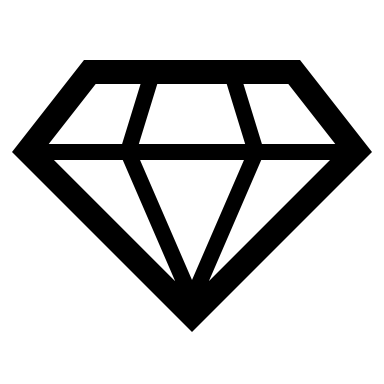
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**The Difficulty of Wealth Without God (James 5:1-6)**

What was the first paying job you ever did?

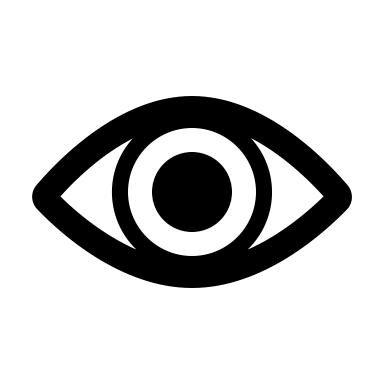
How much did you get paid?

List some ungodly attitudes that the rich may have toward the poor?

**James 5:1-6**

1. Read the passage to yourself.

2. If you’re in a group have someone read it out loud or have everyone read it out loud together.

**Bible Study Methods**

**Observation** – **Make a list**. What do you see that stands out in the passage? Look for key words or phrases, comparisons or contrast.

How would you describe James’s tone in this passage?

Who is James addressing in this passage?

What is he predicting for them?

Do you think this is written just for the rich at that time, or to rich people throughout all generations?

In James 5:1, what is the first thing James wants the “rich” people to do?

*“Now listen, you rich people. . .”*

***Helpful Notes:*** It’s as if the rich have become so distracted by their own worldly possessions and wealth that James needs to snap them out of their daze by saying, “hey, listen up!” In James 4:13 he addresses those who spent their days as if God were not their Lord. In James 5:1 he addresses those who spent their money as if God is not their Master. James has mentioned the wealthy throughout this letter. In James 1:10-11 he says, the rich man should “glory in his humiliation,” because he will fade away in the midst of his pursuits like grass withering in the scorching wind. In James 2:5-6 he scolded those who favor the wealthy over the poor, because the rich and powerful are the ones who tended to persecute Christians.

*Real faith is not measured by the amount of money you have.*

*Real faith is measured by the attitude you have about your money.*

In verses 1-6, James strongly admonishes that the rich are guilty in four areas regarding their wealth.

**#1 They are guilty of hoarding their wealth vs. 1-3.** In other words, they are stockpiling their wealth and it’s just sitting there. They have more than enough but instead of being generous, they want more and more. I talked with a man the other day that works at an investment firm who has over 20 million US dollars and he is worried that he doesn’t have enough! This is what James is talking about.

James says, you hoard all your money and yet there is coming a day when your money will rot on the inside and ruin you on the outside.

**Ecclesiastes 5:13 – I have seen a grievous evil under the sun:**

**wealth hoarded to the harm of its owner.**

The way they measured a man’s wealth back in James’s day was to see:

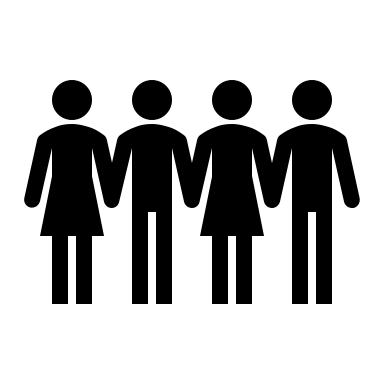
How much **grain** they had.

What kind of **clothes** they wore.

How much **gold** they had.

James says, look, you have so much grain stockpiled in your storage bins that it’s rotten and moldy and here’s someone in need, (someone in your village or town) and they are starving and you’re too cheap to help them out. That’s a heart of greed!

*These people ate generously, dressed generously, spent generously, but did not give generously.*

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**Talking it over – Group Study:**

How can I repay the Lord for all His goodness to me? Psalm 116:12

One of the signs of a life of faith in Christ is being an agent of generosity to those in need. Think of practical ways you can be generous toward the body of Christ or the village or town in which you live with your time, spiritual gifts and your money.

How can money keep you from doing God’s work?

**#2 They are guilty of oppressing the poor by withholding from them vs. 4**

***Helpful Notes:*** The day laborer during this time lived on the verge of starvation. His wages were small, it was impossible for laborers to save anything, and if the wages were withheld from them, even for a day, their family simply could not eat. There were no contracts, no minimum wage or labor laws to protect the workers in the field. (**See** **Deuteronomy. 24:14-15 and 1 John 3:16-18)** These laborers were not only hoarding their wealth, but withholding it from those who virtually had nothing. The crying of these laborers and the Lord hears their cry.

**Question:** How important is money to you? How can money be a healthy resource for the church? How can the desire for money become destructive within the body of Christ?

*All of us will give an account to the Lord of not only how we*

*used our money but how honestly we made our money.*

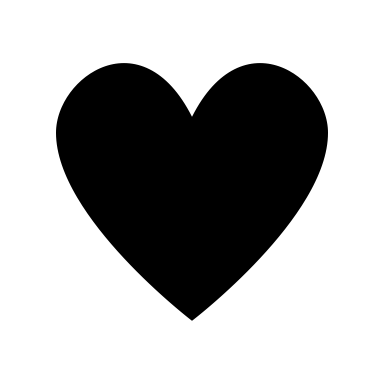
**#3 They are guilty of excessive spending vs. 5**

“You have fattened your hearts in a day of slaughter. James is using sarcasm here, in comparing the indulging and exorbitant spending of the rich to an animal that is being fattened up for the day when they will be killed. Like cattle who are eating only for the here and now, there is coming a day when it will all end.

**#4 They are guilty of manipulating (vs.6)**

***Helpful Notes:*** Money in the right hands can be used to give and be generous, but money placed in the wrong hands can be used to take, manipulate, and be deceptive. This is James’s argument. In their selfishness and greed, the wealthy used their money to influence the courts to lean in their favor over another. In doing so, they are punishing innocent people who did not have the money or means to defend themselves. We should never use our money to gain unfair influence or position at the expense of others. They were using their money to get into places, and they were using their money to get out of places.

But oh, to be generous, it changes everything. Generosity is not so much a virtuous act as it is a virtuous response. Corrie Ten Boom said many people hold on tightly to their possessions and loosely to the Lord. As Christians we need to hold loosely to our possession and tightly to the Lord.



**Application:** See a need . . . hear a need . . . make a move!

*Your money will either be a witness for you, or your money will be a witness against you.*

*How you got it, spent it, and how you used it.*

A close up of a sign

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