December 4/5, 2010

Here Comes the Judge

Practically Christian: A Study in the Book of James

James 5:1-12

Pastor Bryan Clark

This time of year a lot of people enjoy Charles Dickens' story *The Christmas Carol*. Scrooge was a bit, "Bah, humbug!" about Christmas and is visited by three spirits: Past, Present and Future. And of course Future makes the biggest impact because he gets to look into the future and kind of see the trajectory of his life and where it's headed. He comes back and wonders if he can change the course of his life so it doesn't really end that way. While that's fiction, I think Dickens is on to something there. As a matter of fact James had the very same idea: What if we gave the scrooges of our world a glimpse into where their life is heading. Would that cause them to back up and rethink some things? That's what we want to talk about today. If you have a Bible, turn with us to James, Chapter 5. We just have two weeks left in the book of James. We pick it up this morning in Chapter 5, Verse1.

Come now, you rich.... (*NASB, James 5:1a)

If you've been with us in the study of James from the beginning, we kind of saw this coming. James has been hinting that there's a significant problem with people of means within that community of these dispersed Jews. He's talked about the neglect of widows and orphans; he's talked about the problem of judging people on the basis of externals; he's talked about their self-sufficiency; he's talked about ways they've dishonored the poor. You kind of thought, at some point before this is done, he's going to talk directly to these people and that's certainly what he does in this text.

Now I want to start this by saying that I think we have a very generous church. There are many of you—you understand what we're going to talk about today; you live this way—and I just want to affirm that that's right and I know that. Maybe this morning's message just affirms that you're on the right track. For others, perhaps you need to back up and rethink some things. When we talk about the rich it's easy to think, "*That's not me*." You know we compare ourselves by the people around us and there are always people that have more than we do, so we're not rich. "You know—*that* guy's rich!"

I did a little research this week, just to kind of process this concept. I think, when God defines rich, it's on the basis of the world's economy. If you make, as a household income, $25,000, you are in the top 10% wealthiest people in the world. If you make, as a household income, $50,000, you are in the top 1% of the wealthiest people in the world. I think on the basis of God's economy, of the world economy, of what we'll be held accountable for, we are certainly included in the concept of *the rich*, so don't dismiss this as being somebody else. I also came across a study by Baylor University—they've done this study several times, most recently I think it was three years ago—where they study people's giving habits, their generosity on the basis of how much they make. Every time they run this study the results are the same. The more you earn, the less generous you become. When you look at people that are making $10,000 a year, they give roughly 11% away to charity. When you talk about people making $100,000 a year, they give less than 2% to charity. It's not the amount but the percentage of how much you earn. The more you make, the less generous you become. Why is that?

I think if you think about the concept in James that we've been talking about, we can answer that question that way. James has been talking, most recently in Chapter 4, about the danger of becoming a friend of the world. When you become a friend of the world, you actually create hostility between you and God; you basically become a spiritual adulterer. When you become a friend to the world, you are choosing to operate according to the operating system of the world, which means you become your own god in practical terms. You are in charge of your own significance; you are in charge of your own value; you are in charge of your own security—you function as your own god. With that in mind, I think this is what happens: When you have very little, you have very little opportunity to define your significance and value on the basis of that, so you're much more open to the concept that there may be another way to define my value and significance. And so you have ears to hear that God defines your value and significance differently. But as you begin to gain and as you begin to accumulate, what you notice is the world thinks you have more value and that is true. There's no question in our culture, if you have more, you have more value. If you have more, you have more significance. That is the operating system of the world. And so you start to feel that. Wow! People treat me differently when I drive *this* car as opposed to *this* car; when I live in *this* neighborhood rather than *that* neighborhood. When I begin to experience that, when I actually begin to hear those voices say, "I do matter more," because I have more stuff, because I give the appearance of success, then I begin to think that's true. And the more I think that's true, the more I listen to the voices; the more they begin to affect me; the more emotionally connected I get to my resources—the more emotionally I'm connected to my money, I'm more connected to my stuff because I do so subtly. It's like the frog in the kettle. I do slowly start to think this really is what gives me value. Even if nobody knows how much money I've tucked away in my investments, I know. And on those days when my self-esteem is sagging, I remind myself, "*I am valuable; I am significant; just look at my bank account."* And without realizing it, more and more we begin to move down that path. The more we think that way, the more emotionally tied we are to our stuff, the less likely we are to be generous with it.

I think it's also true that when you're kind of young and you have very few resources, when your transmission goes out, that's a disaster! But as you begin to accumulate, you get more money in savings; you get to the point where, if the transmission falls out, "I can cover it". We still don't like it but it's not a disaster and that feels good! So the more we tuck away, the more security it feels like we have. If something happens, I can get through it because I have my account and the more that builds, the more dependent we become on that, the more self-sufficient we become. We get to the point where we think, "*No matter what happens, I can handle it because I've got this resource tucked away."* And subtly what happens is, we do become self-sufficient; we do start to define our value and our significance based on what we have. The more that happens, the less generous we become.

Now our tendency would be to think, "*That doesn't happen to me. You know, I'm not that way.*" Think of it this way: Let's imagine this morning we introduce a new class and we're going to have a signup right after the service for those who want to take this class—really an excellent class! You'll come to the class and you'll meet with a financial advisor and the financial advisor will look at all of your assets, all of your investments, everything that you have, and will work out what you need to be comfortable in your retirement, what you need to have a proper amount in savings. Once that is settled, everything else that's left over is given immediately to the Kingdom. Most people would have kind of a gut reaction to that. "You know I'm not dependent on my funds but, whoa! don't do that to my accounts." "You know I'm not really getting my significance and my value based on what I have but, boy! I'm really uncomfortable with that." And you have to wrestle with the question, "Why is that so uncomfortable?" Chances are we wouldn't have a single person on the

signup sheet because, over time, it's very subtle; it happens to all of us. We start to find our security; we start to find our significance; we start to find our value in our *stuff,* much more than we're willing to admit.

There's a lot of debate about whether verses one through six in this text are written to believers or to unbelievers. I really feel like that's an irrelevant argument. Clearly that is the operating system of the world. It does produce scrooges. That's the very essence, the nature of the system. I think it's also possible that we, as believers, slowly over time get sucked into that system and begin to operate that way and begin to think that way and we, too, can become what this passage describes.

Chapter 5, Verse 1:

> **Come now, you rich, weep and howl for your miseries which are coming upon you.**

Notice the future tense of the verb. This is the scrooge part of this text. What James is saying to these people who feel like they've become valuable and significant—people who have accumulated—he is saying to them, "Let's take a little trip into the future with the Spirit of the Future, known as the Spirit of God." He says, "If this description of you"—there are three specific indictments that he's going to lay out—"If these are true of you, your future is going to be a future of weeping and yowling." The word yowling there—**howling**—is an onomatopoeia. It sounds like what it is. It's a very graphic term. You're going to be miserable because you're going to realize you got sucked into the system of the world and you live for the things, at the end of the day, that just don't matter. So this is the glimpse of the future. If you don't want to weep and howl in the future, then you need to listen to what he has to say.

First indictment, verse 2:

> **Your riches have rotted and your garments have become moth-eaten. Your gold and your silver have rusted; and their rust will be a witness against you and will consume your flesh like fire. It is in the last days that you have stored up your treasure!** (Vs. 2-3)

First indictment would be stockpiling—storing up, hoarding—what God has given you. Clearly the Bible teaches that it's prudent, it's wise to save for the future. This is not saying you shouldn't have a retirement account. That's why, in our class signup list, we're fine with that. We need to plan for that. It's also right and proper to set aside money in a savings account. That's a good plan and the Bible would affirm that. The problem is once we move beyond that to where we're hoarding; we're stockpiling; we're just accumulating more and more and more, we have all our reasons why, for us, that's a good thing. But James is saying maybe that isn't a good thing; maybe that's not why God blessed you. Every description in those verses has to do with this idea of stockpiling or hoarding. The idea of **...your riches have rotted**...again, in the first century they didn't have stocks and portfolios and things like we think of today. Often times their riches were stored in commodities like grain. So this person has all this grain stored up but while the poor around are starving to death—literally in the first century—starving to death. They didn't have social programs. While *they* are dying, *you* have so much grain stocked away that it just rots; it goes to waste!

When he talks about the **garment**, often times people would put their money into a very expensive garment. One of the reasons for that is that then they would wear the garment and it couldn't be stolen so they would, in essence, wear their portfolio. But this garment sits in the closet, is never used and the moths eat it and one day he opens his closet and his IRA is gone! And it just went to waste; nobody benefitted.

The third one is the idea of **precious metals** and they **rust** or they tarnish. There's some debate that in the ancient world, because the metals weren't as pure as we think of them today, they actually could rust away. Whatever the Greek word is referring to, clearly it's talking about: they are tarnished; they lose their value and the whole idea is they sit somewhere unused and they basically just rust away. Then the language gets really graphic; it says that will be**...the witness against you**. That will *eat your flesh away when the judge returns.* It's very graphic language. In other words, what it's saying is, those things that we thought gave us security, those things that we thought gave us value, those things that we thought gave us significance, will actually be the very things that indict us when Jesus comes back and asks, "Why is that sitting in an account rotting when I gave it to you to build my Kingdom?"

Now the critical part of this stockpiling or hoarding part of this text is when he says you have stored it **...in the last days.** What do we mean by *the last days*? People throw that term around a lot. The New Testament is very clear: Basically from the first coming of Christ—Christmas—until his return, this period in-between. More technically, maybe, the ascension of Christ until His return is referred to as *the last days.* So are we living in the last days? Yes! We have been for two thousand years. What's important to understand biblically, though, is regardless of your eschatological position—in other words, regardless of how you think this is all going to work out in the end—everybody agrees that this time period right now is the most strategic mission-ally in the history of the church. In other words: This is the time; the Savior has come; the promise has been fulfilled; salvation has been won. This is the time for the church to be proclaimers of the message of the gospel because this is the last big season before Christ returns and ushers in the new heaven and earth. There will be judgment; things will be made right; everything will be exposed and settled. So this, right now, is the last big push to get the job done. He's poured out His Spirit; He's given us the resources. That's why he says in this most strategic time, in *the last days* when we're making our final big push to accomplish God's plan and to spread God's kingdom, you have taken what was given for that purpose and you've stored it up. It sits in an account and it rots somewhere.

Of course the question is, "Do you think that's why God gave you those resources?" It's easy in our culture to justify that a hundred different ways. Lots of people will justify stockpiling a huge amount of money because, when they die, God gets ten percent of it in their will. It's really important to understand God gives no points for what you *intended* to do someday. Besides, all that's doing is saying, "God, when I'm done with it, when I no longer need security, when I no longer need value, when I no longer need significance, then You can have it." And God is saying, "Whoa, wait a minute. These *are* the last days. Today is the day of the need; today is the day of the mission; today is what I'm asking you to steward. It's not about what I might do someday. What are you doing *today*?"

Now clearly God wants us to be prudent and reasonable in our retirement, in savings, but at some point we have to recognize when enough is enough. Do I think God gave me what He gave me so I could stock pile it rather than being strategic in the last days before He returns? If God returns tomorrow, everything that's stockpiled will be an indictment against us. Why didn't you use that for the purposes for which I gave it to you? The fact of the matter is: If the American church—every attender—gave ten percent, we could absolutely change the world. We could give people a real concrete vision of what the new heaven and earth would be like—as our witness that others might come to know Christ. If just this church alone—the attenders of this church—each gave ten percent we could turn Lincoln absolutely upside down. We could address every social problem that plagues our community. We could give people a glimpse of the new heaven and earth to come. That would be our witness—that God doesn't want it like this. God wants a new heaven and new earth. We

could give people a glimpse of that as part of our witness. It's not that we lack the resources; it's that we have stockpiled the resources and not been willing to use them as God intended.

Second indictment:

> **Behold, the pay of the laborers who mowed your fields, and which has been withheld by you, cries out against you; and the outcry of those who did the harvesting has reached the ears of the Lord of Sabaoth.** (Vs. 4)

Second indictment is you have taken advantage of others for personal gain. In this case, he's talking about a farmer—land owner—who had the poor come in and do their harvesting, had the poor come in and work their fields. In the ancient world people were paid daily. You have several parables in the Gospels that clearly indicate this. At the end of each day the poor were paid and it was typically the poor that did your field work. They didn't have a lot of money saved up. There weren't social programs that would take care of them. If they didn't get paid that day, they didn't eat that day. So at the end of each day they'd get paid something; they'd go to the market; they'd buy some food. It was as simple as that. So here's a land owner who is hiring these people to work his fields but he's not paying them and, in the ancient culture, the rich controlled the courts. There was literally no recourse for the poor. They simply went without. The core issue is this world-operating system, this scrooge system that understands less for *you* means more for *me*. If I don't pay you, that means I put more in my pocket. If you're a business owner, the formula is as simple as the more I pay you, the less I get. The less I pay you, the more I get. And so there's a decision that has to be made. Is this about *me* or is this about *you*? Is this about being selfish or is this about being generous? For us the application would simply be as simple as the scrooge system of the world is: I take advantage of you in order to gain more for me. And is that really the system that I want to buy into? There's a hundred different ways every week where we can process this system. Am I going to be someone who is defined by more for me, less for you? It could be money; it could be lots of ways. Or am I going to be defined by someone who's generous to you, understanding that means less for me?

It also has a clear message that we should pay our bills. The farmer who hired his workers should have paid the workers. This isn't complicated. In our culture there are more and more ways today not to pay what you owe and we have to be careful we don't get sucked into that in our culture. There's no integrity in that; we should pay our bills. I get so discouraged when I hear so many business owners in town say that often times the worst people to do business with are Christians, because they don't pay their bills! We should pay our bills; that's part of our integrity. We don't because: less for you means more for me. It's driven by the world's operating system.

The text mentions that the cries of the poor are heard by **...the Lord Sabaoth**. It's a really big name for God. It means the God of Hosts. It means the General of the armies of heaven. This shows up over and over again in the New Testament—that, at the end of the day, God will be the avenger of the poor. In every culture that's ever existed, the poor are abused; they're taken advantage of. And their cry goes out to God and God's promise is that someday I will avenge the poor; I will come as the General; I will come with my armies; I will make things right. And so the text is saying, God hears that cry and He's going to deal with it and, for those who have taken advantage of the poor for their own personal gain, God Himself will make it right.

Third indictment, verse 5:

> **You have lived luxuriously on the earth and led a life of wanton pleasure; you have fattened your hearts in a day of slaughter. You have condemned and put to death the righteous man; he does not resist you.** (Vs. 5-6)

Now there's nothing wrong with enjoying what you have. I Timothy 6 says that we should be thankful for what we have; we should enjoy what we have. We all have stuff; there's nothing wrong with that; that's part of God's goodness. But when our lifestyles are defined by this luxury and this wanton pleasure, then every moment of every day is about me, and I consume my resources upon myself. A lot of Christians would say, "You know I go home and I do the budget. There's just not money left over for God." God would say, "Then change the budget! Just because you spend every penny you get doesn't mean you spend it rightly. Maybe you need to make some significant lifestyle changes in order to be more generous." This idea of consuming everything upon myself He said, it's like a cow being fattened for the day of slaughter. You're setting yourself up for that day when you're going to weep and howl and you're going to be miserable because you've bought into a system that ultimately is going to let you down. And rather than using your time and your talent and your treasures for the things that matter, you've wasted it. And there will be a day of reckoning, a day of understanding that.

Verse 6 is basically referring to the fact that when you don't pay the poor, when you don't reach out and meet the needs of the poor, in the first century with no social programs, these people simply died. Widows, orphans, poor—when people didn't reach out to them—they just starved to death; they just contracted diseases; they just died. And the text is saying this is just the equivalent of murder. You had the resources to help these people. They didn't do a thing to harm you yet you were willing to live in luxury while the needs were all around you and these people died and you didn't even care!

Three simple indictments for the scrooges of this world: It's about stockpiling or hoarding in the most strategic time in history. It's about taking advantage of others for my own personal gain and it's about consuming my resources on myself while there are so many needs around me that God would expect me to help meet.

If that's the path of your life, then verse one describes where that path leads. There's going to be a day of **weeping** and **howling** and **misery** when you realize you have taken what God has given you and you have wasted it because you bought into the operating system of the world. Now whenever the culture operates according to verses one through six—and there's no question that's the operating system of the world—then there's going to be abuse; then there's going to be victims; then there's going to be people that are going to be wounded. That's where the next paragraph picks it up.

Verse 7:

> **Therefore be patient, brethren, until the coming of the Lord. The farmer waits for the precious produce of the soil, being patient about it, until it gets the early and late rains. You too be patient; strengthen your hearts, for the coming of the Lord is near.**
>
> (Vs. 7-8)

The Greek word for **patience** here is a word that means *self restraint*. In other words it carries the idea that, in this world of scrooges, you are going to be cheated; you are going to be mistreated; you are going to be ripped off and the tendency is to want to get even, to want to fight back, to fight fire with fire. And what the text is saying is, "Don't do that; don't get sucked into this system that will ultimately destroy you." Use self restraint and he uses an illustration of a farmer as a picture of patience. Now farmers are at the top of my list for people I admire. I'm kind of a *wanna be* myself. The things that they do and the things they can fix; they're amazing people! But one of the things

that must define a farmer is patience. You simply cannot plant in April and harvest in May. It doesn't work that way. You have to work the field and you have to wait for the elements and you have to wait until there's a harvest. It takes a lot of patience. Now you go back to an ancient world where they didn't have all this irrigation; they didn't have all these options we have. You simply planted and you trusted God for rain and if God brought the spring rains and the fall rains, you'd get a harvest. If you didn't get a harvest, you probably would starve to death. So this was for all the marbles! So these farmers were incredibly patient people. It carries the idea that we are patient, not just so that we can bite the bullet and suck it up and get through it, but because the Lord is coming. That's why he uses the farmer. There is a harvest day! This isn't just, "Suck it up; sorry that's the way it is." He's saying God is coming back; Jesus is returning. The word for the return of Christ in this text is the word *parousa* which is a word that was used to describe a king personally making a visit to a city. We're not just patient; we're patiently waiting. We do believe there will be a harvest day. We do believe there will be a day when things will be made right, where the wrongs will be made right and God will come back and will usher in the new heaven and the new earth—everything that we've ever wanted. For now we just have to be patient and we have to endure.

Verse 9:

> **Do not complain, brethren, against one another, so that you yourselves may not be judged; behold, the Judge is standing right at the door.**

One of the dangers, when you live in a world filled with scrooges, is you can become *scroogy* yourself. If you get cheated enough, if you get mistreated enough, if you get taken advantage of enough, there's an anger or a bitterness that begins to set into your heart. As a matter of fact, when he talks about...**Do not complain...**the Greek word is a reference, not to external complaining, not verbal complaining, but internal. It's the idea that this is something I harbor in my heart. I think we'd use the word bitterness. That, if I am taken advantage of enough, I start to get bitter and what happens is that poisons my other relationships. Because the world mistreats me, that starts to poison my marriage. The world mistreats me; that starts to poison the relationship with my parents or with my children or with my friends or with my fellow believers. That's really the call here is, "Don't let the scrooges of this world create bitterness that then poisons the rest of your relationships." And then he gives two illustrations of endurance and patience.

Verse 10:

> **As an example, brethren, of suffering and patience, take the prophets who spoke in the name of the Lord. We count those blessed who endured. You have heard of the endurance of Job and have seen the outcome of the Lord's dealings, that the Lord is full of compassion and is merciful.** (Vs. 10-11)

To a Jewish audience they would have been very familiar with their heroes of the Old Testament, the prophets who endured great suffering for the cause and Job who endured so much but, in the end, experienced the kindness and the compassion and the generosity of God. He's simply saying we too must be characterized by endurance, by perseverance—knowing that one day there's a harvest, knowing one day we will experience the goodness and the kindness and the generosity of God, knowing that day is coming and, by the way, he says, "The judge's hand is on the doorknob; it's getting really close. Then hang in there; do the right thing and trust God to make it right."

Verse 12 is a bit of a hinge verse between this week and next week.

> **But above all, my brethren, do not swear, either by heaven or by earth or with any other oath; but your yes is to be yes, and your no, no; so that you may not fall into judgment.**

Now what he's not saying is that we should not take an oath in a court of law. When you stand before a preacher in a wedding your vow is in essence an oath. When you sign a contract, that is in practical terms an oath. He's not saying any of those things are bad. He's referring to a practice in the first century that the religious leaders got very good at. Jesus addressed the exact same thing in the Sermon on the Mount and that is they figured out this crazy way to make oaths, in order to make them more and less binding. As a matter of fact they actually wrote down their formulas of exactly what that was. But basically it sounded something like this, "I promise you; I'm going to do an oath on my ear," and, "I'm going to promise you and I'm going to do an oath on my belt;" "I promise you; I'm going to do an oath on my mustache." They had all these different ways to make an oath and they were more and less binding. They did this so that, if necessary, they could break their word. Someone would say, "Well you promised," and I would say, "Well I promised on my shoe; that's not a binding oath and so it's okay to break it." And they would play those kinds of integrity games. You'd have to imagine that people were being mistreated, taken advantage of by the scrooges of the world and maybe that's the system they were using. All these poor bring the harvest and the landowner says, "Well I promised to pay you on an oath that I took on my shoelace so it really doesn't count." So it's easy then to kind of get sucked into that and start doing the same thing. The grammar here would say this was a practice they were doing and he's encouraging them to stop it. In essence what he's saying is, "Just **...let your yes be yes and your no be no;** none of these games; we must operate with the highest degree of integrity.

The heartbeat of this text is the fact that Jesus is coming again. The first time he came as a baby in a manger; the second time he's coming as a King and a Judge. For now we understand that the operating system of this world is driven by the scrooges of this world. James is wanting to be very clear that we as believers should not get sucked into that value system, should not live our lives that way, should not be guilty of stockpiling and hoarding in the most strategic time in history. We should not be guilty of taking advantage of others so I can have more, should not be guilty of consuming our resources on ourselves, while others in need go without. We shouldn't be sucked into this scrooge-based system. But we also understand that He's coming back; therefore we can be patient. Therefore, like a farmer, we wait for the harvest. We know that day is coming; we're not just sucking it up and putting up with it, but rather we know that one day He will come; He will make it right; He will sort it out; He will expose the wrongs that have been done.

The big question is: On that day will you be numbered among those who celebrate His return or those who will be characterized by weeping and howling and misery? You know it's interesting, when you go around the world, depending upon how people live determines a lot about whether or not they're anxious about the return of Christ. The overwhelming majority of believers around the world can't wait for that day! They hang every day on their belief that Jesus is coming back, because life is horrible for them. But as wealthy Americans we live lives of luxury and we know Jesus is coming, but really it would be fine if He wanted to wait a while, because we're kind of living it up right now. These people in the first century were living very hard lives and the only thing they could hang on to was the belief that someday Jesus will come back. He will make it right. He will expose the wrongs that are done and He will usher in the new heaven and the new earth—paradise forever!

One very legitimate question at the center of this text is, "Why would you believe that Jesus is coming again?" Now we know what the right answer is. We know, "Oh, yes, He's coming again!" But do you *really* believe that—to the point that it changes the way you live? Why do you believe that? My answer would be, "Because He kept His promise to come the first time." There is overwhelming historical evidence that God did indeed become flesh, to become the Savior of the world. Two thousand years ago almost all the Jews had completely given up hope that God would keep His promise. And on a day nobody expected—that beautiful first Christmas night—God kept His promise. If He kept His promise to come the first time, then don't you think He's going to keep His promise to come again? Like the first time, it will be a day that nobody expects, when suddenly Jesus shows up, but this time not as a babe in a manger—this time as the King and the Judge. He will mediate out justice; the wrongs will be made right; our lives will be exposed and the truth will be known. Will we be counted among those who celebrate or those who weep and howl at the return of Christ?

Our Father, we're thankful that You love us and because You love us, You tell us the truth. You give us a glimpse of the future. For the scrooges of this world, the future is not encouraging. Lord, there will be millions of people who, in this world, convinced themselves they were significant and valuable and secure, only to find out they just completely wasted their lives. Lord, I pray that we would be counted among those who celebrate, those who live in light of the imminent return of Jesus. Lord, help us to live like we believe that Jesus will come today. In Jesus' Name, Amen.

Scripture taken from the NEW AMERICAN STANDARD BIBLE
Copyright 1960, 1962, 1963, 1971, 1972, 1973, 1975, 1977, 1987, 1988,
The Lockman Foundation. Used by permission
Lincoln Berean Church, 6400 S. 70th, Lincoln, NE 68516 (402) 483-6512
Copyright 2010 – Bryan Clark. All rights reserved.

December 4/5, 2010

Here Comes the Judge

Practically Christian: A Study in the Book of James

James 5:1-12

Pastor Bryan Clark

Opening Discussion

1. Do you consider yourself rich? According to Globalrichlist.com if you make $25,000 in total household income per year you are in the top 10% richest people in the world. If you make $50,000 you are in the top 1% in the world? If this is true, why do we not consider ourselves rich?

2. According to a survey by Baylor's Institute on Religion (2007) they found that the more your household income goes up the less % you give to God. Why do you think this is true?

3. Why is it so hard to live the right way in our American culture?

4. At Christmas we celebrate Jesus coming to earth as a baby. Knowing He kept His promise to come the first time we should be absolutely positive He will come again as He promised. Do you truly live like He's coming back? Do you live like you believe your life will be examined by the judge when He returns? Why or why not?

Bible Study

1. Read James 5:1-6. How does this relate to those addressed in 4:13? Compare 1 Timothy 6:17-19. What seems to be the concern of the NT writers as it relates to riches?

2. What are the three main issues James addresses concerning the rich in this text? What is the correlation between what operating system we buy into and what we do with our money? Is it possible to be a friend of the world and be a good steward of our riches? Why or why not?

3. What's the difference between being prudent to save for retirement, emergencies, etc…and hoarding? Is it ok to enjoy the wealth God has given us? Compare 1 Timothy 6:17. What's the core issue being discussed in this text and how practically do we steward what we have in a way that pleases God?

4. Read James 5:7-11. What does James mean by "be patient" in this context? What is the "therefore" referring to 5:7?

5. What sometimes happens when life gets unfair "out there" according to 5:9?

6. Discuss the examples of the farmer, the prophets and Job. What are we to learn from them?

7. Read James 5:12. What is the issue in this verse? Does this mean we should not swear an oath in court or a marriage vow or sign a contract? How does this issue relate to 5:1-11?

Application

1. List three things you either learned or were reminded of in this text that you'd like to progress in before Jesus returns? Prioritize the list according to what issues are most important.

2. Practically speaking, how can you act on the issue at the top of your list? How can you make progress?

3. How can the small group encourage one another to live in light of the absolute return of Christ?

Copyright 2010 – Bryan Clark. All rights reserved.