

I. Introduction

- A. Practicality of James: Everyday living in God's Kingdom
- B. Last week we saw how our future is something that needs to be surrendered and entrusted to Jesus and now this week, in a very similar vein, our present is something that needs to be surrendered and entrusted to Jesus. Really a part two.

II. Dependence on

A. Dependence on the uncertain (vs. 1-3)

1. Statement made to people who follow Jesus about behavior by people who do not.
 - a. Sometimes, Jesus followers look don't look much different from those who don't follow Jesus.
 - b. Principle: the pursuit of wealth will always end in misery.
 - c. Wealth (a person who has what they need and does not go without) is one of the greatest challengers to intimacy with Jesus. Wealth creates and sustains the illusion that I am independent.
 - d. Warning each of us must heed: *James 4:8-10
Draw near to God, and He will draw near to you. Cleanse your hands, you sinners, and purify your hearts, you double-minded. Be wretched and mourn and weep. Let your laughter be turned to mourning and your joy to gloom. Humble yourselves before the Lord, and He will exalt you.
2. The absolute destination of all things
 - a. All the things we work so hard to accumulate end up broken, rotted, and moth-eaten. You work 40-50 years all going after having enough, getting more all to end up with a shadow.
 - b. When we place assurance in things/wealth, we are guaranteed misery.
3. Because wealth is the foundation of survival and influence in the human condition, it naturally competes with God for our hearts and wills.
 - a. Jesus says we can serve either God or wealth, we can only surrender to one.
 - b. *How we use treasure and what we accumulate from its use will convict us or acquit our behavior as Kingdom citizens.
4. "You have laid up treasure" - hoarding
 - a. Pandemic bike rides, Mr. T's, and the garage on Carver
 - 1) What's the point?
 - 2) My travel soap drawer; if ever there's a travel soap crisis ...
 - b. When we look at our lives and see a pattern of hoarding, it is a good indication that we are unsundered to Jesus in this (hoarding is not only a houseful of junk; also is it not being a wise steward).
 - c. There is a huge thread of loving others as evidence of loving Jesus in James.
5. Problem: wealth is uncertain, you can't control it.
 - a. God is not against wealth, God is against a divided heart.
 - b. *Red flag #1: What is the purpose of my accumulation, hoarding or wise generosity?

B. Dependent on the unjust (v. 4)

1. Regardless of the economic system in any nation, God calls us to care for one another, especially the vulnerable—and there are vulnerable in every economy.
2. Unfortunately, in all human economic systems, the natural course of power and influence is oppression and injustice—even the mechanisms created to protect and fight for those who are vulnerable.
 - a. *This is how all things work apart from total surrender to Jesus and obedience to Kingdom behavior.
 - b. *Even the redeemed people who make up the Church are prone to this human condition.
3. Easiest/quickest path to wealth is through taking advantage of someone else—this can be done by anyone in any condition (well off, homeless)
4. James calls believers to earn rightly, use justly, and gain with integrity.
 - a. *The problem, without complete surrender to the Holy Spirit, our character is not strong enough to live this out.
 - 1) Earn rightly?
 - 2) Use justly?
 - 3) Gain with integrity?
 - b. *Red flag #2: What does my gain cost? In view of the mission and character of God?

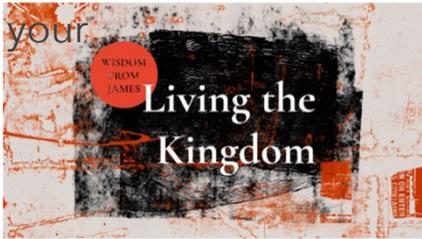
C. Dependence on the untrue (vs. 5-6)

1. Remember, wealth is a person who has what they need and does not go without.
 - a. We, in our context, our country, have an inflated perception of wealth and what need or going without means to the human condition. The average American household spends \$250/month dining out, \$95/month on visits to coffee shops, and \$115 on cosmetics. That's wealth.
 - b. The problem isn't an issue of plenty, the problem is that our perception has been hijacked. It is difficult for us to see how indulgent we actually are—our understanding of "needs" and "enough" has grown to epic proportions.
 - c. *Wealth has a way of shaping our character—not just the presence of it but also the pursuit of it.
2. What fills your heart?
 - a. *Fatty heart: the appearance of pericardial fat (around the heart) that greatly increases the risk of heart failure. Can't be seen but with a CT scan.
 - b. Fat hearts vs pure hearts
 - 1) Fattened hearts like the fatted animals ready for destruction
 - 2) Pure hearts (Psalm 24:3-6; Matthew 5:8)

*Who shall ascend the hill of the Lord? And who shall stand in His holy place?
He who has clean hands and a pure heart, who does not lift up his soul to what is false and does not swear deceitfully. He will receive blessing from the Lord and righteousness from the God of his salvation. Such is the generation of those who seek Him, who seek the face of the God of Jacob. Selah*
Psalm 24:3-6

Blessed are the pure in heart, for they shall see God. (Matthew 5:8)

- b. Fattening up for devouring or purifying for usefulness?
20 years ago, Ruby Eliason and Laura Edwards both died in Cameroon. Ruby was over 80. Single all her life, she poured it out for one great thing: to make Jesus Christ known among the unreached, the poor, and the sick. Laura was a widow, a medical doctor, pushing 80 years old, and serving at Ruby's side in Cameroon. The brakes gave way, over the cliff they went, and they were gone — killed instantly. Contrast that with a story about a couple in Reader's Digest living the American dream. "Bob and Penny . . . took early retirement from their jobs in the Northeast five years ago when he was 59 and she was 51. Now they live in Punta Gorda, Florida, where they cruise on their thirty-foot trawler, playing softball and collecting shells."
 - c. *Our mission is to make disciples; our window is narrow, and our path is clear.
 - 3. Greed leads to murder?
 - a. 1st century context: practical outcome of the actions of the rich taken against the poor where they actually would starve to death and the fact that the poor had no venue of resistance.
 - b. For us: when we are controlled by what we have we are compelled to hold on to it at any cost, even the cost of people, more so others' eternal future.
 - 4. *Red flag #3: Is my highest value the image bearer's eternal location?
- III. So what?
- A. James is not saying wealth is wrong.
 - 1. He is saying it is uncertain, unjust, and untrue when it comes to our hearts.
 - 2. He is saying wealth is one of the greatest challengers to humility and obedience to God's will. It is the greatest of tests to the human condition and few have their character rooted deeply enough in Jesus to handle it.
 - B. Back to Deuteronomy 8:2
And you shall remember the whole way that the Lord your God has led you these forty years in the wilderness, that he might humble you, testing you to know what was in your heart, whether you would keep his commandments or not.
 - 1. If you see any of these red flags, you might be in danger.
 - a. Why do I accumulate?
 - b. What does my gain cost?
 - c. Is my highest value people?
 - 2. Humility, testing, obedience
 - a. Wealth takes direct aim at our humility and obedience.
 - b. Key to wealth that pleases God is humility.
 - c. The evidence of wealth that pleases God is obedience.



JAMES: LIVING THE KINGDOM

JAMES 5:1-6

SEPTEMBER 26, 2021 | PASTOR MATT WHITEFORD



FOLLOW UP FROM LAST WEEK'S LIVE IT OUT QUESTIONS

If your group met last week, was there anything you committed to doing after reflecting on Scripture during your group? Did you follow through with that commitment, what steps did you take (or not take), and is there any way we can help?

GET TO KNOW EACH OTHER (USE JUST ONE OR ALL OF THESE QUESTIONS TO CONNECT AS YOU START YOUR CONVERSATION)

- 1 What comes to mind when you hear the word “hoarding”? (Here’s an easy one: TP hoarding in 2020!)
- 2 If you have experienced hoarding (finances/possessions, etc...) in your life, or in the life of someone you know, what kind of effect does hoarding have on someone and those around them?

QUICK REVIEW (OPPORTUNITY FOR PEOPLE TO SHARE WHAT MOST STOOD OUT FROM SUNDAY'S MESSAGE)

Looking back at your notes from this week’s message, was there anything you heard that caught your attention, encouraged, challenged, or confused you?

DIG DEEPER (OBSERVATIONS FROM THE SCRIPTURE OR COMPLEMENTARY SCRIPTURES FROM SUNDAY'S MESSAGE)

- 1 Someone read **James 5:1-6** for the group.

¹Come now, you rich, weep and howl for the miseries that are coming upon you. ²Your riches have rotted and your garments are moth-eaten. ³Your gold and silver have corroded, and their corrosion will be evidence against you and will eat your flesh like fire. You have laid up treasure in the last days. ⁴Behold, the wages of the laborers who mowed your fields, which you kept back by fraud, are crying out against you, and the cries of the harvesters have reached the ears of the Lord of hosts. ⁵You have lived on the earth in luxury and in self-indulgence. You have fattened your hearts in a day of slaughter. ⁶You have condemned and murdered the righteous person. He does not resist you.

How would you describe the emotional tone of these verses? Why do you think the message warrants such emotion?

Matt described wealth as “one who has what they need and does not go without.” He followed that up by summing up what James communicates in this passage: “Wealth is one of the greatest challengers to intimacy with Jesus.” How might you be prone to misunderstand James’s message? What was 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. It also creates the illusion that we are independent and do not need God to guide our steps and choices.

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 see and use our wealth can be. James sought to help us avoid this pitfall.

James calls us to be honest with others in how we gain our wealth in verse 4. Have you ever been tempted to act dishonestly with your money? Why is this such a prevalent temptation?

God is not against wealth, but He is against a divided heart. What has proved effective or helpful in your life for developing a godly and healthy heart for others and holding loosely to your finances and possessions?

LIVE IT OUT (DISCUSS HOW YOU CAN LIVE OUT THE TRUTHS YOU JUST OBSERVED IN SCRIPTURE)

1 James says in these verses that if we are un-surrendered with what we have, everything that we accumulate (material or otherwise) stands as a witness against us when we stand before Jesus. **How might you be hoarding, or holding too tightly to, your stuff? How could you be more intentional at surrendering your stuff to God?**

2 What is your goal with what you have (ex: to personally benefit from it, use it to support your family's needs and help others, to use it for God's Kingdom, etc...)? **Is there a difference with your stated goal and what you actually do with your wealth/possessions?**

3 If you look through Acts 2:42-47, you will see a community that was more focused on building the Kingdom rather than their own little kingdoms. **How can we make sure our group is a place where burdens are shared and met? Can you think of anyone who needs help for whom we could leverage our collective finances and tangibly show the love of Jesus?**

4 If what we looked at tonight in God's Word is true, what needs to change in how you both see and use your money/possessions? **How can we pray for you to see that change happen in the coming week?**

CLOSING PRAYER

Close your time in prayer with your group.

NEXT WEEK: JAMES 5:7-11

Take some time before Sunday to pray that God would use this message and the truth in His Word to transform the minds and lives of those who hear it. Pray that God would move you and others in our church to live out what is revealed in His Word. Remember to take good notes so you are ready to add to the discussion your home group will have!

PRAISE/PRAYER REQUESTS (TRY TO HAVE ONE OR A FEW PEOPLE PRAY FOR ONE TOPIC AT A TIME)

Use this space or the back of this paper to write the requests and find a way to share those with the group so you can be praying for each other during the week.

TIPS ON GROUP PRAYER

Prayer is an important part of being in a Home Group. Here are some tips to help make group prayer be a life-giving aspect of your group.

PRAY FOR ONE TOPIC AT A TIME: Anyone in the group is free to introduce a prayer request or praise during the prayer time. Once a topic is introduced, the group focuses on that request alone. Once it's covered, the group moves on to the next request or praise.

PRAY MORE THAN ONCE: If your group is focusing on one topic at a time, each person is encouraged to pray several times during the prayer time for those topics they feel most led to pray about. No one should be required to pray.

KEEP PRAYERS SHORT AND SIMPLE: Group prayer goes better when members keep their prayers short and to the point. When someone prays for a long time, it's hard for the other members to stay focused and long prayers tend to intimidate those who are just learning to pray out loud in a group. No one should be required to pray out loud.

How to Use this Discussion Guide

This guide is meant to serve you and your group as you intentionally create a healthy environment for Gospel community, growing in friendship, and becoming like Jesus together. Use the guide as a tool to help your unique group.

With that in mind, please review the guide before your group meets to see if some content or questions might resonate more or less with your group. Don't feel the need to ask every question during your group discussion. This guide is not meant to be something you power through for the sake of completing. Pick the content from the guide you feel will help your group grow in Gospel community. In addition, spend some time praying for your group each week, preparing your heart, and asking God for wisdom and guidance as you lead. We are praying for you too!

Visit cpmodesto.org/groupleaders to download the sermon discussion guide every week. Not in a Home Group, but want to be in one? Visit cpmodesto.org/homegroups and use the Home Group Finder!

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" represent 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 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 daily. 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 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.