

Caution, Continuance & Community

James 5:1-20

1/3/2026

Introduction:

Faith makes a mark. A follower of Jesus is like an animal in the forest—there will be evidence of their existence by the tracks they leave. Imaginary animals don't leave tracks. It's the same thing with Christians. True Christians with true faith leave tracks.

The entire book of James is written in a last day context. So in chapter 5, as he brings his letter to a close, James gives us three critical ways we plug our life into faith as we await Christ's return:

Main Point

Point 1

A CAUTION: Trust in the Right Things

James addresses those who are most likely to not depend on God in life, and that is the rich. He's probably addressing not just the rich in the church but also the rich in general—because rich people tend to trust in their riches rather than in the spiritual resources they need.

Now it's important to note that the Bible does not forbid wealth. In fact, wealth in the hands of the right people can become a tremendous tool for the kingdom of God. Jesus had a tomb to rise out of because of a rich man's generosity.

What the Bible does forbid is idolatry. When the use of money turns into the love of money. When the pursuit of finances overtakes your pursuit of God, you have become a victim to your wealth.

Even Jesus made it clear (Mark 10:25) that it is easier for a camel to pass through the eye of a needle than for a rich man to enter into heaven.

Jam 5:1-3 NKJV - Come now, you rich, weep and howl for your miseries that are coming upon you! Your riches are corrupted, and your garments are moth-eaten. Your gold and silver are corroded, and their corrosion will be a witness against you and will eat your flesh like fire. You have heaped up treasure in the last days.

A. It's foolish to trust in something that will not last

Notice the language in verse 1. James uses words in the same fashion of an Old Testament prophet. "Weep and howl for your miseries that are coming upon you!" (James 5:1, NKJV). This vivid imagery echoes the cries of prophets like Isaiah and Jeremiah, who called people to repentance with powerful warnings of impending judgment. James is not merely speaking of a distant future calamity but addressing the immediate spiritual decay that wealth can introduce into our lives.

Wealth, indeed, has the ability to give the appearance of fulfillment and happiness. It can provide comfort, security, and opportunities that seem to promise satisfaction. However, underneath this alluring surface, it can create miseries and sorrows that are unparalleled in this life. As Jesus Himself taught, "For what profit is it to a man if he gains the whole world, and loses his own soul?" (Matthew 16:26). The pursuit of wealth can lead to an emptiness that no possession or earthly pleasure can fill.

Consider the tearing apart of families because of greed. How often have we seen siblings become estranged over inheritance disputes? The love of money can cause parents to neglect their children as they chase after financial gain, believing they are securing their family's future while sacrificing quality time and relationships in the present. Proverbs warns us about such folly: "He who is greedy for gain troubles his own house" (Proverbs 15:27). The breaking up of marriages and losses of friendships because of backstabbing further illustrate this truth. In a quest for more—more status, more possessions—individuals may resort to deceitful practices. Trust is eroded when honesty is sacrificed on the altar of ambition. Similarly, friendships fracture when competition for resources and recognition takes precedence over loyalty and love. In these instances, wealth becomes a cruel master instead of a useful servant. As John Wesley once advised,

Quote

— John Wesley

"Gain all you can without hurting either yourself or your neighbor... Save all you can by cutting off every expense which serves only to indulge foolish desire, and give all you can."

This counsel reminds us that wealth should be stewarded responsibly and generously, reflecting Christ's love rather than fostering division. Ultimately, James calls us to examine our hearts and intentions regarding material wealth. Are we storing treasures on earth where moth and rust destroy (Matthew 6:19), or are we laying up treasures in heaven? I love what Agur says in Proverbs 30:8-9:

Scripture

Proverbs 30:8-9 (NKJV) [8] Remove falsehood and lies far from me; Give me neither poverty nor riches—Feed me with the food allotted to me; [9] Lest I be full and deny You, And say, "Who is the Lord?" Or lest I be poor and steal, And profane the name of my God.

Notice the language describing the decaying nature of our riches: Corrupted, moth-eaten, corroded. These words describe the fact that no riches last into eternity. They fade away.

James says that all those fading treasures will stand as a testimony against you in the Day of Judgment. You heap up for yourselves treasure in the last days. Jesus is coming back, and people are dying and going to hell, but instead of investing your time, money, and resources into kingdom work, you are too busy padding your pocketbook. When you stand before God, all of that will be burned if you didn't intend on using any of it for the kingdom.

Scripture

Matthew 6:19-20 (NKJV) [19] "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal; [20] but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal."

I'm NOT saying to sell everything you have and give it to the poor. I'm not telling you not to have a savings account or to work hard to supply your family's needs.

Custom

Is your wealth being used for eternal investments or only for earthly pleasures?

B. By cheating others, you're only cheating yourself

Jam 5:4-6 NKJV - Indeed the wages of the laborers who mowed your fields, which you kept back by fraud, cry out; and the cries of the reapers have reached the ears of the Lord of Sabaoth. You have lived on the earth in pleasure and luxury; you have fattened your hearts as in a day of slaughter. You have condemned, you have murdered the just; he does not resist you.

The Bible makes it clear that in the workplace, God cares about justice and fairness. Here, James talks about those who have ripped off their employees to put extra money into their own bank accounts. God knows and will require an account.

Lord of the Sabaoth—The Lord of hosts, the God of angel armies, who will repay and come to the defense of those who are wronged.

When you withheld a paycheck so you could maintain your own standard of luxury... God saw that. When your employee cried out to God because you didn't give the benefits you promised... God heard that.

C. Riches can blind you to eternal matters

Jam 5:5 NKJV - You have lived on the earth in pleasure and luxury; you have fattened your hearts as in a day of slaughter.

Illustration

Think about animals being fattened for slaughter—they're completely oblivious to their fate, thinking only about the next meal. When you spend all your days feasting on the riches and pleasures of this world, you become blind to the things of eternity. All you care about is what affects you in your little life. Meanwhile, you become so worldly focused that you're of no heavenly good.

The appropriate way for a believer to handle worldly riches:

TURN - 1Ti 6:17-19 NKJV -

Scripture

1 Timothy 6:17-19 (NKJV) [17] Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches but in the living God, who gives us richly all things to enjoy. [18] Let them do good, that they be rich in good works, ready to give, willing to share, [19] storing up for themselves a good foundation for the time to come, that they may lay hold on eternal life.

Don't be haughty – placing yourself on a better status than others who have less
Don't trust in uncertain riches – there is only one certainty: God
Do good – use money to bless others in need
Be ready to give – missionaries are going places you can't go
Be willing to share – are your resources available to those in need?

Main Point

Point 2

A CONTINUANCE: Enduring Until Christ Returns

Jam 5:7-8 NKJV - Therefore be patient, brethren, until the coming of the Lord. See how the farmer waits for the precious fruit of the earth, waiting patiently for it until it receives the early and latter rain. You also be patient. Establish your hearts, for the coming of the Lord is at hand.

The entire book of James is written in a last-day context. And if it was the last days, then we are even closer now. Jesus is coming back at a time we know not. But as people, we can tend to relax in our comfort zone and forget that the Savior is coming back.

Here is something important to remember:

Quote

— Pastor Josh

Just because the Lord hasn't returned yet doesn't give us the right to live as if He never will!

James tells us that in a life that is uncertain and full of destructive temptations, we need an attitude of patience. The farmer waits patiently for the rains to come and understands that his harvest will not happen overnight. Think about planting a garden—you don't dig up the seeds every day to check on them. You water, you wait, you trust the process.

In order to be effective for eternity, we need to adopt that same mentality. We need to patiently endure trials, persevere through disappointments, resist false fruit, and keep planting and watering until the Father says, "OK, time's up!"

The eternal fruit that we are living for is not always seen or noticed here in the realm of time. That is why we must continue by faith, knowing that one day we will see the beautiful fruit of our obedience.

Jam 5:10-11 NKJV - My brethren, take the prophets, who spoke in the name of the Lord, as an example of suffering and patience. Indeed we count them blessed who endure. You have heard of the perseverance of Job and seen the end intended by the Lord--that the Lord is very compassionate and merciful.

A. He speaks of the prophets who were persecuted by the people for speaking the Words of the Lord. Isaiah was sawn in half. Amos was tortured then killed. Habakkuk and Jeremiah were stoned. The list goes on.

B. Then he mentions Job. If anyone in the history of the world knew suffering, it was Job... yet his endurance brought great blessings in the end.

End intended by the Lord – the Lord has a plan; He has an intended time and purpose for everything. The best thing we can do is be faithful and obedient.

I always have to remember this as a pastor. God has not called me to be successful by earthly standards. He has called me to be faithful and obedient, and He will accomplish His intended plan.

Here is the moral: Only those who endure in following Christ will receive the fullness of the blessings that come from following Christ.

Main Point

Point 3

A COMMUNITY: Living together as the Church

True faith not only changes a mind, but it also transforms a heart, and it changes the way we live, treat other people, manage our own lives, and worship God.

James deals now with 5 different types of people in the church. And at some point in our life, we all fit into all of these categories.

A. THE SWEARING: Is my character trustworthy?

Jam 5:12 NKJV - But above all, my brethren, do not swear, either by heaven or by earth or with any other oath. But let your "Yes" be "Yes," and your "No," "No," lest you fall into judgment.

Above all – That's serious business. This principle James puts the most emphasis on.

Quote

— *Church Smith*

"A man who is a liar is constantly swearing that he is telling the truth."

Application

When someone constantly has to convince you they're telling the truth, it reveals they can't naturally be trusted. In James' time, there were binding and non-binding oaths. You could swear to different levels depending on how serious you were about keeping your commitment. Jesus addresses this in the Sermon on the Mount—He basically tells us that any time we swear it is by God, because God owns everything. There is no loophole. James commands us that when we say yes, that means you can count on me to follow through. When you say no, you might initially hurt someone's feelings, but it's better to hurt their feelings than to let them down.

There is one thing that God's people have always associated with God: The promises of God. When has God ever broken a promise? We exist because God kept and keeps ALL of His promises. And we are like Jesus the most when we stay true to our word.

The need for grace: People will, at some point, let you down. You will, at some point, let someone else down. In those times, we need to show grace to each other.

B. THE SUFFERING AND THE SMILING: Who am I dependent on?

Jam 5:13 NKJV - Is anyone among you suffering? Let him pray. Is anyone cheerful? Let him sing psalms.

Suffering: Afflicted; going through hardships or trouble.

Let him pray – Take it to Jesus to start with.

Quote

— *Anonamous*

"Prayer should be our first retreat, not our last resort."

Sometimes you will suffer, and sometimes you will be doing really well. Either way, you still need to turn to the same person. Jesus.

Application

The first thing to do when you're suffering is bend your knees, and the first thing to do when you're cheerful is lift your voice in praise. Acknowledge that the joy of the Lord is your strength. Whether it's in the congregation of believers, in your car, or in your shower, it's always good to sing and make music to the Lord.

Whether you are at your lowest point or highest peak in life, recognize the Lord in it. Don't believe the lie that the Lord is distant and uncaring when you're suffering, and don't forget that He is the one behind the blessings when they come.

C. THE SICK: Where do I turn when my body fails me?

Jam 5:14-15 NKJV - Is anyone among you sick? Let him call for the elders of the church, and let them pray over him, anointing him with oil in the name of the Lord. And the prayer of faith will save the sick, and the Lord will raise him up. And if he has committed sins, he will be forgiven.

Important clarification: The word "sick" here (Astheneo) means to be weak, feeble, without strength. The context suggests a serious, debilitating illness. Not that we shouldn't pray and trust the Lord for every frailty and sickness, but the core of the passage deals with where we turn first when our bodies are experiencing the effects of the fall.

THE PICTURE: This person, who is sick, calls the elders of the church to come, and the elders have the responsibility of comforting and praying in faith. There is faith displayed on both ends: The faith to ask for prayer and the prayer of faith.

Anointing with oil could have a dual meaning. Oil had medicinal value and was used for comfort. But oil also represents the power of the Holy Spirit—an anointing in faith and expectation that the Spirit will come and minister supernaturally and divinely.

THE EMPHASIS: Notice that the Lord is at the center:

Pray over him – to the LORD Anoint with oil in the name of the LORD The LORD will raise him up

James wants to make something very clear: The elders aren't the self-proclaimed miracle healers, the oil is not magic potion, it is the Lord and the Lord alone who heals. The believing, confident prayer is the conduit through which the Lord's power flows.

IMPORTANT: This passage is NOT a guarantee of immediate physical healing. The phrase "raise him up" can mean restoration to health, supernatural encouragement, an extra measure of faith, OR resurrection to eternal life. The promise here is that God will respond according to His perfect will to bring help, rescue, and some form of healing. Sometimes that's physical healing. Sometimes it's spiritual strengthening. Sometimes it's preparing someone for a peaceful death and entrance into glory, where their ultimate healing is fulfilled.

SIN AND SICKNESS: While not all sickness is caused by sin (Jesus made that clear with the blind man), sometimes there IS a connection. Hidden sin, guilt, shame, and destructive habits can take a toll on human health. Sometimes God uses pain to get our attention.

The Elders' role: During this process, there is spiritual probing and confession happening. As sins are confessed and forgiven, there is healing—both spiritually and sometimes physically. The elders help get to spiritual roots, not just symptoms.

God heals in several ways:

Naturally – the body's self-healing processes
Medically – through physicians and medicine
Supernaturally – direct divine intervention
Eternally – through resurrection and glorification

Jam 5:16 NKJV - Confess your trespasses to one another, and pray for one another, that you may be healed. The effective, fervent prayer of a righteous man avails much.

We need each other! James does not tell us to confess all our sins to each other. Sin is confessed to God. The word here is "trespasses"—struggles, faults, weaknesses.

James is saying, "Don't be prideful and haughty around each other as though you don't have struggles or don't need accountability."

Scripture

Galatians 6:2-3 (NKJV) [2] Bear one another's burdens, and so fulfill the law of Christ. [3] For if anyone thinks himself to be something, when he is nothing, he deceives himself.

Jam 5:17-18 NKJV - Elijah was a man with a nature like ours, and he prayed earnestly that it would not rain; and it did not rain on the land for three years and six months. And he prayed again, and the heaven gave rain, and the earth produced its fruit.

Prayer is not relegated to the super spiritual, but to all believers who have faith in the God who hears and answers.

D. THE SINNING: Where do you go when you've strayed?

Jam 5:19-20 NKJV - Brethren, if anyone among you wanders from the truth, and someone turns him back, let him know that he who turns a sinner from the error of his way will save a soul from death and cover a multitude of sins.

Scripture

Galatians 6:1 (NKJV) [1] Brethren, if a man is overtaken in any trespass, you who are spiritual restore such a one in a spirit of gentleness, considering yourself lest you also be tempted.

Remember Lazarus? Jesus said, "Loose him, and let him go." We must be a church of "loosers"—those who help set people free.

Application

There will be people who wander. If you see someone wandering, you have the responsibility to reach out. Know what's on the line: a soul's eternal destiny.

James closes the letter with that exhortation because that was his point all along. He wants to turn those back who have wandered from a living faith.

The entire book of James calls us away from dead religion and into living faith. Faith that trusts in the right things. Faith that patiently endures until Christ returns. Faith that lives in authentic community with other believers. This is the faith that makes tracks—the faith that leaves evidence of Christ's transforming power in our lives.