

Welcome back! Thank you for continuing our Distance-Discipleship Summer Study: JAMES by Matt Chandler; hosted by Grey Stone EDU with Small Groups by Lifeway! We hope you are growing spiritually over these 13 weeks by studying this vital book together! *****Video reminder:** In order to view the video teachings each week, you will need to download the **Lifeway Small Groups App** for your device.

MAIN POINT

James warned those who oppressed and exploited the underprivileged that riches would amount to nothing in the end. Instead, the humble and righteous would prevail.

INTRODUCTION

- What comes to mind when you hear the word “greed”?
- Why do you think instances of corruption are often linked to money? In what ways does money present unique temptation to seek your own way or disregard the welfare of others?

Last week, James warned against the danger of arrogance, calling Christians to live humbly and with a right perspective on themselves and God. He gave the examples of boasting about business plans and traveling to make a great profit. Plans aren’t a problem. Profit isn’t a problem. Pride, however, is a deadly problem.

“Come now,” the writer said in James 4:13. He starts this week’s warning the same way. This week, James calls us to look closely at our lives as he delves further into the money-hungry pride that’s a worldly stain on a person’s heart.

Watch the Session 10 video featuring Matt Chandler.

Video Teaching Notes

1. Money is D_____.
 2. The heart is deceptive.
 3. A love of M_____ is deadly.
 4. Only the gospel can deliver us.
- This environment sows into us the perpetual desire to get and to keep and to have, and it can never S_____ us.
 - Money is so dangerous because you have trusted in the wrong thing.
 - Money and what we do with it and the measure at which we desire it reveal our H_____ more than our mouths and actions combined.
 - We use our wealth to create safety and create a shield to buffer us from life’s anxieties.
 - You believe you can somehow save and plan and operate in such a way that your future is secure.
 - We are E_____, so the temporary can never satisfy.
 - The wealthy whose earnest desire is just to accumulate more wealth will be far more prone to O_____ and to build systems that take advantage of the poor than those who are content.
 - The gospel is the generosity of God flowing out of the Godhead, and it grants to us a new identity that serves as a buffer against the barrage of toxicity that our culture throws at us.

*** ***Dangerous; Money; Satisfy; Heart; Eternal; Oppress***

Scriptures Used in Today’s Session:

- James 5:1-6
- ***Review Wealth & Poverty passages in James 1:9-11; 1:27; 2:1-9; 4:1-4; 4:13-16;
- Genesis 4:10
- Matthew 16:26-27
- Matthew 6:19-21
- Matthew 6:24
- Colossians 3:23
- Ephesians 6:5-9

Conclusions and Remarks:

1. God is on a mission, and we have been invited into that mission.
2. We have not just been saved **from**, but we've been saved **to**.
3. We need to grow in financial wisdom. We have to pursue contentment.
4. Be generous.

Notes from Pastor Randall

James brings several accusations for judgement against the unbelieving rich:

1. Judgement for hoarding wealth (5:2-3) Their treasures would bring torment in eternity (See Luke 12:13-21)
2. Judgment for cheating workers. It is wrong to accumulate possessions while others are dying.
3. Judged for living in self-indulgence (v. 5)... staying overfed and unconcerned.
4. Judged for condemning others...their oppression would lead to their own eternal condemnation.

James presents good news: Jesus is coming to judge the sinful and deliver the faithful!

My Personal Study:

Unpack the biblical text to discover what the Scripture says or means about a particular topic.

Read James 5:1-6.

- How would you describe the emotional tone of these verses? Why do you think the message warrants such emotion?
- Describe the situation being addressed in these verses. How might we be prone to misunderstand James's message? What was actually being condemned here? What wasn't being condemned?

James spoke very directly to those who were wealthy and who took advantage of those who were not. Scripture takes the subject of money very seriously. What we do with money and the degree to which we desire it may reveal our hearts more than our words and actions combined. Everyone in this room is among the wealthiest people on the planet. This wealth is a tremendous blessing, but it also comes with great responsibility and risk.

Matt used four points to summarize this text and biblical wisdom about money: money is dangerous; the heart is deceptive; a love of money is deadly; only the gospel can deliver us.

- What's the distinction between money being dangerous and money being bad? Why is this true not only for money, but also for every area of our lives?

The reason James addressed the wealthy is because all people deal with money and finances. This is why the whole of Scripture spends so much time addressing what we do with what God has given us. While having money itself isn't sinful, the way we handle our wealth can be. James sought to help us avoid this pitfall.

- Why is discontentment toxic for our souls? How do we find contentment in the gospel? How do we find generosity at the heart of the gospel?

It is possible for a man to gain the whole world and lose his soul in the process (Mark 8:36). The real spiritual danger of wealth is that it tricks us into thinking that we don't need God, or that people without wealth are less satisfied. The Bible warns us about wealth because it foresees the snares that spring up while pursuing money. In the parable of the sower (Mark 4), the third seed is choked out by a love for the world. What we pursue is a reflection of our hearts. When our first pursuit is Jesus, we will seek Him and His righteousness instead of the fleeting blessings of wealth.

- What has proved effective or helpful in your life for developing a godly heart and wise habits in regard to your finances?

Matt explained that he and his wife, Lauren, have a generosity line item that's a fun, disciplined way to develop a healthy intentionality in the way they use their money. He also mentioned his personal conviction about his local church, gospel ministry, and giving and living missionally.

APPLICATION

Identify how the truths from the Scripture passage apply directly to our lives.

- **What was your first reaction when you realized that we'll talk about money in this session? Why do you think you reacted that way? Why is money a sensitive subject for most people?**
- **How has your desire for money and possessions affected your spiritual life? What precautions do you take to guard your heart against unhealthy materialism?**
- **How does a biblical view of money serve to show how the church values Jesus more than the things of this world? Would you say this is true for your own life? What needs to change?**

PRAYER

Praise Jesus, who for our sake became poor so that we might become rich in Him. Ask that your life and finances would be brought in alignment with His will and that you would be more concerned with building His eternal kingdom than your temporary one.

Digging Deeper COMMENTARY James 5:1-6

5:1. James 4:13-17 centers on the arrogance and pride involved in planning life without dependence on God, denouncing the worldliness of the self-centered businessman. James 5:1-6 indicts wealthy landowners for abusing the power of their wealth and for oppressing the poor. These landlords probably belonged to the same group whom James had mentioned in 2:6-7 as the rich. These wealthy landowners were probably not believers, but they were making life miserable for Christians, who were their victims. Notice that James spoke to some readers as brothers (vv. 7,10), but he did not use this term in verses 1-6. We would not expect Christians to use their wealth to promote injustice as did the wealthy landowners in verses 1-6. The possession of wealth is not evil. Abusing wealth by selfish living and by harming people dependent on you, is. These people seem to have used their wealth only for themselves.

Weep and wail represents the emotional outburst of those who ignore God's demands and are overwhelmed when they recognize what they will lose and suffer at God's final judgment. The same Greek verb appears in 4:9, calling sinful believers to repentance. Here the rich are not called to repent. Too late for that. They must cry out in fear and pain in view of the end.

Misery points to hardship, wretchedness, and difficult times which stood poised to strike at the wealthy people who had abused their financial power. This direct address to the wealthy oppressors represents a momentary shift of audience, yet James still wanted his oppressed people to hear what would happen to their oppressors. Rich non-Christian landowners who were oppressing poor believers probably would not hear the letter read. Christian readers would learn from the experience of the rich not to set too high a value on wealth. James spoke with the passion of an Old Testament prophet (cf. Amos 5:11-27) as he sought to help oppressed Christians avoid the deceitful ways of wealth.

5:2-3. In the ancient world wealth took three primary forms: food (Luke 12:18), expensive clothing, and precious metals (Acts 20:33). When owners carelessly stored clothing, moths could cause extensive damage. Gold does not actually rust, but it can become corroded. James may have been using the corrosion of gold and silver as a symbol of the corrosive effects of greed on the human soul. James did not specifically mention food, but the wealth which had rotted could include food which had spoiled and wasted away.

The verb tenses picture destruction as if it had already occurred, another element of prophetic forcefulness, indicating that the events of divine judgment were so certain to occur that they could be pictured as fact.

The corrosion of gold and silver affects the wealthy in two different ways. First, it testifies against them, producing evidence of their greed and lack of concern. Second, it will consume their flesh as fire, a terrible image of divine judgment on those who had made money their chief aim in life.

Verse 3 concludes with the warning that the wealthy landlords had hoarded wealth in the last days. Instead of depending on God, these wealthy Scrooges collected wealth when they should have prepared for eternity. They resembled people in a burning house trying to save precious personal objects when they should flee for safety.

Last days could refer to the approaching death of the landowners or to the period of time preceding Jesus' return in judgment (Acts 2:17). In a sense Christians have been living in the last days since the outpouring of the Spirit at Pentecost (see Acts 2:17). Jesus warned about the misuse of wealth (Matt. 6:19-21). Wealth can be destroyed by moths or rust or it can be stolen. So readily we place our affections on material items instead of trusting in God. Wanting to keep money for our own use is natural. The Bible does not discourage wise planning, but does denounce selfish, greedy living. God wanted money to be used to relieve the suffering of the needy (Eph. 4:28).

James thundered warnings of judgment on the stingy, greedy landlords who preferred to collect money rather than help the poor and needy. The generosity and unselfishness of early Christians provided visible solutions to the problems of hunger, need, and greed which they confronted (see Acts 4:32-37).

5:4. The sin of injustice occupies center stage here. The wealthy had failed to pay wages to their workers. In New Testament Palestine rich farmers hired day laborers to work their fields. Deuteronomy 24:14-15 demanded that an employer pay an employee his wages on a daily basis. The laborers lived a hand-to-mouth existence. They needed wages each day to purchase life's necessities. A wealthy employer might retain wages until the end of the harvest to prevent the workman from leaving him. If the worker protested, the rich man could blacklist him. If the poor went before judges, the rich had better legal representation. James's readers had mowed or reaped the fields, but the wealthy landowners withheld their pay. This injustice displeased God.

James personified the withheld wages. These unpaid wages cried out to God against the wealthy. Although the rich landowners might not hear the pleas of the poor, God would hear their prayers. One of the most majestic Old Testament names describes the God who hears prayers. He is termed the Lord Almighty or the Lord of Hosts. This pictures God as the head of Israel's armies (see 1 Sam. 17:45) and heaven's angels (see 1 Kings 22:19). It presents a powerful picture of God's mighty resources available for his people.

5:5. The wealthy landowners lived in selfish luxury and waste as did the "rich man" in Luke 16:19. "Self-indulgence" pictures a pleasure-loving widow in 1 Timothy 5:6. These wealthy landowners lived in "high style."

Fattening themselves in the day of slaughter describes oxen being fed ample food in preparation for the kill. The oxen ate greedily, unaware of what awaited them. The wealthy should have known better, but they acted like senseless animals unaware. They were pampering themselves with their wealth while the day of slaughter or the day of divine judgment for their evil actions stood around the corner.

5:6. The final charge against the wealthy accuses them of violence against the poor or murdering innocent men. Jewish tradition taught that a person could murder another either by judicial murder or by depriving his neighbor of his living. The apocryphal book of Jesus ben Sirach or Ecclesiasticus declared, "*He that taketh away his neighbor's living slayeth him; and he that defraudeth the labourer of his hire is a blood shedder*" (34:22). The wealthy landowners could have been guilty of murder in either sense. Probably the acts of violence were not limited to a single event but involved multiple occurrences.

The poor man made a subdued response to the injustice he suffered. As a committed Christian, he refused to respond with violence. He may have realized that violence would not assist him to do anything effective about his plight.