

# James

## Lesson 6

James 4:13 – 5:6

## Participant Guide

Leader Guide Bible Studies  
Leaderguidebiblestudies.com

David R. Steele

This lesson is a free download from Leader Guide Bible Studies and is not for resale.

Scripture quotations are from The Holy Bible, New International Version® NIV®  
Copyright © 1973 1978 1984 2011 by Biblica, Inc.™  
Used by permission. All rights reserved worldwide.

**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”?
2. How is it boastful to take making money 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).

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?

## 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

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.

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).

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?

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.'

