about giving a tithe, or a tenth of their income. The New Testament doesn't give a percentage mandate on Christians, but it does call us to give generously and willingly.

When we give, it trains our hearts and shows God that we are going to continue trusting him to provide, support his mission, and try to help others in need.

3. Treat people better than your money

Don't be so committed to your own comfort or lifestyle that you'd be willing to hurt someone else to maintain it.

If you're past due on a debt, apologize, make a plan, and pay what you owe. If you've cut corners, bent the truth, or compromised your integrity to make more money, stop doing it, and make it right.

4. Loosen your grip on the things you have

James says the rich were hoarding their wealth even though it would rot away. The problem isn't that they had things, it's that they were accumulating things while ignoring God, eternity, and the people around them.

Practice being content with less. It's not a sin to enjoy the blessings God has given you. But we need to train our hearts to trust God rather than depend on what we own.

So change the way you think about possessions. And clean out the closet, garage, storage unit and get rid of it. Fight the urge to upgrade to the latest model just because you can afford it.

Don't accumulate the things you can't take with you, only to lose the thing you can't afford to lose.

CONCLUSION

1 Timothy 6:17–19 “Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.”

God isn't trying to keep you from having a good life. He's warning you not to settle for a lesser life by making money, possessions, and comfort, the things you trust in.

Luke 12:13-21 Someone in the crowd said to him, “Teacher, tell my brother to divide the inheritance with me.” **14** Jesus replied, “Man, who appointed me a judge or an arbiter between you?” **15** Then he said to them, “Watch out! Be on your guard against all kinds of greed; life does not consist in an abundance of possessions.” **16** And he told them this parable: “The ground of a certain rich man yielded an abundant harvest. **17** He thought to

himself, 'What shall I do? I have no place to store my crops.' 18 "Then he said, 'This is what I'll do. I will tear down my barns and build bigger ones, and there I will store my surplus grain. 19 And I'll say to myself, "You have plenty of grain laid up for many years. Take life easy; eat, drink and be merry." 20 "But God said to him, 'You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?' 21 "This is how it will be with whoever stores up things for themselves but is not rich toward God."

Don't spend your life trying to build a better life at the cost of eternity. One day you will leave all your wealth behind, and the question won't be how much you managed to accumulate, but whether you used your wealth to serve God and his purpose or have been serving money.

Don't ignore the warnings. Stop chasing things with no eternal value. Don't let the pursuit of a better life keep you from the one who gave everything so that you can have the life that is truly life.

STOP HOARDING WEALTH

Series: Faith that works: A study of James

James 5:1-6

Charlie Russell, New Day Christian Church, Sarasota

October 25, 2026

Introduction

What comes to your mind when you hear the word "rich"?

James 5:1 Now listen, you rich people, weep and wail because of the misery that is coming on you.

Mark 8:36 What good is it for someone to gain the whole world, yet forfeit their soul?

James gives us 5 rebukes for the rich and the pharisees that are meant to be 5 warnings for us not to become like them.

WARNING #1 YOUR WEALTH WILL BRING YOU MISERY

James 5:1 Now listen, you rich people, weep and wail because of the misery that is coming on you.

We live in a wealthy country. Most of the world lives without what we would consider "essentials." There are still those in America who are suffering, but whether you're rich right now, or want to be rich, or someday you are rich, we all need to be aware of the warnings God gives to rich people. We all need to hear that wealth will spoil us, and we all need to hear that money won't make us happy in the end.

Matthew 6:21 "Where your treasure is there your heart will be also."

Matthew 6:19 "Do not lay up for yourselves treasures on earth, where moth and rust destroy ... [ESV]"

WARNING #2 YOU'RE HOARDING THINGS THAT WON'T LAST

James 5:2 Your wealth has rotted, and moths have eaten your clothes.

How does the visual of moths eating up all the clothes in your closet make you feel?

James 5:3 Your gold and silver are corroded. Their corrosion will testify against you and eat your flesh like fire.

What happens if you cut your hand on a rusty nail? It's toxic. How poetic. Just like real corrosion would burn and kill, so will hoarding wealth kill your soul.

Challenge yourself: Make a list throughout your day of what you encounter that's temporary and what's eternal (and what's not sure).

Verse 3 also says, "Their corrosion will **testify** against you."

Instead of being deployed to evacuate stranded residents before the storm hit, hundreds of Orleans Parish school buses were left parked in low-lying areas and flooded when the levees breached. Amid the crisis, 20-year-old Jabbar Gibson famously found an abandoned school bus with keys in a storage lot and used it to evacuate roughly 70 neighbors and family members

The picture of those flooded buses testified against those entrusted with that resource.

What will your possessions say about you at the end of your life? Will your storage unit or your garage or your attic or your closet testify against you?

How could you make better use of your hoarded resources?

Verse 3 ends with, "**You have hoarded wealth in the last days.**"

Charlie's "Papaw King" watched all the possessions he had stored in his barn burn in front of him in a big bonfire at the end of his life.

What would you like to see happen to your resources at the end of your life?

If one of the 12 Disciples told you Jesus needed something from your garage, what would be hard for you to give up?

WARNING #3: YOU'RE ROBBING THE WORKERS

James 5:4 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.

Other than the boss not paying his employees fairly and kicking back in his recliner while they do the hard work, here's some other examples:

- The customer service rep we yelled at and demanded a refund or a deal.
- The kid who we payed to cut our grass and we didn't like it so we made them do it again.
- Family arguments over money.
- The server at the restaurant we snubbed on their tip.

If the difference between stingy and generous is \$3, give the \$3.

WARNING #4: YOU'VE FATTENED YOURSELVES IN THE DAY OF SLAUGHTER

James 5:5 You have lived on earth in luxury and self-indulgence. You have fattened yourselves in the day of slaughter.

It's easy to tell why Charlie feels convicted at this verse - Ha! But it's not just about sugar.

What's your one more "That will be enough"?

What would you do with \$1 million if you were going to die tomorrow?

WARNING #5: YOU'VE MURDERED THE INNOCENT ONE

James 5:6 You have condemned and murdered the innocent one, who was not opposing you.

Is there a price someone could pay you to get away with murder?

1 Timothy 6:10 The love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

We're all guilty of this. We're guilty of all kinds of evil. And we all need this warning.

In the Greek, James uses the word **dikaïos**, meaning righteous or innocent, in the singular.

Who was it that killed Jesus? The rich saw Jesus as a threat to their power and wealth so they killed him for it. The rich have murdered the innocent one in the largest possible sense of that statement.

It was our sin that put Jesus on the cross.

Jesus said, "what you did for the least of these you did to me," (**Matthew 25:40**)

If we snub that waiter we're snubbing Jesus.

If we yell at that customer service rep you're yelling at Jesus.

If we turn down our brother or neighbor asking for help when we know we could, we leave Jesus hanging.

Every time we pass the homeless man, we pass by the cross.

We're so focused on trying to find a smile to put on our spoiled faces that we miss how easy it would be to see a smile on Jesus' face.

Practical Application: A Changed Perspective On Generous Living

Give God your "firstfruits", set aside how much money you are going to give before you spend instead of giving God the leftovers.

Teach your kids to do the same.

Give beyond your tithe in tangible ways.

Giving isn't a burden, giving is fun.

What are some fun ways you could give?

Conclusion: At the end of your life, you won't care about your wealth

When Charlie was suddenly on his deathbed, he realized he didn't care about what was in his bank account or the car in the garage or how much square footage his house was, but he did care about time he should have spent with his family, and investments he should have made in ministry.

On your last day, your main concern will be whether or not you gave your life to Jesus. Decide today you're going to live a generous life for Him.