

“The Poverty of Riches”  
(James 1:10-11)

I. Introduction.

A. Orientation.

1. This morning, James drew our attention to the advantages of not having many possessions:
  - a. Generally, God chooses the poor to be rich in faith.
    - (i) Remember, we don't make ourselves poor or humble so that God will save us.
    - (ii) God ordains that we'll be poor or humble and then saves us by His good pleasure.
    - (iii) It appears from Scripture that He places more of His elect in poor or humble circumstances, than in rich.
  - b. Poverty also tends to humble us, which in turn makes us great in God's kingdom.
    - (i) In many ways, the kingdom of God is opposite that of the world.
    - (ii) In the world, the showy, the proud, the aggressive make it to the top.
    - (iii) But God resists the proud and gives grace to the humble (James 4:6).
    - (iv) To be great in God's kingdom, we must be the servant of all (Mark 9:35), and that requires humility.
2. But the fact that poverty tends to make us trust in the Lord more, leads us into our topic this evening: those with more money tend to trust the Lord less.
  - a. Those with money are tempted to trust that money when faced with difficulty.
  - b. Money can buy any of the help that is available in this world.
  - c. But those who don't have much need to look elsewhere: to God.
  - d. That's how humble circumstances can lead to stronger faith.

B. Preview.

1. This evening, we're going to explore the opposite side of the financial spectrum: financial prosperity and its pitfalls.
  - a. It's difficult not to trust in money for your wellbeing.
    - (i) As I just said, it can buy any of the help or comfort available in this world.
    - (ii) So it's easy to turn to it first when in need.
  - b. Another problem with prosperity is it's addicting.
    - (i) Very often, the more you have, the more you want.
    - (ii) It becomes difficult to live without: it's hard to let it go.
  - c. That's why prosperity can be a trial and a snare to our souls.

2. Tonight, let's consider the following warnings against money:
  - a. First, we need to realize that money can't save our lives or even prolong them.
  - b. Second, money also can't save our souls; more likely, it will stumble us.
  - c. Therefore, we must guard our hearts against trusting in money.

## II. Sermon.

- A. First, we need to remember that money can't save our lives or prolong them beyond what God has ordained for us.
  1. James reminds us that even the rich will die like everyone else.
    - a. "Let the rich man glory in his humiliation, because like flowering grass he will pass away. For the sun rises with a scorching wind and withers the grass; and its flower falls off and the beauty of its appearance is destroyed; so too the rich man in the midst of his pursuits will fade away" (v. 10-11).
    - b. This applies to everyone, not just to the rich:
      - (i) Death comes to everyone.
      - (ii) It is the great equalizer: it brings everyone down to the same level.
      - (iii) Whatever beauty, whatever glory we have, will all fade away, as our lives will fade away.
      - (iv) There is nothing we have that can stop it, not even money.
  2. Money also can't heal you.
    - a. Money can buy the best medical care.
      - (i) Insurance puts medical care within the reach of each one of us.
      - (ii) But the rich can afford to have the best doctors and top priority.
        - (a) It's hard to imagine having more than enough to pay for the most elaborate medical procedures.
        - (b) But there are people who have that much.
    - b. But even the best medical care ultimately cannot heal you.
      - (i) To refuse medical treatment is foolish.
        - (a) The Lord can heal without doctors.
        - (b) But He most often does through them.
        - (c) Example: a member of a "faith" church who refused treatment and died.
      - (ii) But to trust in it ultimately to heal you is also foolish.
        - (a) Not everyone treated is healed.
        - (b) Two receive the same care, one becomes well, another dies. What makes the difference?
        - (c) The Lord does – we must trust in Him, not in the doctors.
  3. Money can't even provide for your daily needs apart from the mercy of God.
    - a. God is the One who gives it its value.
      - (i) After the Civil War, Confederate money lost all its value.

- (ii) How many lost all their goods and property in wars?
- (iii) How many have lost their money in other ways? Stock market, betting on horses, “natural” catastrophes, etc.
- (iv) Solomon wrote, “Do not weary yourself to gain wealth, cease from your consideration *of it*. When you set your eyes on it, it is gone. For *wealth* certainly makes itself wings like an eagle that flies *toward* the heavens” (Prov. 23:4-5).
- (v) Money must have the blessing of God to be any good.

- b. Here’s a good diagnostic question to see if you trust in money or in God: Would you be more comfortably certain that your needs were going to be met if you were a Christian with no money, or an unbeliever with lots of money?
  - (i) The answer to this question says a lot about what we really trust.
  - (ii) Money can’t heal you, provide for you or save your life.
  - (iii) It’s foolish to place your trust in money.
  - (iv) The Lord is the only One who can provide these things.

B. Second, money can’t save your soul.

1. You can’t use money to buy your way to heaven.
  - a. Money can and has been used to bribe law officers, judges, witnesses, guards, etc.
  - b. But it can’t bribe God.
    - (i) We owe a debt to His justice because of our sin.
    - (ii) Money can’t pay it: not all the money in the universe.
    - (iii) It’s worthless in God’s eyes, which is why He more often than not gives it to unbelievers.
    - (iv) When it comes to salvation, money can’t help us.
2. It will more likely prove to be a trial to you than save you.
  - a. The rich young ruler lost out on heaven, because he couldn’t sell his possessions and give them to the poor.
    - (i) He wasn’t condemned for having them.
    - (ii) But he was condemned for his unwillingness to let them go.
  - b. It’s not that we can’t have possessions, but they cannot possess us.
    - (i) Paul writes, “Therefore consider the members of your earthly body as dead to immorality, impurity, passion, evil desire, and greed, which amounts to idolatry” (Col. 3:5).
    - (ii) The rich young ruler loved another god.
    - (iii) We need to examine our hearts to see if we are guilty of this.
      - (a) If God were to call us to sell everything and go to the mission field, could we do it?
      - (b) Or are we too comfortable? We don’t want to give up our pleasures?
      - (c) We need to be willing to let all these go if the Lord should call us to.
      - (d) Jesus reminds us, “So then, none of you can be My disciple who does not give up all his own possessions” (Luke 14:33).

- C. Finally, we must guard our hearts against loving, coveting or trusting in money.
1. Paul tells Timothy, “For the love of money is the root of all sorts of evil and some by longing for it have wandered away from the faith and pierced themselves with many griefs” (1 Tim. 6:10).
    - a. It’s not the root of all evil, but it is of all kinds of evil.
    - b. Money brings pleasure; many look to it for health, happiness, security.
    - c. They’ll do anything to possess it.
    - d. We must guard ourselves against this obsession.
    - e. Our hope is in God: He must be our obsession.
  
  2. Trusting in money will lead to our ruin.
    - a. When someone asked Jesus to tell his brother to divide the family inheritance with him, Jesus said to him, “‘Man, who appointed Me a judge or arbitrator over you? Then He said to them, ‘Beware, and be on your guard against every form of greed; for not *even* when one has an abundance does his life consist of his possessions.’ And He told them a parable, saying, ‘The land of a rich man was very productive. And he began reasoning to himself, saying, “What shall I do, since I have no place to store my crops?” Then he said, “This is what I will do: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. And I will say to my soul, ‘Soul, you have many goods laid up for many years *to come*; take your ease, eat, drink *and* be merry.’” But God said to him, “You fool! This *very* night your soul is required of you; and *now* who will own what you have prepared?” So is the man who stores up treasure for himself, and is not rich toward God”” (Luke 12:14-21).
    - b. Money doesn’t have the power to save our lives or to save our souls – only Jesus Christ can. We must put our trust in Him.
    - c. If our hope is in our money, it has stumbled us.
  
  3. This is why James says, “Let the rich man glory in his humiliation” not in his riches (v. 10).
    - a. Humility sees that there is nothing I have that can save me.
    - b. It shows me that I must rely on another.
    - c. James wants us to see the bankruptcy of riches, to be humbled over the fact that we could ever have placed our hopes in it, and to place our trust in Christ alone.
    - d. We must glory in Him.
      - (i) He must be our healer, our supplier, and our happiness.
      - (ii) He must be our hope of salvation.
      - (iii) The Scripture says, “Whoever believes in Him will not be disappointed (Rom. 10:11). Amen.