

*James – Life after Faith*

**James 1:9-11**

**“Dollars and Sense”**

**Outline:**

**I. THE ABSENCE OF MONEY DOES NOT MAKE YOU POOR**

A. His position in the family

B. His position in the future

**II. THE ABUNDANCE OF MONEY SHOULD NOT CAUSE YOU PRIDE**

A. The challenge for the rich

B. The choice for the rich

**III. THE ACCUMULATION OF MONEY CAN NOT BRING YOU PEACE**

A. The difficulty of sustaining it

B. The distraction of seeking it

1. According to the Department of Health and Human Services, a family of four in America, making less than \$21,200 a year is considered to be living below the poverty line.<sup>i</sup>

2. That definition of poverty is blurred considerably when you consider the fact that almost half of the world's population – over three billion people – live on less than \$2.50 a day.<sup>ii</sup>

3. The definitions of prosperity and poverty – the rich and the poor – are always relative to the place and culture in which you live.

4. In the first century, as the Church began to grow and develop, many of the early Christians came from the poorest classes. Many of them were slaves, and most of them would have been considered among the lowest economic class.

5. At the same time, some of those who came to faith in Christ were affluent and wealthy citizens. So, seated in the same congregation on a particular Sunday might be a slave who owned nothing, and a wealthy business man who owned a sprawling Roman estate.

6. It is to those two drastically different economic classes that James writes in the passage before us.

7. Regardless of your economic status, and the class you may occupy within your society, what James says in this text is critical advice about dollars and sense.

8. James challenges us to think wisely and biblically about the issue of money and the place it should have in our lives as followers of Christ. Notice with me in this text some principles that James gives us regarding money.

9. First of all, we learn in this text that:

## I. THE ABSENCE OF MONEY DOES NOT MAKE YOU POOR

1. I remember a number of years ago watching a documentary on the people who live in the Appalachian region of our country. Since my family all comes from that area, I was interested in the program.

2. In one segment, they were interviewing a lady who lived up in those mountains. She was looking out the window of a small, run-down house, surrounded by very little of what this world considers important.

3. She said to the interviewer, "You know, I've been broke a lot in my life, but I've never been poor."

4. That is exactly what James is teaching in verse 9. He says, "*Let the brother of low degree rejoice in that he is exalted.*"

5. The phrase "low degree" speaks of someone who is poor by this world's standards. It describes economic lowliness and poverty.

6. Notice the word "*exalted*". It literally means height, or high position. So then, James says, "Let the poor brother rejoice because of his high position."

7. It seems like a strange statement, but what James is teaching is that true wealth is judged by your spiritual standing; not by your financial status. Let me show you what I mean. James teaches us here that a poor brother can rejoice because of:

### A. His position in the family

1. Don't miss the fact that while James is addressing a man of "low degree" by this world's standards, he still refers to him as a brother. He says, "*Let the **brother** of low degree rejoice...*"

2. Though his house may be small, his clothes may be simple, and his money may be sparse, James says that he is a brother, which indicates he is a child of God.

3. He can rejoice, therefore, in spite of his earthly poverty, because he is a part of a heavenly family! Though he is poor by the standards of this world, he can still sing:

*My father is rich in houses and land,  
He holds all the wealth of this world in His hand,  
Of rubies and diamonds, of silver and gold,  
His coffers are full, He has riches untold.*

*I'm a child of the King, a child of the King,*

*With Jesus my Savior, I'm a child of the King.*<sup>iii</sup>

4. The poor brother can rejoice over the fact that He is a brother in the family of God. He has a wealth this world knows nothing about. He is far richer than he looks.

5. Notice not only that the poor brother can rejoice in his position in the family, but he can also rejoice in:

#### **B. His position in the future**

1. The phrase “low degree” is translated from a word that literally means “one who does not rise far from the ground.”

2. Yet James says that this lowly brother can rejoice, or literally glory, in his “exaltation”. That word translated “exaltation” is a word that literally means height or elevation.

3. In the Bible, the word is used specifically to describe the height of heaven, or as we might say, “the highest heaven.”

4. Do you see what James is saying? He says, “Let the brother who is lowly on this earth rejoice that one day he will live high above this earth in a heavenly home.”

5. The Christian who has little in this life can rejoice looking forward to the day when they will trade the gravel streets of this passing world for the golden streets of a place where poverty is a forgotten word.

6. So you don't have much money? James says that does not make you poor! Don't forget what the apostle says in I Peter 1:4. You have “...an inheritance incorruptible, and undefiled, and that fadeth not away, reserved in heaven for you.”

7. In 1996, a book was published called “The Millionaire Next Door”. In the opening chapter of the book, the vice president of a trust company describes his experience after a meeting with ten first-generation millionaires.

8. He says that after meeting them, he thought, “These people cannot be millionaires. They don't look like millionaires, they don't dress like millionaires...they don't act like millionaires. Where are the millionaires who look like millionaires?”<sup>iv</sup>

9. Some Christian's may not live on this earth in a way that indicates their true riches. However, as saints of God they are members of a heavenly family, and heirs to a heavenly home!

10. Notice a second principle that James gives us in this text. He teaches us not only that *the absence of money does not make you poor*, but also that:

## II. THE ABUNDANCE OF MONEY SHOULD NOT CAUSE YOU PRIDE

1. Look again at our text, and notice verses 9 and 10. James says, *“Let the brother of low degree rejoice in that he is exalted: But the rich, in that he is made low...”*

2. Having spoken to the brother who is financially poor, James now speaks to the Christian who is financially prosperous.

3. Notice how opposite his instructions to the rich Christian. He says, *“Let the rich brother rejoice in the fact that he is made low...”* The height of the poor brother is the basis of his rejoicing. However, it is the humility of the rich brother that gives him reason to rejoice.

4. Right now, some of you are tuning me out because you don't consider yourself a rich brother. However, again, when you gauge what you have, not against the wealth of other Americans, but against the poverty of the rest of the world, you are in fact a rich person.

5. The world median income is around \$1,700 a year.<sup>v</sup> Knowing that, we must pay attention to James when he speaks to the brothers who are rich. To a large degree, that is all of us.

6. James says that riches are no reason to boast, but in fact, they should humble us. Why should the rich brother rejoice in being made low? Notice first of all, it is because of:

### A. The challenge for the rich

1. In Matthew 19:24, Jesus said, *“And again I say unto you, It is easier for a camel to go through the eye of a needle, than for a rich man to enter into the kingdom of God.”*

2. Why is it so difficult for a rich man to enter the kingdom of God? I think the answer is found in the parable of the sower and the soils.

3. In Mark chapter 4, Jesus gives the parable and then its interpretation. He says that some seed fell among thorns, and failed to grow as it should.

4. In verses 18 and 19, Jesus says, *“And these are they which are sown among thorns; such as hear the word, And the cares of this world, and the deceitfulness of riches, and the lusts of other things entering in, choke the word, and it becometh unfruitful.”*

5. In other words, the challenge for the rich is that they will get so caught up in their riches that it will choke out their spiritual lives, and they will be lost in the end.
6. The abundance of money is no reason to boast. In fact, if it is not handled correctly, it will prove to be the undoing of your life because it will keep you from truly surrendering to Christ.
7. Cornelius Vanberbilt once said, "The care of \$200 million is enough to kill anyone. There is no pleasure in it."
8. The rich must overcome the challenge that their wealth poses to their spiritual lives. That leads us another reason that riches should not cause you pride. Notice not only the challenge for the rich, but also further:

#### **B. The choice for the rich**

1. Proverbs 11:4 says, "*Riches profit not in the day of wrath...*" No matter how much money a man may have, it cannot save his soul from hell.
2. In order for a rich man to enter into the kingdom of God, he must make the choice to humble himself before Christ, and be willing to give up all He has for the sake of His soul.
3. Christ may choose to let him keep his wealth, but the rich man, like all men, must be willing to surrender all His life and wealth to the Lord Jesus.
4. If a rich man can reach that place, and make the choice to follow the Master rather than his money, that man has reason to rejoice in the fact that he has been brought low.
5. I wonder, as one of the rich in this world, have you made that choice? If Jesus asked you, as he did the rich young ruler, to sell all you have and give it to the poor, would you do so? Be honest!
6. You see; riches are no reason to boast! Yes, we have been blessed with more material things than 90% of the people living on earth. Yet that is not what we rejoice about.
7. We glory not in those blessings, but in the fact that we have bowed the knee to the Lordship of Jesus, and given him control of our souls and our substance.
8. There is a third truth we find in this important text. James teaches us not only that *the absence of money does not make you poor*, and *the abundance of money should not cause you pride*, but notice lastly that James teaches us this:

### III. THE ACCUMULATION OF MONEY CAN NOT BRING YOU PEACE

1. Look carefully at what James says in this text. He instructs the rich brother to glory in the fact that he has been humbled. Then he adds this in verse 10, “...because as the flower of the grass he shall pass away.”

2. Now look at verse 11. James says, “For the sun is no sooner risen with a burning heat, but it withereth the grass, and the flower thereof falleth, and the grace of the fashion of it perisheth: so also shall the rich man fade away in his ways.”

3. When you consider these words from James, they constitute a very wise warning against trying to accumulate more money in hopes of living a satisfying and peaceful life.

4. In these word pictures, James teaches us that money cannot bring us peace first of all, because of:

#### A. The difficulty of sustaining it

1. In verses 10 and 11, James speaks of “the flower of the grass”. It is a picture his readers in that region of the world would have recognized.

2. Very often in that desert climate, sprigs of grass would sprout up in the morning, when it was cool, and there was dew on the ground.

3. However, by noon, the middle-eastern sun would be up, and a hot, desert wind would blow across that desert land, and those little grasses that had sprung up would wither and die.

4. James says that is the way it is with money. It lasts but short season, and it is hard to maintain through the winds of life.

5. Proverbs 23:5 puts it this way: “Wilt thou set thine eyes upon that which is not? for riches certainly make themselves wings; they fly away as an eagle toward heaven.”

6. Have we not seen this truth vividly illustrated in the recent economic crisis? AIG, one of the companies we have heard a lot about (and that we now own, thanks to government bailouts) reported the largest quarterly loss in U.S. economic history.

7. In just 92 days, AIG lost \$62 billion. That works out to \$470,000 a minute, and \$204 for every single American citizen.<sup>vi</sup>

8. James reminds us in this text of what many like AIG have learned the hard way. Money cannot bring you peace because it is so difficult to sustain.

9. Notice something else. Money cannot bring you peace, not only because of the difficulty of sustaining it, but also because of:

### **B. The distraction of seeking it**

1. Look again at verse 11, and notice the closing phrase. James says, “...so also shall the rich man fade away in his ways.”

2. Notice that phrase, “in his ways”. The ESV translates that as, “...in the midst of his pursuits.” The idea is of someone who is constantly going about seeking money.

3. Those who are hoping to find peace in the accumulation of money are going to be disappointed because one day, in the midst of their pursuit of money, they are going to die.

4. Then, when they stand before God, they are going to find that while they spent their life chasing the next dollar, they were distracted from that which is truly important.

5. Someone once asked the super-rich John D. Rockefeller how much money it took to make a man happy. Rockefeller insightfully answered, “Just a little more.”

6. The pursuit of money is an endless one, and when your life is over, it will prove to be a worthless one as well.

7. That is why Jesus said in Matthew 6:20, “...lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal.”

1. After the death of a multi-millionaire, someone asked, “How much did he leave?” To which the answer came, “Every cent.”

2. No matter how much or how little money you may have, every last penny of it will stay in this life. Not a single cent of this world’s money will make it through the fires of judgment.

3. For this reason, James encourages both the poor and the prosperous to rejoice in that which *is* eternal – our relationship to Jesus Christ.

4. Are your pockets empty? James reminds us that the absence of money does not make you poor.

5. Do you have money in the bank, and some to spare? James reminds you that all that money is no reason to rejoice.

6. Is money the pursuit of your life? James warns us all that all the money in the world cannot bring you peace. It is simply a matter of dollars and sense.

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<sup>i</sup> 2008 HHS Poverty Guidelines, *The United States Department of Health and Human Services*, accessed 8/27/2009, <http://aspe.hhs.gov/poverty/08Poverty.shtml>

<sup>ii</sup> Shah, Anup, Poverty Facts and Stats, *Global Issues*, accessed 8/27/09, <http://www.globalissues.org/article/26/poverty-facts-and-stats>

<sup>iii</sup> Buell, Hattie E., *A Child of the King*

<sup>iv</sup> Stanley, Thomas J., and Danko, William D., The Millionaire Next Door: The Surprising Secrets of America's Wealthy, *NY Times Books*, accessed 8/27/09, <http://www.nytimes.com/books/first/s/stanley-millionaire.html>

<sup>v</sup> Average Earnings Worldwide, 10/7/2007, *The Boston Globe*, accessed 8/27/09, [http://www.boston.com/news/world/articles/2007/10/07/average\\_earnings\\_worldwide/](http://www.boston.com/news/world/articles/2007/10/07/average_earnings_worldwide/)

<sup>vi</sup> Manning, Rebekah, How the Fall and Bailout of AIG Effects Everyone, *onlineforextrading.com*, accessed 8/23/09, <http://www.onlineforextrading.com/blog/aig-bailout-again/>