

**WHAT TO DO
WHEN YOU
DON'T KNOW
WHAT TO DO**



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READER'S GUIDE

FOR PERSONAL REFLECTION AND GROUP STUDY

FOR PERSONAL REFLECTION

Settle into your favorite chair with your Bible, a pen or pencil, and this book. Read a chapter, marking portions that seem significant to you. Write in the margins. Note where you agree, disagree, or question the author. Look up endnotes and relevant Scripture passages. Then turn to the questions listed in this study guide. If you want to trace your progress with a written record, use a notebook to record your answers, thoughts, feelings, and further questions. Refer to the text and to the Scriptures as you allow the questions to enlarge your thinking. And pray. Ask God to give you a discerning mind for truth, an active concern for others, and a greater love for Him.

FOR GROUP STUDY

Plan ahead. Before meeting with your group, read and mark the chapter as if you were preparing for personal study. Glance through the questions, making mental notes of how you might contribute to your group's discussion. Bring a Bible and this book to your meeting.

Arrange an environment that promotes discussion. Comfortable chairs arranged in a casual circle invite people to talk with one another. The arrangement says, “We are here to listen and respond to one another—and to learn together.” If you are the leader, simply be sure to sit where you can have eye contact with each person.

Promptness counts. Time is as valuable as money to many people. If the group runs late (because of a late start), these people will feel as robbed as if you had picked their pockets. So, unless you have mutual agreement, begin and end on time.

Involve everyone. Group learning works best if everyone participates more or less equally. If you are a natural talker, pause before you enter the conversation. Then ask a quiet person what he or she thinks. If you are a natural listener, don't hesitate to jump into the discussion. Others will benefit from your thoughts—but only if you speak them. If you are the leader, be careful not to dominate the session. Of course, you will have thought about the study ahead of time, but don't assume that people are present just to hear you—as flattering as that may feel. Instead, help group members make their own discoveries. Ask the questions, but insert your own ideas only as they are needed to fill gaps.

Pace the study. The questions for each session are designed to last about one hour. Early questions form the framework for later discussion, so don't rush by so quickly that you miss valuable foundation. Later questions, on the other hand, often speak of the here and now. So don't dawdle so long at the beginning that you leave no time to

reach a personal level. While the leader must take responsibility for timing the flow of questions, it is the job of each person in the group to assist in keeping the study moving at an even pace.

Pray for each other—together or alone. Then watch God's hand at work in all of your lives.

Notice that each session includes the following features:

Session Topic—a brief statement summarizing the session.

Community Builder—an activity to get acquainted with the session topic and/or with one another.

Discovery Questions—a list of questions to encourage individual or group discovery and application.

Prayer Focus—suggestions for turning one's learning into prayer.

Optional Activities—supplemental ideas that will enhance the study.

Assignment—activities or preparation to complete prior to the next session.

1 WHAT TO DO WHEN THE HEAT'S TURNED UP JAMES 1:1-12

SESSION TOPIC

Trials and temptations will come. The question is, how will we respond?

COMMUNITY BUILDER (CHOOSE ONE)

1. Describe an experience when you were significantly refined by a difficult situation. What did you learn about yourself? About life? About God?
2. Name the wisest person you know. Give an illustration, if you can, of that person's wisdom.

DISCOVERY QUESTIONS

1. Read aloud James 1:1–12. What do you see in this passage that is contrary to current secular thought?
2. Do you think James is saying that we have to be happy when bad or difficult things happen to us? Explain.
3. James says that “testing” produces patience. Do you think this happens automatically? If not, what do you think you can do during a time of testing that would lead toward patience?
4. Why would believers rejoice in times of suffering—other than because they would learn endurance?

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5. When something terrible happens to us, it is easy to wonder what we did to deserve it. Job's friends assumed that God was punishing him; they told him to confess his hidden sin. Do we need an explanation for our trials before we can trust God? Explain.

6. What do you find in James 1:1–12 that would help you endure suffering—even if you never discovered its reason? (Check each verse.)

7. What connections can you draw between suffering and wisdom? (Consider several verses from the James text as well as your own observations of life.)

8. Movies, television, magazines, websites, and even some media preachers tell us we should try to escape from difficulty and pain. What influence do you think these forces have on you?

9. Having faith in Christ doesn't guarantee that we will be happy, financially secure, or have perfect marriages. What, according to James, does persevering faith guarantee? Of what value is that promise to you?

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10. Suffering can create opportunities to know God. What has God shown you about Himself through your own periods of grief or hardship? (Be specific.)

11. James says that God can use suffering to bring us wisdom and patience. What practical advice would you offer a suffering friend who wanted to allow God to grow him or her in that way?

PRAYER FOCUS

- Jesus said that His followers would face persecution because of their belief in Him. But Jesus suffered on the cross so that our suffering would not be in vain. Thank Jesus for the gift to you of His own suffering.
- Read aloud 1 Peter 4:12–16. Take some time now to pray about those situations in your life where you see God allowing you to suffer for His sake.
- Thank God for the opportunities He gives you to grow as His child. Ask Him to provide you with the grace to be His witness even during periods of hardship.

OPTIONAL ACTIVITIES

1. Meditate on the teaching of Peter in 1 Peter 2:20–25. Take time to ponder the suffering that Christ endured on your behalf so that you might live free from the power of your sins. How does the

awareness of Christ's sacrifice cause you to respond to Him?

2. How do you define *fulfillment*? What does it look like to you? Record your thoughts so you can review them later.

ASSIGNMENT

1. If you do not already keep a journal, begin one this week. Start keeping a record of your insights concerning the book of James. Each week focus on the particular passage you have studied. Make journaling a regular part of your devotional time. What have you learned about trials this week?
2. Read chapter 2 of *What to Do When You Don't Know What to Do*.
3. Memorize James 1:2–4.

2 WHAT TO DO WHEN WRONG SEEMS RIGHT **JAMES 1:13–18**

SESSION TOPIC

Temptation—it's what we do with it that matters.

COMMUNITY BUILDER (CHOOSE ONE)

1. Think of a time when you were tempted by something but overcame the impulse to give in. What was so attractive about the temptation? What helped you to resist it?

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2. Name a song or movie that talks about temptation. What message about temptation does that song or movie convey? Do you agree with its message?

DISCOVERY QUESTIONS

1. Read aloud James 1:13–18. If you were to create a painting for each of these two paragraphs (vv. 13–15 and 16–18), what would you include in each painting? (Consider color, lines, objects, brushstrokes, and how you would want the observer to feel.)

2. If you were to autograph each painting with the name of the proper artist (according to James), whose name would you write at the bottom of each painting?

3. Put into your own words the process of sin that James describes in 1:14–15. What are the “stages” of sin? (Keep in mind your own experiences with temptation and also refer to the four steps of temptation I outlined in chapter 2 of this book.)

4. According to Hebrews 4:15, Jesus was tempted, but He did not sin. What are some practical steps that you can take to keep temptation from turning into sin?

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5. The Bible says that God disciplines us because He loves us (Heb. 12:6). Sometimes that means God puts us in places where we have to make tough choices. What is the difference between saying “God is tempting me” and “God is disciplining me”?

6. James 1:16 begins with the words “Do not be deceived.” Why is it easy to be deceived about the source of good in our lives?

7. What “good” and “perfect” gifts are you thankful to God for? Take time, right now, to thank Him for one of those gifts.

8. Why might God’s gifts, as described in James 1:16–18, make it easier for you to resist temptation?

9. Think of a time when you gave in to temptation. In retracing your steps, at what point could you have turned back from sinning? What could you have done, at that point, to stop the downward spiral?

10. Martin Luther said you cannot stop birds flying about your head, but you can prevent them from building a nest in your hair. What did he mean?

11. James 1:18 says, “Of His own will He brought us forth by the word of truth.” Think of a

temptation that is routine in your life. How can you express God's gift of new birth, this week, when you encounter that temptation?

PRAYER FOCUS

- The good news is that God knows we would always be defeated by sin if it were not for Him. But Jesus Christ has borne our temptations and been victorious over sin! Thank Him for that.
- Read aloud Hebrews 2:14–18. Praise God that He has shown you mercy and not left you to your sin but has made a way for you to live a life that pleases Him.
- Ask God to make you sensitive to the process of temptation, that you would be more faithful to turn away and not sin against Him.

OPTIONAL ACTIVITIES

1. In what area of your life are you most tempted to sin against God? Form a reasonable plan to help you “resist the devil” (James 4:7). Tell a friend to ask you regularly how well you are honoring God in this area.
2. Write a letter to Jesus. Express to Him how you appreciate His sacrifice so that you would not have to be defeated by sin. Tell Him how much you need Him, every day, in order to grow in wisdom,

character, and love. Ask Jesus to make you worthy of being called His disciple. (Remember: The time is coming soon when you will see Jesus face-to-face. Then you won't need to write to Him; you will be able to tell Him how much you love Him!)

ASSIGNMENT

1. Record your insights on temptation in your prayer journal.
2. Read chapter 3 of *What to Do When You Don't Know What to Do*.
3. Memorize Hebrews 2:18.

3 WHAT TO DO WHEN THE MIRROR DOESN'T LIE

JAMES 1:19–27

SESSION TOPIC

True faith is demonstrated in our actions.

COMMUNITY BUILDER (CHOOSE ONE)

1. Americans are reading the Bible less and less. What do you think people are reading (or doing) instead? What long-term effect do you think this will have?
2. Are you more of a thinker or a doer? Give an example.

DISCOVERY QUESTIONS

1. Read aloud James 1:19–27. What opposites do you see in this passage? (Example: “lay aside all filthiness,” “receive ... the implanted word.”) In view of these opposites, what choices do Christians have to make?
2. What do you think James means by “be swift to hear, slow to speak, slow to wrath”? What is hard for you about obeying that command?
3. How might anger hinder the righteousness that James speaks of in verse 20?
4. Look more carefully at verses 21–25. According to James, what effects should God’s Word have on us?
5. James says that we cannot separate what we believe from what we do. But Howard Hendricks says that many Christians don’t do what the Bible says because they’re “functionally illiterate Christians.” What problems can occur when Christians try to live their faith but don’t know much about the Bible?
6. Study verses 26–27. What does James mean when he says that the one who claims to be a Christian

but can't control what he or she says "deceives his [or her] own heart" and has a "useless" religion?

7. Notice the examples of "pure and undefiled religion" that James cites in verse 27. If you were to act on that description, what activities would you have to add to your schedule? What would you have to remove?

8. What are you already doing that expresses your faith in ways similar to what James describes?

9. David Jeremiah outlines six steps toward becoming a hearer and a doer of the Word: preparation, examination, application, meditation, memorization, and demonstration. Which steps need strengthening in your life, and what can you do about them?

10. Mortimer Adler (*How to Read a Book*) notes how much more thoroughly we read a love letter than other types of writing. Yet the Bible is God's love letter to us, an invitation to know Him. How can God's love affect the way you feel about biblical dos and don'ts?

11. Taking time to think about what you read in Scripture is the first step toward becoming

a doer of the Word. When is your best time of day to read and think on Scripture? How are you spending that time now? How can you make it a richer time with God?

PRAYER FOCUS

- God desires that we be different from the world in our thoughts and actions. Read aloud Galatians 5:19–25. Allow these words to search your own behavior.
- Take two to three minutes for individual silent confession of any sinful thoughts and actions.
- Ask God to grant you grace to know His truth. Ask that this knowledge of truth would prompt a desire to please Him in all that you think and do.

OPTIONAL ACTIVITIES

1. Think of two people in your life: one whom you would like to disciple you into becoming a more mature follower of Christ and one whom you would like to encourage in faith. Pray for opportunities to suggest these ideas to them. Then follow through on those opportunities.
2. Is there someone you know who is in need—an “orphan” or “widow” (v. 27)? Find ways to care for that person and so give expression to your faith.

ASSIGNMENT

1. Journal your insights on being a hearer and a doer of the Word.
2. Read chapter 4 of *What to Do When You Don't Know What to Do*.
3. Memorize James 1:22.

4 WHAT TO DO WHEN JUSTICE ISN'T BLIND **JAMES 2:1–13**

SESSION TOPIC

Since God does not discriminate against us, we ought not to show partiality toward one another.

COMMUNITY BUILDER (CHOOSE ONE)

1. Lewis Smedes says that we can sometimes identify our areas of favoritism by taking a look at what we first want to know about a person we've just met. What are you likely to wonder first about a new acquaintance—even if you would never ask the question?

2. When have you worshipped with a group of people very unlike yourself? What was your reaction to that experience?

DISCOVERY QUESTIONS

1. Read aloud James 2:1–13. What does this passage reveal about the biases of the people to

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whom James wrote his letter? What prejudices were they themselves subjected to?

2. What reasons does James give for not favoring one person over another? (Find answers in almost every verse.)

3. What kinds of people do you see as “the poor of this world” (v. 5)?

4. Liberation theology says that the poor are always closer to God than other people. What problems do you see with this view?

5. David Jeremiah notes several categories in which we tend to discriminate: appearance, ancestry, age, achievement, affluence. In your community, what values do people show greater respect for? Do you see these values at work in your church? Explain.

6. Why do you think God chose “the poor of this world to be rich in faith” (v. 5)? What does James mean by poor here? Think of the makeup of your church. Do you see people from different social and ethnic backgrounds represented in the congregation and the leadership? (While diversity in itself doesn't

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guarantee a “better” environment, the lack of it may indicate a bias toward certain people.) What conclusions do you draw from your observations?

7. James says that the showing of partiality is sin just as murder and adultery are (vv. 9–11) and that God will severely judge His people for it (v. 13). Why, according to James, is favoritism such a serious sin in God’s eyes?

8. In your church, are there ways in which believers are demonstrating the grace of God toward all people? Give examples. Where do you see room for improvement? How can you be an instigator for greater faithfulness to Christ in this area?

9. James summarizes God’s law about human relationships with a statement he calls the “royal law”: “Love your neighbor as yourself ” (v. 8). What relationship do you see between this law and the teachings of James about favoritism?

10. What temptations to play favorites do you encounter? (Consider your family, your work, your friends, your church.) What steps can you take to better obey Christ in this area?

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11. This section of James ends with the statement “Mercy triumphs over judgment.” Name some ways that God has shown you mercy. What are some practical ways that you can allow this awareness of God’s mercy to shape the way you treat others?

PRAYER FOCUS

- The cross demonstrates our common need for God. No matter who we are or what we have, none of us deserves God’s mercy. Take a few moments to meditate on the mercy of God.
- Read 1 Corinthians 1:18–31. Confess silently how you have valued the power and status of some people instead of their position in Christ.
- Ask God to remind you of His mercy toward you and to help you be generous toward all people, regardless of their status.

OPTIONAL ACTIVITIES

1. Take time this week to look at some examples in the Scripture where God taught His people not to show favoritism: Moses in Deuteronomy 1:1–17, Peter in Acts 10:1–35 and also in 1 Peter 1:14–19, and Paul in Romans 1:18–2:16. Write your findings in your journal.

2. Take a personal survey of whom you may be discriminating against. What are some ways this

week that you can demonstrate to those people the mercy God has shown you? Determine ways to obey Christ in this area.

ASSIGNMENT

1. Record your insights on favoritism in your prayer journal.
2. Read chapter 5 of *What to Do When You Don't Know What to Do*.
3. Memorize James 2:1.

5 WHAT TO DO WHEN FAITH DOESN'T WORK **JAMES 2:14–26**

SESSION TOPIC

Faith that does not change the way we act is no faith at all.

COMMUNITY BUILDER (CHOOSE ONE)

1. Name a person you know who demonstrates faith by actions. Give an example of the way that person expresses his or her faith.

2. What attempts have you made to put your own faith into action? What successes have you experienced? What failures?

DISCOVERY QUESTIONS

1. Read aloud James 2:14–26. Suppose a Christian said, “Jesus forgives all of my sins: past, present,

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and future. What I do or don't do makes no difference at all." What would James say to that person? (Use information from the entire passage.)

2. What situations can you imagine where a person might not have opportunity to demonstrate faith but would still genuinely believe in Christ?

3. Put in your own words James's statement that "faith without works is dead."

4. Read the satirical piece under the subhead "Verbal Faith Does Not Serve." In which of these areas has your church demonstrated a faith that works? Where do you think your church could improve its practical expressions of faith?

5. Read the list in the satirical piece once more. This time, mentally insert your own name in place of the word *you*. Where, on the list, would you have to say, "Guilty as charged"? Explain.

6. Take a moment of silence to confess your failure to God. Ask Him to bring to your mind a particular person who needs your help and particular ways that you can help that person. Then mention one way, with God's help, that you hope to express your faith by action.

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7. The many needy people in our world can overwhelm our desire to help. Read Dietrich Bonhoeffer's paraphrased statements in the paragraph just before "Verbal Faith Does Not Survive" concerning meeting the needs of others. What guidelines would you suggest for deciding the needs you can respond to and those you must ignore?

8. Read Romans 3:21–30 and James 2:20–24. Martin Luther was not able to reconcile these two descriptions of faith, so he rejected the entire book of James. What ideas could you offer that might help people accept both Paul and James?

9. David Jeremiah says that many people today define faith not in biblical terms but as a "positive mental attitude." Where have you seen evidence of this kind of thinking? How has this view of faith affected you?

10. If we follow Christ, our actions will set us apart from those around us. What do you hope that unbelievers will think of Christ as they observe the way you live out your faith?

PRAYER FOCUS

- Christ has given us the supreme example of faith in action. Read aloud 1 John 3:16–18. Thank God for this gift and its invitation to you.
- Confess to God opportunities to act out your faith that you chose to ignore.
- Thank God for His forgiveness. Ask Him to help you live up to your title: a “child of God.”

OPTIONAL ACTIVITIES

1. Study some of the people in the Bible who demonstrated true faith: Abraham and Isaac (Gen. 22:1–19); Rahab (Josh. 2); and Shadrach, Meshach, and Abed-Nego (Dan. 3). Record in your journal ways that these people demonstrated their faith with action.

2. Choose two or three people (either believers or unbelievers) who know you well and will give you honest feedback. Ask them to tell you what your actions say about what you really believe. Take these answers to God in prayer.

ASSIGNMENT

1. Try to construct a definition of faith that agrees with both Paul and James. Record your definition in your prayer journal.

2. Read chapter 6 of *What to Do When You Don't Know What to Do*.
3. Memorize James 2:17.

6 WHAT TO DO WHEN YOUR TONGUE ISN'T TIED **JAMES 3:1–12**

SESSION TOPIC

We must control our tongues; what we say has the power either to hurt or to heal.

COMMUNITY BUILDER (CHOOSE ONE)

1. Describe a time when someone encouraged you by his or her words.
2. When have you been on the receiving end of someone's verbal "deadly poison"?

DISCOVERY QUESTIONS

1. Read aloud James 3:1–12. What is the gist of this passage?
2. James begins this section on the tongue by saying that not many of us should be teachers. In view of his main topic, why do you think he begins with this kind of warning?
3. James uses a variety of word pictures in this text to illustrate the tongue. What does a ship's

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rudder, a fire, and a spring of water suggest about the tongue? (Consider each separately.)

4. James says in verse 8 that no one can tame the tongue. Why then do you think James gives these instructions?

5. David Jeremiah says that gossip and flattery are two types of verbal poison. Sometimes it is hard to know when a conversation turns from merely giving information about someone to indulging in gossip. How can you tell the difference?

6. What ways would you suggest to keep normal sharing of information from turning into gossip? How would you keep giving encouragement from turning into flattery?

7. Read Proverbs 18:21. In view of this proverb, how can you cultivate a healthy fear of the power of your words?

8. David Jeremiah points out that the word “perfect” in James 3:2 means “mature” (see also James 1:4), meaning that the ability to control one’s speech is the mark of a mature believer. In what ways are you more mature in your speech than you were ten years ago?

9. In what situation are you still tempted to speak without control? What steps have you seen leading up to that temptation?

10. What can you do in one of the early steps toward sinful speech to keep yourself from hurting people and offending God?

11. James says in verse 9 that we may use our tongues to praise God. What are some of your favorite ways to praise God? How can you use the teachings of this passage to praise God wholeheartedly?

PRAYER FOCUS

- God takes us seriously—sometimes more seriously than we wish. Knowing that God holds us responsible for our words should sober us.
- Read aloud Matthew 12:36–37. Ask God to forgive you for any careless or hurtful words you have spoken. Confess your need for the Holy Spirit to convict you and to help you be more self-controlled.
- Thank God that He allows you to use the gift of speech for good—to praise Him and to be His instrument of healing for others.
- Praise God for qualities in His character that you appreciate.

OPTIONAL ACTIVITIES

1. Is there someone you have hurt by speaking thoughtlessly or unkindly? You may have spoken directly to that person—or about that person to someone else. Determine to remedy the situation either by apologizing directly to that individual or by confessing your wrong to the person you spoke to about him or her.
2. The author gives several examples of people in the Bible who struggled to control what they said: Moses in Psalm 106:32–33; Isaiah in Isaiah 6:5–7; Job in Job 40:4; and Peter in Matthew 26:33, 69–75. Meditate on Proverbs 10:19; 12:22; 13:3; and 15:1. Record your insights from all of these passages in your journal.

ASSIGNMENT

1. Make note of your insights on the power of your words in your prayer journal.
2. Read chapter 7 of *What to Do When You Don't Know What to Do*.
3. Memorize Proverbs 18:21.

7 WHAT TO DO WHEN WISDOM IS FOOLISH JAMES 3:13–18

SESSION TOPIC

Godly wisdom is the ability to make right choices in life.

COMMUNITY BUILDER (CHOOSE ONE)

1. Read the closing quotation of chapter 7 from the Rockefeller Center mural inscription. What do you think of this statement?
2. When have you experienced the limitations of your own wisdom? What was the situation? How does God's wisdom differ from yours?

DISCOVERY QUESTIONS

1. Read aloud James 3:13–18. How would you describe the basic difference between earthly wisdom and heavenly wisdom? What are the origins of both?
2. According to James, what are the general characteristics of heavenly wisdom? Of earthly wisdom?
3. Give three or four examples of earthly wisdom. Why do you think that these forms of earthly wisdom attract followers?
4. What are the assumptions behind these forms of earthly wisdom? (For example, some believe that education is the answer to all our problems. They assume that we humans, if given enough information, are able to be better people.) What

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is wrong with these assumptions? Discuss several forms of earthly wisdom.

5. James says in verse 13 that true wisdom leads to meekness. Why do you think that a truly wise person is also humble?

6. Name one of your favorite examples of this kind of person. What have you learned from that person? (Consider actions as well as teachings.)

7. Since it is true that Christians have the truth of Christ within, why does Paul warn us to be on guard not to follow the wisdom of the world (Col. 2:8)?

8. Os Guinness observes the impact that Freud and Jung have had on the American psyche, saying, "The couch has become as American as the baseball diamond and the golden arches." What are some of the benefits and some of the dangers of this form of wisdom?

9. Television has become a universal and powerful transmitter of worldly wisdom to passive viewers. Take a moment to quickly calculate the number of hours you watched TV in the past week. In view of James's teachings on wisdom, are you satisfied with the number? Explain.

10. Read aloud John 2:23–25. Jesus had a healthy distrust of human opinion. Do you find yourself accepting the messages of this world, or do you try to challenge popular thinking? Give an example.

11. Where do you typically turn for wisdom? Do these sources compete with God? Or would you say that the sources you normally seek for wisdom come from God?

12. What are some practical steps you can take to grow in God's wisdom and guard yourself against early philosophies? (Remember that you are called to be an instrument of change in your world, so your steps should involve you with both believers and unbelievers.)

PRAYER FOCUS

- God knows that this world continually competes for your devotion, and He is jealous for your full attention.
- Read aloud 1 John 2:15–17. Confess any tendency you have to follow after the wisdom of this world instead of seeking God's wisdom.
- Thank God that though this world and its philosophies are passing away, God is creating in you an eternal work by the power of the Holy Spirit.

OPTIONAL ACTIVITIES

1. Do a word study on *wisdom*, both earthly and heavenly. What characteristics do you find for both? Record your insights in your journal.
2. Jesus tells us to ask, seek, and knock—He wants us to actively seek Him. What are some specific ways you can more diligently pursue the wisdom of God in your relationships, your work, and your Bible study?

ASSIGNMENT

1. Record your insights on earthly and heavenly wisdom in your prayer journal.
2. Read chapter 8 of *What to Do When You Don't Know What to Do*.
3. Memorize James 3:13.

8 WHAT TO DO WHEN WORSHIP TURNS TO WAR

JAMES 4:1–12

SESSION TOPIC

God is on the side of the humble in heart.

COMMUNITY BUILDER (CHOOSE ONE)

1. Dissension in the church is obviously not pleasing to God. What are some ways the problems in the Tazewell church could have been addressed

to prevent the fight that occurred during the service and the subsequent fire in the sanctuary?

2. What are some peaceful avenues you have seen churches take to resolve personal differences?

DISCOVERY QUESTIONS

1. Read aloud James 4:1–12. James asks in verse 1, “Where do wars and fights come from among you?” Answer his question using material from the rest of the passage.

2. What, according to James, are we to do about these internal disputes? (Draw information from almost every verse.)

3. What differences in heart attitude do you see in the text between those who war with each other and those who make peace?

4. In verse 4, James calls Christians who war with each other “adulterers and adulteresses.” Why? Who have they been unfaithful to, and who is receiving their love? What do these terms suggest about the kind of relationship God wants with His people?

5. David Jeremiah says it is hard to overestimate the power sin can have over us. Read Ecclesiastes

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4:4. What is the power of envy according to this verse? What part does envy play in disputes between believers?

6. Read again James 4:6. How might humility (as opposed to envy) enable a person to obey the commands in verses 7–12?

7. When have you seen one person with a humble attitude bring peace to a volatile situation?

8. How might the information in James 4:12 keep you humble during a disagreement with another Christian?

9. Compare James 4:3 with James 1:6. Do you think that God waits until your motives are totally pure before He will answer your prayers? Explain.

10. What are some ways that you can check your motives when you ask God for something in prayer? At what point, in your normal praying, could you place that check?

11. Bring to mind a situation you are facing where you could be the first to humble yourself

in order to bring about a resolution. What is one way that you could demonstrate the grace of God as you try to bring about peace?

PRAYER FOCUS

- God desires that His church be a testimony of His grace to the world.
- Read aloud 1 Peter 2:9–12.
- Ask God to purify your motives so that your relationships and prayers will glorify Him.

OPTIONAL ACTIVITIES

1. Take time this week to examine some of your motivations behind the “good” you do. Are your motives pure, or are they filled with worldly desires to look good in front of others, to outdo someone in the church, or to get ahead? Take your observations to God, and ask Him to cleanse your motives for serving Him so that you may produce fruit that pleases Him.

2. Where do you see rifts between brothers and sisters in your church? Commit to praying that God’s grace will be manifested in those situations so that the witness of the church will demonstrate the power of God over sin.

ASSIGNMENT

1. Record your insights about motives in your prayer journal.
2. Read chapter 9 of *What to Do When You Don't Know What to Do*.
3. Memorize James 4:7.

9 WHAT TO DO WHEN YOUR GOALS ARE NOT GOD'S JAMES 4:13–17

SESSION TOPIC

We must trust in God, not in ourselves, for the future.

COMMUNITY BUILDER (CHOOSE ONE)

1. Describe a time when your plans fell through. What did you learn about yourself at that time? About God?

2. What is difficult about giving up control of your life to anyone—even to God?

DISCOVERY QUESTIONS

1. Read aloud James 4:13–17. Suppose James was writing a short booklet titled *Planning Guide for Christians*. Based on this passage, what do you think he would put in that booklet?

READER'S GUIDE

2. What is the difference between making responsible plans for your future and boasting about your future?
3. James says that our lives are but vapor. What does he mean?
4. What are some ways our modern, technological society gives us the illusion that we are in control of our lives and our futures? Be specific.
5. How should the mist-like quality of life affect the way you make plans?
6. What circumstances have helped you to live in the way that James describes here?
7. Some people take the words of verse 15 quite literally. They write or speak the words “God willing” after every statement about the future. How could you express a similar attitude about the future, even if you do not say those exact words?
8. James warns us that failure to do “good” is a sin (4:17). How might the view of life, as it is presented in this text, encourage you to do (promptly) the good you ought to do?

WHAT TO DO WHEN YOU DON'T KNOW WHAT TO DO

9. What “good” do you think you ought to be doing?

10. David Jeremiah notes that one mistake we often make is presuming that we know the future. How do you see yourself presuming knowledge of the future in the decisions you make?

11. What is one of your most persistent worries about the future?

12. If you are not yet doing what you ought, ask God’s help in meeting the tasks ahead. If you are already doing all that you should in this area that worries you, take time now to name this worry to your loving Lord and place it in His powerful hands.

PRAYER FOCUS

- Take a minute to reflect silently on how God has provided for you in unexpected ways in the past. Thank Him for those gifts.
- In light of your study of James, read aloud and meditate on the words of Jeremiah 9:23–24.

Thus says the LORD: “Let not the wise man glory in his wisdom, let not the mighty man glory in his might, nor let the rich man glory in his riches; but let him who glories glory in this, that he

understand and knows Me, that I am the LORD, exercising lovingkindness, judgment, and righteousness in the earth. For in these I delight,” says the LORD.

- Close with a time of confessing trust in God for your future. Thank God that He promises never to leave us to face difficulties alone.

OPTIONAL ACTIVITIES

1. Meditate on the strong teaching in 2 Peter 2:21 and Luke 12:47–48. Make a list of four or five things you know God wants you to do but, for whatever reason, you have not done. Commit yourself to addressing these items over the course of the next month.

2. Reread Jeremiah 9:23–24. Ask a family member or good friend to rate you (honestly) on how well you demonstrate that you “glory” in knowing God and not in your own abilities. Spend time in prayer reflecting on his or her feedback and confessing areas of your life where you are trusting in your own strength instead of in God.

ASSIGNMENT

1. Record your insights on depending on God in your prayer journal.

2. Read chapter 10 of *What to Do When You Don't Know What to Do*.
3. Memorize Psalm 37:3–4.

10 WHAT TO DO WHEN YOUR NET WORTH IS WORTHLESS

JAMES 5:1–6

SESSION TOPIC

God will severely judge those who gain wealth through exploitation.

COMMUNITY BUILDER (CHOOSE ONE)

1. Are you more comfortable with people who are richer than you? Poorer than you? About the same economic level as you? Why?
2. Imagine that you live in a village composed of representative families from each country of the world. What would you enjoy about your neighbors? What difficulties, other than language, do you think you would have in relating to them? Where would you likely fall on the economic scale of your village?

DISCOVERY QUESTIONS

1. Read aloud James 5:1–6. James begins this chapter by saying that rich people ought to weep and howl. Why? (Refer to the whole passage.)

READER'S GUIDE

2. What had these wealthy people done wrong?
3. Why are these kinds of sins particularly tempting to the wealthy?
4. In view of the accusations of this text, what responsibilities seem to come with wealth?
5. Read Proverbs 11:28. What does it mean to “trust in riches,” and why is this so tempting? Why is trusting in riches dangerous?
6. How would you describe the function and purpose of money? Where does its value come from?
7. What are some ways Christians who have great financial resources can serve the purposes of God? (Be creative.) What are some of the potential dangers to be wary of?
8. Are there ways in which the church has allowed prosperity to wrongly affect its teaching and witness? What are some examples?
9. Paul said that he had learned the secret of being content regardless of circumstances (Phil. 4:10–13). What are some of the valuable lessons you can learn from being in need?

WHAT TO DO WHEN YOU DON'T KNOW WHAT TO DO

10. Look again at the village described in point 2 under “Community Builder.” If you lived your current lifestyle in that village, do you think that some of the accusations of James 5 might be made against you? Explain.

11. If you lived in that village, what adjustments would you probably make to your lifestyle?

12. Think about how you spend your money: the portion that you spend to meet your own needs and responsibilities and the portion that you give to those who have less than you. What are some specific ways you can better use your income to meet the needs of others around the world?

PRAYER FOCUS

- God desires to meet our needs as well as to work through us to meet the needs of others. With our heavenly Father there is no need to fear for our future. Commit your future, and your fears about your future, to Him.
- Read aloud Proverbs 30:7–9:

Two things I request of You (deprive me not before I die): remove falsehood and lies far from me; give me neither poverty nor riches—feed

me with the food allotted to me; lest I be full and deny You, and say, "Who is the LORD?" Or lest I be poor and steal, and profane the name of my God.

- Ask God to make you sensitive to the needs of others and to show you ways to be generous toward them.

OPTIONAL ACTIVITIES

1. If you are not already involved at some level with feeding the hungry, clothing the naked, or visiting the sick and imprisoned (these groups represent people who must depend on the mercy of those who have more than they), find an outreach program and begin to volunteer some of your time and resources toward being Christ to people in need.

2. Examine your finances to see where your money is being spent. Are there ways you can live more simply and give more away? What can you do without altogether? What are you willing to sacrifice, for Christ's sake, so that someone else might benefit? Determine where you will make changes, and don't let anyone else know. Secret blessings sometimes come from honoring God in private.

ASSIGNMENT

1. Record your insights on riches in your prayer journal.
2. Read chapter 11 of *What to Do When You Don't Know What to Do*.
3. Memorize Matthew 6:19–21.

11 WHAT TO DO WHEN YOU'RE IN A HURRY AND GOD ISN'T JAMES 5:7–12

SESSION TOPIC

Prepare yourself to faithfully endure persecution, knowing that Christ is coming back soon.

COMMUNITY BUILDER (CHOOSE ONE)

1. Think of a time when you suffered for doing the right thing. Did you (1) try to “get even,” (2) tell a bunch of people how much you were suffering, or (3) pray to be able to love and forgive the person?
2. Tell about a time in your life when you were required to be patient beyond your own ability? What were the circumstances, and how did the experience shape you?

DISCOVERY QUESTIONS

1. Read aloud James 5:7–12. James begins this section with the words “Be patient.” What examples of patience can you find in this text?
2. What harm could come from a lack of patience in each of the settings mentioned in these verses?
3. Verse 7 speaks of Christ’s return. What effect does the promise of Christ’s return have on your own attempts at patience?
4. Until Christ returns we are promised that evil will be a reality of life. What does the example of the farmer (vv. 7–8) mean in this context? Why must the farmer wait with patience?
5. Review James 5:9–11. James says that God is “compassionate and merciful.” Why do you think James described God in this way when he had just described the suffering God allowed to Job and the prophets?
6. Read aloud 1 Peter 2:21–23. David Jeremiah reminds us that Jesus Christ Himself is our best example of one who endured suffering without retaliating. What are some ways Christ’s example can encourage you in your own periods of suffering?

WHAT TO DO WHEN YOU DON'T KNOW WHAT TO DO

7. What is one of your greatest obstacles to enduring suffering patiently? What steps can you take to overcome that obstacle?

8. Read aloud Revelation 21:4–5. Why do you think Christians today spend so little time reflecting on heaven? How can you allow the reality and expectation of heaven to encourage you during difficult times?

9. If you knew Christ were coming back next year, what would you begin to change or do in order to prepare? Even though we don't know when Christ will return, how can your answer help you today?

10. James says that our patience must also extend to one another in the body of Christ (5:9). Are there relationships in your fellowship in which you are complaining rather than working to lovingly reconcile the situation? What can you do differently?

11. What are some of your feelings when you see another believer suffering? In view of your study of James, how can you help a suffering Christian to know God in the midst of a trial?

PRAYER FOCUS

- Read aloud Hebrews 12:1–3. Take a minute or two to think about the people or circumstances that are testing the limits of your faith.
- Confess to the Lord those times when you have not honored Him with your response to trials: your own trials and the trials of others.
- Ask God to help you throw off every sin that hinders you and to focus on Jesus, who ran the race before you so that you might win the joyous prize of eternal life.

OPTIONAL ACTIVITIES

1. Who do you know who is suffering for doing what is right? What can you do as that person's brother or sister in Christ to encourage him or her to respond in a way that honors Christ?

2. Job 42:10 says that God restored Job when he prayed for his friends (these friends had only added to his suffering with their worldly counsel). Bring to mind a person who has hurt you that you could be praying for instead of holding a grudge. Commit that person to the Lord, and trust that God will be the judge.

ASSIGNMENT

1. Record your insights on patience in your prayer journal.
2. Read chapter 12 of *What to Do When You Don't Know What to Do*.
3. Memorize James 5:8.

12 WHAT TO DO WHEN PAIN LEADS TO PRAYER JAMES 5:13–20

SESSION TOPIC

God says that we are to pray in all circumstances because He answers our prayers.

COMMUNITY BUILDER (CHOOSE ONE)

1. What has been your experience with praying for healing, either your own or someone else's?

2. C. Everett Koop, the former surgeon general, raises the question of whether God heals through natural processes or through miracles. What do you think? Is it an either/or situation? What has been your experience?

DISCOVERY QUESTIONS

1. Read aloud James 5:13–20. According to James, what kinds of situations ought to draw us to prayer?

READER'S GUIDE

2. If you were listening in on each of the situations James describes, how do you think the prayers would differ? (Consider mood, tone, content, people present.)

3. Many people feel that they do not pray often enough or well enough. What are some of the reasons behind your own failures in prayer?

4. James 5:13 says we are to thank God for our times of joy. Why do we often take our happiness for granted and pray for only our needs?

5. What, according to James 5:13–16, is the responsibility of the person who is ill? What is the church to do for that person? (Cite details in each verse.)

6. To what extent does your church provide the kind of ministry to the sick described in James 5? What steps could your church take to better meet these kinds of responsibilities to the sick?

7. The Bible teaches several explanations for illness or suffering. (First Corinthians 11:29–30 mentions personal sin, but John 9:1–12 speaks of displaying the work of God.) How should knowing that there is no single

explanation for physical suffering affect your prayers for healing?

8. God often chooses to heal people through the prayers of others. Why do you think God does this? Should you feel responsible if the person you pray for is not healed? Explain.

9. David Jeremiah cites a few stories of irresponsible healing ministries. What appropriate ministry could churches provide to people who are attracted to faith healers?

10. James says that Elijah was just like us (5:17), and yet when he prayed, it didn't rain for three and a half years. Why don't we see things like that happening today—or do we? How might Elijah's example affect your praying for global, national, and local concerns?

11. Look more carefully at the way James ends his book with verses 19–20. What could these verses contribute to your practical actions? To your prayers?

12. Describe what your prayer life is like now. Where would you make changes in light of this study? What are some practical ways you can make these changes happen?

PRAYER FOCUS

- God has chosen to work through the prayers of His children, though He is not limited to them. Focus on this knowledge as you pray.
- Read aloud Ephesians 3:20–21.
- Ask God to raise your sights to see His glory and power in healing, saving, and working throughout all of His creation, so that when you pray, you are mindful of whom it is who receives your prayers.

OPTIONAL ACTIVITIES

1. Have you knowingly or unintentionally hurt people you prayed for by your approach? Go to them and ask their forgiveness for being insensitive to their pain. If it seems appropriate, share with them some of the new things you have learned about healing in this study.

2. If you are not already meeting with other Christians for prayer, seek out some people who desire to be people of prayer, and begin to get together on a regular basis. Keep the format simple—pray as the Holy Spirit leads you.

ASSIGNMENT

1. Record your insights on prayer in your journal.

WHAT TO DO WHEN YOU DON'T KNOW WHAT TO DO

2. Read back over your journal entries from the previous studies. Give God thanks for this opportunity to know and obey Him more faithfully.
3. Memorize Ephesians 3:20–21.

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