

**JAMES 3 – Wisdom about Money**  
**Pastor Joe Oakley - GFC – 5-21-2023**

We are in a Bible study on the book of James. The theme of this study is Wisdom for Everyday Life. So far, we've taught on how to have joy in all circumstances. How do develop perseverance. How to grow to spiritual maturity. How to overcome double-mindedness and how to pray in faith. And how to get wisdom.

Today I'm preaching a sermon entitled Wisdom about Money. James 1:9-11 says:

*The brother in humble circumstances ought to take pride in his high position. But the one who is rich should take pride in his low position, because he 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 man will fade away even while he goes about his business.*

What is this saying? Looking at the Amplified Version helps us understand. It says:

*Let the brother in humble circumstances glory in his elevation (as a Christian, called to the true riches and to be an heir of God), And the rich (person ought to glory) in being humbled (by being shown his human frailty), because like the flower of the grass he will pass away.*

*For the sun comes up with a scorching heat and parches the grass; its flower falls off and its beauty fades away. Even so will the rich man wither and die in the midst of his pursuits.*

This passage comes right after James taught us how to persevere when our faith is tested. So – he shows us 2 tests of faith that we can face: poverty or prosperity. Both will test your faith! Both can cause you to turn from God and even turn against God. The poor can turn against God because they feel He's not providing. The rich can turn against God because they don't see the need for God's provision. They think they can make it on their own.

So, James exhorts the poor to take pride in their exaltation. The use of the word boast here is somewhat surprising because that word is often used in the negative sense of arrogant pride in yourself or your righteousness. But here it means sense of a humble, joyous pride in what God has done to make us righteous.

The poor are not exalted because of anything they have done or earned. Rather, the grace of God gives poor believers the very same spiritual riches that rich believers have.

James says later in chapter 2, verse 5:

*God chose those who are poor in the eyes of the world to be rich in faith and to possess the kingdom that He promised to those who love Him.*

As a result, there are way more poor believers than rich believers. There's nothing wrong with being rich, but in Matthew 19:23-24

*Jesus said to His disciples, "I tell you the truth, it is hard for a rich man to 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 man to enter the kingdom of God."*

Why is it hard for a rich person to enter the kingdom? Because they don't see they need to repent. They feel self-sufficient and self-satisfied.

At one time, Clint Murchison, Jr. was one of the richest men in America. He owned a 1-acre house on 25 pristine acres in N. Dallas. He owned a penthouse in NYC. He owned his own private island in the Bahamas. He was the founder and original owner of the Dallas Cowboys. And he and his wife Anne attended Shady Grove Church. We used to go to their house for pool parties and Bible studies.

Pastor Olen told me about a time when Clint said, "Pastor, I just have one question." Pastor Olen said, "Okay, what is it?" To which Clint said, "Can you tell me how to get through the eye of a needle?"

The image of a big camel going through the tiny eye of a needle shows that entering the kingdom requires great humility. That's because it requires seeing yourself poor in spirit. Matthew goes on to say in verses 25-30:

*When the disciples heard this, they were greatly astonished and asked, "Who then can be saved?" Jesus looked at them and said, "With man this is impossible, but with God all things are possible." Peter answered Him, "We have left everything to follow You! What then will there be for us?"*

*Jesus said to them, "I tell you the truth, when the world is made new and the Son of Man sits on His glorious throne, you who have followed Me will also sit on twelve thrones, judging the twelve tribes of Israel. And everyone who has left houses or brothers or sisters or father or mother or children or fields for My sake will receive a hundred times as much and will inherit eternal life. But many who are first will be last, and many who are last will be first."*

In other words, many who are not considered great on earth will be considered great in heaven. And many who are considered great because of earthly riches will be less rewarded in heaven. So, if you are poor on earth, be rich in faith and you will be rewarded in heaven.

James compares the rich to flowers that wither and die. Every rich person will die – just like every poor person. The rich will take no earthly riches with them to heaven. You never see a hearse pulling a U-Haul! James is saying that earthly riches will fade away, but the riches of faith and its rewards are eternal.

I remember when we went to see the treasures of King Tut when they came to a Dallas museum. When ancient Egyptian royals died, many treasures were buried with them because they believed they would take it with them to the afterlife. But actually, those treasures were left behind, buried in the sand for centuries until someone discovered them and put them in museums for us to see. They are a reminder that no one takes anything with them when they die!

That's why Jesus called a rich man a fool for building bigger and bigger buildings to hold all his possessions. Luke 12:20-21 says:

*But God said to him, 'You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?' This is how it will be with anyone who stores up things for himself but is not rich toward God.*

So – James is telling the rich to rejoice in the fact that they are spiritually humbled to receive Christ and His infinite spiritual riches. They should be humbled by the fact that we are all equal in the eyes of God. The ground is level at the foot of the cross!

Though the poor may be thought of as lesser than the rich by the world, in the kingdom of God there are no such classes! The rich and the poor are on level ground in the Christian community!

The poor should rejoice that God has exalted them – not by making them rich but by bestowing the riches of His grace upon them. And the rich should rejoice that God has humbled them - not by taking away their riches, but by showing them their spiritual poverty! By showing them that it profits them nothing to gain the whole world and lose their soul. By showing them that life is not defined by what we possess – but by who possesses us – the Lord God Almighty!

Jesus said a lot about money during His ministry. *In Luke 16:13 He said-*

*No servant can serve two masters. 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 both God and Money.*

Jesus did not say you cannot serve both God and yourself. Although that is true. He did not say you cannot serve both God and other people. That's true. He did not say you cannot serve both God and the devil. That's also true – but Jesus said you cannot serve both God and money!

Evidently, there is something about money that makes it the biggest challenge to serving God. Let's look at 1 Timothy 6:5-11, which talks about:

*...men of corrupt mind, who have been robbed of the truth and who think that godliness is a means to financial gain. But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But*

*if we have food and clothing, we will be content with that. People who crave to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction.*

Robertsons NT Word Pictures says that the word for craving to get rich means “the will to be rich at any cost.” It’s talking about people who will stop at nothing to gain wealth.

People whose hearts are set on money. People who love money.  
People who will sacrifice family or anything else for money.

It is not the possession of riches, but the love of riches, that lead people into temptation and destruction. There are people who will commit any crime for money. That’s why 1 Timothy goes on to say:

*For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs. But you, man of God, flee from all this, and pursue righteousness, godliness, faith, love, endurance and gentleness.*

It does not say money is the root of all evil – the love of money is! The problem is not having money; the problem is when money has you! Your relationship with money will affect your relationship with God.

The central issue all Christians face is submission to Jesus Christ as Lord of their lives. And the primary competitor with Christ for lordship is money. Nothing shows the lordship of Christ in our lives any more than how we handle our money.

That’s why we need the Word’s view of money rather than the world’s! I saw a chart in the Nelson Study Bible that compares these 2 views.

The World says:

Money brings freedom.  
Money brings security  
Money is what matters most  
Money is power  
Money establishes your worth  
Money is the measure of success  
Money brings happiness  
Money is to be hoarded  
Money is yours to spend as you please – Money is God’s- we are stewards

But God’s Word says:

Money enslaves you – only God brings true freedom  
Real security is found in trusting God  
The kingdom of God matters most  
Power comes from the Holy Spirit  
Only God establishes your worth – not your bank statement  
Obedience to God is the true measure Of success  
The happiness that money gives is short lived. Only God gives lasting joy  
Money is to be given

These 2 views are very different, and it shows that our view of money must be based on God's word, not the world's words! Because when believers hear God's word and do it—they are blessed by it. Others are described by Jesus in Mark 4:18-19

*They are the ones who hear the word, and the cares of this world, the deceitfulness of riches, and the desires for other things entering in choke the word, and it becomes unfruitful.*

Did you get that? Some people are going to hear this word and they will do the word and God will bless them for it. Others will receive nothing from this word because money will deceive them and the desire for things will choke the word!

If we are going to be free from the love of money, free from greed, free from being controlled by money or the lack thereof, we must deal with the demonic spirit called Mammon.

Some translations of Luke 16:13 say you cannot serve God and money – but older translations say you cannot serve God and Mammon. What is Mammon? I'll tell you this, mammon is not just money.

Strong's Dictionary says mammon is wealth personified and greed deified.

Barne's Notes says that mammon is the god of riches.

Robertson's Word Pictures in the NT says that mammon is the money-god or money-devil.

Fauset's Bible Dictionary says that mammon is a heart idol.

The Biblical Illustrator says that mammon is the name of a Syrian god, who ruled over wealth.

Putting all this research together shows us that money is a thing – but there is a demonic spirit attached to money called mammon. It is a demonic power that enslaves the world.

Mammon is a spirit that is opposed to God and competes with God for the hearts of mankind. Jesus said you cannot serve God and mammon.

You cannot submit to the lordship of both God and mammon!

Mammon is opposed to God and should be renounced.

If mammon is synonymous with money that would mean we would need to renounce money and have nothing to do with money. Obviously, that's impossible and that's not what the Bible teaches.

More than anything else – mammon tries to take the place of God in our lives.

Mammon wants us to love money more than we love God.

Mammon promises us things that only God can provide: love, joy and peace.

Mammon tempts us to place our trust in money rather than God.

So, we must choose to serve God rather than mammon.

You do that by operating in the opposite spirit.

Here's some ways to identify if the spirit of mammon is influencing you:

- You experience worry and fear over money
- You always wonder where your money went
- You have constant financial lack
- You are always discontent with what you have
- You feel you never have enough money
- You believe that more money would solve your problems
- You're in bondage to debt
- You cannot control your spending
- You dislike sermons on giving or tithing
- In fact, you struggle with the concept of giving

So, if mammon is influencing you, how do you break its hold on you? You should pray a warfare prayer to do that, but you also must begin operating in the opposite spirit.

Instead of fearing not having money, put your faith in God as your source. Instead of withholding your tithes and offerings, give God the firstfruits of your income. You see, money that is submitted to God has God's blessing on it. Money that is not submitted to God had the spirit of mammon on it.

So, I challenge you to put God first – reduce your debt load – and take the next step in giving.

If you're not giving at all – start today giving something.

If you're giving, but not tithing – keep giving more until you're tithing.

Instead of withholding your tithes and offerings, give God the firstfruits of your income. This is one way you overcome the spirit of mammon.

Mammon wants to turn you from God by lying to you.

Mammon wants to rule you and mammon is a liar.

Mammon says, "Steal and cheat," but God says, "Give and receive."

Mammon says, "Hold on to your seed," but God says, "Sow and reap."

Mammon says, "Be selfish." God says, "Be generous."

Mammon says, "You always need more," but God says, "Be content with what you have."

People who believe mammon's lies are governed by the pursuit of money, rather than the pursuit of God.

People who believe mammon's lies believe that money is their source of provision, rather than God.

When Mammon is your source, then you will be a slave to the pursuit of money.

But when God is your source, money will become your slave, pressed into service for the kingdom of God.

When Mammon is your source, you will try to use God to get money.  
 But when God is your source, you will use money for God's purposes.  
 Mammon will promise you everything but deliver nothing.  
 Money is never your answer. God is always your answer.

Dr. King said, "Dollars and cents can never be substitutes for God. For long before these came into existence we needed God and long after they shall have passed away we will still need God."

You've got to decide today whom you will serve: God or mammon.  
 I know your first instinct is to say "God."  
 But many of us – when we are in some kind of trouble – think that money is the answer.  
 We say, "If I only had more money – everything would be all right."

I challenge you today to stop thinking that money is your answer.

Mammon will promise you security – but true security is found in the God who holds you in the palm of His hand!

Mammon will promise you freedom, but only he whom the Son sets free is free indeed!

Mammon will promise you power, but God said you will receive power when you are filled with the Holy Spirit.

Mammon will promise to meet your needs, but God promises to meet all your needs according to His riches in glory by Christ Jesus!

Mammon will promise to protect you, but like the Psalmist said,  
 I will lift up my eyes to the hills — From whence comes my help?  
 My help comes from the Lord.  
 He who keeps you will not slumber nor sleep.  
 The Lord is your keeper; The Lord is your shade at your right hand.  
 The sun shall not strike you by day, Nor the moon by night.  
 The Lord shall preserve you from all evil; The Lord shall preserve your going out and your coming in from this time forth, and even forevermore.

I challenge you today to put God first!  
 As for me and my house... we will serve the Lord!  
 We will be content with what we have!  
 We will be extravagant givers!  
 Because God has blessed us so that we can be a blessing to others!