1. James is again coming back to the subject of wealth and pride. Where had he addressed it previously and what was his focus? (James 1:9-10)

   Earlier, James encouraged a person poor (in money) to take pride in his position as a believer and a wealthy person to take pride in trials that bring him low and perhaps take away some or all of his wealth. Basically, he is saying “take pride in your beliefs, not in your wealth.”

2. From these verses (4:13-17), do you get the impression that James is opposed to planning? (Proverbs 19:21, 27:1, Job 17:11, Luke 12:16-21)

   James is not saying that planning is bad, rather he saying not to boast about your plans in advance. Probably they will come to pass, but maybe they won’t. Only if it is God’s will, will your plans come to pass (Proverbs 19:21, 27:1, Luke 12:16-21). But if plans you’ve bragged about don’t come to pass, what then? Make excuses? Blame someone else?

   Proverbs 19:21 - Many are the plans in a man’s heart, but it is the Lord’s purpose that prevails.

   Proverbs 27:1 - Do not boast about tomorrow, for you do not know what a day may bring forth.

   Job 17:11 - My days have passed, my plans are shattered, and so are the desires of my heart.

   Luke 12:16-21 - And he told them this parable: “The ground of a certain rich man produced a good crop. He thought to himself, ‘What shall I do? I have no place to store my crops.’

   Then he said, ‘This is what I’ll do. I will tear down my barns and build bigger ones, and there I will store all my grain and my goods. And I’ll say to myself, ‘You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry.’ ’

   But God said to him, ‘You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?’

   ‘This is how it will be with anyone who stores up things for himself but is not rich toward God.”

3. Is James opposed to business success and making a profit? (1 Corinthians 5:6, 1 John 2:15-17)

   No. He is speaking out against you taking credit for your plans and boasting of them (verses 4:16-17)

   1 Corinthians 5:6 - Your boasting is not good. Don’t you know that a little yeast works through the whole batch of dough?
1 John 2:15-17 - 15 Do not love the world or anything in the world. If anyone loves the world, the love of the Father is not in him. 16 For everything in the world—the cravings of sinful man, the lust of his eyes and the boasting of what he has and does—comes not from the Father but from the world. 17 The world and its desires pass away, but the man who does the will of God lives forever.

4. What is James’ message (or warning) to these businessmen?

Because the Holy Spirit is in you, you know what you ought to do (vs 4:17). Follow the leading of the Holy Spirit and not that of men. And from our previous reference to Luke 12:16-21, we know that Jesus taught a similar message warning about making your own plans and trying to store up worldly wealth.

5. When James speaks of ‘mist’ in Verse 4:14, he is referring to Hosea 13:3. Why?

In speaking of people who disobey the Lord and worship idols, Hosea says “they [people who worship idols] will disappear like the morning mist...” This is a very important cross reference which leads us to the next question.

6. What is the sin that these businessmen are practicing?

They are worshiping their own plans and wealth as an idol, as their God. They are disobeying the first and greatest commandment. (Mark 12:29-30)


Not listening and following the Holy Spirit that is in you (a sin of omission). In this verse, James is echoing Jesus when he said if you know the right thing to do, DO IT!

Luke 12:47 - “That servant who knows his master’s will and does not get ready or does not do what his master wants will be beaten with many blows.

John 9:41 - Jesus said, “If you were blind, you would not be guilty of sin; but now that you claim you can see, your guilt remains.

8. Starting in Chapter 5, James addresses a new audience in a new “tone of voice”. Who is the audience, what is his tone, and why does he come on like this?

In the first four chapters, James is addressing all Jewish Christians. But the first six verses in Chapter 5 are specifically addressed to wealthy Jews who he considers to be “rich oppressors.” These six verses are written similarly to Old Testament verses that address pagans, so it is likely that these Jews are not Christians.

His tone of voice to these wealthy Jews is a direct and harsh warning.
He is very concerned about these people because first, they are not believers and second, they are oppressing others and believe only in themselves and their wealth.

9. Is he opposed to wealth? (1 Timothy 6:10, Hebrews 13:5)

No. It is not money per se that corrupts, but the love of money.

1 Tim 6:10 - For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

Hebrews 13:5 - Keep your lives free from the love of money and be content with what you have, because God has said, “Never will I leave you; never will I forsake you.”

10. What is James’ concern? (1 Timothy 4:1-2)

That they will be corrupted by their wealth. That it will become their idol, their God. That hoarding money will testify against them in the day of judgement.

1 Timothy 4:1-2 - ¹The Spirit clearly says that in later times some will abandon the faith and follow deceiving spirits and things taught by demons. ²Such teachings come through hypocritical liars, whose consciences have been seared as with a hot iron.

11. What is his message to us 21st century Christians?

Exactly the same as it was to those in the first century. Don’t let the love of money become your idol. In the end, you will be judged by God and your wealth won’t matter a mite, but how you have used it will.

12. What was Jesus’ teaching in the Sermon on the Mount on the subject of wealth?” (Matthew 6:19-21)

Matt 6:19-21 - ¹⁹“Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. ²⁰But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. ²¹For where your treasure is, there your heart will be also.

As a believer, our treasure is in heaven. We can store up treasure in heaven in this earthly life by using our material wealth for good causes.

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