

LIFE AFTER FAITH
A STUDY THROUGH THE BOOK OF JAMES

LESSON 5 – DOLLARS AND SENSE – JAMES 1:9-11

According to the Department of Health and Human Services, a family of four in America, making less than \$24,600 a year is considered to be living below the poverty line. That definition of poverty is blurred considerably when you look at the international poverty guidelines and see that almost half of the world's population...over three billion people...live on \$2.50 a day or less. Definitions of prosperity and poverty...rich and poor...are always relative to our own circumstances.

The early church had converts from every social and economic status. Some were slaves while others were affluent and wealthy citizens. It's these differences that James is addressing here. He gives us some great advice and it is applicable regardless of our economic or social status. James challenges us to think wisely and biblically about the issue of money and the place it should have in our lives as Christians. Let's look at some principles James gives us regarding money...

The Absence of Money Does Not Make You Poor

In verse 9, James says, "Believers in humble circumstances ought to take pride in their high position." What he is basically telling them is they can rejoice because in spite of their economic circumstances, they are children of God. Even though they may be earthly poor, they are heavenly rich! So regardless of our economic position, we can all 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.

James is telling us that we can rejoice not only because we are saved but rejoice because of what awaits us in the future. When James talks about high position he is referring to the highest heaven. It's like he's saying, "Let those who are poor on earth rejoice that one day they will live high above the earth in their heavenly home." So, you don't have much money? James says that doesn't make you poor. Notice the second principle James gives...

The Abundance of Money Should Not Cause You Pride

So first, James addresses those who are poor. Then, in verse 10, he talks directly to those who are rich. He says, "The rich should take pride in their humiliation..." Notice how opposite the instructions are. The poor should rejoice because of what God has made them and promised them; and the rich should rejoice because their earthly riches won't last and don't compare to God's riches. Now...don't tune out this part of the lesson because you don't consider yourself rich. It's important that we understand what Scripture teaches since we never know if our economic circumstances will change.

The point James is making here is similar to what Jesus taught in Matthew 19 and Mark 4. The challenge for the rich person is they can get so caught up in their wealth and pursuit of wealth that it chokes out their spiritual life. 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 fully surrendering to Christ.

Proverbs 11:4 says, "Wealth is worthless in the day of wrath..."

No matter how much someone has in this life, it will never be enough to their soul and get them to heaven. For a rich person to enter the kingdom of God, they must make the choice to humble themselves before Christ, and be willing to give up all they have for the sake of their soul. Now, God may choose to let the rich person keep their wealth, but they...like everyone else, must be willing to surrender all to the Lord.

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 it? Be honest! Earthly riches are no reason to boast. While it's true that we in America have been blessed with more material things than 90% of the people living on earth; that should not be our reason for rejoicing. Our rejoicing comes from the fact that we've bowed down to the Lordship of Jesus and given Him control of our souls and our substance. There is a third truth James teaches here...

The Accumulation of Money Can Not Bring You Peace

Look carefully at what James says about earthy riches and those who pursue them in verses 10 and 11, "They will pass away like a wild flower. For the sun rises with scorching heat and withers the plant; its blossom falls and its beauty is destroyed. In the same way, the rich will fade away even while they go about their business."

These words from James are a very wise warning against trying to accumulate more and more and more in the hope it will give us a satisfying and peaceful life. Wealth...nor the pursuit of wealth...will ever bring us peace and satisfaction.

It's important that we understand clearly what the Bible is talking about here. Scripture clearly teaches that we are to be responsible and wise with the things God provides us. There's nothing wrong with planning and saving so that one day...if you haven't already...you can retire. What James is warning about here...is an all-encompassing pursuit of money and things.

Listen to what Proverbs 23:5 says about earthly riches, "Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle." We've seen examples of this in recent years in our own country. Back in 2009, insurance company AIG reported the largest quarterly loss in U.S. economic history. In just 92 days, they lost 61.7 billion...that's billion with a B...dollars. That works out to a loss of about \$470,000 a minute for the entire reporting quarter. James reminds us of what many...including AIG have learned the hard way. Money cannot bring you peace and satisfaction because it's so difficult to sustain.

James closes verse 11 by saying, "The rich will fade away even while they go about their business." The idea here is of someone consumed by the pursuit of wealth. Those who've placed their hope in finding peace in the accumulation of wealth are going to be disappointed because one day, in the midst of their pursuit, they are going to die.

The challenge of Jesus found in Matthew 6:20-21 is fitting here. "Store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also."

The reality is no matter how much or how little money you have, every last penny of it will stay in this life. Not a single cent will make it through the fires of judgment. For this reason, James encourages both the poor and the prosperous to rejoice in what is eternal...our relationship with Jesus.