# James - The Trial of Money Sign Title: The Trial of Money

## April 3, 2011

Good morning Faith Church. One thing I love about the Bible is that it doesn't skip over uncomfortable issues. There are few issues more sensitive to talk about than money, especially when some have so much of it while others have so little. The poor sometimes resent the rich because of their riches. The rich don't understand the poor because they can't seem to get it together.

Do any of you remember the *Beverly*Hillbillies? The show was based around the different ways the rich and poor look at life. What made the show funny was the poor not knowing how to act around the rich and the rich not



understanding the poor. That is a real tension that so many can relate to. That is why the show lasted for a lengthy nine seasons.

When it comes to our Christian faith, both riches and poverty present spiritual challenges. In the first century, when James wrote his letter, *Christians* were viewing their spiritual status through the lens of their financial condition.

If that was a problem in the first century, with its very basic economy, how much more of an issue do you think it is for us today in our affluent society? How our financial condition changes the way we view our relationship with God is what we are talking about this morning..

Before we dive in, let me take a few moments to review what we learned in the last few weeks in this series. We are in a teaching series on the book of

James. The first portion of the book teaches us how to face the *trials and difficulties* in life. Two weeks ago, in our first study in the book of James, we learned *why* God allows his children to face trials. The answer is that trials are God's chosen method to bring us to spiritual maturity. While we groan during the trials of life and wonder why God would allow them into our life if he loves us so much, God looks at us and tells us it is because he loves us so much that he is allowing trials into our life. He promises to use our trials to bring us to spiritual maturity, which is more valuable than anything this world can offer. God is truly good to us in our trials, even when it doesn't feel like he is.

In the most recent message of this series, we learned *how* to get through trials. James tells us to ask God for wisdom in our trials. Trials are designed to bring us to our knees and teach us to live in prayerful dependence on God. When we ask God for wisdom in our trials, God promises to give us that wisdom and to give it in abundant amounts. He won't shortchange us when we come to him for wisdom in our time of need.

This morning, James moves to a specific type of trial. A trial that is probably one of the hardest is a financial trial. Why are financial trials so tough? We need money to do almost everything. Money is important. But let's be brutally honest, financial trials are tough not just because we need money, but we love money. According to the Bible money is the number one alternative to God vying for the attention of our heart.

"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 (ESV)

Knowing the pain of financial trials and how dangerous money can become to our spiritual lives, lets read our text together.

James 1:9-12

## Poverty can lead to discouragement.

Let the lowly brother boast in his exaltation, James 1:9 (ESV)

The word *lowly* means *weak* or *poor*. In the Septuagint, this same word is used in the Psalms to describe someone of no significance. This is a person who will never be discovered by *American Idol*. They will never rise above a blue collar wage. Their funeral will be done on a tight budget and it will be poorly attended. When this person moves out of town, nobody misses them.

That being said, it is worth noting that God has always had a special place in his heart for those who are lowly. Jesus was born into a poverty stricken home. Jesus drew special attention to the lowly widow and her two mites as an example of faith.

One of the great hopes of the gospel for the lowly is that life won't always be this way. There will come a time when God will create a new heavens and a new earth and there won't be poverty. All the goodness we have now only comes as droplets. In the new creation, goodness and joy will flow, like a rushing river, from the throne of God and it will continually cascade over all his people and over all of his new creation. You think you are happy now, you have no idea what happiness is until you are drenched in it as it flows like a mighty river from the throne of God. You think this groaning and decaying earth is beautiful, just

wait till we get the new heavens and the new earth where everything is the same but vastly improved! That is something to look forward to!

Given that background, let's return to James and see what a Christian in poverty is to do? They are to take pride in their exalted position! What is James talking about? All too often we evaluate ourselves through the grid of worldly standards and we fail to see ourselves as we are in Christ. The key term is the word brother. The poor Christian is a brother of Christ. What higher privilege could be extended to anyone? We tend to look at life with our physical eyes and compare ourselves to everyone else around us. They go on exotic vacations. They are state champions in their sport. They have a new car. They live in a new home. Their spouse is so beautiful. As poor Christians compare themselves to everyone else around them it is easy to lose sight of the fact they are fabulously wealthy when it comes to their true identity before God.

In fact, poor Christians are to take pride in their high position. They are literally to boast in their high position. Most of us think all boasting is wrong. Technically, that is not true. It depends what we are boasting about. Boasting in ourselves is wrong, but boasting in the greatness of what we have as a child of God because God loved us in Christ in a way we do not deserve, that is something to boast about. It puts things in perspective. I am a brother or sister of Jesus, the Christ.

A few years ago I preached on gambling and I learned most lottery tickets are bought in poverty stricken areas. Why is that? If you are poor, one of your dreams is to be filthy rich. Truth be told, if you have Christ, you are filthy rich

beyond what any lottery ticket could give you. So if you won the lottery, you might run around the church holding the ticket in the air screaming, "I won, I won." Today, run around the church with your Bible in the air and shout, "I won, I won!" because through Christ, we did!

Jesus is the real treasure and it actually demeans Christ's absolute worth when a poor Christian refuses to see himself as a possessor of great spiritual wealth when all they can see in their life is a lack of material possessions. Am I saying poverty is easy, of course not. I have lived in the position that God had to put food before my family. It is hard. It is discouraging. It is depressing. The only way to make it through is to fix your eyes on what you have in Christ.

## Riches can lead me away from Jesus.

# and the rich in his humiliation,... James 1:10 (ESV)

What is James talking about when he says the poor should see themselves as rich but the rich should see themselves as poor? The poor need encouragement to see themselves as they are through Christ. The rich need the humility to fight against the natural intoxication that riches provide. Riches can lead to pride, haughtiness and thinking we are better than others. After all, God must be pleased with us if we are so rich. You see, rich Christians can make the same mistake as poor Christians, they can start evaluating themselves through the lens of their financial condition rather than through Christ. While the poor Christian is depressed because he fails to realize what he has in Christ, the rich Christian can easily become prideful and think his bank account can lead him to believe he is less needy of Christ.

Does this mean it is wrong to have money as a Christian. Of course not!

Abraham was wealthy, David was wealthy, Joseph was wealthy. Understand that riches are a trial just as poverty is a trial. What does Jesus say?

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 19:24–26 (ESV)

Is it impossible for a rich person to go to heaven? Of course not! In fact one of the great things about riches is the opportunity to do powerful things for Christ's name. It is just very difficult for those who are rich to keep the thoughts of their mind wrapped around the fact that the only thing that matters is what they have in Christ and they did nothing to deserve it. Our riches do not make us better than anyone else. *The only thing that matters is who we are in Christ.* In the trial of riches and the trial of poverty, the only way to make it through is by relying on the grace of God to help us get our eyes off of what we see in the mirror in the morning so we can see the only thing that matters, we are who we are in Jesus. Later in the book, James will talk about how *generous giving* and *praying with thankfulness* are essential tools in the rich Christians arsenal to stay focused on Christ.

Imagine the struggle a rich Christian has when every day their house, their car, their job and their bank account tells them they are worth more than the average man? The poor need the encouragement of who they are through Christ, the rich need the humility that comes from knowing they are nothing apart from Christ.

Which are you in need of today? Encouragement or Humility?

## Riches are temporary.

...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 1:10–11 (ESV)

James reminds us an important truth about riches, they are temporary.

They come and go quickly. Guys, when was the last time you bought your wife flowers? When Cindy and I were dating, and for the first few years of our marriage, I would bring her fresh flowers every week. Being the wonderful woman she is, she kept the petals of the flowers off of every rose.

Trying to be the helpless romantic who was frugal, I would try to buy flowers that were on discount. They didn't look too different at the florists but a day or two after I brought them home, they began to wilt. By the end of the week, the flower looked much better in the compost pile than on the kitchen table.

That's how it is with riches. Those who are rich look amazingly beautiful, but only for a brief period of time... (Pastor Kurt snapped fingers) and then they are gone

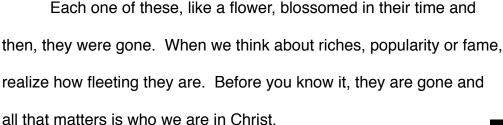
I was thinking of about some contemporary examples of this.

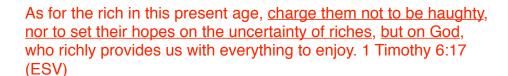
- Peter Jennings died August 7, 2005
- Elizabeth Edwards died December 10, 2010





- Michael Jackson died June 25, 2009
- Leslie Nielson died November 28, 2010
- Manute Bol died June 19, 2010
- Jack LaLanne died January 23, 2011













All that matters is who we are in Christ. If we are going to make it through the trial of poverty or the trial of riches, we need to see ourselves through that lens. While James has applied this truth to riches, it applies to many other areas of life as well.

Some of us are full of ourselves because we are so good looking, others of us are depressed when we see ourselves in the mirror. *All that matters is who we are in Christ.* 

Some of us are caught up in ourselves because of our popularity, others of us are depressed with ourselves because we are social misfits. *All that matters is who we are in Christ*. The list could go on.

I'm smart, I'm dumb; I'm popular, I'm lonely; I'm lovable, I'm unlovable; I'm a success, I'm a failure. While one side can fill us with pride, the other can fill us with despair. The only thing that ultimately matters is who we are in Christ.

Too many Christians are either moping around the church depressed because they evaluate themselves through what the world says is important, and they find themselves lacking.

We also have too many Christians parading around the church looking down on others because when evaluating themselves from the standard of the world, they feel so much better than others. They completely miss the truth that the only thing that matters is who we are through Jesus. If we could just get a glimpse of who we are in the eyes of God through Christ our riches wouldn't fill us with pride and our poverty wouldn't fill us with despair.

## There is a great reward at the finish line.

Blessed is the man who remains steadfast under trial, for when he has stood the test he will receive the crown of life, which God has promised to those who love him. James 1:12 (ESV)

The word *blessed* is the same word used in the beatitudes. It means to obtain God's favor. Earlier James began by saying trials are God's chosen instrument to bring us to spiritual maturity and that is a great motive to endure them. Now he tells us that when we remain steadfast under trials, not only will they bring us to spiritual maturity, but there is a reward that awaits us in heaven. It is called the *crown of life*.

When we think of a crown, we think of gem studded twenty pound rings of gold. That is not what they had in mind. They thought of the laurel wreath that was given to the victors after an athletic contest.

Paul described the difference between a laurel wreath earthly crown and the crown we will receive for faithfully enduring trials in his first letter to the Corinthians.

Every athlete exercises self-control in all things. They do it to receive a perishable wreath, but we an imperishable. 1 Corinthians 9:25 (ESV)

So the reward we will receive for enduring trials is a lasting reward. The only other time the crown of life is talked about in Scripture is in Revelation 2:10. In that passage, it is contrasted with the second death.

"'I know your tribulation and your poverty (but you are rich)... Do not fear what you are about to suffer. Behold, the devil is about to throw some of you into prison, that you may be tested, and for ten days you will have tribulation. Be faithful unto death, and I will give you the crown of life. He who has an ear, let him hear what the Spirit says to the churches. The one who conquers will not be hurt by the second death.' Revelation 2:9–11 (ESV)

One of the best ways to make it to the finish line when you are in a race is to keep your thoughts focused on the prize at the end. James tells us that in financial trials of our life, when we are feeling beat down and discouraged, when we think there will never be enough, realize God promises that your trials are for your good and for his glory and that if we are faithful to the end, there is a reward from the hand of God that awaits us in heaven called the *crown of life*.

Some people struggle with the idea of heavenly rewards. They think we should be faithful to God just because of what he has done for us in Christ. That is true, we should. But God is a lavish God and he wants to reward us. Rewards are his idea. He knows we are motivated by them and he want us to be motivated by them when we are in the trials of life.

When we are in a trial, we need to tell ourselves: This trial is not by chance. I am not a victim of fate. Rather, a loving God is doing something in it that I can't see, but it will result in greater glory for God, greater spiritual maturity for me and my endurance will bring an eternal reward.

## Are all trials intended by God for everyones good?

No! Notice the condition for all of this. It is *for those who love Him*. The trials of the wicked and those apart from Christ are not achieving anything good for them, not now or ever. They are just a foretaste of judgment to come. It is only for those who love Him that trials are for their good.

So I want to finish by asking you, Are you in Christ? Do you love him? This whole passage is addressed to believers in Jesus Christ. Is that you this morning? Do you see your need to have your sins forgiven and a right relationship with God restored? Christ is the only way and his death on the cross made it possible because he died in our place for our sins. Believe in the Lord Jesus Christ as your savior and all the good promises God has for us in trials will instantly become yours as well.

What does it look like to believe in Christ? Maybe the best way to describe it is to tell you what a prayer to trust in Christ sounds like.

Dear God, I am a sinner and there is nothing I can do to save myself. Today I quit trying to be good enough for you and I trust that Jesus died in my place for my sin. I ask you to take all my trials and use them to transform me to be more like Christ. When all is said and done, I look forward to that moment when you will give me the crown of life for faithfully holding on to you till the end. Amen.



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