WHAT DO YOU DO WITH WHAT YOU HAVE?

After the rich young ruler walked away from Him, Jesus shared with His disciples that “it is hard for a rich man to enter the kingdom of heaven” (Matt. 19:23). Contrary to how it’s sometimes portrayed, the Bible holds no criticism of riches themselves. All of the negativity about wealth focuses on one’s relation to riches; in the case of the rich young ruler, he chose his wealth over following the commands of Jesus. The focus is on the posture of the heart.

Like all gifts from God, one’s usage of riches determines more than the riches do themselves. In this week’s passage, James explores how the rich often use their power to defraud, condemn, and even murder. This is the condemnation—how power and influence gained by wealth is wielded as a weapon instead of as an opportunity for love.

James spares no words as he rebukes the rich in his audience. Continuing his focus on actions, he details specific ways the rich have failed to live up to the standard of love. Though they may not be conscious of consequences now, James assures them that the day is coming, and what they have so trusted in will be witnesses against them in the end.
Write out James 5:1–6 from the translation of your choice. If you’re pressed for time, write out James 5:1–3. You may also rewrite the passage in your own words, or outline or mind-map the chapter.
WHAT IS ENOUGH?

At the end of chapter 4, James has just finished establishing the importance of depending on God even in one’s business plans, a seemingly non-spiritual aspect of one’s life. James emphasizes that God’s people should not forget Him even in this. Another way humanity sometimes deviates from God is depending on security devised by their own hands. A common source is wealth; in many ways, the world makes it look like the best safety net out there! Perhaps it is the best worldly security, but it is still woefully inadequate when compared with true security. James himself points this out: riches become corrupt, gold and silver corrode, and moths can destroy beautiful clothing (5:2, 3). Even the things the world trusts most will always be inadequate and disappoint.

It’s easy to gloss over passages like this, particularly if the rich are always “someone else.” The interesting thing about money, though, is that character can be revealed even with a small amount of it. Patterns are established and revealed with the smallest opportunities (Matt. 25:14–30). Alongside the rich, people of all economic statuses should consider two important questions:

1. Where are you gaining your riches? Does it come from honest hard work or defrauding others? Are you gaining through wisdom or through hoarding?

2. What are you doing with the money that you have (great or small)? Do you use it as an opportunity to love, serve, and bless others? Or do you use it to inflate your own self-importance, taking the opportunity to wield your influence in a harmful way?

Both questions can be summarized as: What does your money reveal about your character?

Beyond how it affects others, hoarded and ill-gotten gain hurt the possessor too. It reveals an unhealthy trust in riches, maybe for security, but also for happiness. When does enough become enough? The rich described in this passage are withholding wages from people who mow their fields—is what they have not enough? They have used their influence (likely using bribes too) to condemn and murder the just—is what they have not enough? They continue to heap up treasure in the last days, when they are surrounded by opportunities to love others—is what they have not enough? The issues here aren’t about the possession of wealth; they’re about how wealth is being used to harm the possessor and those in their sphere of influence. It reveals a pattern of greed, a scarcity mindset, and a distrust in the One who gives all gifts. Money, like other gifts, is simply another opportunity to reveal the character of the one who holds it.
WHY SO HARSH?

Even with all of the explanations so far this week, James’s choice words for the rich can still seem harsh. Further unpacking the context can be helpful to gain further insight.

James 4:17 is the verse directly before James 5:1. Chapter separations, though incredibly helpful in organization, are not necessarily inspired; one chapter’s thoughts do not end with its organizational end. Said another way, James 4 and James 5 are not as separate as they might look in our modern Bibles. At the end of chapter 4, James explains that sin is not just doing evil, but it is also abstaining from known goodness. This is incredibly relevant for the rich.

Jesus shared a parable of two servants who disobeyed their master while he was gone. The servant who did not know his master’s will was not punished as severely as the servant who did know his master’s will, because “everyone to whom much is given, from him much will be required” (Luke 12:48). Like talents and gifts, increased money gives both an increased chance of greater blessing and greater evil. It’s up to the individual as to how it will be used.

Despairing over the wickedness of His people, God described them through the prophet Jeremiah, saying, “‘As a cage is full of birds, so their houses are full of deceit. Therefore they have become great and grown rich. They have grown fat, they are sleek; yes, they surpass the deeds of the wicked; they do not plead the cause, the cause of the fatherless; yet they prosper, and the right of the needy they do not defend’ ” (Jer. 5:27, 28). Like the rich that James describes, the wealthy were not using their gifts of influence and power for selflessness, for helping others. It only gave further expression to the wickedness of their hearts. Evil abounded because wealth was used as an opportunity to gain even more wealth.

As God warned His people throughout the Old Testament in order to have them return to Himself, James warns the rich not out of hatred but out of love. He seems to be sharing the inevitable destruction of their beloved riches as something that this particular audience doesn’t seem to be aware of. They are accruing riches as if they can be depended on. They are trusting in riches as if they are eternal. Instead, these precious materials will be a witness against them and will eat their flesh like fire; the very thing they trusted in will harm them.

James uses these harsh words because he’s doing what he can to alert his listeners to their dire circumstances. The world may say the rich are great because they are rich. They may seem to get away with corruption and fraud, but a day of reckoning is coming when reality will be revealed. It would be best, James urges, for them to acknowledge this reality, right the wrongs, and change their ways before they are forced to.
Review your memorized verse from James 5:1–6.

What relationship do the following verses have with the primary passage?

Proverbs 11:28
Job 31:24–28
Jeremiah 48:7
Psalm 52:7
Psalm 62:10
1 Timothy 6:17

What other verses come to mind in connection with James 5:1–6?
THE GREATEST POWER

Though the religious leaders of His time were determined to disprove it, Jesus came by His power and influence honestly, because they were founded in His inherent identity. He was and continues to be God. Instead of wielding His identity as a weapon, He “made Himself of no reputation, taking the form of a bondservant, and coming in the likeness of men. And being found in appearance as a man, He humbled Himself and became obedient to the point of death, even the death of the cross” (Phil. 2:7, 8). He didn’t turn stones into bread even after fasting for forty days (Matt. 4:3, 4). He didn’t release Himself from the torture of the cross, even when He was mocked for not saving Himself (Mark 15:31). As God, He retained the ownership of “the cattle on a thousand hills,” yet He lived on the kindnesses of others, with “nowhere to lay His head” (Psalm 50:10; Matt. 8:20). Jesus is a marvelous example of overwhelming power that is controlled for the sake of blessing and loving others.

Instead of using His power as a way to force others to do His will, He used it as an opportunity to serve and love those who people avoided: prostitutes, tax collectors, lepers, and all manner of sinners (Matt. 8:1–3; 9:10, 11). He even took the time to heal someone from the mob that arrested Him after a sword-happy disciple was overzealous in protecting His Lord (Luke 22:51). He chose to stay on that cross, lay down His life, and take it back up again so that He could be the reconciliation between the world and His Father (John 10:17, 18). With more power than the human mind can fathom, Jesus exclusively used it in love.

The more one has, the harder it may be to keep a level head. This is why Jesus endured tests of a magnitude that no other human will be called to endure. Though not as powerful as Jesus, and maybe not as rich as some people who are often seen on social media, all of God’s children are called to use what they have to bless others. This is not done through gritted teeth and self-promises. It’s accomplished through the power Jesus secured for all who believe: through surrendering to the Holy Spirit and allowing Him to work in the heart a transformation that is both mysterious and all-encompassing.
THE LOVE OF RICHES

No class is free from the temptation to worldly care. To the poor, toil and deprivation and the fear of want bring perplexities and burdens. To the rich come fear of loss and a multitude of anxious cares. Many of Christ’s followers forget the lesson He has bidden us learn from the flowers of the field. They do not trust to His constant care. Christ cannot carry their burden, because they do not cast it upon Him. Therefore the cares of life, which should drive them to the Saviour for help and comfort, separate them from Him.

Many who might be fruitful in God’s service become bent on acquiring wealth. Their whole energy is absorbed in business enterprises, and they feel obliged to neglect things of a spiritual nature. Thus they separate themselves from God. We are enjoined in the Scriptures to be “not slothful in business.” Romans 12:11. We are to labor that we may impart to him who needs. Christians must work, they must engage in business, and they can do this without committing sin. But many become so absorbed in business that they have no time for prayer, no time for the study of the Bible, no time to seek and serve God.

And many who are working with a very different purpose, fall into a like error. They are working for others’ good; their duties are pressing, their responsibilities are many, and they allow their labor to crowd out devotion. Communion with God through prayer and a study of His word is neglected. They forget that Christ has said, “Without Me ye can do nothing.” John 15:5. They walk apart from Christ, their life is not pervaded by His grace, and the characteristics of self are revealed. Their service is marred by desire for supremacy, and the harsh, unlovely traits of the unsubdued heart. Here is one of the chief secrets of failure in Christian work. This is why its results are often so meager.

The love of riches has an infatuating, deceptive power. Too often those who possess worldly treasure forget that it is God who gives them power to get wealth. They say, “My power and the might of mine hand hath gotten me this wealth.” Deuteronomy 8:17. Their riches, instead of awakening gratitude to God, lead to the exaltation of self. They lose the sense of their dependence upon God and their obligation to their fellow men. Instead of regarding wealth as a talent to be employed for the glory of God and the uplifting of humanity, they look upon it as a means of serving themselves. Instead of developing in man the attributes of God, riches thus used are developing in him the attributes of Satan. (Ellen G. White, Christ’s Object Lessons, 51, 52.)
Share insights from this week’s memory verse and Bible study as well as any discoveries, observations, and questions with your Sabbath School class (or Bible study group). Consider these discussion questions with the rest of the group.

Why do you think it’s a common experience to lean too much on material things?

Why do you think the Bible talks about money so often?

How can you use your finances, or a part of your finances, to be a blessing in your sphere of influence this month?

Share about someone you know who blesses others with their finances. What can you learn from them?

Reflecting on the inSight quote, how can our relation to money parallel our relation to ministry?

How has the media (social or otherwise) impacted your worldview regarding money?

Describe a balanced, Christian relationship with money. What does that practically look like?