

James

Lesson 6

James 4:13 – 5:6

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Lesson 6
James 4:13 – 5:6
Warnings to the Rich

Look! The wages you failed to pay the workmen who mowed your fields are crying out against you. The cries of the harvesters have reached the ears of the Lord Almighty. *James 5:4*

Prayers

Boasting About Tomorrow

Jas 4:13 Now listen, you who say, “Today or tomorrow we will go to this or that city, spend a year there, carry on business and make money.”

Jas 4:14 Why, you do not even know what will happen tomorrow. What is your life? You are a mist that appears for a little while and then vanishes.

Jas 4:15 Instead, you ought to say, “If it is the Lord’s will, we will live and do this or that.”

Jas 4:16 As it is, you boast and brag. All such boasting is evil.

Jas 4:17 Anyone, then, who knows the good he ought to do and doesn’t do it, sins.

1. Do you think it is necessary to say. “if it is the Lord’s will”?

Some people do. God bless them. I’ve always found it a little weird, maybe religion for show. Pastor Francis Chan had a test of whether it was necessary to say “if it is the Lord’s will”:

It can get a little crazy when you visit a restaurant and tell the waiter, “If the Lord wills, I’ll have the chicken.” Or you get up to use the restroom and say, “Excuse me. If the Lord wills, I’ll be back in a moment.”

2. How is it boastful to take making money for granted?

God is our only security. Some people are very successful, and God has given them great talents for business. We all tend to think of our success as our own doing and do not acknowledge God. James warns against that kind of pride because every good gift comes from God. I worked for an oil company for 33 years. During that time, there were 14 rounds of layoffs and restructuring. Many enormously talented friends suddenly found themselves without jobs with few options in an economic recession. We cannot take anything for granted

3. Is James saying making plans is wrong? Refer to other passages about planning and discuss the topic of planning.

Lk 12:22 Then Jesus said to his disciples: “Therefore I tell you, do not worry about your life, what you will eat; or about your body, what you will wear.

Lk 12:23 Life is more than food, and the body more than clothes.

Lk 12:29 And do not set your heart on what you will eat or drink; do not worry about it.

Lk 12:30 For the pagan world runs after all such things, and your Father knows that you need them.

Lk 12:31 But seek his kingdom, and these things will be given to you as well.

For I know the plans I have for you,” declares the LORD, “plans to prosper you and not to harm you, plans to give you hope and a future. Then you will call upon me and come and pray to me, and I will listen to you. You will seek me and find me when you seek me with all your heart. I will be found by you,” declares the LORD (Jeremiah 29:11-14).

The LORD foils the plans of the nations; he thwarts the purposes of the peoples. But the plans of the LORD stand firm forever, the purposes of his heart through all generations (Psalm 33:10-11).

Commit to the LORD whatever you do, and your plans will succeed. In his heart, a man plans his course, but the LORD determines his steps (Proverbs 16:3. 9).

Planning is good. Especially financial planning that encourages not to live in debt and to prepare for unexpected emergencies. As I prepared this lesson, I expected to find a lot of wisdom in the Bible on the value of planning, and there are some, but I found less than I expected. Instead, the scriptures focus on ensuring we recognize our plans are subject to God – and He can change our plans! We make many plans; some of them fail. When that happens, how do we regard failure? Do we see failure as a reflection of ourselves or someone else’s fault? Or, maybe God is leading us on a different path and teaching us to trust Him. In some regard, I have experienced failure in every aspect of my life; professionally, relationally, spiritually, and physical health. But through these failures (and successes), God has always called me to himself and led me down different courses, and they have been good.

4. The meaning of James 4:13-14 is very similar to the parable of the man and his barns Jesus told (Luke 12:15-21):

Lk 12:14 Jesus replied, “Man, who appointed me a judge or an arbiter between you?”

Lk 12:15 Then he said to them, “Watch out! Be on your guard against all kinds of greed; a man’s life does not consist in the abundance of his possessions.”

Lk 12:16 And he told them this parable: “The ground of a certain rich man produced a good crop.

Lk 12:17 He thought to himself, ‘What shall I do? I have no place to store my crops.’

Lk 12:18 “Then he said, ‘This is what I’ll do. I will tear down my barns and build bigger ones, and there I will store all my grain and my goods.

Lk 12:19 And I’ll say to myself, “You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry.” ’

Lk 12:20 “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?’

Lk 12:21 “This is how it will be with anyone who stores up things for himself but is not rich toward God.”

What is James’ and Jesus’ main point about wealth and planning, especially during suffering and famine?

James and Jesus say that our plans are as uncertain as our days. We should look at our wealth and consider how it can impact those around us today. James was writing during a time of persecution and famine. What good does it do to plan to send help later when you see a need like starvation today? We do not know what tomorrow brings.

Read James 5:1-6, Warning to Rich Oppressors

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

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

Jas 5:3 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.

Jas 5:4 Look! The wages you failed to pay the workmen who mowed your fields are crying out against you. The cries of the harvesters have reached the ears of the Lord Almighty.

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

Jas 5:6 You have condemned and murdered innocent men, who were not opposing you.

5. In Chapter 5, James returns to the actions of the rich during the suffering and trials in the early church. The problem was their behavior, not their wealth. In James 2:6-7, the rich are described as exploiters of the poor, bringing lawsuits against their brothers and slandering Christ.

What charges does James add to his list in verses 5:1-5

The rich have hoarded their wealth. They have not paid their workers or harvesters but live in luxury and self-indulgence.

What is James’ warning? See also the warnings of Jesus and Paul.

- a. Then Jesus said to his disciples, “I tell you the truth, it is hard for a rich man to enter the kingdom of heaven. Again, I tell you, it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God.”

Mt 19:25 When the disciples heard this, they were greatly astonished and asked, “Who then can be saved?” (Matthew 19:23-25)

- b. “Rejoice in that day and leap for joy, because great is your reward in heaven. For that is how their fathers treated the prophets. “But woe to you who are rich, for you have already received your comfort. Woe to you who are well fed now, for you will go hungry (Luke 6:23-25).

- c. ^{Lk 12:48} From everyone who has been given much, much will be demanded; and from the one who has been entrusted with much, much more will be asked.

If you are wealthy, the warnings of responsibility and judgment should make you very uncomfortable! You tithe, but there is still a surplus of wealth. How much should you give? There is no rule. We regard wealth as God’s gift that we use as stewards to influence the world around us for God’s kingdom.

6. If the love of money leads to destruction, how is money used responsibly? Refer to the following scriptures.

You may say to yourself, “My power and the strength of my hands have produced this wealth for me.” But remember the LORD your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your forefathers, as it is today (Deuteronomy 8:17-18).

For the LORD your God is God of gods and Lord of lords, the great God, mighty and awesome, who shows no partiality and accepts no bribes. He defends the cause of the fatherless and the widow, and loves the alien, giving him food and clothing. And you are to love those who are aliens, for you yourselves were aliens in Egypt (Deuteronomy 10:17-19).

If there is a poor man among your brothers in any of the towns of the land that the LORD your God is giving you, do not be hardhearted or tightfisted toward your poor brother. Rather be openhanded and freely lend him whatever he needs (Deuteronomy 15:7-8).

You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God. This service that you perform is not only supplying the needs of God’s people but is also overflowing in many expressions of thanks to God. Because of the service by which you have proved yourselves, men will praise God for the obedience that accompanies your confession of the gospel of Christ, and for your generosity in sharing with them and with everyone else (2Corinthians 9:11-13).

“Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also. (Matthew 6:19-20).

Most people look for ways to invest their money so it pays dividends from stocks, bonds, or other investments. So goes the saying on Wall Street, “money never sleeps.” God also makes investments. He gives more abundantly to some so they might use their money to influence the world and bless others. It is a gift that bears responsibility. God also provided directions for using his gift – help others that need help most; orphans, widows, aliens (immigrants), and the poor. The person who has learned this can generously practice charity with joy and bless others.

7. James’ warning to the rich has much to say to employers in America, where the divide between rich and poor is accelerating in nearly any economic measure. Since 1970 the wealth of the middle class has shrunk by 20% due to larger numbers of Americans working in low-paying jobs and the tremendous increase in the wealth of the wealthy. The divide has become so great that 10% of Americans control 80% of the earned income. At the same time, 44% of Americans work at jobs with a median hourly wage of \$10.22/hour.

While Bernie Sanders was running for president, he called for tax reforms because of the disparity of wealth in America. In 2019, 550,000 people were homeless in America. At the same time, Amazon, whose CEO is the richest man in the world and earned \$13 billion dollars in a single day, did not pay one penny in Federal Income tax. Not only didn’t Amazon pay federal income tax, but Amazon also received a \$129-million-dollar tax refund in 2018 on earnings of \$11 billion dollars following the Tax and Jobs Act of 2017. Amazon paid its first Federal Income Tax in 2020 (for 2019) at a 1.2% tax rate. The employees of Amazon earn an average of \$15.00/hour for a gross income of \$31,200 and pay 14.2% Federal income tax.

What financial changes would occur if American corporations were guided by Christian principles rather than profit?

The discussion will vary. Some people think our free enterprise system is just right; others will see a need for reform. Two perspectives may emerge. Corporations are not people; they exist for profit. Or, corporations are guided by rich people who bear social responsibility for their wealth.

8. One of the most pointed parables on being good stewards of the gifts God has given us is in Matthew 25:14-30. The parable has nothing to do with making money but is focused on advancing the kingdom of heaven. Read the parable and discuss our responsibilities as God’s Stewards.

Mt 25:14 **“Again, it [the kingdom of heaven] will be like a man going on a journey, who called his servants and entrusted his property to them.**

Mt 25:15 **To one he gave five talents of money, to another two talents, and to another one talent, each according to his ability. Then he went on his journey.**

Mt 25:16 The man who had received the five talents went at once and put his money to work and gained five more.

Mt 25:17 So also, the one with the two talents gained two more.

Mt 25:18 But the man who had received the one talent went off, dug a hole in the ground and hid his master's money.

Mt 25:19 "After a long time the master of those servants returned and settled accounts with them.

Mt 25:20 The man who had received the five talents brought the other five. 'Master,' he said, 'you entrusted me with five talents. See, I have gained five more.'

Mt 25:21 "His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!'

Mt 25:22 "The man with the two talents also came. 'Master,' he said, 'you entrusted me with two talents; see, I have gained two more.'

Mt 25:23 "His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!'

Mt 25:24 "Then the man who had received the one talent came. 'Master,' he said, 'I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed.

Mt 25:25 So I was afraid and went out and hid your talent in the ground. See, here is what belongs to you.'

Mt 25:26 "His master replied, 'You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed?

Mt 25:27 Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest.

Mt 25:28 " 'Take the talent from him and give it to the one who has the ten talents.

Mt 25:29 For everyone who has will be given more, and he will have an abundance. Whoever does not have, even what he has will be taken from him.

Mt 25:30 And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth.'

- a. What do the talents represent?

Talents are our spiritual and material gifts.

- b. What do the gains in the talents represent?

The gains are how we used our talents in God's kingdom; to feed, comfort, and help others in Christ's name.

- c. Why was the master unhappy with the servant who returned the talent he was given?

The servant did not bear fruit with the gift given to him; he did not use his gift to help others.

d. What are the consequences of being unfaithful with God's gifts?

The consequence of being an unfaithful steward in God's kingdom is not being part of God's kingdom.

e. What gifts has God given you to faithfully steward?

Discussion may include financial giving to your church and charities, supporting missions or missionaries, or volunteering. Focus the discussion on specific actions to advance God's kingdom.

Closing Prayer