

**Transcript**  
**“The Wicked Rich”**  
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**July 20, 2025**

**Introduction: Testing Genuine Faith**

Let’s get into the Bible. Are we ready to go? We’re ready to rock and roll.

We’ve been studying the book of James, and in the book of James, James gives us a series of tests. These are tests to determine whether your faith is genuine or not. Some people think that the way you know you have faith is you just feel all cozy and say, “Ooh, I feel so good about Jesus.” That’s not how you know you’ve got faith. You have faith—you trust Jesus—and then there is a change that happens in your life. Alright? There’s a change that happens.

Now, what we have here—this is what we call letters. This isn’t a book. I mean, the whole Bible is a book, but we’re reading the book of James, and the book of James isn’t really a book. It’s a letter, right? Letters, as a general rule, don’t have chapters. When you write a letter—like, I know some of you guys in here, if a girl ever broke up with you and she wrote you a letter, there weren’t chapters in it, right? Like:

- Chapter One: You’re ugly.
- Chapter Two: You’re broke.
- Chapter Three: I can do better.

Letters don’t have chapters. That means that chapter four, which we finished with last time, going into chapter five—they just go together. There was no break here.

**Context from Chapter Four**

When we left off, we read this in chapter four:

*“As it is, you boast in your arrogant schemes. All such boasting is evil.” —James 4:16*

It was all about not planning God into your future. You just assume that you’re in control of everything that’s happening in your life. This next part we’re coming into today is bouncing off of that. It’s the same train of thought, but James is going to hit a specific group of people in the congregation there in Jerusalem—and in any other churches this letter would go to. Last week, we learned that it’s arrogant to think you can control tomorrow. That doesn’t

mean you don't plan, but it means you trust that God is in control of that plan. That's really the gist of what we get.

### **When Do We Feel Most in Control?**

We usually feel like we're in control. I know I often feel like I'm in control. When do we feel most in control of our lives? When we've got money. When you're broke and you don't have any money—nothing in savings—you don't feel as in control or at peace. If something breaks down, like the furnace goes out in the middle of winter, that's a bad situation. That's a scary situation. But if you've got \$50,000 in the bank, you've got some ease in you because you're like, "Well, if something happens, I can take care of it." That makes sense? So, this idea from chapter four—"Am I in control?"—I feel like I have that type of control even more when I have a lot of money or resources stored up. I can take care of most problems if they arise. Are you following what I'm saying? I'm just telling you the way I feel. I'm not indicting any of you. I look at it and go, "Oh boy, I'm safer now." I'm safer now.

### **The Danger of Wealth Without God**

What James is going to do now is roll into this idea of what he calls the "wicked rich." He's addressing rich people—not just because they have money, but because of how they've stored it up and what they've done with it. Now you might say, "Well, Dustin, I ain't rich." But that's not true. Even people in America who are on government assistance—who don't even work—are considered rich by global standards. A person making \$65,000 a year in the United States is in the top 1% of the entire world income-wise. If you have water that comes out of your faucet, you're doing better than most people on the planet.

So, I want to give you three things before we dive into this passage about money:

- 1. I rarely talk about money.**

How many times have I come up here and made an appeal for money? Never. We don't do that. We don't even command tithes. We believe that God tells us what we should give and what we should not give. So how we deal with money is really between us and God.

- 2. Wealth in itself is not evil.**

Just because someone has a lot of money doesn't make them evil. Some of the greatest Christians I've known have made a lot of money. I don't know how they did it—if I did, I'd probably have more money myself—but they've worked hard, and God has blessed them. What's amazing is how they use that money and how God continues to bless them because of their generosity.

### 3. **This passage is addressed to people in the church.**

It's not talking about "those people out there." It's talking to people in the pews. Imagine this: James' letter is being read aloud in church, and as it's being read, there are people sitting next to you that it's talking about. That's awkward. Everyone's looking around like, "Who's he talking about?"

## **God's View on Inequality**

Let me give you a couple more thoughts before we dive into the text.

**First**, God has not given everyone an equal amount of gifts, talents, or money. This idea that "all men are created equal"—that's not from the Bible. That's from the Constitution, and the people who wrote it were deists. Scripture teaches over and over that we are not created equal. Some people are born into poverty, others into wealth. Some are brilliant, others struggle. That's just reality.

**Second**, God's answer to inequality is not organized socialism. He doesn't say, "Let's equalize everyone's income." Instead, His plan is more profound: He blesses some so that they can bless others. He calls His people to be kind, generous, and to love their neighbors as themselves.

## **A Warning to the Rich**

Let's dive into the passage. James 5:1 says:

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

When someone says, "Now listen," you know they're about to lay down the law. My mom used to say it. But when my dad said, "Now listen," I knew I better run. James says, "Weep and wail." That's not a gentle phrase. It's the kind of weeping you do when your spouse dies. In ancient times, people would even hire mourners to weep and wail loudly. That's the level of grief James is talking about. Why would rich people be weeping and wailing? Because judgment is coming. They are going to be judged severely for how they've handled their wealth.

## **Biblical Examples of Wealth and Righteousness**

Are all rich people evil? No. Look at the Bible. Abraham was loaded—he had tons. David was super wealthy. What about Job? Job had it all. He was rich. And yes, he lost it all, but

not because of anything he did. And if you read the last chapter, you'll see that everything was restored to him—and doubled. So, it's not like being rich is bad. Riches can be an expression of God's blessing upon people. That's what it was, at least in that time—for Abraham and for Job. God had blessed them mightily. But they recognized that blessing, and they recognized how God had blessed them. They were revered not just for the money they had, but for how they blessed everyone around them. So no, wealth isn't evil, and being wealthy isn't a sin. But wealth can be used for ungodly things.

### **A Test of Genuine Faith: How Do You Handle Money?**

If you have genuine faith and your heart is right with God, you're going to use what God has given you in a way that pleases Him. Because you understand that everything you have comes from God. But if you don't have genuine faith, you're going to use wealth in wicked ways that bring judgment upon yourself. So, James is doing two things here:

- 1. He's comforting the oppressed.**

He's speaking to those who are being abused and downtrodden by the way these rich people are oppressing them. These people got rich by oppressing others in the pews, in the community. James is saying, "They're going to get theirs one day. They should be weeping and wailing." That's a comfort to those who are suffering.

- 2. He's warning the wicked rich.**

He's saying, "You better repent. You better get right with God. Judgment is right on the other side of your beating heart stopping."

### **The First Mark of the Wicked Rich: Hoarding**

We're going to look at three ways to identify a wicked rich person. Today, we'll look at the first one. The other two we'll cover next week. Here's what it says:

*"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." —James 5:2–3*

The wicked rich hoard their wealth. You ever met a hoarder? It's not pleasant. You go into their place and it's just piles of stuff. My dad is, I think, semi-hoarding now. Every time he drives by something that looks like it might have value, he stops, picks it up, and throws it in the truck. He's got, I don't know, ten gas stoves. Why do you need ten gas stoves? He's got thirty cast iron pans. Why?

And some of you are thinking, “Hey, I don’t like the way you’re talking. I’ve got a lot of stuff too.” Maybe it’s shoes in the closet. Maybe it’s tools in the garage. But it’s all about hoarding.

### **What Does Hoarding Look Like?**

James gives us three examples of what hoarding looks like:

*“Your wealth has rotted, and moths have eaten your clothes. Your gold and silver are corroded.” —James 5:2*

Let’s break that down.

#### **1. Rotting Wealth**

What is “wealth” in this context? Back in James’ time, wealth meant grain, corn, animals, meat—things you could store up. People would stockpile food and resources, thinking, “If I build bigger barns, I won’t have to work anymore. I’ll be secure.” Jesus told a parable about a man who had a bumper crop. He tore down his barns and built bigger ones so he could store it all and rest. He didn’t give any away to those in need. He just held onto it “just in case.” That’s hoarding. But James says that kind of wealth rots. Anything on this earth that you store up for security—if it’s not used for God’s purposes—it decays.

#### **2. Moth-Eaten Clothes**

Now we’re talking about clothing. How many of you have clothes in your closet that you never wear? I went through my closet and realized I have about twenty of the same kind of shirt. I only wear six of them. Some don’t even show up well on camera. Some don’t fit anymore. But I keep them—why? Because I think, “What if I need it someday?” That’s the mindset of hoarding. “What if I need it 15 years from now?” But someone else could use that shirt right now. Someone else could use those shoes. Yet we hold on to things we don’t need, while others have nothing. Ladies, maybe it’s shoes. “I’ve only got 65 pairs. What if I get invited to a ball by a handsome prince?” It could happen, right? Guys, we’re no better. We’ve got tools, scraps of wood, jars of nuts and bolts from the Clinton administration. “I might need this someday.” And our garages are full of stuff we’ll never use. We moved here from Seattle with a full truck of stuff—half of it was Christmas decorations. We’ve got a whole Christmas village we don’t even put up anymore. Why do we have all this stuff?

#### **3. Corroded Gold and Silver**

James continues:

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

Now, we don’t have corroded coins today—our metals are purer—but back then, gold and silver could corrode. James is saying that the corrosion itself is a witness against you. It testifies that you’ve hoarded wealth instead of using it for God’s purposes. This isn’t about giving all your money away. It’s about your heart. It’s about being part of a community and recognizing that some people are suffering while others are stockpiling.

### **The Spiritual Consequences of Hoarding**

James says:

*“Their corrosion will testify against you and eat your flesh like fire. You have hoarded wealth in the last days.” —James 5:3*

That’s intense. “Eat your flesh like fire.” That’s judgment language. James is saying that the corrosion of your wealth—the rot, the moth-eaten clothes, the unused resources—is a witness against you. It testifies that you’ve hoarded instead of helped. That you’ve trusted in your riches instead of in God. This is a test of genuine faith. The wicked rich do not have genuine faith. That’s James’ point. The corroding gold, the rotting food in the cupboard, the moth-eaten clothes in the closet—they’re all testifying that these people are invested in the things of this earth, not in the things of heaven.

### **You Can’t Take It With You**

Let’s put this together. You live in the last days. The earth is passing away. You can’t take any of your wealth with you. You can’t take your clothing. You can’t take your gold or silver. And all of it is testifying against you. I learned something from Alistair Begg, a Scottish preacher. He said that our whole life, we’re depositing into one of two accounts. You’ve got two bank accounts:

1. **An earthly account**—your savings, your house, your stuff.
2. **A heavenly account**—your eternal investment.

When we die, we lose access to the earthly account. It’s locked. But we gain full access to the heavenly account. So the goal in life shouldn’t be to store up as much as we can in the earthly account. It should be to start transferring wealth into the eternal one. Start pulling from this account and depositing into that one. By the time you’re gone, you want this one to be empty. You don’t want anything rotting or corroding here. You want it all invested in eternity.

## Paul's Words to the Rich

Paul echoes this in his letter to Timothy - Paul writes:

*“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.” — 1 Timothy 6:17–19*

Those who have genuine faith and whose hearts and minds are set on the things of God want to live with what they need here on earth while constantly investing in their eternal retirement. I call it my eternal retirement. James says: *“Their corrosion will testify against you and eat your flesh like fire.”* —James 5:3 That's judgment. That's serious. The wicked rich do not have genuine faith. That's the test. And the evidence—the corroding gold, the rotting food, the moth-eaten clothes—is testifying against them. They are invested in the things of this earth, not the things of heaven.

## “But I'm Not Rich...”

Now, some of you might be thinking, “Dustin, I'm just not rich. I live in a rented apartment. I live off Social Security. I live on public assistance. I don't know what a 401(k) is. I've never run one. I don't know what a Roth is. I've never heard of her. Who's that?”

Let me ask you a few questions:

- Do you have food?
- Do you have clean water?
- Do you have a place to sleep tonight?

If the answer is yes, then by global standards—you're rich.

## Global Perspective on Wealth

- **27%** of the global population lacks access to safely managed drinking water. That's **735 million people**.
- **9%** of the global population—over **150 million people**—are homeless.
- **1.6 billion people** live in inadequate housing. That's nearly **20%** of the world's population.

So yes, you are rich. I am rich. We are all rich compared to the rest of the world.

### **A Father's Perspective**

Let me put it this way. If you had two kids—say, Delaney and Logan—and you gave everything to Delaney: a million dollars, a new car, all the food she wants, a great education, new clothes whenever she needs them... But Logan—your other child—has no place to sleep, no clean water, and only eats once every four days. Would you be okay with that? God has a lot of children. Is He okay with some of His kids being rich and hoarding, while others are starving and suffering? We have to come back to a true perspective on what wealth is and why we have what we have.

### **This Isn't About Giving to the Church**

And before anyone says, “Oh, you’re asking for money”—I’m not. I don’t need your money. God doesn’t need your money. This is about our hearts. This is about whether our faith is genuine. What do we care about? Where are we invested? If your heart’s not there, then get your heart there. How? Pour your heart out to God. Say, “God, I want to care about these people.” And you know what God will say? “Then start giving to them.” If you’re concerned about His children who have no food, then start giving so they can eat. And your heart will change. If you don’t care about women being sex trafficked, but you know God does, then start giving or volunteering with a program that helps them. And your heart will change.

### **Faith That Acts**

What we care about is revealed by our heart. And what comes out of our heart—our actions—testifies to whether God truly has a hold of us. Yes, God is our God. Yes, God is at work in our lives. And yes, our faith is genuine—when our lives reflect His heart.

### **Closing Prayer and Exhortation**

God, thank You for Your Word. God, it’s a hard word for us—because we live in a country where all of us would be considered rich. Me included. So, God, I pray that our hearts would be open. We don’t want to be a church of people who aren’t open to Your Spirit and open to Your Word. God, we surrender. We yield to Your Word. You are right. We are wrong. When You say something needs to happen, You are right. When we’re not doing it, we are wrong. So, God, have mercy upon us. We weep. We wail at those things that are condemning us when we are not living according to Your will. God, I pray upon each person here that You would show mercy. That You would help us to rearrange our hearts. That we would love You and be Your people. And You would be our God. In Jesus’ name, **Amen.**