Chico Alliance Church
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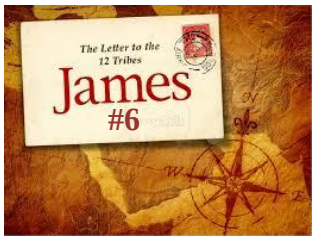
Pastor David Welch



"A Biblical Perspective on Wealth"

I. Faith's response to trials 1:2-18

A. Consider it all Joy knowing trials produce endurance.
B. Continue enduring knowing endurance produces maturity
C. Confidently ask God for wisdom knowing He will give it.
D. Focus on your spiritual riches. (Instruction 4)

The testing of faith in view next has to do with attitudes toward material goods. Both the lack of and position of material wealth can be an occasion for spiritual wavering and double-mindedness. One's attitude toward money can be a source of all kinds of evil. Some have said that money is the root of all sorts of evil.

The accurate quotation is…
Godliness with contentment is great gain, for we brought nothing into the world, and we cannot take anything out of the world. But if we have food and clothing, with these we will be content. But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. For the ***love of money*** *is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs. 1 Timothy 6:6-10*

Money can present a problem whether you have it or not. It can derail poor and rich alike. The key is one's attitude toward it. Those who have it can desire it and love it. Those who don't have it can desire it and love. The craving, reaching, striving and coveting draws away from the life of faith. Since James is about testing the genuineness of our faith, our response to the subject of money serves as a pretty potent test.

> *Let the lowly brother boast in his exaltation, and the rich in his humiliation, because like a flower of the grass he will pass away. For the sun rises with its scorching heat and withers the grass; its flower falls, and its beauty perishes. So also will the rich man fade away in the midst of his pursuits. James 1:9-11*

James recorded instructions to both the poor and the rich. He will revisit the subject in chapter 2, 4 and 5.
The Bible times views rich and poor differently than we do today. You were considered rich in the Bible times if you had resources at the beginning of the day and more than one change of clothes. Many worked all day just for enough food to eat at night.
The 2017 federal poverty level for a two-person household is just over $16,000.
The median American income 2013 was $52,000.
Half the world's 7 billion people survives on $913 annually
At the time James wrote…

> *Many of the Jewish Christians that were scattered across the Roman Empire had lost almost everything and were very poor. James says that in our poverty, we are to still rejoice because we have been exalted to the position of a child of God and a joint-heir of Jesus Christ. God has given the believer genuine, unfailing riches in the kingdom of God. Men may consider Christians as "trash," but God values us as His own. Mattoon's Treasures*

The basic instruction for the poor and rich was to focus on their spiritual riches.

1. Let the poor glory in their exalted spiritual standing

James did not include a corresponding insight with this instruction. A literal translation would be to "let the lowly rejoice in his height." The poor here includes humble in material means as well as social standing.

You may feel low in this life but in Christ you are high.

Jesus said, "Truly, I say to you, there is no one who has left house or brothers or sisters or mother or father or children or lands, for my sake and for the gospel, who will not receive a hundredfold now in this time, houses and brothers and sisters and mothers and children and lands, with persecutions, and in the age to come eternal life. Mark 10:29-30

Listen, my beloved brothers, has not God chosen those who are poor in the world to be rich in faith and heirs of the kingdom, which he has promised to those who love him? James 2:5

Jesus clearly maintained the eternal perspective on material goods.

And he said to them, "Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions." Luke 12:15

But God said to the rich man, 'You fool! This very night your life is demanded of you. And the things you have prepared—whose will they be?' That's how it is with the one who stores up treasure for himself and is not rich toward God. Luke 12:20-21

When our focus shifts from the eternal to the temporal, faith waffles. Our attitudes get tested. When we expect material goods to fill the void in our soul that only Jesus can fill, we invite all kinds of trouble. James encouraged the poor among his readers to think about the gravity of their spiritual riches. He called them to continually boast, or glory in their exalted position in Christ despite their lowly station in the world. The term translated "boast" means to hold your head up high, joyous pride. The term can be used to indicate a negative kind of self-centered boasting or a positive God-centered boasting.

Thus says the LORD: "Let not the wise man boast in his wisdom, let not the mighty man boast in his might, let not the rich man boast in his riches, but let him who boasts boast in this, that he understands and knows me, that I am the LORD who practices steadfast love, justice, and righteousness in the earth. For in these things I delight, declares the LORD." Jeremiah 9:23-24

God chose what is low and despised in the world, even things that are not, to bring to nothing things that are, so that no human being might boast in the presence of God. And because of him you are in Christ Jesus, who became to us wisdom from God, righteousness and sanctification and redemption, so that, as it is written, "Let the one who boasts, boast in the Lord." 1 Corinthians 1:28-31

For we are the circumcision, who worship by the Spirit of God and glory in Christ Jesus and put no confidence in the flesh— Philippians 3:3

You may not have money, but you have Jesus. You may not have prestige and fame, but you are God's chosen children.

For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you by his poverty might become rich. 2 Corinthians 8:9

Would you rather be admired by people in this life or treasured by God through eternity? Don't get trapped by lamenting what you don't have but glory in what you do have.

1. The poor of Christ's people are "exalted" as to <u>birth</u>. The poorest believer is a child of God, by the redeeming purchase of Christ's blood, and the regenerating power of His Spirit.

2. He is exalted as to <u>character</u>. This is inseparably associated with the former dignity. That birth itself is a change of character. It is a birth into a new life: a life of new principles, affections, desires, and a new course

of conduct; and it is true "exaltation"—from the debasement of sin to the beauty of holiness—from the image of Satan to the image of God.

3. "The brother of low degree is exalted" in regard to his society. The poor Christian frequents no palaces; graces no parties of aristocratic fashion. But he has society which "the world knoweth not of"; society far higher than the highest to which this world, in its best estate, could introduce him. It is a society, indeed, which the world does not acknowledge, but it is honoured of God. They are "the excellent of the earth, in whom is all His delight"; and of whom He hath said, "I will dwell among them, and walk among them, and I will be their God, and they shall be My people."

4. "The brother of low degree is exalted" in power; in dominion; in honour. It is a spiritual power; not a power of spiritual oppression, but of self-subjugation and self-control; and the power that proves victorious over the mightiest of the enemies of mankind—"the world, the flesh, and the devil."

5. "Let the brother of low degree rejoice in that he is exalted" in riches. The poorest believer is rich—rich in the present possession of "all spiritual blessings, in heavenly places, in Christ Jesus"; rich in the future hope of the" inheritance that is incorruptible, undefiled, and that fadeth not away"; and, in one all-comprehensive word, rich in having "God Himself as the portion of his inheritance and cup."

6. "The brother of low degree may rejoice in being exalted," when he surveys his prospects. These are transcendently glorious. They surpass all our feeble conceptions.

Biblical Illustrator - Biblical Illustrator – James.

What about the rich?

2. Let the rich man boast (Glory) in their humiliation

Let the rich boast in their humiliation.

They were not to boast in their riches but in the position gained by humbling themselves to God apart from their riches. Humiliation indicates something of little value, simple, humble, ordinary. James instructed the rich to realize that though they have riches, it holds little value compared to eternity.

A rich man's wealth is his strong city, and like a high wall in his imagination. Before destruction a man's heart is haughty, but humility comes before honor. Proverbs 18:11-12

The poor have trouble with a positive identity.

Their present lowly financial position is temporal.

Their present high spiritual position is secure so glory in it.

The rich have trouble with humility.

Their present high financial position is temporal so humble yourselves,

They too can glory in a humble spiritual position.

All people stand equally in need at the foot of the cross.

Paul considered anything of earthy value as nothing compared to Jesus.

But whatever gain I had, I counted as loss for the sake of Christ. Indeed, I count everything as loss because of the surpassing worth of knowing Christ Jesus my Lord. For his sake I have suffered the loss of all things and count them as rubbish, in order that I may gain Christ Phil 3:7-8

The trial of faith is similar. The poor should not think that acquiring money will bring them greater certainty but focus on their eternally secure standing in Jesus. The rich should not think that acquiring material goods will assure them station or security but humbly focus on the fact they need Jesus just as much as the poor man.

As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. They are to do good, to be rich in good works, to be generous and ready to share, thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life. 1 Timothy 6:17-19

It has to do with one's source of security and hope.

The rich must consider very soberly that the distinguished position they have enjoyed above common folk will disappear in the kingdom of God. Richardson, K.A., 1997. James, Nashville: Broadman & Holman Publishers.

He who loves money will not be satisfied with money, nor he who loves wealth with his income; this also is vanity. When goods increase, they increase who eat them, and what advantage has their owner but to see them with his eyes? Sweet is the sleep of a laborer, whether he eats little or much, but the full stomach of the rich will not let him sleep. Ecclesiastes 5:10-12

The writer of Psalm 119 asked for a right perspective.

Incline my heart to your testimonies, and not to selfish gain!

Turn my eyes from looking at worthless things; and give me life in your ways. Psalm 119:36-37

Material abundance can distract from the pursuit of true spiritual riches. That is why Jesus said it is hard for the rich man to enter the kingdom.

Moses warned the Israelites against abundance in the Promises Land distracting them from their allegiance to God.

then your heart be lifted up, and you forget the LORD your God, who brought you out of the land of Egypt, out of the house of slavery, Deuteronomy 8:14

Beware lest you say in your heart, 'My power and the might of my hand have gotten me this wealth.' You shall remember the LORD your God, for it is he who gives you power to get wealth Deuteronomy 8:17-18

And behold, a man came up to him, saying, "Teacher, what good deed must I do to have eternal life?" And he said to him, "Why do you ask me about what is good? There is only one who is good. If you would enter life, keep the commandments." He said to him, "Which ones?" And Jesus said, "You shall not murder, You shall not commit adultery, You shall not steal, You shall not bear false witness, Honor your father and mother, and, You shall love your neighbor as yourself." The young man said to him, "All these I have kept. What do I still lack?" Jesus said to him, "If you would be perfect, go, sell what you possess and give to the poor, and you will have treasure in heaven; and come, follow me." When the young man heard this he went away sorrowful, for he had great possessions. And Jesus said to his disciples, "Truly, I say to you, only with difficulty will a rich person enter the kingdom of heaven. Again I tell you, it is easier for a camel to go through the eye of a needle than for a rich person to enter the kingdom of God." When the disciples heard this, they were greatly astonished, saying, "Who then can be saved?" But Jesus looked at them and said, "With man this is impossible, but with God all things are possible." Matthew 19:16-26

All must come to God with empty hands. All must approach God with humility. To emphasize his point, James illustrated the limited spiritual value of wealth.

INSIGHT

James included and insight with his instruction for the rich to focus on spiritual riches.

At first, I focused on the fleeting nature of material possessions but realized James focused on the fleeting nature of a rich person. The insight that accompanies this admonition to adopt a humble attitude toward money has to do with the uncertainty of the rich person's future which money cannot secure.

because like a flower of the grass he will pass away. For the sun rises with its scorching heat and withers the grass; its flower falls, and its beauty perishes. So also will the rich man fade away in the midst of his pursuits. James 1:9-11

James probably drew this illustration form Isaiah 40 or psalm 103:15-16 or even more pointed…

Be not afraid when a man becomes rich, when the glory of his house increases. For when he dies he will carry nothing away; his glory will not go down after him. For though, while he lives, he counts himself blessed —and though you get praise when you do well for yourself— his soul will go to the generation of his

fathers, who will never again see light. Man in his pomp yet without understanding is like the beasts that perish. Psalm 49:16-20

Those who die with the most toys, still die. God is not impressed with wealth. Material wealth is not the currency of heaven.

"There was a rich man who was clothed in purple and fine linen and who feasted sumptuously every day. And at his gate was laid a poor man named Lazarus, covered with sores, who desired to be fed with what fell from the rich man's table. Moreover, even the dogs came and licked his sores. The poor man died and was carried by the angels to Abraham's side. The rich man also died and was buried, and in Hades, being in torment, he lifted up his eyes and saw Abraham far off and Lazarus at his side. And he called out, 'Father Abraham, have mercy on me, and send Lazarus to dip the end of his finger in water and cool my tongue, for I am in anguish in this flame.' But Abraham said, 'Child, remember that you in your lifetime received your good things, and Lazarus in like manner bad things; but now he is comforted here, and you are in anguish. And besides all this, between us and you a great chasm has been fixed, in order that those who would pass from here to you may not be able, and none may cross from there to us.' And he said, 'Then I beg you, father, to send him to my father's house— for I have five brothers—so that he may warn them, lest they also come into this place of torment.' But Abraham said, 'They have Moses and the Prophets; let them hear them.' And he said, 'No, father Abraham, but if someone goes to them from the dead, they will repent.' He said to him, 'If they do not hear Moses and the Prophets, neither will they be convinced if someone should rise from the dead.'" Luke 16:19-31

Material possessions test true faith. If you don't have them consider your relationship with God more valuable. If you don't have them don't desire them or seek fulfilment from them. Consider it far better to have God without riches than have riches without God.

If you have material wealth.

Don't rely on them to bring satisfaction.
Love people and use things for kingdom purposes
Invest them but don't trust them.
Remember that you need God's mercy just as much as the poor man.

It is all about eternity. Asaph, one of the writers of the Psalms struggled with his lowly material station.

Truly God is good to Israel, to those who are pure in heart. But as for me, my feet had almost stumbled, my steps had nearly slipped. For I was envious of the arrogant when I saw the prosperity of the wicked. For they have no pangs until death; their bodies are fat and sleek. They are not in trouble as others are; they are not stricken like the rest of mankind. Therefore pride is their necklace; violence covers them as a garment. Their eyes swell out through fatness; their hearts overflow with follies. They scoff and speak with malice; loftily they threaten oppression. They set their mouths against the heavens, and their tongue struts through the earth. Therefore his people turn back to them, and find no fault in them. And they say, "How can God know? Is there knowledge in the Most High?" Behold, these are the wicked; always at ease, they increase in riches. All in vain have I kept my heart clean and washed my hands in innocence. For all the day long I have been stricken and rebuked every morning. If I had said, "I will speak thus," I would have betrayed the generation of your children. But when I thought how to understand this, it seemed to me a wearisome task, until I went into the sanctuary of God; then I discerned their end. Truly you set them in slippery places; you make them fall to ruin. How they are destroyed in a moment, swept away utterly by terrors! Like a dream when one awakes, O Lord, when you rouse yourself, you despise them as phantoms. When my soul was embittered, when I was pricked in heart, I was brutish and ignorant; I was like a beast toward you. Nevertheless, I am continually with you; you hold my right hand. You guide me with your counsel, and afterward you will receive me to glory. Whom have I in heaven but you? And there is nothing on earth that I desire besides you. My flesh and my heart may fail, but God is the strength of my heart and

my portion forever. For behold, those who are far from you shall perish; you put an end to everyone who is unfaithful to you. But for me it is good to be near God; I have made the Lord GOD my refuge, that I may tell of all your works. Psalm 73:1-28

Good summary by one commentator.

He exhorts each of them to look toward their spiritual identity as the measure of their ultimate significance. To the poor believer, tempted to feel insignificant and powerless because the world judges a person on the basis of money and status, James says: take pride in your exalted status in the spiritual realm as one seated in the heavenlies with Jesus Christ himself. To the rich believer, tempted to think too much of himself because the world holds him in high esteem, James says: take pride not in your money or in your social position—things that are doomed all too soon to fade away forever—but, paradoxically, in your humble status as a person who identifies with one who was "despised and rejected" by the world. The point of the passage is, then, that Christians must always evaluate themselves by spiritual and not material standards. Moo, D.J.

Material possessions present a significant trial for those who have it and for those who don't.

"No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money. Matthew 6:24

Here James instructs both to keep their faith centered on God. One's standing has to do with your daily trust in God. Don't glory in your material possessions. Don't grieve your material poverty. Glory in your exalted standing with God through Christ.

Your life should be free from the love of money. Be satisfied with what you have, for He Himself has said, I will never leave you or forsake you. Therefore, we may boldly say: The Lord is my helper; I will not be afraid. What can man do to me? Hebrews 13:5-6

Follow Paul's example.

Not that I am speaking of being in need, for I have learned in whatever situation I am to be content. I know how to be brought low, and I know how to abound. In any and every circumstance, I have learned the secret of facing plenty and hunger, abundance and need. I can do all things through him who strengthens me. Phil 4:11-13