



## “The Book of James” 4<sup>th</sup> Q 2014 Lesson 10 –Weep & Howl!

Lots of exclamation points in this week’s lesson...did anyone else notice that? This week’s lesson from the book of James focuses in on the issues of greed, excess, overindulgence, ill-gotten gains, and gluttony...and at first glance may seem kind of like an indictment of all “rich”, but I honestly do not think that’s the intent. I mean...how many here have been on a mission trip? How many have been to a third-world country. I hate to tell you this, but relatively speaking we are all “rich”. I believe this lesson is more about the difference between being blessed and prospering versus stealing/extortion/embezzlement as a means of acquiring wealth...and about the damage that can be done by holding tightly to the things of this world, and about the difference between storing up earthly treasure versus investing in heavenly/eternal things. Saturday’s very familiar memory text sets the tone:

Don’t hoard treasure down here where it gets eaten by moths and corroded by rust or—worse!—stolen by burglars. Stockpile treasure in heaven, where it’s safe from moth and rust and burglars. It’s obvious, isn’t it? The place where your treasure is, that is the place you will most want to be, and will end up being.” (MSG) Or, in the more familiar translation “For where your treasure is, there will your heart be also.” Matthew 2:26

The quarterly starts off talking about “rags-to-riches” fantasies, mentioning “Who Wants to be a Millionaire” specifically...but these fantasies are the basic underlying premise of almost all game shows, multi-level marketing pyramids, reality television, the lottery, and any number of other “next big things”. And while there are some real Shark Tank success stories out there, the odds of hitting the jackpot so to speak are really slim.

And how much is enough? Is more always better? The lesson points out how research suggests that ever-increasing income follows the **law** of diminishing returns.

Just as an aside, what sort of law do you suppose the law of diminishing returns is? Was it legislated by a governing body? Voted in by an electorate? So...how did it become a law? Does anyone else find it interesting that so many natural laws seem to be accepted or embraced without much resistance or argument...while trying to change minds or shift folk’s deeply entrenched paradigms of God’s law from imperial, imposed, dictatorial, arbitrary rules...to one of natural laws and design protocols upon which life was created to operate...seems to be a bit more difficult? Am I the only one who has been met with some resistance on that front? I think last week’s lesson on one “Lawgiver and Judge” provided several examples of this concept.

Anyway, sorry for veering off on that tangent. Has everyone here heard of the law of diminishing returns...understand what it means? It basically disproves the theory that more is always better...or



that your rate of return on investment or effort will continually climb at a steady or ever increasing rate. Those of you with children or grandchildren probably saw a perfect illustration of this law recently as it relates to Halloween candy. The first piece tastes sooo good...the second and third pieces might each taste even better. But...there will come a point at which the incremental gain or pleasure derived from each additional piece of candy will start to decrease...and will eventually even decline.

The lesson details how this law also applies to income, wealth, material possessions...after a certain point, more money more possessions do not buy more happiness. When measuring what contributes most to happiness and quality of life, meaningful relationships, family, job satisfaction, finding ones purpose all generally measure higher than wealth or income. Has anyone other than me discovered this to be absolutely true? How many were told that this was true, but maybe didn't really believe it and had to experience it for themselves before they could look back & say...wow, they were right about that. I mean, when you are young and first starting out – from scratch, with nothing. Or maybe even have some student loan debt...so starting out with \*less\* than nothing, it's pretty easy to buy into the "more is better" concept. And, it might be for awhile...until you look up and years have gone by...and maybe you have made some \$\$, saved some \$\$, gotten promoted, paid down some debt...but your family relationships have suffered, you barely see your spouse, your kids are strangers. Am I the only one? Like most of you, I acquired this wisdom the hard way.

Pretty much anything that has to do with this world...whatever is rooted in selfishness and survival of the fittest methods is subject to this law of diminishing returns. So then, logically, what do you imagine is **not** subject to this law? Anything based on God's methods of beneficent giving, unselfishness, and love. Such as? The quarterly lists:

- Loving/encouraging words
- A smile
- Acts of kindness
- A listening ear
- Respect
- Genuine friendship
- A hug
- Uncovering more and more transforming truth
- Ever-expanding revelations of God's character and the nature of his law of love

I mean, think about the fruits of the spirit – love, joy, peace, patience, kindness, goodness, faithfulness, gentleness, and self-control. Against such things there is no law – certainly no law of diminishing returns! Boy does that mean something different to me based on what I have learned in this class. This is the good stuff...no limits or diminishing returns on getting or \*giving\* these free gifts. This is the stuff where more is always better!



Does anyone remember Gordon Gecko's famous line from the movie "Wall Street"? He said "Greed is good", and I think it can be...but for sure whether greed is good or not...depends entirely on just what you are greedy for.

## SUNDAY

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### Justice Will Be Done!

Another exclamation point there for those who are counting. The lesson title comes from James 5:1 – a call for audible grief and lament...and warnings about impending misery that will cause weeping and wailing and howling for the rich. But are these warnings and admonitions aimed at simply "the rich" or is there more to it? The chapter subtitle in the NIV reads "Warning to Rich \*Oppressors\*" and in the MSG "Destroying Your Life From Within", which hints even a little more toward natural law constructs and consequences. Reading the passage in context makes it even clearer. It reads this way from The Message:

And a final word to you arrogant rich: Take some lessons in lament. You'll need buckets for the tears when the crash comes upon you. Your money is corrupt and your fine clothes stink. **Your greedy luxuries are a cancer in your gut, destroying your life from within.** You thought you were piling up wealth. What you've piled up is judgment. All the workers you've exploited and cheated cry out for judgment. The groans of the workers you used and abused are a roar in the ears of the Master Avenger. You've looted the earth and lived it up. But all you'll have to show for it is a fatter than usual corpse.

What do you think...is simply being rich problematic? In what way? Do we tend to be more dependent on God when we are rich or when we're poor? Is it more typical to step out in faith and really trust when we are rich or poor? Is it easier to pay your tithe when you don't even have enough money for rent...or when it's not even a sacrifice? (Luxury/comforts, self-sufficiency, control) We will get to some scriptural support and advice for those who think they are "rich and in need of nothing". But were there some Godly folks in the Bible who were wealthy? What about Abraham? Solomon and kings? Job? Bottom line is that your earthly net worth does not have to determine the condition of your heart.

The story of the rich young ruler in Luke 18/Matthew 19 describes a wealthy young man who was just sure he was doing all the right things and keeping all the right rules...until he was asked to really sacrifice and let go of the "treasures" of this world. Jesus' response is enlightening: "Do you have any idea how difficult it is for people who **have it all** to enter God's kingdom? I'd say it's easier to thread a camel through a needle's eye than get a rich person into God's kingdom...Then who has any chance at all?" the others asked. No chance at all," Jesus said, "if you think you can pull it off by yourself. Every chance in the world if you trust God to do it.

One of the founders of our church, Ellen White, had some things to say on this subject as well.



And while working for the poor, we should give attention also to the rich, whose souls are equally precious in the sight of God. Christ worked for all who would hear His word. He sought not only the publican and the outcast, but the rich and cultured Pharisee, the Jewish nobleman, and the Roman ruler. The wealthy man needs to be labored for in the love and fear of God. Too often he trusts in his riches, and feels not his danger. The worldly possessions which the Lord has entrusted to men are often a source of great temptation. Thousands are thus led into sinful indulgences that confirm them in habits of intemperance and vice. – {AA 15.1}

There is another danger to which the wealthy classes are especially exposed, and here also is a field for the work of the medical missionary. Multitudes who are prosperous in the world and who never stoop to the common forms of vice are yet brought to destruction through the love of riches. Absorbed in their worldly treasures, they are insensible to the claims of God and the needs of their fellow men. Instead of regarding their wealth as a talent to be used for the glory of God and the uplifting of humanity, they look upon it as a means of indulging and glorifying themselves. They add house to house and land to land, they fill their homes with luxuries, while want stalks in the streets and all about them are human beings in misery and crime, in disease and death. Those who thus give their lives to self-serving are developing in themselves, not the attributes of God, but the attributes of Satan. These men are in need of the gospel. They need to have their eyes turned from the vanity of material things to behold the preciousness of the enduring riches. They need to learn the joy of giving, the blessedness of being co-workers with God. – {AA 16.2}

The Scriptures teach that wealth is a dangerous possession only when placed in competition with the immortal treasure. It is when the earthly and temporal absorbs the thoughts, the affections, the devotion which God claims, that it becomes a snare. Those who are bartering the eternal weight of glory for a little of the glitter and tinsel of earth, the everlasting habitations for a home which can be theirs but a few years at best, are making an unwise choice...It is the love of money that the word of God denounces as the root of all evil. Money itself is the gift of God to men, to be used with fidelity in His service. God blessed Abraham, and made him rich in cattle, in silver, and in gold. And the Bible states, as an evidence of divine favor, that God gave David, Solomon, Jehoshaphat, Hezekiah, very much riches and honor. Like other gifts of God, the possession of wealth brings its increase of responsibility, and its peculiar temptations. How many who have in adversity remained true to God, have fallen under the glittering allurements of prosperity. With the possession of wealth, the ruling passion of a selfish nature is revealed. The world is cursed today by the miserly greed and the self-indulgent vices of the worshipers of mammon.”—The Review and Herald, May 16, 1882.

God brings death and God brings life, brings down to the grave and raises up. God brings poverty and God brings wealth; he lowers, he also lifts up.” 1 Sam 2:6 MSG



Tell those rich in this world's wealth to quit being so full of themselves and so obsessed with money, which is here today and gone tomorrow. Tell them to go after God, who piles on all the riches we could ever manage—to do good, to be rich in helping others, to be extravagantly generous. If they do that, they'll build a treasury that will last, gaining life that is truly life.

Money deceives. The arrogant rich don't last. They are more hungry for wealth than the grave is for cadavers. Like death, they always want more, but the 'more' they get is dead bodies.”  
Hab 2:5 MSG

Middle bold section of Sunday's lesson: “There is so much injustice in the world, especially economic injustice. Sometimes it is so hard to understand why some people get rich exploiting the pore, and, worse, why they seem to get away with it! (Exclamation point) Do you agree or disagree with this premise? Jesus consistently advocated for the poor and disadvantaged during his earthly ministry...and promised we would always have the poor with us. I also found this in Ms. White's writings, and I think it is profound regarding perhaps the conventional views of economic inequality:

It was not the purpose of God that poverty should ever leave the world. The ranks of society were never to be equalized; for the diversity of conditions which characterizes our race is one of the means by which God has designed to prove and develop character. Many have urged with great enthusiasm that all men should have an equal share in the temporal blessings of God; but this was not the purpose of the Creator. Christ has said that we shall have the poor always with us. The poor, as well as the rich, are the purchase of His blood; and among His professed followers, in most cases, the former serve Him with singleness of purpose, while the latter are constantly fastening their affections on their earthly treasures, and Christ is forgotten. The cares of this life and the greed for riches eclipse the glory of the eternal world. It would be the greatest misfortune that has ever befallen mankind if all were to be placed upon an equality in worldly possessions. – {AA 230.1}

What about the mention of how the exploiters seem to “get away with it”? What kind of law lens must you be looking through if you are worried about folks “getting away” with wrongdoing...or about injustices that seemingly go unpunished? What have we learned about design law and the natural consequences of being out of harmony that can explain how none of us actually gets away with anything?

One of my favorite quotes in this class from {1 SM 235}. We are not to regard God as waiting to punish the sinner for his sin. The sinner brings the punishment upon himself. His own actions start a train of circumstances that bring the sure result. Every act of transgression reacts upon the sinner, works in him a change of character, and makes it more easy for him to transgress again. By choosing to sin, men separate themselves from God, cut themselves off from the channel of blessing, and the sure result is ruin and death.



## MONDAY

### When Wealth Becomes Worthless

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Describe the effect wealth (or the lack of it) had on these Biblical characters:

- Nabal (1 Sam 25:2-11)
  - Abigail's former husband, wealthy, arrogant, suspicious, stingy, selfish
  - Nabal answered David's servants, "Who is this David? Who is this son of Jesse? Many servants are breaking away from their masters these days. Why should I take my bread and water, and the meat I have slaughtered for my shearers, and give it to men coming from who knows where?"
- Hezekiah (2 Kings 20:12-19)
  - Wealthy king who fell ill and when warned he was about to die, he humbled himself, wept, and begged God to be healed. But even when the prophet told him he would be healed, he questioned whether he would know if God healed him or if he just had a super-effective plaster of figs...and he requested that the sundial turn back an hour as a sign from God. After he was healed he got even a little smug...invited the prince of Babylon into his palace and showed him "silver, gold, spices, aromatic oils, his stockpile of weapons—a guided tour of all his prized possessions. There wasn't a thing in his palace or kingdom that Hezekiah didn't show them." Then, when he was warned about Israel's impending Babylonian exile, he believed what Isaiah said was true, but kind of thought to himself "Who cares? It won't happen during my lifetime—I'll enjoy peace and security as long as I live."
- Peter (Acts 3:1-10)
  - Peter and John on their way to temple services were stopped by a beggar who had been crippled from birth. Peter told him "I don't have a nickel to my name, but what I do have, I give you: In the name of Jesus Christ of Nazareth, walk!"

The quarterly states "Sooner or later, worldly wealth loses its luster for all of us. We learn its limitations and maybe even its dark side. Money has its place; the problem is when people put it in the wrong place." This passage in Luke 12 mirrors our memory text from Matthew:

What I'm trying to do here is get you to relax, not be so preoccupied with getting so you can respond to God's giving. People who don't know God and the way he works fuss over these things, but you know both God and how he works. Steep yourself in God-reality, God-initiative, God-provisions. You'll find all your everyday human concerns will be met. Don't be afraid of missing out. You're my dearest friends! The Father wants to give you the very kingdom itself. Be generous. Give to the poor. Get yourselves a bank that can't go bankrupt, a bank in heaven far from bankrobbers, safe from embezzlers, a bank you can bank on. It's



obvious, isn't it? The place where your treasure is, is the place you will most want to be, and end up being." Luke 12:28-34 MSG

So...what is this **treasure**? In my mind's eye, I immediately see a wooden chest...perhaps retrieved from a shipwreck at the bottom of the ocean...and full of shiny coins and glittery jewels...but I think the treasure Christ refers to is different than that. We have studied the natural laws of worship and exertion in this class – by beholding we become changed, and that this is how we were created and designed to operate. What we focus on, what we pay attention to, what we invest time and effort in we become like, we strengthen, and entrench...and because we are God's highest created beings on this planet, He is the only One we can worship and not devolve. He is the only One we can worship and still grow, develop, and progress. Louis Giglio wrote a little pocket book about this concept called *The Air I Breathe: Worship as a Way of Life*, 2006. He starts his book this way:

You, my friend, are a worshipper! Every day, all day long, everywhere you go, you worship. It's what you do. It's who you are. I don't know whether or not you consider yourself a "worshipping" kind of person, but you cannot help but worship – something. It's what you were made to do. Should you for some reason choose not to give God the worship He desires, you'll still worship something – exchanging the Creator for something He has created. Worship is simply about value...Worship is our response to what we value most. This person, this thing, this experience, this whatever is what matters most to me...it's the thing I put first in my life. And we are not just talking about the religious crowd, churchgoers, Christians...we are talking about everybody on planet Earth...a multitude of souls proclaiming with every breath what is worthy of their affection, their attention, their allegiance...proclaiming with every step what it is they worship. So how do you know where and what you worship? It's easy. You simply follow the trail of your time, your affection, your energy, your loyalty. At the end of that trail you'll find a throne...and whatever or whoever is on that throne is what's of highest value to you – on that throne is what you worship. Sure, not too many of us walk around saying, "I worship my stuff. I worship by Xbox. I worship my job. I worship this pleasure. I worship her. I worship my body. I worship me!" But the trail never lies. We may **say** we value this thing or that thing more than any other, but the volume of our actions speaks louder than our words – our worship is more about what we **DO** than what we **SAY**. To me, **this** is the treasure referred to in our memory text...taking an honest inventory of how and where your time, energies, talents, and resources are being used can be a sobering indicator of the sorts of "treasures" we are building and heaping up for eternity.

"The image of flesh-consuming fire is meant to wake us up to the seriousness of the choices we are making with our money." Is it really?

"In God's plan there is no place for selfish rivalry. Those who measure themselves by themselves, and compare themselves among themselves, are not wise." {CG 294.1}



## TUESDAY

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### Cries of the Poor

The lesson lists several different categories of wealthy people singled out by James – rich merchants who will be cut down in the midst of their pursuits (James 1:11), business people who sue to protect their investments (James 2:6), and agricultural landholders who have withheld wages from their laborers (James 5:4) “These verses describe the rich negatively based on their past behavior, present attitude, and **future punishment**...for “heaping up treasure” at the expense of the poor. An especially heinous behavior is mentioned of withholding wages from laborers, and several other Old Testament verses are listed cautioning against the same practice. This was a particularly oppressive to the poor laborers who likely needed that day’s wages to buy that day’s food.

Don’t abuse a laborer who is destitute and needy, whether he is a fellow Israelite living in your land and in your city. Pay him at the end of each workday; he’s living from hand to mouth and needs it now. If you hold back his pay, he’ll protest to God and you’ll have sin on your books. Deut. 24:14-15 (MSG)

Is there anything about our current financial climate that leads you to believe things have changed drastically since Israel in Bible times? Google says that in 2012, the average American household with at least one credit card has nearly \$15,950 in credit-card debt. I have people who work for me who most certainly live paycheck to paycheck and who would be seriously impacted if their pay was held back even for a day.

“Riches bring with them great responsibilities. To obtain wealth by unjust dealing, by overreaching in trade, by oppressing the widow and the fatherless, or by hoarding up riches and neglecting the wants of the needy, will eventually bring the just retribution described by the inspired apostle: ‘Go to now, ye rich men, weep and howl for your miseries that shall come upon you.’” {2T 682}

## WEDNESDAY

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### Fat and Happy (For Now)?

Today’s lesson talks about those who live earthly lives of luxury and self-indulgence. I think every generation must think they are the most self-indulgent and that things can’t get any worse...but the contrast between James’ luxurious reality and ours still strikes me as fairly significant. This description is also given to the Laodicean church in Revelation 3:17:

“I know you inside and out, and find little to my liking. You’re not cold, you’re not hot—far better to be either cold or hot! You’re stale. You’re stagnant. You make me want to vomit. You brag, ‘I’m rich, I’ve got it made, I need nothing from anyone,’ oblivious that in fact you’re a pitiful, blind beggar, threadbare and homeless. Here’s what I want you to do: Buy your gold





from me, gold that's been through the refiner's fire. Then you'll be rich. Buy your clothes from me, clothes designed in Heaven. You've gone around half-naked long enough. And buy medicine for your eyes from me so you can see, really see."

Thoughts on what gold, clothes, and eye ointment we are buying here? This eye salve is the spiritual discernment given by the Holy Spirit – the spirit of truth and love – so that the spiritually bankrupt can see God for who He really is...and see themselves for how needy they really are.

Then the lesson mentions the famous parable Jesus told about the rich man and Lazarus in Luke 16. Does someone want to read this story starting in verse 16 of that chapter?

"There once was a rich man, expensively dressed in the latest fashions, wasting his days in conspicuous consumption. A poor man named Lazarus, covered with sores, had been dumped on his doorstep. All he lived for was to get a meal from scraps off the rich man's table. His best friends were the dogs who came and licked his sores. Then he died, this poor man, and was taken up by the angels to the lap of Abraham. The rich man also died and was buried. In hell and in torment, he looked up and saw Abraham in the distance and Lazarus in his lap. He called out, 'Father Abraham, mercy! Have mercy! Send Lazarus to dip his finger in water to cool my tongue. I'm in agony in this fire.' But Abraham said, 'Child, remember that in your lifetime you got the good things and Lazarus the bad things. It's not like that here. Here he's consoled and you're tormented. Besides, in all these matters there is a huge chasm set between us so that no one can go from us to you even if he wanted to, nor can anyone cross over from you to us.' The rich man said, 'Then let me ask you, Father: Send him to the house of my father where I have five brothers, so he can tell them the score and warn them so they won't end up here in this place of torment.' Abraham answered, 'They have Moses and the Prophets to tell them the score. Let them listen to them.' 'I know, Father Abraham,' he said, 'but they're not listening. If someone came back to them from the dead, they would change their ways.' Abraham replied, 'If they won't listen to Moses and the Prophets, they're not going to be convinced by someone who rises from the dead.'"

Ms. White has this to say about the parable:

"In the parable of the rich man and Lazarus, Christ shows that in this life men decide their eternal destiny. During probationary time the grace of God is offered to every soul. But if men waste their opportunities in self-pleasing, they cut themselves off from everlasting life. No afterprobation will be granted them. By their own choice they have fixed an impassable gulf between them and their God. This parable draws a contrast between the rich who have not made God their dependence, and the poor who have made God their dependence. Christ shows that the time is coming when the position of the two classes will be reversed (he who is first shall be last, and the last shall be first?). Those who are poor in this world's goods, yet who trust in God and are patient in suffering will one day be exalted above those who now hold the



highest positions the world can give but who have not surrendered their life to God.” {COL 260}

This is really the antithesis of earthly math and the worldly measure of status or wealth or success.

The quarterly does a good job of pointing out that the real focus of this parable is **this** life, and not the afterlife...with both men depicted as being in the same place – the grave (hades). Some folks seem to get wrapped around the axle on that one.

The first paragraph talks about the antiquated idea that wealth and success are a zero-sum game...that someone can only grow their wealth or get richer if someone else correspondingly gets poorer. The quarterly says, “Actually creating new wealth without adversely affecting the wealth of other, however, seems to be a relatively modern idea.” It is a relatively new idea that has accompanied freedom, personal liberty and responsibility, free markets, and capitalism.

## THURSDAY

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### Blame the Victim

The blame game...our natural tendency when we have done something wrong is to try to blame others, shift responsibility, rationalize and excuse the behavior...starting with Adam and Eve’s first sin until today. What motivates those actions? Fear. Jesus warned the disciples that “the time is coming that whoever kills you will think that he offers God service.” The quarterly asks, “How many times have you condemned others only to realize later that you were really the one who was wrong?” Which leads me to ask...is it okay to condemn others as long as you are right?” Or does the practice of speaking the truth in love and leaving people free...leave no room for condemnation?

What does Jesus mean by “turning the other cheek” in Matthew 5:39? How are we supposed to do this on a practical level without letting people walk all over us?

I think the quarterly concludes Thursday’s lesson nicely by saying, “James never condemns the rich simply because they are rich. It is their *attitudes and actions* that matter to God (i.e., their hearts and minds). Similarly, the bare fact of being economically poor does not in itself endear a person to God. It is the *poor in spirit* and *rich in faith* who will be heirs of the kingdom...and these inner qualities have no inherent relationship to ones economic circumstances...except that those who are “rich and increased with goods” may be more needy spiritually than they think.”

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