

A Test That's Hard To Endure... And a Test That's Hard To Believe... And Even Harder To Pass

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I think I've already mentioned to you that one of the more desirable traits about this particular book is its practical nature. In verses 1-8 James introduced his thoughts regarding life's unexpected turns...in theory. In verses 9-12 he moves out of the theoretical to practical application by giving us concrete examples of two kinds of tests—one that's hard to endure, and one that's hard to believe.

The two tests represent polar opposites on a single topic—added proof of his earlier point in verse 2 that tests really do come from all directions and are always... nearly always...undesirable, frequently unpredictable, and occasionally unconventional.

James 1:9-12

The brother in humble circumstances ought to take pride in his high position.

¹⁰But the one who is rich should take pride in his low position, because he will pass away like a wild flower. ¹¹For 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.

¹²Blessed is the man who perseveres under trial, because when he has stood the test, he will receive the crown of life that God has promised to those who love him.

Test # 1

**When There's Too Much Month Left At The End Of The Money...
You Should Feel Special.**

James 1:9

The brother in humble circumstances ought to take pride in his high position.

When You've Got Money Blues...Feel Blessed.

This is a tough call. I'm fairly certain that most of us have known days like that. Sometimes you suffer the blues because of undisciplined overspending in spite of the fact that you make an average, or better than average, salary. At other times life gets turned completely upside down, regardless of what someone has done, by events or circumstances that are completely beyond his control...

- Downsizing...
- Corporate restructuring...
- Business sells and brings in new executives from home office...
- Chronic illness that won't let you work...
- Medical bills from surgery or treatment or medication that's not covered by insurance...which is an ever enlarging category...

- Children that become addicts and require long-term treatment...
- Bad investments...
- Bankruptcy...
- _____...

I'm willing to wager a week of someone else's salary (I don't gamble—not with my money anyway) that if you've ever been there the one thing you didn't feel was blessed or special.

What are you going to do if the bottom drops out on you? I recognize that money woes are relative. For some people it means losing your 1500 square foot house in foreclosure while for others it means being forced to live in a 3000 square foot house when you want 5000. For some it's not having money to buy shoes for the kids while some are traumatized by giving up the annual shopping trip to Neimen Marcus. But let's try to get everyone thinking the same way.

What if you lost it all? What if you were reduced to living in a very small, rented apartment, one car, nothing fancy about it, no money for new clothes, eating out, going to the movies or vacations, and were just barely managing to pay utilities and by groceries? What if it were like that for you? What would a godly man need to do?

What To Do When The Bottom Falls Out

When you're down and out—a place none of us ever wants to be—James says the way to handle it is:

- Recognize that financial set-backs can be just one more of the many kinds of tests or trials that we all face.
 - We're all going to face a lot of tests.
 - They won't all be the same—so comparing won't do you any good.
- Remember that *humble pie*, even when it's force-fed, can be used for a valid and valuable purpose, and it will be used in that manner if we humble ourselves in God's might hand (1 Peter 5:6-7).
 - That purpose is to press us into a mold that God has in mind for all of us that none of us would ever choose if left to ourselves—it's just not in our nature to chose it—the image of his son.
 - Whether or not it happens depends on our attitude throughout the entire process.

**IT ISN'T THAT WE DON'T WANT TO BE IN HIS IMAGE...
WE JUST DON'T WANT TO BE MOLDED.**

But that isn't the way God works. There's no magic and you don't get to skip grades. To develop a Godly character you have to be tested, and some people will be tested in financial or material matters...

Sometimes you're not going to get what you want...
&
Sometimes you're not going to want what you get...

How It Really Can Be a Blessing

2 Corinthians 6:3-10

We put no stumbling block in anyone's path, so that our ministry will not be discredited. ⁴Rather, as servants of God we commend ourselves in every way: in great endurance; in troubles, hardships and distresses; ⁵in beatings, imprisonments and riots; in hard work, sleepless nights and hunger; ⁶in purity, understanding, patience and kindness; in the Holy Spirit and in sincere love; ⁷in truthful speech and in the power of God; with weapons of righteousness in the right hand and in the left; ⁸through glory and dishonor, bad report and good report; genuine, yet regarded as impostors; ⁹known, yet regarded as unknown; dying, and yet we live on; beaten, and yet not killed; ¹⁰sorrowful, yet always rejoicing; poor, yet making many rich; having nothing, and yet possessing everything.

If we'll get this right—specifically the paradoxical last part of verse 10 where Paul says *on one hand I don't have anything, but on the other, I have everything*—if we'll finally resolve that life does not consist in the abundance of things or experiences, then we have this to look forward to...

- **When we're tempted to fear the loss of our possessions we'll be free to respond to the temptation obediently because we *don't have anything to lose*...**
 - If I don't have anything then you can't anything from me...
 - Loss of possessions can't even be a threat to me if I don't have anything...
 - This is why it's never been a problem for me to tithe my income to my church.
 - I've never considered a penny of what I've given as a loss—because the Bible teaches me that at the very least 10% of all I earn IS NOT MINE!
 - Therefore when I write the check, anymore I use electronic banking to do it on the first of the month, I'm not losing anything.
 - How can I lose it if I don't have it—and I don't have that 10%, and haven't considered it to be mine since I was 17 years old.

ILLUSTRATION

Giving my ten percent feels the same to me as an experience that happened a couple of weeks ago. My assistant, who is also our book keeper, discovered an envelop in the offering basket with a wad of money in it. No name was attached—just instructions. *Please use this to bless a family that needs it.* So she put it on my desk. I read the instructions and followed them to the letter. I didn't even put the money in the bank and write a check, which may have been the safest thing to do. I just put that wad of cash in an envelop and mailed it directly

to a family that would be blessed to get it... And they were, because they contacted me and let me know...

But I didn't lose anything in the transaction—and I would no more have dreamed of keeping that money, or even a single red cent of it, than you would. Why? Because it wasn't mine. It was mine to use as the anonymous owner wished, but it wasn't mine. Therefore when I sent it off I felt no sense of loss, because I didn't own the money—none of it.

- **When we're tempted to idolize to gaining of possessions we don't have but want, we'll be free to respond that that temptation obediently as well because, *I've already got everything I need...***
 - Would you agree that it would be hard to tempt Bill Gates by offering him a bribe?
 - The man's worth more than 50 billions dollars—what are you going to offer him that would get his attention.
 - If you've ever gone shopping for someone that's made it, it's tough; because what do you get for a guy that's already got everything?
 - By the same token, if I ever buy into the fact that I have all things in Christ, then it's not even a temptation for me be greedy, or selfish, or stingy.
 - I am completely free to give and give and give, because I have everything.

What I'd ask you men to remember as we move the first series of discussion questions is that as Christ's followers all we know about following him is what he tells us—and he's telling us some fairly transforming things today about our attitudes toward money and possessions...

DISCUSSION QUESTIONS

1. Have you ever faced a serious financial crisis? If you have, and if you feel comfortable doing so, will you **briefly** tell the others at your table about it?
2. Do you attribute your crisis to events that were completely unavoidable and beyond your ability to control, predict or avoid, or do you attribute it/them to your own lack of sound, fundamental money management skills and disciplines?
3. What are some of the possible lessons that you could learn from such experiences if you chose to use these times redemptively?
4. Answer this only to yourself or one or two others privately—do you presently handle your personal finances in such a way that you consider yourself an obedient Christ-follower as it relates to your money and possessions? If not, have you ever seriously considered restructuring the way you handle your finances in order to become so? If not, why not? _____

Test # 2

When There's Too Much Money Left At The End Of The Month... You Should Feel Burdened.

James 1:10-11

But the one who is rich should take pride in his low position, because he will pass away like a wild flower. ¹¹For 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.

I have to tell you, I've never considered having too much money a test or a trial, and if it is either one, I think I'd like it if God chose to give me a really big test... Probably most of us feel like that, but really it's a short-sighted thought process...

- I think James considered having more to be a greater test of a man's character than having less—I think I agree.
- This much I know; I've seen more families torn apart, and far more savagely torn apart, through the effects of affluence than I've seen destroyed through the effects of poverty.

Wealth Is A Severe Test Because There's No Outside Pressure To Humble Us

When you're broke you pray, because you know you need God's help—you need anyone's help, but it's fairly easy to feel humble when you have no obvious reason to feel otherwise.

On the other hand, when you have no real pressing needs it's far too easy to ignore God. I think that's why the Bible teaches that it's hard for a rich man to get to heaven—he's got it so good he never really understands his need for God.

Wealth is a Severe Test Because Of Its Deceptive Nature

It's fairly easy to get too excited over the things we possess and fail to express enthusiasm over who possesses us.

- *Things* are not what they seem, and we all know that, but it's very hard to practice it day by day.
 - Most of the time, when we wanted something badly enough that we've behaved irresponsibly to get it—once we get it, invariably we discover that we've gotten much less than we've bargained for.

ILLUSTRATION

That's the focus of the illustration in verses 10-11. The sirocco winds frequently blew through the plains of Jerusalem from the southeast, across the Lybian desert. Not only could they, but they would kill anything in its path. No sooner did a tender plant sprout than the hot wind killed it.

Just so, the deception of wealth is that it appears to give us life—and maybe, after a fashion it does—for a while. But then, just as quickly as it was born, it dies.

- Enough is never enough; big is never big enough; new is never new enough; shiny is never shiny enough; fast is never fast enough...
 - You know why?
 - The answer is simple—because *things* can never satisfy—God has so ordained it...he’s stacked the deck so that no matter what hand you draw, you will only be satisfied when you know him intimately.

Wealth Is A Severe Test Because The Day Of Reckoning Is So Far Away

- To have wealth in this earthly life and not be obedient to God with its use is to forfeit, in direct relation and measure to our level of disobedience, the eternal rewards God promises in the real life—the one that’s to come, that never ends, and whose rewards never fade away.
- We can get by with it for now, and the temptation to do so is immense, but, if we are men that believe the Bible, what kind of insane blunder are we committing as we face the thought of eternity?

1 Corinthians 3:10-15

Each one should be careful how he builds. ¹¹For no one can lay any foundation other than the one already laid, which is Jesus Christ. ¹²If any man builds on this foundation using gold, silver, costly stones, wood, hay or straw, ¹³his work will be shown for what it is, because the Day will bring it to light. It will be revealed with fire, and the fire will test the quality of each man's work. ¹⁴If what he has built survives, he will receive his reward. ¹⁵If it is burned up, he will suffer loss; he himself will be saved, but only as one escaping through the flames.

DISCUSSION QUESTIONS

I’ve found nothing in the Bible to argue against having wealth, being wealthy or enjoying the fruit of one’s labor. Remember, it is the love of money, not money itself, that the Bible indicates is the root of so much evil in our world (1 Timothy 6:10).

However, the Bible warns us, again and again and again, about our attitude towards and our use/misuse of personal wealth once we have it. Please review the following questions in this light—not that wealth is wrong, but that its power over us can be, and often is immense, and has led many good men into areas of grievous sin.

1. Agree or disagree, generally speaking, having too little humbles us while having too much breeds arrogance and pride? Agree Disagree
2. Given that you agree with question number one, why do you suppose that we are so often driven to have more, or to get more than we already have?
3. Since it is the case that having wealth is a severe test of a man’s character, with eternal consequences, why do so many of us still want to be wealthy? Most would readily admit that given the chance to choose, we would decline any and

all other offers of tests or trials; so why would we not only gladly accept this particular test but spend years and years earning the right to face it?

4. Might the answer be that we haven't given sufficient attention to the fact that we will stand face to face before God one day and tell him why we used that which was rightly his to fund our own personal wants?

Conclusion

James tells us in verse 12 that to face either of these trials and endure them is to emerge as a tried, tested and trustworthy Christ-follower. It is simply an unavoidable conclusion, a man's attitude toward money and possessions and his use of them is a fair index of what he believes about God. I wish you well in your test. By the way, don't blame me for any test you might face—I'm just repeating what I've read. You'll face them whether you heard this lesson or not. It's just that having heard it, you might be better prepared to pass. Good luck.