

Title: Money is a Terrible Substitute for Maturity
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James 1:9-12 (NRSV)

9 Let the believer who is lowly boast in being raised up, 10 and the rich in being brought low, because the rich will disappear like a flower in the field. 11 For the sun rises with its scorching heat and withers the field; its flower falls, and its beauty perishes. It is the same way with the rich; in the midst of a busy life, they will wither away.

12 Blessed is anyone who endures temptation. Such a one has stood the test and will receive the crown of life that the Lord has promised to those who love him.

Outline:

Introduction

My Premarital Wisdom: Money is always Just a Stand-in for something else. When talking about money, each person needs to understand *what money means to them*. For some people money equals freedom to do what they want. For others it means the security of knowing there will be enough in an emergency or in retirement. For still others it means experiences. Money is just money. It comes and goes. When couples fight about money, it's rarely about money!

When James talks about trials, he uses two examples:

- Lack of Wisdom
- Lack of Money
- For lack of wisdom, he says: Ask God for it!
- For lack of money, he says: Don't settle for it!

James begins this thought by comparing two types of people: The Lowly Believer (of humble circumstances, lit, “the brother”) and The Rich Person

James frames things as a choice between two sources of pride.

- You can be proud of being a believer who is life a Jesus-shaped life, or
- You can be proud of being a rich person who is living a materialism-shaped life.

My dad is one of the hardest working people I know and he is very careful with his money. He gave me some of the best wisdom I've ever heard about money:

The only thing money gives you is more choices.

As I have reflected on that, and observed other people who have had lots of money and almost none, I believe is very right about this. Money doesn't make you smarter, or wiser. It doesn't make you a better person. You can't buy character with money. Money gives you more choices, but it doesn't help you make better ones.

I need to be clear that this point that I am not saying wealth and money are evil. People think the Bible says that money is evil. But it doesn't. The Apostle Paul, mentoring his protégé Timothy, says:

9 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. 10 For the love of money is a root of all kinds of evils. – 1 Timothy 6:9-10 ESV

So if money isn't evil, what is it? If it a means of having more choices, which can be a real and dangerous temptation. What James wants his discouraged and anxious friends to know is: **Don't be tempted into believing that more money will solve your problems.**

Before I go any further, I should also say this: It does no good whatsoever to romanticize being poor! Being unable to earn enough money to take care of basic needs is the absolute worst place to be! James is trying to encourage Christians of modest means to pursue God's wisdom over worldly wealth. He isn't advocating for poverty.

So Instead of seeing money as a solution to our problems, maybe it's better to think of money as a shortcut. Shortcuts are always tempting, aren't they?

Unfortunately, there are no shortcuts to becoming "perfect and complete, lacking in nothing." And for James, growing up into Christ-likeness is EVERYTHING! He knows that God uses the trials and difficulties of our lives to grow us up!

So wealth isn't a barrier to Christian maturity, but pursuit of wealth is. And when times are hard, it is very easy for us to want to double-down on getting more money so that we feel more safe, more secure, more in control, and more able to do what we want. That's the temptation.

But there is an amazing promise to those who see this temptation for what it is. James offers us a new Beatitude, like the ones Jesus gave us at the beginning of the Sermon on the Mount. He says:

12 Blessed is anyone who endures temptation. Such a one has stood the test and will receive the crown of life that the Lord has promised to those who love him.

James doesn't explain what the "crown of life" is, but it must have been a powerful symbol that his readers were very familiar with. It was used among leaders of the NT church to refer to the ultimate goal or reward. Paul uses it in 1 Cor 9:25; Peter uses it 1 Peter 5:4; John uses it in Rev 2:10. It must include fulfillment of the goal to be mature and complete, lacking in nothing. It is assured; it is promised to them. The crown of eternal life is worth more than any advantage to be gained by money in this life. Truly blessed is the one whose heart is set on this goal.

So notice how we are encouraged to accept trials, but resist temptation. Embrace the struggle, resist the shortcut.

The more aware we are of the role money plays in our life, the better we are able to resist the temptation to make it our focus in the face of challenging times. When we have a Jesus-shaped perspective on money, we can be a source of wisdom to others.

The Call

Explore your relationship with money.

- What does money represent for you? For your spouse?
- How has God shown up in your life in that area?

For example: If money represents freedom for you, and your freedom has been curtailed because of shelter in place, then what have you learned about yourself, about God, and about freedom these last several months?

As we close in prayer, think about the trials you are facing right now. What do you want to say to God about them? What do you want to tell God about the crown of life that is promised? Share what is on your heart with God now.