



WHEN TIMES ARE  
**TOUGH**

STUDY GUIDE

**PRAYER:** “Holy Spirit what do you want to teach me/us in these moments?”

### James 1:2-8

*2 Consider it pure joy, my brothers, whenever you face trials of many kinds, 3 because you know that the testing of your faith develops perseverance. 4 Perseverance must finish its work so that you may be mature and complete, not lacking anything. 5 If any of you lacks wisdom, he should ask God, who gives generously to all without finding fault, and it will be given to him. 6 But when he asks, he must believe and not doubt, because he who doubts is like a wave of the sea, blown and tossed by the wind. 7 That man should not think he will receive anything from the Lord; 8 he is a double-minded man, unstable in all he does. (NIV)*

James chapter 1 is an opportunity to introduce the book with the two themes that are provided—while also inviting all to continue using these themes throughout the upcoming year as we all seek God together through worship, discipleship, serving, and giving.

### KEY POINTS

Let’s look at, consider, and get in touch with the two major themes of chapter 1:

#### 1. LEAN IN. (James 1:2-8)

*Consider it pure joy, my brothers, whenever you face trials of many kinds, 3 because you know that the testing of your faith develops perseverance. 4 Perseverance must finish its work so that you may be mature and complete, not lacking anything. 5 If any of you lacks wisdom, he should ask God, who gives generously to all without finding fault, and it will be given to him. 6 But when he asks, he must believe and not doubt, because he who doubts is like a wave of the sea, blown and tossed by the wind. 7 That man should not think he will receive anything from the Lord; 8 he is a double-minded man, unstable in all he does.*

Trial and testing are often signs and symptoms of faith. James tells us when trials and testing come we are to lean in to our faith. He says, as we do, it will help us develop perseverance. James knew from both family (Jesus) and personal experience about the challenges of trial and hardship and set an example for us of how to lean in and grow in faithfulness.

- What does it mean to you to lean in to your faith when trials and times of testing come?
- How have you found the testing of your faith helps you develop perseverance?
- What tends to get in the way of your leaning in to times of testing and trials?
- What needs to happen in order for you to be able to lean into times of testing and trials?

## 2. **LISTEN CAREFULLY.** (James 1:19-25)

*My dear brothers, take note of this: Everyone should be quick to listen, slow to speak and slow to become angry, 20 for man's anger does not bring about the righteous life that God desires. 21 Therefore, get rid of all moral filth and the evil that is so prevalent and humbly accept the word planted in you, which can save you. 22 Do not merely listen to the word, and so deceive yourselves. Do what it says. 23 Anyone who listens to the word but does not do what it says is like a man who looks at his face in a mirror 24 and, after looking at himself, goes away and immediately forgets what he looks like. 25 But the man who looks intently into the perfect law that gives freedom, and continues to do this, not forgetting what he has heard, but doing it — he will be blessed in what he does.*

James makes it quite clear it's important to learn how to listen well in order to grow faith. Listen to God. Listen to others. Listen more than we speak. Be quick to listen and slow to speak so we can apply what we hear and not just talk about it or claim to know it and understand it. Once we've listened carefully and understand what God is teaching us, we're compelled to obediently follow.

- What does "listening to God" mean to you?
- What are some ways you hear God speaking to you?
- What are some obstacles that keep us from listening to God?
- What lesson can we learn from James about listening?

## **RESPOND**

- *What did you hear the Holy Spirit say to you?*
- *What are you going to do about it?*
- *How can we – as a group – help you do what the Holy Spirit is saying to you?*
- *Who do you need to tell about it?*

**PRAYER:** “Holy Spirit what do you want to teach me/us in these moments?”

**James 2:1-9,14-19**

*My brothers, as believers in our glorious Lord Jesus Christ, don't show favoritism. 2 Suppose a man comes into your meeting wearing a gold ring and fine clothes, and a poor man in shabby clothes also comes in. 3 If you show special attention to the man wearing fine clothes and say, "Here's a good seat for you," but say to the poor man, "You stand there" or "Sit on the floor by my feet," 4 have you not discriminated among yourselves and become judges with evil thoughts? 5 Listen, my dear brothers: Has not God chosen those who are poor in the eyes of the world to be rich in faith and to inherit the kingdom he promised those who love him? 6 But you have insulted the poor. Is it not the rich who are exploiting you? Are they not the ones who are dragging you into court? 7 Are they not the ones who are slandering the noble name of him to whom you belong? 8 If you really keep the royal law found in Scripture, "Love your neighbor as yourself," you are doing right. 9 But if you show favoritism, you sin and are convicted by the law as lawbreakers.*

*14 What good is it, my brothers, if a man claims to have faith but has no deeds? Can such faith save him? 15 Suppose a brother or sister is without clothes and daily food. 16 If one of you says to him, "Go, I wish you well; keep warm and well fed," but does nothing about his physical needs, what good is it? 17 In the same way, faith by itself, if it is not accompanied by action, is dead. 18 But someone will say, "You have faith; I have deeds." Show me your faith without deeds, and I will show you my faith by what I do. 19 You believe that there is one God. Good! Even the demons believe that—and shudder. (NIV)*

Truth be told, we would have to admit there are times when we show favoritism. Likewise, we would have to admit that there are those times when we desire to be the one who someone shows some favoritism to. In this chapter James reminds us that it is through those who the world calls poor or humble or forgettable that God chooses to reveal the kingdom. He reminds us that we should always find ways to love all people as image bearers of God. But this has to be done with action and deeds and not just aspirational words.

**KEY POINTS**

Let's look at, consider, and get in touch with the two major themes of chapter 2:

1. **LOVE PEOPLE.** (James 2:1-9)

*My brothers, as believers in our glorious Lord Jesus Christ, don't show favoritism. 2 Suppose a man comes into your meeting wearing a gold ring and fine clothes, and a poor man in shabby clothes also comes in. 3 If you show special attention to the man wearing fine clothes and say, "Here's a good seat for you," but say to the poor man, "You stand there" or "Sit on the floor by my feet," 4 have you not discriminated among yourselves and become judges with evil thoughts? 5 Listen, my dear brothers: Has not God chosen those who are poor in the eyes of the world to be rich in faith and to inherit the kingdom he promised those who love him? 6 But you have insulted the poor. Is it not the rich who are exploiting you? Are they not the ones who are dragging you into court? 7 Are they not the ones who are slandering the noble name of him to whom you belong? 8 If you really keep the royal law found in Scripture, "Love your neighbor as yourself," you are doing right. 9 But if you show favoritism, you sin and are convicted by the law as lawbreakers.*

God is not a respecter of persons. God loves everyone. He loves the young and the old, women and men. He loves the rich and the poor, white and non-white. God sees us all through the same lens of love, but let's be honest—we sometimes have a more difficult time with this concept. We often tend to see people, not as God sees them, but rather by what they can or cannot do for us. Apparently this was a problem in the early church, and James directs them (and us) to not show favoritism. Rather, he admonishes us to make room for all people just as God has chosen the poor to share the kingdom. What good does it do for us to love God if we fail to love our neighbor as ourselves?

- What are some ways we tend to show favoritism?
- Do you think there are times when we show favoritism without even realizing it?
- How might we make ourselves more aware so we don't fall into this trap?
- What do you think James means when he says it does us no good to talk about loving God and then not showing love to others?
- What tends to get in the way of our loving others?
- Do you think we understand why we must both love God and others?

2. **LIVE FAITHFULLY.** (James 2:14-19)

*What good is it, my brothers, if a man claims to have faith but has no deeds? Can such faith save him? 15 Suppose a brother or sister is without clothes and daily food. 16 If one of you says to him, "Go, I wish you well; keep warm and well fed," but does nothing about his physical needs, what good is it? 17 In the same way, faith by itself, if it is not accompanied by action, is dead. 18 But someone will say, "You have faith; I have deeds." Show me your faith without deeds, and I will show you my faith by what I do. 19 You believe that there is one God. Good! Even the demons believe that — and shudder.*

James declares faith without works is dead. He raises the question: what good is faith without deeds? He states words are not enough. James wants us to understand living faith is more than an idea or a declaration of belief—living faith shows itself in action. James says it's not enough to simply believe in God—for he says even the demons believe that. He wants us to know and understand it's not enough to declare Jesus on Sunday and then not allow Him to lead our lives the rest of the week. Faithful living balances faith and works. We need to both say what we believe and do what we say.

- Why is it not enough to simply believe and have faith in God?
- How easy is it to fall into the trap of professing faith but not putting it into action?
- On a personal note: have you ever found yourself there?
- What are some ways we can both profess our faith and live it out in action?

## RESPOND

- *What did you hear the Holy Spirit say to you?*
- *What are you going to do about it?*
- *How can we – as a group – help you do what the Holy Spirit is saying to you?*
- *Who do you need to tell about it?*

**PRAYER:** “Holy Spirit what do you want to teach me/us in these moments?”

**James 3:1-10,13-18**

*Not many of you should presume to be teachers, my brothers, because you know that we who teach will be judged more strictly. 2 We all stumble in many ways. If anyone is never at fault in what he says, he is a perfect man, able to keep his whole body in check. 3 When we put bits into the mouths of horses to make them obey us, we can turn the whole animal. 4 Or take ships as an example. Although they are so large and are driven by strong winds, they are steered by a very small rudder wherever the pilot wants to go. 5 Likewise the tongue is a small part of the body, but it makes great boasts. Consider what a great forest is set on fire by a small spark. 6 The tongue also is a fire, a world of evil among the parts of the body. It corrupts the whole person, sets the whole course of his life on fire, and is itself set on fire by hell. 7 All kinds of animals, birds, reptiles and creatures of the sea are being tamed and have been tamed by man, 8 but no man can tame the tongue. It is a restless evil, full of deadly poison. 9 With the tongue we praise our Lord and Father, and with it we curse men, who have been made in God's likeness. 10 Out of the same mouth come praise and cursing. My brothers, this should not be.*

*13 Who is wise and understanding among you? Let him show it by his good life, by deeds done in the humility that comes from wisdom. 14 But if you harbor bitter envy and selfish ambition in your hearts, do not boast about it or deny the truth. 15 Such "wisdom" does not come down from heaven but is earthly, unspiritual, of the devil. 16 For where you have envy and selfish ambition, there you find disorder and every evil practice. 17 But the wisdom that comes from heaven is first of all pure; then peace-loving, considerate, submissive, full of mercy and good fruit, impartial and sincere. 18 Peacemakers who sow in peace raise a harvest of righteousness. (NIV)*

While not everyone should be called a teacher, we all have to acknowledge that we are teaching everyone something, including our imperfections. We need to keep in mind that what we say matters because all of our words have power. James calls on us to consider speaking less and seeking more the wisdom of God which is observable, applicable, and powerful.

**KEY POINTS**

Let's look at, consider, and get in touch with the two major themes of chapter 3:

## 1. **MIND YOUR TONGUE.** (James 3:1-10)

*Not many of you should presume to be teachers, my brothers, because you know that we who teach will be judged more strictly. 2 We all stumble in many ways. If anyone is never at fault in what he says, he is a perfect man, able to keep his whole body in check. 3 When we put bits into the mouths of horses to make them obey us, we can turn the whole animal. 4 Or take ships as an example. Although they are so large and are driven by strong winds, they are steered by a very small rudder wherever the pilot wants to go. 5 Likewise the tongue is a small part of the body, but it makes great boasts. Consider what a great forest is set on fire by a small spark. 6 The tongue also is a fire, a world of evil among the parts of the body. It corrupts the whole person, sets the whole course of his life on fire, and is itself set on fire by hell. 7 All kinds of animals, birds, reptiles and creatures of the sea are being tamed and have been tamed by man, 8 but no man can tame the tongue. It is a restless evil, full of deadly poison. 9 With the tongue we praise our Lord and Father, and with it we curse men, who have been made in God's likeness. 10 Out of the same mouth come praise and cursing. My brothers, this should not be.*

The power of our words reminds us: we need to be careful with our words. Teachers (and preachers) will be held more accountable because of their words. The power of the tongue is described as a horse's bit, ships rudder, and a candle's flame—each of which are seemingly small, but control or unleash great power.

- Why does James find it is so important for us to mind our tongues?
- Do you think we take into consideration the power of our words before we speak?
- How might we take more control of our tongues and the words that flow from them?
- What might the outcome be if we were to really take control of our tongues?

Some thoughts concerning our tongues and the words we speak:

### **Twelve Words That Can Transform Your Life**

If we use these words, we'll find God can and will use us to be a blessing and an encouragement to others.

- ❖ **Please & Thank You:** When these words are used, we treat others like people—not things—and we show appreciation.
- ❖ **I'm Sorry:** These simple, but powerful words have the ability to break down walls and build bridges as they can begin the healing of a broken relationship.
- ❖ **I Love You:** These three words ought to carry with them the love of God flowing in and through us to others. They likewise need to apply not only to those closest to us, but to our enemies as well.
- ❖ **I'm Praying For You:** When we say these words, we need to mean them. If we're going to talk about someone, why not talk to God about them as we lift them up to Him in prayer.

The call is for us to give God both our tongues and our hearts each day, and ask Him to help us to use them to be a blessing to others.

Let it be so!

2. **EXERCISE WISDOM.** (James 3:13-18)

*Who is wise and understanding among you? Let him show it by his good life, by deeds done in the humility that comes from wisdom. 14 But if you harbor bitter envy and selfish ambition in your hearts, do not boast about it or deny the truth. 15 Such "wisdom" does not come down from heaven but is earthly, unspiritual, of the devil. 16 For where you have envy and selfish ambition, there you find disorder and every evil practice. 17 But the wisdom that comes from heaven is first of all pure; then peace-loving, considerate, submissive, full of mercy and good fruit, impartial and sincere. 18 Peacemakers who sow in peace raise a harvest of righteousness.*

We live in a day when incredible value is placed on "street smarts" and personal savvy—but ultimately, human wisdom is lacking and will leave us short. The wisdom that comes from God is pure, peace-loving, considerate, submissive, merciful, good fruit, impartial, and sincere.

- What are some ways we allow selfish ambition to get in the way of Godly wisdom?
- What are some of the ways we can develop the wisdom that comes from God?
- How can we guard ourselves from the self-deception of human smarts and savvy?

**RESPOND**

- *What did you hear the Holy Spirit say to you?*
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- *Who do you need to tell about it?*

**PRAYER:** “Holy Spirit what do you want to teach me/us in these moments?”

### **James 4:1-11,13-17**

*What causes fights and quarrels among you? Don't they come from your desires that battle within you? 2 You want something but don't get it. You kill and covet, but you cannot have what you want. You quarrel and fight. You do not have, because you do not ask God. 3 When you ask, you do not receive, because you ask with wrong motives, that you may spend what you get on your pleasures. 4 You adulterous people, don't you know that friendship with the world is hatred toward God? Anyone who chooses to be a friend of the world becomes an enemy of God. 5 Or do you think Scripture says without reason that the spirit he caused to live in us envies intensely? 6 But he gives us more grace. That is why Scripture says: "God opposes the proud but gives grace to the humble." 7 Submit yourselves, then, to God. Resist the devil, and he will flee from you. 8 Come near to God and he will come near to you. Wash your hands, you sinners, and purify your hearts, you double-minded. 9 Grieve, mourn and wail. Change your laughter to mourning and your joy to gloom. 10 Humble yourselves before the Lord, and he will lift you up. 11 Brothers, do not slander one another. Anyone who speaks against his brother or judges him speaks against the law and judges it. When you judge the law, you are not keeping it, but sitting in judgment on it.*

*13 Now listen, you who say, "Today or tomorrow we will go to this or that city, spend a year there, carry on business and make money." 14 Why, you do not even know what will happen tomorrow. What is your life? You are a mist that appears for a little while and then vanishes. 15 Instead, you ought to say, "If it is the Lord's will, we will live and do this or that." 16 As it is, you boast and brag. All such boasting is evil. 17 Anyone, then, who knows the good he ought to do and doesn't do it, sins. (NIV)*

If we take a moment and evaluate what causes fights and disagreements in our lives, we'll see we are the common denominator—we are always there! It's because our fights and disagreements come from what's happening in our own lives and hearts with whom we are wrestling. We need to humble ourselves and take the time to review our motives—to think before we speak or act, and draw near to God. And while some of us may say this can wait or that it's not an issue now, we can still act and practice now to get ready for moments to come.

### **KEY POINTS**

Let's look at, consider, and get in touch with the two major themes of chapter 4:

1. **LIVE PEACFULLY.** (James 4:1-11)

*What causes fights and quarrels among you? Don't they come from your desires that battle within you? 2 You want something but don't get it. You kill and covet, but you cannot have what you want. You quarrel and fight. You do not have, because you do not ask God. 3 When you ask, you do not receive, because you ask with wrong motives, that you may spend what you get on your pleasures. 4 You adulterous people, don't you know that friendship with the world is hatred toward God? Anyone who chooses to be a friend of the world becomes an enemy of God. 5 Or do you think Scripture says without reason that the spirit he caused to live in us envies intensely? 6 But he gives us more grace. That is why Scripture says: "God opposes the proud but gives grace to the humble." 7 Submit yourselves, then, to God. Resist the devil, and he will flee from you. 8 Come near to God and he will come near to you. Wash your hands, you sinners, and purify your hearts, you double-minded. 9 Grieve, mourn and wail. Change your laughter to mourning and your joy to gloom. 10 Humble yourselves before the Lord, and he will lift you up. 11 Brothers, do not slander one another. Anyone who speaks against his brother or judges him speaks against the law and judges it. When you judge the law, you are not keeping it, but sitting in judgment on it.*

A disagreeable spirit that causes and thrives in strife is not from God. They often surface in homes, workplaces, or even churches and reveal hearts that are broken and souls that are troubled. When the kinds of behaviors described in this passage are evident in the life of a believer, they reveal sin percolating in the heart and need to be repented and forgiven. Living peacefully with God and other people takes the kind of humility evidenced in Jesus.

- What does it mean to you to live peacefully with others?
- What tends to get in the way of that happening?
- What changes need to happen in order for you to be at peace with others? With yourself? With God?
- What might happen if we really strived to live at peace in all these areas?
- How can we help one another do this?

2. **WALK HUMBLY.** (James 4:13-17)

*Now listen, you who say, "Today or tomorrow we will go to this or that city, spend a year there, carry on business and make money." 14 Why, you do not even know what will happen tomorrow. What is your life? You are a mist that appears for a little while and then vanishes. 15 Instead, you ought to say, "If it is the Lord's will, we will live and do this or that." 16 As it is, you boast and brag. All such boasting is evil. 17 Anyone, then, who knows the good he ought to do and doesn't do it, sins.*

One of the downsides of our modern age is we're sometimes so good at planning and strategizing we play out our plans without even wondering if they align with God's will. James admonished such living by asking, "Why wait or even boast for tomorrow when we should act now with the good that we know we ought to do?" Sometimes the great thing we believe God has called us to do tomorrow begins with walking humbly and obediently doing the little things He asks us to do today.

- What does it mean to you to walk humbly?
- What are some obstacles that prevent us from walking humbly?
- What are some steps we need to take in order to walk humbly with God and with others?

## RESPOND

- *What did you hear the Holy Spirit say to you?*
- *What are you going to do about it?*
- *How can we – as a group – help you do what the Holy Spirit is saying to you?*
- *Who do you need to tell about it?*

**PRAYER:** “Holy Spirit what do you want to teach me/us in these moments?”

**James 5:7-11,13-16**

*7 Be patient, then, brothers, until the Lord's coming. See how the farmer waits for the land to yield its valuable crop and how patient he is for the autumn and spring rains. 8 You too, be patient and stand firm, because the Lord's coming is near. 9 Don't grumble against each other, brothers, or you will be judged. The Judge is standing at the door! 10 Brothers, as an example of patience in the face of suffering, take the prophets who spoke in the name of the Lord. 11 As you know, we consider blessed those who have persevered. You have heard of Job's perseverance and have seen what the Lord finally brought about. The Lord is full of compassion and mercy.*

*13 Is any one of you in trouble? He should pray. Is anyone happy? Let him sing songs of praise. 14 Is any one of you sick? He should call the elders of the church to pray over him and anoint him with oil in the name of the Lord. 15 And the prayer offered in faith will make the sick person well; the Lord will raise him up. If he has sinned, he will be forgiven. 16 Therefore confess your sins to each other and pray for each other so that you may be healed. The prayer of a righteous man is powerful and effective. (NIV)*

**Bottom Line:** After talking about wisdom, learning, humility, listening, and acting, there's still one more action so important and so difficult—being patient. Being able to patiently endure while confidently waiting for God can lead to a life of faithfulness while giving permission for other people who are patiently enduring and confidently waiting for God with you to come alongside you, love you, and experience life-change with you.

**KEY POINTS**

Let's look at, consider, and get in touch with the two major themes of chapter 5:

**1. LIVE PATIENTLY.** (James 5:7-11)

*Be patient, then, brothers, until the Lord's coming. See how the farmer waits for the land to yield its valuable crop and how patient he is for the autumn and spring rains. 8 You too, be patient and stand firm, because the Lord's coming is near. 9 Don't grumble against each other, brothers, or you will be judged. The Judge is standing at the door! 10 Brothers, as an example of patience in the face of suffering, take the prophets who spoke in the name of the Lord. 11 As you know, we consider blessed those who have persevered. You have heard of Job's perseverance and have seen what the Lord finally brought about. The Lord is full of compassion and mercy.*

When life's tough, we tend to get impatient and forget to obediently wait on the Lord as we pursue His best. We want the pain to stop, we want suffering to come to an end, and we don't want to endure trials. So we do all we can to make it stop or to find a way out. Consider for a moment: it just might be possible the pain has a purpose. Could it be possible God wants to meet us in the suffering? As much as we might not want to hear it, the call is for us to be patient and both wait and expect the Lord to arrive during difficult times of suffering. The answer is rarely found by getting out of the painful time of suffering, but rather by patiently living through it.

- What tends to be your first response to times of difficulty and suffering?
- Do you find it difficult or easy to patiently live through those times?
- What makes it difficult? What helps make it easy?
- How have you experienced God's help in difficult and trying times of suffering?
- What lessons have you learned?

## 2. **PRAY FERVENTLY.** (James 5:13-16)

*Is any one of you in trouble? He should pray. Is anyone happy? Let him sing songs of praise. 14 Is any one of you sick? He should call the elders of the church to pray over him and anoint him with oil in the name of the Lord. 15 And the prayer offered in faith will make the sick person well; the Lord will raise him up. If he has sinned, he will be forgiven. 16 Therefore confess your sins to each other and pray for each other so that you may be healed. The prayer of a righteous man is powerful and effective.*

When's the last time we took this passage to heart? This is a reminder: God often does His greatest work when we come together as a community and pray for God to move, for God to heal, for God to act, for God to fill us, for God to save, and for God to redeem. The life of the faithful is found in the midst of the community praying fervently and caring for one another.

- What does it mean to you to pray fervently?
- Do you think we fully realize the power of prayer?
- What are some obstacles to developing a fervent prayer life?
- What changes need to take place in your life in order to do so?

## RESPOND

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