

**1. Presumptuous planning apart from God’s will (4:13-17)**

- A. Context: James is now developing his third theme again.
1. James goes back to the discussion on trials from ch. 1 and explains how they can hold up under trial and avoid temptations due to their situation.
  2. 4:13ff. warning is clearly to believers, 5:1-6 seems addressed to unbelievers.
  3. Both address the Christian attitude to business and wealth.
  4. Riches and poverty are focused on in 5:1-11 but this section majors on how to respond to oppression as a trial not on the obligation to support the poor (as we saw in chapter 2).
- B. Don’t presume to know the future, but leave room for God’s will to overrule yours (vs. 13-15).
1. The wrong attitude is to pronounce confidently on all coming events (vs. 13-14).
    - we will live and we will do whatever we please, we can go today or tomorrow, the choice is ours
    - this presumes we are able to execute whatever plan we conceive – we will make a profit
    - it is “this-worldly planning” and a blatant desire to be rich.
  2. The right attitude is to plan but to make allowance for God’s will to change those plans (v. 15).  
*“The phrase ‘Lord willing’ is no magical incantation. It does not ensure our humility. But the suffix ‘if the Lord wills’ is helpful. It reminds us that our plans, even our lives, are as frail as the mist. Thus we plan, hoping that God will use the process so that our aspirations match his purposes.” (REC)*
  3. There are humble ways to plan: 1) Dedicate your plans to God. 2) Confess you need God’s favor. 3) Confess that whatever you achieve is through the gifts and favor of God.
- C. Such presumption about the future is in fact boasting in one’s own arrogance (vs. 16-17).
1. For Christians, all such boasting is particularly evil (v. 16).
  2. This is because Christians know better (v. 17).
    - Also, people like this who could travel and make profit, should have been thinking about their responsibility to do good in the sense of helping others (James 2), but they weren’t.

**2. Responding to oppression (5:1-12)**

- A. Don’t try to get revenge on your oppressors because God promises to take care of that (vs. 1-6).
1. The rich oppressors are called to lament their coming miseries (v. 1).
  2. Their judgments are spelled out (v. 2-3)
    - Matt. 6:19-21 and Luke 12:33 are alluded to.
    - Vivid imagery used in this prophetic denunciation of the rich.
    - Possible allusion to Ecclesiasticus 29:10 “Lose your silver for the sake of a brother or a friend, and do not let it rust under a stone and be lost.”
  3. Their sins of oppression are illustrated (v. 4-6)
    - fraudulent wages
      - This is in context with Lev. 19:18 (“Love your neighbor as yourself” quoted in 2:8), as Lev. 19:13 references this.
      - See also Dt. 24:14-15 - if you set wages you have an obligation to keep the wages fair and keep your employees from living on the edge of hunger or illness.
    - self-indulgent and luxurious living / hoarding
    - legal abuse of the innocent, condemnation (and murder) of “the righteous one” (may allude to Jesus as well as any one of his followers –

- Murder may also be metaphorical (indirect) as in ch. 4, see: Wisdom of Sirach 34:26-27 “to take away a neighbor’s living is to commit murder; to deprive an employee of wages is to shed blood”
  - “He does not resist you”, they cannot resist, Jesus didn’t resist – implication is the believer shouldn’t actively resist in a rebellious way.)
4. Why does this denunciation of unsaved rich oppressors matter? And how does it help us?
- The rich believers need to be warned, since they are prone to these same temptations.
  - The poor, oppressed believers need to be encouraged: their oppressors won’t last forever!
  - God hears the needy (Ps. 69:33, 109:31). God knows their suffering *“Calvin says when the faithful hear of the ‘miserable end of the rich,’ they should not envy their fortune but trust God to avenge ‘the wrongs they suffered... [and] with a calm and resigned mind bear them.’”*
  - This reveals God’s standards – He doesn’t approve of hoarding, oppression & wage fraud.
  - James thus helps his readers keep a healthy distance from seduction of power and wealth – we are tempted to use power to gain advantage and tempted to use our riches in self-indulgent ways so we all need James’ warnings.
5. A Christian view of riches.
- **Wealth is dangerous** & can lead us away from Christ: 1 Tim. 6:9-10, Matt. 19:24, Eccl. 5:10.
    - Wealth is often used as a means for us to satisfy worldly desires and create a persona based on clothes, electronics and décor.
    - Wealth can allow us to project an image of success (whatever our particular image is). *“Material wealth only temporarily quenches the soul’s thirst for meaning and acceptance. ... Whenever we forget the gospel of God’s love and grace, the undertow of the world’s values threatens to sweep us away” (REC)*
  - **Wealth can be a blessing.**
    - It is for meeting basic needs (1 Tim. 6:8).
    - It can be enjoyed and appreciated as a gift from God (1 Tim. 6:17).
    - It is a means for us to be generous to others (1 Tim. 6:18, Eph. 5:28, 1 Jn. 3:17-18)
  - **Wealth shouldn’t be hoarded jealously.**
    - Saving is permissible but hoarding money for yourself violates all three of the above points – hoarding is trusting in wealth rather than in God (Matt. 6:19-21).
- B. You should respond to oppression with a persevering and prophetic patience (v. 7-11).
1. Christians can remain patient because the judgment day is near (v. 7-9).
    - God will judge the oppressors in his time: Ps. 37, 1-2, 5-7, 10; Prov. 20:22, Rom. 12:19.
    - Patience waits, forbears and shows steely resolve despite difficulty. Also does not grumble.
  2. Christian patience must be persevering and prophetic (v. 10-11).
    - Christians must persevere in faith until they see God’s great compassion (v. 11).
    - Why is his coming “near” but he hasn’t come – Answer = 2 Pet. 3:8-10.
      - God’s time is not like ours (3:8). 2) Any delay gives more time to repent (3:9). 3) God’s return will be sudden – so we need to be ready (3:10)
  3. Examples of Patience: farmers (v. 7), prophets (v. 10), and Job (v. 11).
- C. You should not be tempted to fend off creditors with unrealistic promises (v. 12).
1. Christians should not promise what they can’t deliver (v. 12a) (as Herod did, Mk. 6:21-27).
  2. They should be individuals of impeccable integrity (v. 12b).
    - The problem is not oaths per se [2 Cor. 1:23, Gal. 1:20, Heb. 6:13-18] but unrealistic vows.