



James 1:9-11 The Trial of Money

(Whether you have some or whether you don't! ☺)

March 8, 2015

Text: James 1:9-11

Thoughts on our Text:

- Last week, we quoted a bit from Matthew Henry's commentary on James 1:

It is implied that troubles and afflictions may be the lot of the best Christians, even of those who have the most reason to think and hope well of themselves. Such as have a title to the greatest joy may yet endure very grievous afflictions. As good people are liable to be scattered, they must not think it strange if they meet with troubles.

These outward afflictions and troubles are temptations to them. The devil endeavors by sufferings and crosses to draw men to sin and to deter them from duty, or unfit them for it; but, as our afflictions are in God's hand, they are intended for the trial and improvement of our graces. The gold is put into the furnace, that it may be purified.

These temptations may be numerous and various: *Divers temptations*, as the apostle speaks. Our trials may be of many and different kinds, and therefore we have need to put on the whole armour of God. We must be armed on every side, because temptations lie on all sides.

- In today's Text, James seems to imply that the extreme ends of one's financial state can be a "divers" temptation or a trial.
- A trial or temptation to do what? **A trial or temptation to lose one's joy or become prideful or oppressive.**
- Dear friends, present right now, two-thousand years later, are the same temptations. Rich vs. poor, haves vs. have-nots, pride vs. jealousy and envy, and the presence of oppression. Nothing has changed.
- Humility and right perspective on one's financial life is put forward as another **grace** we are to walk in, the first two being joy and wisdom.
- But make no mistake; James was not referring to *lowly* as in a humble or *rich* as in spiritually rich. He was referring to poor people and rich people and both having the right **perspective**.

The Trial of Money

1. First, does Scripture say that money can be a temptation or a trial? Yes!

If you have some money there are warnings... ☺

- **Mat 6:24 ESV** "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."
- **Mat 19:23-24 ESV** And Jesus said to his disciples, "Truly, I say to you, only with difficulty will a rich person enter the kingdom of heaven. (24) 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."
- **1Ti 6:17-19 ESV** As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. (18) They are to do good, to be rich in good works, to be generous and ready to share, (19) thus storing up treasure for themselves as a good foundation for the future, so that they

may take hold of that which is truly life.

If you don't have much money, there are warnings....: ☺

- *Pro 15:27 ESV* Whoever is greedy for unjust gain troubles his own household, but he who hates bribes will live.
- *Pro 21:6 ESV* The getting of treasures by a lying tongue is a fleeting vapor and a snare of death.
- *Mat 13:22 ESV* As for what was sown among thorns, this is the one who hears the word, but the cares of the world and the deceitfulness of riches choke the word, and it proves unfruitful.
- *1Ti 6:6-10 ESV* Now there is great gain in godliness with contentment, (7) for we brought nothing into the world, and we cannot take anything out of the world. (8) But if we have food and clothing, with these we will be content. (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. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs.

2. And I think this is what James is getting at. No financial state is above the other; the Christian should demonstrate a humble, Christ-based **rejoicing** regardless of how much money he has.
3. If you'll excuse me for being on a Matthew Henry kick the last two weeks ☺, he nails this:

"The holy humble temper of a Christian, both in advancement and debasement, is described: and both poor and rich are directed on what grounds to build their joy and comfort. Here we may observe,

1. Those of low degree are to be looked upon as brethren: *Let the brother of low degree*, etc. Poverty does not destroy the relation among Christians.
2. Good Christians may be rich in the world. Grace and wealth are not wholly inconsistent. Abraham, the father of the faithful, was rich in silver and gold.
3. Both these are allowed to **rejoice**. **No condition of lie puts us out of a capacity of rejoicing in God**. If we do not rejoice in him always, it is our own fault. Those of low degree may rejoice, if they are exalted to be rich in faith and heirs of the kingdom of God; and the rich may rejoice in humbling providences, as they produce a lowly and humble disposition of **mind**, which is highly valuable in the sight of God.
4. Observe what reason rich people have, notwithstanding their riches, to be humble and low in their own eyes, because both they and their riches are passing away. As a flower fades before the heat of the scorching sun, *so shall the rich man fade away in his ways*. His projects, counsels, and managements for this world, are called his *ways*; in these he shall *fade away*. For this reason let him that is rich rejoice, **not so much in the providence of God, that makes him rich, as in the grace of God, that makes and keeps him humble; and in those trials and exercises that teach him to seek his felicity (source of happiness) in and from God, and not from these perishing enjoyments.**"

Boasting in Exaltation and in Humiliation (v9-11)

1. I love this comment from the ESV Study Bible: "The church is to be a "countercultural" community, which reverses the values of the world." Yes!
 - a. In the Kingdom, to go up you must go.....**down**.
 - b. To be first, you must see yourself as....**last**.
 - c. To be great, you must see yourself as a **servant**.

- d. *Mat 20:26-28 ESV It shall not be so among you. But whoever would be great among you must be your servant, (27) and whoever would be first among you must be your slave, (28) even as the Son of Man came not to be served but to serve, and to give his life as a ransom for many."*
- e. The path forward is many times an initial path "back": repentance, forgiveness, reforming, reviving, returning...
- f. *Rev 2:4-5 ESV But I have this against you, that you have abandoned the love you had at first. (5) Remember therefore from where you have fallen; repent, and do the works you did at first. If not, I will come to you and remove your lampstand from its place, unless you repent.*

Such is the reality of life in the Kingdom of Christ! A "countercultural" community indeed! And friends by the way, this tends to trip us up. As we've learned:

1Jn 2:15-16 ESV Do not love the world or the things in the world. If anyone loves the world, the love of the Father is not in him. (16) For all that is in the world--the desires of the flesh and the desires of the eyes and pride in possessions--is not from the Father but is from the world.

Christ calls His church OUT OF THE WORLD...to see things differently...to think and be different....

- 2. The lowly brother (poor in this context) is called to boast in his exaltation! (v9)
 - a. Not because of a lack of money, but because of an identification with **Christ** and sure **vindication!**
 - b. *2Co 8:9 ESV For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you by his poverty might become rich.*
 - c. *Mat 8:20 ESV And Jesus said to him, "Foxes have holes, and birds of the air have nests, but the Son of Man has nowhere to lay his head."*
 - d. *Psa 12:5 ESV "Because the poor are plundered, because the needy groan, I will now arise," says the LORD; "I will place him in the safety for which he longs."*
 - e. *Psa 140:12 ESV I know that the LORD will maintain the cause of the afflicted, and will execute justice for the needy.*
 - f. *Psa 146:5-8 ESV Blessed is he whose help is the God of Jacob, whose hope is in the LORD his God, (6) who made heaven and earth, the sea, and all that is in them, who keeps faith forever; (7) who executes justice for the oppressed, who gives food to the hungry. The LORD sets the prisoners free; (8) the LORD opens the eyes of the blind. The LORD lifts up those who are bowed down; the LORD loves the righteous.*
- 3. The rich on the other hand, are to boast in their humiliation! (v10)
 - a. Again, this does not mean that money itself is evil; it means he must recognize his opportunity to demonstrate **humility**, that his faith must be in God alone, and he should **serve** others!
 - b. *Luk 12:48 ESV But the one who did not know, and did what deserved a beating, will receive a light beating. Everyone to whom much was given, of him much will be required, and from him to whom they entrusted much, they will demand the more.*
 - c. *Pro 11:28 ESV Whoever trusts in his riches will fall, but the righteous will flourish like a green leaf.*
 - d. *Jer 9:23-24 ESV Thus says the LORD: "Let not the wise man boast in his wisdom, let not the mighty man boast in his might, let not the rich man boast in his riches, (24) but let him who boasts boast in this, that he understands and knows me, that I am the LORD who practices steadfast love, justice, and righteousness in the earth. For in these things I delight, declares the LORD."*

4. The last verse, in my opinion, offers a wonderful perspective...especially to those of us who are “rich” (and by global standards, that would be everyone in this room today! ☺)

Jas 1:11 ESV 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.

- Time marches on. The sun rises and falls each day by God’s grace.
- This means that our time on this earth is limited. We are going to die and after that face the judgment.
- This isn’t bad news (unless you aren’t saved!); it’s great news.
- But it also means that earthly pursuits, though they can be important, will wither away like the grass after hot days. Though they may be beautiful now, they will perish.
- So if those pursuits are the whole of our lives, we are like the rich man who after gaining much, fades away.

Final thoughts:

Is James saying having wealth is bad? Does Scripture teach that? NO, NO, and NO! James is exhorting both rich and poor to think properly in the midst of persecution. He exhorts the poor to rejoice and the rich to be honorable. As we’ll infer from other passages in this Epistle, the “rich” in James’ flock must have had some serious issues with oppressing the poor and defrauding others. James wants them to know two things:

1. With wealth comes **responsibility** before God, and...
2. Money has no power to **save**.

Friends, regardless of your financial state, apply a biblical worldview. If you are more financially humble, know you are exalted, but beware of greed, jealousy, and envy. If you are wealthy, boast in that humiliation: serve people, be generous, and do not think of yourself more highly than you ought.

Remember that God, “...shows no partiality to princes, nor regards the rich more than the poor, for they are all the work of his hands.” (*Job 34:19 ESV*)

Let us all learn to use money as a tool to extend Christ’s Kingdom and preach the Gospel; let’s get control of it and steward it well. **But let us NEVER place our trust in it, for it cannot save. Only Christ can do that.**

Amen.