

JAMES STUDY

CHAPTER 1:9-11

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THE TITLE OF THE MESSAGE:

“What’s Wrong with Money?”

THE THEME OF THE BOOK:

James 1:22

But be doers of the word, and not hearers only,
- deceiving yourselves.

What’s Wrong with Money?

From Fiddler on the Roof

Tevia’s prayer “Lord if money is such a curse, I pray that you would smite me with it”

Our Current Financial Situation:

The US economy is doing extremely well if you haven’t noticed: unemployment is at a 26 year low and the stock market is setting all-time records on a Monday then breaking it with an even higher record on that Friday. Americans are spending and saving and people are making money!

But can money become a curse?
And can a blessing go bad?

Whenever we get our eyes off the Blessor and look to the blessings
then we are bordering on Idolatry...

The Pursuit of Money Can Be a Problem

Many American families are fractured because of the importance that our society has placed upon having money

Both dads and moms working demanding, long hours to maintain or to obtain a certain, acceptable “standard of living”

Set by the 3 marketers

what you **wear**, what you **drive**, and where you **live**

Money is sought after for what it can give by pleasure rather than meeting our needs

We seek after pleasure rather than fulfillment and it becomes the chief pursuit

James Announces that:

- Trials are native to the Christian life
- As Christians, all we need to do is ask for wisdom to understand the trial
 - We never need to doubt God to help us through a trial

...and there's nothing like winning a trial
(by God's Grace)

Trials bring the rich and the poor to the same table
Wisdom is free for the asking

What's Wrong with Money? - It can be a Master!

Matthew 6:24

"No one can serve two **masters**; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and **money**."

What's Wrong with Money? - It blurs your vision!

What's Wrong with Money? - It gives a false hope!

What's Wrong with Money? - It changes the heart!

What's Wrong with Money?

3 key things that it does

What's Wrong with Money?

1.) It Places Upon People Financial Pressure vv. 9

2.) It Brings Upon People Financial Success vv. 10

3.) It Promises Us Financial Security that isn't Real vv. 11

What's Wrong with Money?

1.) It Places Upon People Financial Pressure vv. 9

Let the **lowly** brother **glory** in his **exaltation**,

1a.) Your Financial Status is not to Govern You vv. 9a

What all of us are to be doing:

To those who are not poor

We are to be letting

* Let grk 2744 kauchaomai (kow-khah'-om-ahee);
to boast or to lift up, in a good sense with joy

Do not control him or rule over him because of his poverty

James 2:6b

Do not the rich oppress you and drag you into the courts and sue you?

Why is it that some people talk down

to the poor as though they are sub-human or not valuable in God's sight?

You see this more often around the wealthy

Matthew 13:22b

...the deceitfulness of riches choke the word, and he becomes unfruitful.

To those who are poor

- * **Let** grk 5011 tapeinos (tap-i-nos')
#1 - to adopt a disposition, to change your attitude
because you are broke, empty, having nothing at all
(to be physically destitute - homeless)

Hebrews 13:1-3

Let love of the brethren continue. ² Do not neglect to show hospitality to strangers, for by this some have entertained angels without knowing it. ³ Remember the prisoners, as though in prison with them, and those who are ill-treated, since you yourselves also are in the body.

- * **lowly** grk 5011 tapeinos (tap-i-nos')
a play on words
#2 to be depressed because of the situation, like a river
to be emotionally down

- * **lowly** grk 5011 tapeinos (tap-i-nos')
#3 - to be spiritually humble and dependent
to be spiritually blessed

To accept the humble situation you're in
which is precious in God's sight

1b.) This Condition is to Bring Fullness of Soul vv. 9b

Let the lowly brother glory in his **exaltation**,

Exaltation is what he possesses

- * **exaltation**, grk 5311 hupsos (hoop'-sos);
to be elevated, i.e. altitude, toward the sky, to have dignity:
to be high in position

Philippians 4:11-13

Not that I speak in regard to need, for I have learned in whatever state I am, to be content: ¹² I know how to be abased, and I know how to abound. Everywhere and in all things I have learned both to be

full and to be hungry, both to abound and to suffer need. ¹³ I can do all things through Christ who strengthens me.

Abounding is cool

Job 13:15a
Though He slay me, yet will I trust Him.

It's an Example of Christ

2 Corinthians 8:9
For you know the grace of our Lord Jesus Christ, that though He was rich, yet for your sakes He became poor, that you through His poverty might become rich.

Matthew 5:3
"Blessed are the poor in spirit,
(those poverty in spirit)
for theirs is the kingdom of heaven.

1 Timothy 6:6-7
Now **godliness** with **contentment** is great gain. For we brought nothing into this world, and it is certain we can carry nothing out.

When will you be content? How much money do you have to have?

1 Timothy 6:8
And having **food** and **clothing**, with these we shall be **content**.

Are You Content Because of What You Own? (Not for long)

The marketing tactics
are to sell you something that you cannot live without
and then to convince you that you need a new one

Godliness & Contentment

Contentment & Godliness

2 Timothy 4:10a
for Demas has forsaken me, having loved this present world,

THE FALL OF PROFESSING CHRISTIANS

1 John 2:15
Do not love the world or the things in the world. If anyone loves the world, the love of the Father is not in him.

1 John 2:18-19
18 Little children, it is the last hour; and as you have heard that the Antichrist is coming, even now many antichrists have come, by which we know that it is the last hour. 19 They went out from us, but they were not of us; for if they had been of us, they would have continued with us; but they went out that they might be made manifest, that none of them were of us.

?? What is to be my response ??

Galatians 6:10
Therefore, as we have opportunity, let us do good to all, especially to those who are of the household of faith.

“Have opportunity”

The women here who have been abandoned

WARNING

There are those who say,
“being poor is a result of ungodliness or a lack of faith”

I believe that wherever there are Christian believers, God will see to it that there are poor brothers and sisters among us to test our hearts...

Matthew 26:11
"For you have the poor with you always..."

1 John 3:17-18
But whoever has this world's goods, and sees his brother in need, and shuts up his heart from him, how does the love of God abide in him? ¹⁸ My little children, let us not love in word or in tongue, but in deed and in truth.

Those of you who have been blessed by God,
ask God what He would have you do with the
goods that He has given

To Exalt the Poor

is to get them to understand that they are rich toward God

To Humble the Rich

is to remind them that God has giving them what they have in this life

Jeremiah 9:23-24a

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; 24 But let him who glories glory in this, that he understands and knows Me, that I am the LORD,

What's Wrong with Money?

1c.) It Breeds Ambition of the Heart

vv. 9c

Ambition - It Pollutes the Motives of the Heart

1 Timothy 6:9-10

But those who **desire** to be rich fall into temptation and a snare, and into many **foolish** and **harmful lusts** which **drown men** in destruction and perdition. ¹⁰ For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows.

1. Money Love will consume your energy
2. Money Love will create problems beyond the benefits
3. Money Love will make a fool out of you
4. Money Love will generate unique lusts
5. Money Love will draw you away from the Faith

Ambition of the Heart

When financial pressure comes + ambition of heart destruction
will soon follow

Jeremiah 45:5 NIV

Should you then seek great things for yourself? Seek them not

What's Wrong with Money?

2.) It Brings Upon People Financial Success vv. 10

But the **rich** in his **humiliation**,
because as a flower of the field, he will pass away.

What's Wrong with That?
Just that most people can't handle money

Las Vegas is a perfect example
(The Word "Las Vegas" in Spanish means Lost Wages)

Proverbs 23:4-5 NIV

4 Do not wear yourself out to get rich; have the wisdom to show restraint. 5 Cast but a glance at riches, and they're gone, for they will surely sprout wings and fly off to the sky like an eagle.

It's all those losers that pay for those beautiful hotels, and all those light bulbs
You can thank that idiot at the slot machine for your \$2.99 prime rib dinner

2a.) To All of the Rich - Rejoice in Your Humiliation vv. 10a

But the **rich** (glory) in his **humiliation**,

* **humiliation** grk 5014 tapeinosis (tap-i'-no-sis);
lowliness, a state of depression (in rank or feeling) low
estate, vile situation.

Riches,

Because few People can handle them - are in a Terrible Position

Rejoice in the Fact that being rich means nothing to God

(And it shouldn't among Christians)

Luke 12:16-21

Then He spoke a parable to them, saying: "The ground of a certain rich man yielded plentifully. ¹⁷ "And he thought within himself, saying, 'What shall I do, since I have no room to store my crops?' ¹⁸ "So he said, 'I will do this: I will pull down my barns and build greater, and there I will store all my crops and my goods. ¹⁹ 'And I will say to my soul, "Soul, you have many goods laid up for many years; take your ease; eat, drink, and be merry." ²⁰ "But God said to him, 'Fool! This night your soul will be required of you; then whose will those things be which you have provided?' ²¹ "So is he who lays up treasure for himself, and is not rich toward God."

Luke 18:18-25

Now a certain ruler asked Him, saying, "Good Teacher, what shall I do to inherit eternal life?" ¹⁹ So Jesus said to him, "Why do you call Me good? No one is good but One, that is, God. ²⁰ "You know the commandments: 'Do not commit adultery,' 'Do not murder,' 'Do not steal,' 'Do not bear false witness,' 'Honor your father and your mother.'" ²¹ And he said, "All these I have kept from my youth." ²² So when Jesus heard these things, He said to him, "You still lack one thing. Sell all that you have and distribute to the poor, and you will have treasure in heaven; and come, follow Me." ²³ But when he heard this, he became very sorrowful, for he was very rich. ²⁴ And when Jesus saw that he became very sorrowful, He said, "How hard it is for those who have riches to enter the kingdom of God! ²⁵ "For it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God."

Riches Affect the Heart

Luke 12:34

"For where your treasure is, there your heart will be also."

Apostlerosh / 60 people + \$2,000 = \$120,000.00

**That money could have bought a sail boat,
a Ferrari, a Beanie Baby!!!**

Dollars to the Christian should simply be seen as tools for
the kingdom

#1

2b.) Being Wealthy doesn't benefit you before God vv. 10b

What's Wrong with Money?

#2

2c.) All that you Own will Soon be Gone vv. 10c

The Bible Says

So the rich man also will fade away in his ways. (James 1:11)

2 Peter 3:10-11a

10 But the day of the Lord will come as a thief in the night, in which the heavens will pass away with a great noise, and **the elements** (suburban in grk. germany it's porsche) will melt with fervent heat; both the earth and the works that are in it will be burned up. 11 Therefore, since all these things will be dissolved, what manner of persons ought you to be

THIS WORLD'S GOODS ARE PASSING AWAY

OUR MANSIONS IN THE HILLS ARE GETTING EATEN BY TERMITES,
OUR BEACH HOUSES ARE GETTING WASHED AWAY BY EL NINO
OUR CABINS IN THE MOUNTAINS ARE SURROUNDED BY FIRE

What's Wrong with Money?

3.) It Promises Us Financial Security that isn't Real vv. 11

For no sooner has the sun risen with a burning heat than it (1) withers the grass; (2) its flower falls, and (3) its beautiful appearance perishes. So the rich man also will fade away in his pursuits.

1996 George Gallop Poll
conducted on Lottery Winners from 1985-95

- 74% began seeing a psychologist
- 60% began or increased their drinking habit
 - 81% filed for divorce
 - 43% started taking drugs
- 27% experienced financial ruin within five years of winning

What's Wrong with Money?

3a.) It's has no Real Power to Protect

vv. 11a

For no sooner has the sun risen with a burning heat than it (1) withers the grass;

Meaning that money steals from you real depth of character

It keeps people from having deep spiritual roots

----- Changing Situations -----

If your security is fixed to this world then you'll depend upon changing circumstances

What's Wrong with Money?

3b.) It's Glory will Quickly Diminish

vv. 11b

(2) Its flower falls, and (3) its beautiful appearance **perishes**

What's Wrong with Money?

c.) It Cannot give the Kind of Security we Need vv. 11c

So the rich man also will **fade away** in his pursuits. (goings)

* **fade away** **grk 3133 maraino (mar-ah'-ee-no);**
to extinguish as by fire, to dissolve or turn to dust

Matthew 7:24-27

"Therefore whoever hears these sayings of Mine, and does them, I will liken him to a wise man who built his house on the rock: ²⁵ "and the rain descended, the floods came, and the winds blew and beat on that house; and it did not fall, for it was founded on the rock. ²⁶ "But everyone who hears these sayings of Mine, and does not do them, will be like a foolish man who built his house on the sand: ²⁷ "and the rain descended, the floods came, and the winds blew and beat on that house; and it fell. And great was its fall."

What's Right with Money? - It can be your Slave!

- It can be a resource to bless others
- It can be a tool for what God wants to do
- It can be a slave to the will of God

Prophetically I believe that we are living in the very days that money will be used by the world system, and by the coming world leader to seize the interest of the world's attention

Daniel 8:25a

"Through his skillful influence he shall cause deception to advance under his rule; and he shall exalt himself in his heart. He will destroy many through prosperity..."

Daniel 7:25

'And he will speak out against the God, Most High and he will prevail over the saints of the Highest One, and he will intend to make 'alterations' in **times** and in the **law**;

Revelation 13:16-18

He will cause all, both small and great, **rich** and **poor**, free and slave, to receive a mark on their right hand or on their foreheads, ¹⁷ and that no one may buy or sell except the person who has the **mark** or the **name** of this man, or the **number of his name**. ¹⁸ Here is wisdom. Let those who have understanding calculate the number of this beast, for it is the number of a man: and His number is 666.

To the Jewish mind, 6 is the number of man, 66 is the number of human government, and three 666's is the number for man declaring himself to be God...

2 Thessalonians 2:3-4

Let no one deceive you by any means; for that Day will not come unless the falling away (great departure from the faith) comes first, and then the man of sin is revealed, the son of perdition (son of Satan), ⁴ who opposes and exalts himself above all that is called God or that is worshiped, so that he sits **as God** in the temple **of God**, declaring himself that he is God!

666 - man declaring himself to be a God in human flesh

----- The Searching Questions -----

Where am I investing my Income?

How am I Honoring God with my Money?

Proverbs 3:9-10

Honor the LORD with your possessions, and with the firstfruits of all your increase; ¹⁰ So your barns will be filled with plenty, and your vats will overflow with new wine.

Your Tithing Check

Should Be the First Check You Write After You Deposit Your Check

Your Money Management is a Commentary on Your Priorities

God gives you Money for the Cause of Christ to Continue On

Malachi 3:8-10

"Will a man rob God? Yet you have robbed Me! But you say, 'In what way have we robbed You?' In tithes and offerings. ⁹ You are cursed with a curse, for you have robbed Me, even this whole nation. ¹⁰ Bring all the tithes into the storehouse, that there may be food in My house, and try Me now in this," says the LORD of hosts, "If I will not open for you the windows of heaven and pour out for you such blessing that there will not be room enough to receive it.

Giving to God's Work

Matthew 6:19-20

"Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal; ²⁰ "but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal....

God you are Number 1 in my life

5% - 10% - 13% - 23 1/3 %

2 Corinthians 9:6-7

But this I say: He who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. ⁷ So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver.