



LET'S BEGIN HERE

With a righteous fire in his bones, James warned followers of Jesus to avoid playing God by presuming on the future. Let's face it, playing God is not only an ancient problem. We also fall all too easily into the rhythm of self-sufficiency in our day-to-day decision making, with only the ceremonial hat-tip to God. And the most common way we play God? With our resources, our money, our work—and our hallowed calendars and long-term plans! James shot straight in his warnings to the wealthy. Get ready: James' advice isn't just for people who possess great riches—it's just as applicable to the pauper in Christ as to the prince.



Getting Started: Playing God with Wealth

When searching the Scriptures, a helpful first step is to gather resources that will guide you in your study in the same way you would gather the ingredients necessary to prepare a meal. Make certain you have a Bible dictionary and a concordance handy, as well as a reliable commentary on the book of the Bible you're studying. For this study of James, we recommend you get a copy of *Swindoll's Living Insights New Testament Commentary: James, 1 & 2 Peter*. You'll find a description of that and other resources on the last page of this study.

NOTE: From time to time throughout this study, you'll notice bolded page numbers in parentheses next to a question or comment. These page numbers correspond to the section in *Swindoll's Living Insights New Testament Commentary: James, 1 & 2 Peter* where that particular point is discussed.

Take a few minutes to read through James 5. Read these verses carefully, as if it's the first time you've read them. Reflect for a few minutes on what you've read, then pause to ask the Lord to lead you in your study.

Quotable

God's concern is not with actual wealth but our attitude toward wealth. When we keep, we rot. When we give, there is a refreshing stream of God's blessing.

— Charles R. Swindoll





Helpful Hints

- Reading different Bible versions can help you read the same passage with fresh perspective. If you don't have different versions handy, there are plenty of Web sites that can help you.
- Remember: *Observation* is a critical beginning technique you will want to use to put together the pieces of a passage of Scripture. Paying particular attention to James 5:1–6, make some initial observations about what you see. For instance, *are there any repeated words? Did James use any connecting words that offer clues into what he was emphasizing?* Make notes on a separate sheet of paper about what you discover.



Your Turn in the Scriptures

Using James 5:1–6, apply the four primary techniques—*observation*, *interpretation*, *correlation*, and *application*—in the searching the Scriptures process. Take some time first, however, to read any material you find in your commentaries, Bible dictionaries, and online tools that covers this section of James 5. As you go, feel free to jot notes in the margins of your Bible or on a separate sheet of paper. Then proceed to make your discoveries.

Observation: What do you see?

Use the space below to record your findings as you look closely at the text. Remember: Look for repeated words, commands, questions, emphatic statements, and images or figures of speech. Make your notes as specific as possible at this stage.

James 5:1–3



James 5:4–6

Interpretation: What does it mean?

Who exactly was James talking to when he said, “you rich”? James referenced the rich earlier in his letter (James 1:10–11; 2:6–7), but in chapter 5, he nailed rich unbelievers to the wall with conviction.

James didn’t have a vendetta against *materially* rich people; his warnings were specifically for those who *possess material wealth but exist in spiritual poverty*.

James mentioned “the last days” in James 5:3 and then discussed how believers should live “until the coming of the Lord” in 5:7. The warning is clear: trusting in the strength of riches instead of trusting in Christ will end in disaster. **(page 104)**

Psalm 62:10 says,

Do not trust in oppression
And do not vainly hope in robbery;
If riches increase, do not set your heart upon them.

James had in view those who abuse their work, their money, or their influence to enrich themselves at the expense of others. Also, James was warning those who commit idolatry by placing their faith in stuff rather than in God. *Anyone* from *any* tax bracket can be guilty of trusting in treasure rather than God.

James 5:1–3

What ultimately happens to the possessions of the rich?

How did James react to those who “store up [their] treasure”?



JAMES
Hands-On Christianity
Warnings to the Wealthy

James 5:1–6

SEARCHING
THE
SCRIPTURES

STUDY

James 5:4–6

In these verses, how do valuing and hoarding possessions affect the way the materially rich/spiritually poor treat their workers?

How do the materially rich/spiritually poor “play God” in relation to their workers?

Correlation: How does it compare?

Interact with the following passages. Write a note or two describing how each passage adds context, confirms, or illuminates James 5:1–6.

Psalm 119:11

Proverbs 21:6

Isaiah 5:7–9



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Jeremiah 22:13–17

Matthew 6:19–24

Matthew 12:33–37

Mark 10:21–27

Luke 3:10–14

Luke 21:1–4



1 Timothy 6:6–10, 17–19

Application: What difference does it make?

Four Kinds of Wealth and Poverty				
Physical Condition	Spiritual Condition	Description	Prescription	Biblical Example
Poor	Poor	Having few of the world's goods and not living in God's love, the doubly poor are in a most miserable condition.	Provide essential physical needs to express God's love; <i>for unbelievers</i> , point them to salvation in Christ; <i>for believers</i> , exhort them to trust in Christ to provide both physically and spiritually.	Those who are both physically and spiritually afflicted (Isaiah 61:1)
Rich	Rich	Having been blessed in both material wealth and heavenly riches, the doubly rich use their prosperity to help others.	Provide opportunities for giving and serving others with time and resources.	Job before and after his trials (Job 1:1–3; 42:10); Joseph of Arimathea (Matthew 27:57)
Poor	Rich	Having few of the world's goods, the externally poor are often in need of food, clothing, and shelter; but they have a strong faith and often give what little they have.	Provide essential physical needs and give opportunities to minister to the spiritual needs of others.	The poor widow (Mark 12:42–44); the poor of this world who are rich in faith (James 2:5); the church in Smyrna (Revelation 2:9)
Rich	Poor	Having an abundance of the world's goods, the spiritually poor forget that their blessings come from God in order to bless others.	Provide correction; <i>for unbelievers</i> , exhort them to trust in Christ instead of riches; <i>for believers</i> , encourage them to submit their wealth to the lordship of Christ.	Unbeliever: the rich young ruler (Mark 10:21) Believers: the church of Laodicea (Revelation 3:17)

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JAMES

Hands-On Christianity

Warnings to the Wealthy

James 5:1–6

SEARCHING THE SCRIPTURES

STUDY

How do we stop playing God with our stuff and, instead, allow Him to be the steward of our wealth and the focus of our hearts? There are a few gut-checks we can remember in this all-important discipline of examining our hearts:

- God’s concern is not with actual wealth but our *attitude* toward wealth.
- We should never be conceited. We ought never find security in our dollars.
- Instead, we can humbly fix our hope on God and be rich in good works.

In the spaces below, write out two additional personalized applications (responses) to what you have studied in James 5:1–6.

1.

2.



A FINAL PRAYER

Lord, everything I have is Yours. My life. My money. My employees and employers. My family and friends. My children and grandchildren. You own everything, Lord. Keep my heart humble and my hands open to receive and to give according to Your will. I am blessed with every spiritual blessing, and in Christ, I have all I will ever need. Thank You for Your generosity and love toward me. In the name of Jesus I pray, amen.



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JAMES Hands-On Christianity Warnings to the Wealthy

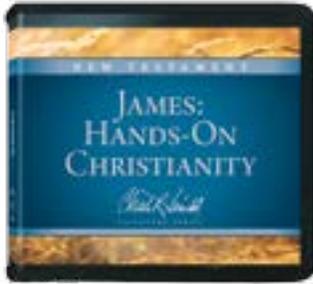
James 5:1–6

SEARCHING THE SCRIPTURES

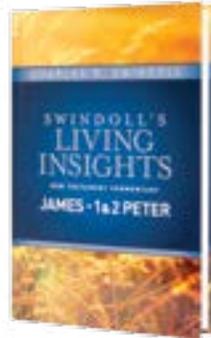
STUDY



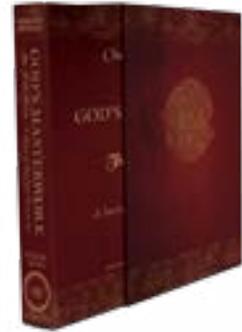
Tools for Digging Deeper



**James: Hands-On
Christianity**
by Charles R. Swindoll
CD series



**Swindoll's Living Insights
New Testament Commentary:
James, 1 & 2 Peter**
by Charles R. Swindoll
hardcover book



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For the 2016–2017 broadcast, this Searching the Scriptures study was developed by Mark Tobey in collaboration with Charles R. Swindoll based upon the original outlines, charts, and sermon transcripts.



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