

## What To Do When You Come Up Short In Life

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James 1:5-12  
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Growing Into Maturity

This morning I am going to continue in a series that I started last week from the book of James. And I have entitled the whole series "Growing Into Maturity." As I mentioned last week, we have over the last year or two seen quite a number of people make decisions for Christ through the witness of this church. And so we have a lot of new and young believers who have flowed into the church. In addition, we have many people who sometime in the past, 15-20-25 years ago, made a decision for Christ, but are not necessarily mature in their faith or don't necessarily have a mature knowledge of God. God is not interested in simply punching your ticket on your way to heaven—just giving you a free pass and saying, "Run along and play." To be a Christian means to be thoroughly converted. To be a changed person. Yes, you may have had a major failure in your life, but you can be a different person. And that is a continually growing thing.

Now last week, we began by looking at what James had to say about trials and difficulties. And in James 1:2-4, he says, *"Consider it pure joy, my brothers, when you face trials of many kinds because you know that the testing of your faith develops perseverance, perseverance must finish its work so that you might be mature and complete, not lacking anything."*

James tells us in James 1:2-4 that it is possible to rejoice even when life deals you a bad hand. It is possible to be up even when life is dragging you down. It is possible to rise above the circumstances rather than be controlled by the circumstances. Because you Christians know something. You know something. Not because you are denying anything because you have your heads in the clouds or into some kind of spiritually mindless escapism. Just the opposite. You Christians are facing life squarely, but are taking into account not just the circumstance, not just the trial, you are taking into account God's larger purpose in the trial.

You know, many people accuse Christians of escapism and of denying reality. But nothing can be further from the truth. It is the Christian who has been given by Jesus the opportunity to see the big picture. It is the Christian who embraces the whole reality, not just a sliver. Not what I am experiencing in the moment, in terms of pain, but a larger slice of reality as God shows us his purpose through pain and suffering.

The illustration that I enjoy using to describe the Christian life is like the difference between looking through a telescope and looking through a wide-angle lens. Imagine standing on a shore looking out at a boat that is on the horizon. And through the telescope, you see the boat is in distress. The engine on board has blown and they are desperately calling for help. That is the way most people look at life. They see one point, one circumstance, and one little boat all by itself out on the water.

The wonderful thing about being a Christian is that we have come to see that God has revealed to us not only the one point on the horizon, but the whole horizon. We trade out the telescope for a wide-angled lens, and you can see a Coast guard cutter steaming to the rescue. And through the wide-angled lens of God's revelation, we understand that God has a purpose in the various difficulties that we undergo in life. God's purpose is to bring us to maturity. To cause us to be stable. To cause us to be discerning. To bring about health in our relationships.

Now, having spoken about trials, James gives us two illustrations of common trials, common difficulties, that most of us will face at some time in life. A lack of wisdom and a lack of money. He tells us in James 1:4 that God's ultimate goal is to bring us to maturity, to make us mature and complete, not lacking anything.

But having spoken of the goal of maturity, James immediately says, "However, I know that at the moment you are lacking." Verses 5-8, he speaks of the trial of lacking wisdom and in verses 9-11, he speaks of the trial of lacking money. Here are the two illustrations that James uses of common trials in life—a lack of wisdom and a lack of money.

Friends, I believe that these are just handy illustrations. I think that James could have spoken of a lack of companionship, a lack of health, a lack of satisfying vocation, a lack of children. He speaks, however, of two things that are perhaps as universal as any two other illustrations that one might come up with to characterize common shortfalls, common pressures, and common trials to the human experience—the lack of wisdom and the lack of money.

You see the thing that I am going to talk about is what we are to do when we come up short in life. And I believe that the principles that we are going to be looking regarding wisdom and money applies across the board in whatever area you come up short. I have titled today's message, "What To Do When You Come Up Short In Life." Let's pray.

James 1:5-8 says, *"If any of you lacks wisdom, he should ask God, who give generously to all without finding fault, and it will be given to him. But when he asks, he must believe and not doubt, because he who doubts is like a wave of the sea, blown and tossed by the wind. That man should not think he will receive anything from the Lord; he is a double-minded man, unstable in all he does."*

If anyone of you lacks wisdom—now it is so appropriate that James begins his discussion about trials, or his illustrations of trials, by speaking of wisdom. Because you will recall there are a number of reactions that a person can have to experiencing difficulty. One of the reactions is hopelessness. Here I am in this difficult situation and it is hopeless. I am stuck. I have no options. I have no answers. It is useless to try to work on this marriage. It is useless to try to go back to school. It is useless to try to repair this relationship. One of the reactions to trials that many people have is hopelessness.

Another is confusion. Where did I go wrong? What should I have said? We mull over in our mind over and over again the situation and how it blew up. And we try to rethink it and rethink it. Is God punishing me? Confusion when we experience a trial.

Sometimes it is guilt or anxiety. What is going to become of me? What is going to happen in my future? What if things just get worse and worse?

James says that the crying need at a time of trial is wisdom. And a lack of wisdom, itself, is a trial.

Here is the picture that I think of when I think of needing wisdom. I think of us being trapped in a maze. A maze called life. I don't know if you have ever been to one of those carnivals that has a labyrinth, a maze, which has lots of different turns. And you are in the dark and walking down dead-end corridors and doors and hallways leading to nowhere. That is what life is like a lot. We feel ourselves stuck in the maze. Stuck in this marriage with lots of dead-ends, always fighting. You have turned this way and that way. You are trying to walk down this corridor. There doesn't seem to be a way through, a way on, a way out.

The same thing may be happening in your career. You just keep hitting dead-ends. You feel trapped. Or you are experiencing the trial of relational strain and, again, you just can't seem to get through this thing or move on.

What do I need? I need wisdom. Wisdom, if you want to define it, means God's perspective on the way through the maze of life. How to find your way through. Life can be so confusing. It can be so anxiety provoking. It can be so hopeless.

Let me put this in terms of the Bible. You know, many people are knowledgeable about the Bible. They know the Bible. They know where to find texts about marriage and child raising, about work, about sex. They know exactly where, in the Bible, Moses struck the rock that gave water. And where in the Bible there are prophecies about Jesus in the Old Testament. Where exactly it says that Messiah was going to be born of a virgin. Or that Messiah was going to die on a cross. Many people are knowledgeable about the Bible. They know where to find texts on a variety of subjects. They even know the meaning of those texts and how to interpret those texts. And how the various texts in the Bible fit together so they can talk to you about the doctrinal framework of the Bible. How God's sovereignty fits together with our own responsibility. How the warning passages in the Bible fit together with the notion that we are eternally secure. How faith in God fits together with God's plan that our lives show forth-good works.

But wisdom goes beyond knowing the Bible. Wisdom means that you know how to use the Bible. Particularly in times of trials. You are not a wise person just because you may know the Bible. You become a wise person when you know how to use the Bible. I would even go beyond that and say when you actually use the Bible to deal with temptation. Or to handle those times when you are treated unfairly.

The wise person is the person who knows how to apply the Bible to those situations in life when you hit a rock. When you are sailing along and out of nowhere you hit the rock. A wise person knows what the mind of God is as revealed in the Bible regarding what you are now to do. Wisdom is knowledge applied. Wisdom is practical. Wisdom is not just a bunch of information up here that scholars will debate and write articles about in theological journals. Wisdom is the stuff of Christian counseling and it deals with God's mind and God's perspective on a situation.

Here you are. You have just hit the rock. You have a child that has been picked up for shoplifting. You experience the shock of discovering that your

daughter is pregnant or your son has made someone pregnant. Or the shock of discovering a spouse's infidelity. You have hit the rock in terms of experiencing a parent's long-term need for care. You failed a really important exam.

What you need is a way through this. You need a way forward. You need a way out. You need wisdom.

Now, James tells us, he just doesn't say, "Well, you need wisdom. You need some useful, practical knowledge from God when you hit various trials"; James is far more practical than that. He tells us how we can get this wisdom. He says, "If anyone of you lacks wisdom, he should ask God." Let's take a look at it from God's side. He says that he should ask God who gives generously to all, without finding fault, and it will be given to him.

Literally, James says that we should ask the giving God. Not just ask God who gives, but ask the giving God. See, this is God's nature. When a Christian turns to God, they are turning to a being who, by nature, is a giver. He is the giving God. You never look at God and ask yourself whether God, at this moment, is going to give. He is the giving God. By nature, God is a giver.

And this, by the way, is a continual thing with God. Unlike people who give and then tire of giving and say, "You know, I have given enough in this marriage. It is time to meet my needs. What about me? This ought to be a 50/50 proposition." You will never find when you turn to God someone who says to you, "It is time for my needs to be met. What about me? I'm tired of giving. It is now time for me to take." God is eternally a giver.

And, indeed, he is never a taker. If there is one thing that you are to learn about God (and get this straight in your mind), God needs nothing from us ever. He has no lacks. No lack at all. And he only always gives.

Dr. John Piper in his various books loves to describe God as an ever-replenished fountain that overflows. And he says that many people think that they are coming to church to meet one of God's needs. You know, God needs worship and so we gather in church with our little cups of water and we run up the hill toward God who is standing at the top of the hill, up in heaven, and we pour our little cup of water, our worship, into God's empty bucket. We try to fill the trough.

He says rather than us with our little cups of water, filling God's empty trough, worship is that we go before God with our empty cups and God comes like a fountain and fills us. That is Christian worship. You worship God best when you see him as a giving God.

Let me put it a different way so that you will understand what I am saying. Some of you have never invited Jesus to come live inside of you because you are so afraid that if you invite Jesus to come and live inside of you, he will take stuff from you that you really need to be happy. So many folks are afraid of becoming Christians because they are afraid that Jesus is going to take away all of their fun. Jesus is going to take away all the things that thrill you. He is going to make you stop partying. He is going to make you stop having sex. He is going to take away your drugs. He is going to take away your reputation. He is just going to take and take and take.

One of the lovely passages in the New Testament is John 10. Jesus stands up on the temple mount and yells out, "I am not a thief. I am not a thief!" Immediately, he then adds, "I came to give life and that more abundantly." Jesus

is like a man who breaks into your house and instead of stealing your television and watch and purse and CD player, Jesus breaks into your house and leaves gifts all over the room. You come in and find a new clock on the mantle, a new pair of shoes in your closet, a beautiful vase with flowers in it on your table. I came to give. The only thing Jesus ever takes from us are things that hurt us and wound us.

God not only gives naturally, he gives generously. "If any of you lacks wisdom, he should ask God who gives generously."

You know, literally, that word "generously" means single-mindedly. The giving God gives single-mindedly. And James is contrasting God who gives single-mindedly over against the double-minded man who asks while wavering. God's exclusive preoccupation is giving. The focus of God's life and goal is to give. If I can use an awkward illustration, when God gets up in the morning [though he is always up] and sets out his day, he has one single preoccupation in mind: Today I am going to give. And tomorrow my plan is to give. And next week I am thinking about giving. His obsession, his fixation, is on giving.

Do you know how many times the New Testament tells us that God gave or that God gives? More than any other verb associated with God, the word "give" is associated with God.

John 3:16, *"For God so loved the world that he what...that he gave his only Son."*

Romans 8:32, *"He who did not spare his own son, but gave him up for us all, how will he not also along with him, graciously give us all things."*

God gave his Son. God gives the Holy Spirit to those who ask him. God gives eternal life. He gives us good gifts. He is a Father who knows how to give good gifts. God gives naturally. He gives generously. He gives universally.

"If any of you lacks wisdom, he should ask God who gives generously to all." To all.

Jesus says in John 14 that he doesn't give like the world gives. We give to the worthy. We give to our friends. We give to people who deserve it. We give to people who can repay.

God gives to all. Without regard to past behavior, to intelligence, to your screw-ups. It doesn't matter who you are. It doesn't matter how long you have been at this thing called Christianity. It doesn't matter what your position is in the church.

And he gives painlessly. I love this. It says, "If any of you lacks wisdom, he should ask God who gives generously to all without finding fault." Without finding fault or reproaching, He gives painlessly.

There are so many folks who have resources, but we would never go to them and ask them for anything because they would put us through so much pain in order to receive from them something that is not worth it by the end of the day. Oh sure, I could go to Dad and ask him for money, but I know what I am going to get. I am going to get lectured about how stupid I was for spending my money on what I shouldn't have spent it on. I am going to have rehearsed all of my faults and laziness, and not getting a job, how he told me so. I am going to have thrown in my face my entire past. Sure, I could ask. But before I receive, it will be like crawling over broken glass.

When you go to God and ask He gives painlessly. He won't make you crawl over broken glass. He won't throw in your way a bunch of obstacles. He won't remind you of all of your flaws. Or then hold out in front of you all that he has done for you.

In other words, what James is saying here is, friends, when you lack something, call to mind God, who is a giver in every way you can think about a giver. He is naturally, generously, universally, painlessly giving.

So, then, why don't we have? If God is so giving, why doesn't everyone have an abundance of wisdom? Because James says that we have a part to play in receiving the wisdom from God. We must ask. "If any of you lacks wisdom, he should ask God." And then in verse 6, "And when he asks..." We must ask.

The primary reason why people don't get from God is because they don't ask God. We mope about our circumstances. We hate the hand that life has dealt us. We complain. We fret. We get anxious. We talk to friends. We strategize. We go to counselors. We do everything other than pray. Literally, we do everything—we medicate, everything other than pray.

And what James is saying, rather than have prayer be the very last resort when you have no other choice—the doctors have pronounced death—why don't we start there? And frankly, friends, if you want wisdom, there is no other place to go. The Bible continually says to us that wisdom is a gift from God. It is not something that just arises naturally. It is not a talent of a person. It is not some native disposition. It is always the gift of God. And when you lack wisdom, you must ask God for it.

James, then, says that when you ask, you must believe and not doubt. Now this phrase that when we ask we must believe and not doubt, I believe is one of the most misunderstood phrases in the New Testament. It has been so abused by faith teachers that it is such a hindrance for people's ability to receive from God that I must go through the wrong view of this phrase. What is the wrong way to understand believing and not doubting?

For so many, this phrase becomes a stumbling block in their confidence in being able to receive something from God. A person says, "I need wisdom." Or "I need to be healed." "I need to hear from God." "I need money." But as I search myself, I see that I am not 100% full of confidence and faith. There is this nagging doubt that as I am going forward to receive prayer, I am not sure that at this exact moment, with total perfect confidence that I am going to be healed. I am not praying with 100% certainty, that I feel that God is going to speak to me right this second.

So many people think that faith without doubting means some kind of positive self-talk. Like autosuggestion. If you have ever seen the movie, *Miracle on 34<sup>th</sup> Street* the little girl sits in the back of the car saying to herself over and over again, "I do believe in Santa Claus. I do believe. I do believe. I do believe." That is a way a lot of people think they have to approach God. That the only acceptable thing to God is that if you suppress all straight feelings of uncertainty. That God requires that you feel absolutely confident. That you feel absolutely certain. That you have no intellectual questions.

Do you think that God can't see through our self-talk? Do you think that God can't see past our working ourselves up into an emotional lather? After

spending so much time and effort describing the character of God as the giving God, do you think that James would immediately say, "However, this being can only give to those who have whipped themselves up into a froth of feeling like football players banging on each other's shoulders before the game. Come on let's get out there and kill, kill, kill." Is that what is required for the giving God to give?

Friends, I think not. We don't have to whip ourselves up into a feeling of faith. We don't have to play the organ quietly in the background. You don't have to hear 17 testimonies of healing before God can heal you. Faith without doubting has to do with something different than your feelings of certainty. Or your surface doubts. Or your intellectual questions. James is talking about your basic commitments. Not your feelings, but your basic loyalties when he tells you to believe without doubting. He is speaking to you about where your heart really is.

You know, the word "doubt" literally means to be of two minds. To be of two minds. To have a divided mind. And James goes on and describes the doubter just this way. He says, *"When he asks, he must believe and not doubt because he who doubts is like a wave of a sea blown and tossed by the wind. That man should not think he will receive anything from the Lord. He is a double-minded man."*

The doubter is a double minded man. The word "double minded" literally means two souls. He is talking about having a divided heart.

Here is the idea. You can't be in total control of your feelings. You can't necessarily even answer all of your intellectual questions when you approach God. But you can control your fundamental commitments. Your fundamental choices. Your fundamental loyalties.

Let me bring this down to earth and tell you the people that James is confronting here—the doubter, the double-minded man. He is confronting the person who says to God, "God, I really want to hear from you. I really want wisdom. I want to know your mind." But all the while, deep in their heart, the person is saying, "But only if I agree with what I hear. Don't talk to me about reconciling with my spouse. I want wisdom. I want wisdom, but you better not challenge my sexuality. Or confront me about my giving. Or make me focus on my family rather than my job." Or any of a thousand other things because my fundamental commitment is to do what I want to do.

If you are asking for wisdom and, yet, your agenda and commitment is to fundamentally do what you want to do anyway, don't think that you will receive from God. Sure, I want God's mind, but if it means that I have to settle this lawsuit and lose money, forget it. I don't want that kind of wisdom.

Its divided loyalties. That is what James is talking about. He is talking about divided reliance's. So many ask God for wisdom. And yet in the heart, what they are really relying on is their capacity to strategize, to plan, to plot their own future. To figure out their own way through the maze of life.

God, talk to me, talk to me. But deep down I am thinking. I am wrestling. I am working it through myself.

James is underlining the truth found in Proverbs 3:4-5 where it says, *"Trust in the Lord with all your heart. Lean not on your own understanding. Don't bank on your ability to strategize, plan and plot your own resources, your own*

*lifeline to something else. In all your ways acknowledge him and he will direct your steps."*

Let me press this further. I think James is speaking not only of divided commitments, divided reliance's; he is speaking about divided investments. You know, the divided person always has the door open. There is always another option. They are like the person who gets into a marriage, but in the back of their mind, there is always the door out. They are always saying to themselves, "If this doesn't work out, I can always divorce or go home to mom. I can always find a prettier girl. I can always find a more successful guy." He says such a person is unstable. He is like a wave that is tossed to and fro.

Therapists tell us that one of the fundamental keys to a successful marriage is that you lock the door and throw away the key. There is no door. There is no window. We are either going to kill each other or we are going to work it out. And because we are Christians, we are committed to not kill each other. We are committed to working it out.

Do you understand that what we are talking about here, friends, is putting all your eggs in this one basket, God's wisdom, versus the world's approach to investment which is you never put all your eggs in one basket? You spread it around. In making an investment, you make sure that you don't put it all in one stock. Hey, you could lose it all. That company could go down. Spread it around and buy a few mutual funds. And not only American funds, you buy internationally. And you just don't buy stocks; you put a little bit in long-term bonds. Maybe some in a money market account.

James is saying that if you want to receive wisdom from God, then you must approach God with an undivided heart. Putting all your eggs in God's basket. Shutting off all other options. Surrendered to what you are going to hear. Not having open doors, other lifelines, other approaches, other things you are banking on.

Do you see that this is so much beyond autosuggestion and working yourself up into a lather? It is "Here I am God. I am relying entirely on you. I have no other plans. If you don't do it, it won't get done. If you don't give, I won't get."

And so a lot of us need to pray what David prayed in Psalm 86:11 where he said, *"Teach me your way, O Lord, and I will walk in your truth. Give me an undivided heart that I may fear your name. Give me an undivided heart."*

Now, there are some of us who would say, "Rich, this is so frustrating because, to the extent that I know myself, I really have an undivided heart before God. I very much want to hear his mind and his will. And I am willing to submit to it, but he is not saying anything. I haven't heard anything."

You know, I think sometimes that we are like people who are trying to get a certain TV show in on our screens and that show is not coming in. And so what we do is immediately surmise that there must be a problem at the TV station. They must have gone off the air. They are no longer sending a signal because we are not picking the show up on our TVs that we think we should be picking up.

The fact is the signal is going out. And if you have an undivided heart, if you really want God's will and God's way, then you are picking up the signal. The problem for you may be that you just don't like the show that is playing and



you are rolling through the channels and you keep getting the same show. You try to switch it to get another show.

Let me tell you what I mean. I want to speak specifically to some of the younger folks here—those of you who are older teens and in your 20's. There is one huge question that is hanging over all of your lives whether you are married or single. There is one big question that virtually everyone who is an older teen or in the 20's asks: What am I going to do with my life?

What am I going to do with my life?

And some are more specific than others. Some are saying, "What am I going to do with my ministry?" Or serve God? What am I going to do in my ministry?

Others are asking a broader question. And there you are, before God, and you are asking what do you want me to do with my life? I want to hear you call me to ministry. But you are not hearing real clearly. You are really struggling. I have met very, very few people in their early 20's who ever hear clearly. Who know for a certainty that this is what God has said for me to do with my life? Oh, those people exist. Some people get angelic visitations. I have a pastor friend who had an angelic visitation when he was 16. It is the pastor of the Pittsburgh Vineyard. An angel came into his room when he was 16 and called him to ministry. That made it pretty easy.

Most people don't get that. And you say that God is not speaking. The signal is not coming. You don't understand that the show that is playing on your TV is exactly what God wants you to watch right now. As all the while you are searching for God's life plan, God is doing other things with you. He is asking other questions. He is doing integrity checks right now. He is putting before you different options and different choices. And he is checking out your integrity. Can you consistently choose to do God's will? Will you be faithful and hang in there and not quit even when you don't have a lot of fruit? Will you hang in there even when you have a relational tear? Will you continue with God even though God is not giving you what you want at the moment?

Late teens and 20's are almost entirely spent for 99% of people in foundation laying. Integrity checks. Faithfulness in little checks. Commitment checks. There is nothing wrong with asking God to speak to you about his will for your life. There is nothing wrong with seeking godly counsel. I would encourage you to do it. To get some objective, godly outside help. Someone to talk to you about your talents, gifts and what they see. Open your heart up to the prophetic word.

But, friends, I am telling you that most of what you are going to experience is foundation laying lessons. And I could say the same thing in a variety of other contexts. You are picking up a show. Why not watch that for a while and say, "okay, God, I have been praying for this, but you seem to be showing me that. What do you want to say to me?" Rather than getting frustrated and rolling through the dials, what are you saying to me in this moment?"

James moves from the trial of lacking wisdom to the trial of lacking money. I just want to cover this real briefly. 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."*

Again, James could have talked about us coming up short in terms of companionship or in terms of work or in terms of ministry. But he chose something here that goes right to the heart of our materialistic culture, money. We have a little bit of a problem in interpreting this passage because it is unclear whether the rich person being spoken about in verses 10 and 11 can be a Christian or not. The commentators are divided. It is clear that the poor person in verse 9 is a Christian, he is called a brother. "The brother in humble circumstances ought to take pride in his high position." Verse 10 literally goes on and says, "But the rich person should take pride in his low position." We try to interpret the Bible by reading a verse in context. Looking at the way that James uses the rich, sometimes, he is clearly referring to non-believers. For example, look at James 2:6-7, *"But you have insulted the poor. Is it not the rich who are exploiting you? Are they not the ones dragging you into court? Are they not the ones who are slandering the noble name of him to whom you belong?"* Clearly, he is not talking about rich Christians, but rich non-Christians who are slandering the name of Jesus.

In James 5:1-6, James is also talking about rich non-Christians. On the other hand, I think the favoritism passage in James 2 in showing partiality to someone who is wealthy coming into church may indicate a Christian.

The short of it is that I am going to apply this text regarding the rich to Christians and not just to non-Christians and say to you that I believe that both wealth and poverty in the Bible are trials. They are tests. Lacking money is a test. But according to God's wisdom, God's perspective, having a lot of money is also a test. It is a trial.

Most Americans would say that if wealth were a trial, may I be afflicted with this trial and never recover? Let this curse of money fall on my house and me forever.

But the Bible teaches that there are risks on both sides. To make it really simple, there is a phrase in Jesus' parable about the sower and the seed in which Jesus in Matthew 13:22 speaks about the deceitfulness of wealth. The deceitfulness of wealth. There is something about money, according to the Bible, that makes it very deceptive. In James 1:9-11 I think James tells us a little bit about why money is so deceptive.

Money is deceptive, first of all, because it confuses us about our personal worth. Normally, we believe that the poor person has a low position. And the rich person has a high position. We really do believe in America that what one has signifies what one is. That having is the same thing as being. That your net worth determines your personal worth. People, who have less, do feel less worthy than people who have more. Less worthy before other people. And sometimes less worthy to God. What does God think of me? Here I am in this terrible situation. I guess God's blessing is not really on my life.

If you want the epitome of what America thinks about wealth and how wealth really signifies personal worth, or indicates personal worth, just pick up an airplane flight magazine. Have you ever flown on a plane and flipped through the flight magazine and looked at the ads for what they are selling? There is a flight magazine ad that showed an office chair and a man sitting in his plush office.

The ad read: His suits are custom tailored. His watch is solid gold. His office chair is...and then they had this company's name. Here is what the ad said: I worked hard and had my share of luck. My business is a success. I want my office to reflect this and I think it does. For my chair, I chose this company. It fits the image I wanted. If you can't say that about your office chair, isn't it about time you say in this company's chair? After all you are worth it.

If you were a poor person, you wouldn't deserve to sit in a chair like that man in the ad. You may sit on a box. You may sit on a crate. You may sit on a mat in the street. But not on that chair.

Wealth deceives us regarding personal worth because it tells us that if we are materially full, then we must be spiritually full. If we are materially well off, we must be spiritually well off. And James says, "Folks, the Christian in humble circumstances, the poor Christian, needs to understand their high position. Stop measuring yourself by what you have and start measuring yourself by who you are related to. You are sons and daughters of God. His hand is on your life.

Mother Teresa, who lives among the poorest of the poor in Calcutta, is worth more than any sheik in some little desert kingdom that has Michael Jackson into celebrate his 50<sup>th</sup> birthday.

Wealth is a test. And you must, no matter which side of the divide you are on; you must continually fight through the deceptiveness of wealth in order to lay hold of God's determination of personal worth. If you don't have much money, you have to fight through what messages you get from the culture to realize that you have a high position with God.

And if you have a lot of wealth, you need to fight through whatever messages you get from the society, and say that on your own, in and of yourself you are nothing before God. That apart from grace, apart from God's mercy and pity, you are nothing in the sight of God.

Which leads to the second thing: what we take pride in. James says that the brother in humble circumstances ought to take pride in his humble position. Many poor don't think they can boast or take pride in anything. I am a failure.

But James says that you are not a failure regarding the thing that really counts. You have a relationship with God that can never be taken away.

On the other hand, the rich person including the rich Christian may be taking pride in the wrong thing. You know, the Bible frequently warns God's people, particularly the wealthy, against this sin of pride. In Deuteronomy 8 the Lord says, *"When you have eaten and are satisfied, praise the Lord your God for the good land that he has given you. Be careful that you do not forget the Lord your God, failing to observe his commands, his laws and his decrees that I am giving you this day. Otherwise, when you eat and are satisfied and build fine houses and settle down and when your herds and flocks grow large and your silver and gold increase and all you have has multiplied, then your heart will become proud and you will forget the Lord your God who took you out of Egypt, out of the land of slavery. He who led you through the vast and dreadful desert. He brought water out of the rock. He gave you manna to eat in the desert, something your fathers had never known, to humble and test you so that it might go well with you. That you might say to yourself, 'My power and the strengths of my hands have produced with well for me.'*

1 Timothy 6:17 says, *"Teach the rich not to be haughty."*

1 Corinthians 4:7 says, *"Who makes you different from anyone else? What do you have that you did not receive? And if you received it, why do you boast as though you did not?"*

The point is, friends, is that when you are wealthy, there is a great temptation to be proud about what you have. And I think this is true whether you are wealthy financially or in some other way. Maybe you are better endowed intellectually than someone else, or a better musician than others in your group. Or you are wealthy in terms of love. There are a lot of folks who love you. You may have lots of relationships. You have a loving spouse, loving friends, loving parents, loving children. Maybe you are good looking and you are endowed in terms of your appearance. The tendency of fallen human beings is to attribute their wealth in whatever area to themselves. To be proud. To say, "I am doing well because of me. I produce the success. My power did it."

And where you see this pride is in the way that those who have wealth look at those who don't. You have a wealth of relationships and experience great blessing by being loved, you may look at a bitter person, a person who is isolated or lonely, living by themselves with no social skills and you say, "What is the matter with them? It is not that hard to have friends. It is not that hard to have a loving relationship. It is not that hard to have a loving marriage. Just look at me, I was able to do it."

There is a pride that goes with having. What is the matter with this poor person? Why don't they do what I did? Don't they get it? Can't they work harder? What is the matter with this ignorant person? Don't they understand? How come they can't capture this information more quickly, the way I can?

Wealth deceives us regarding personal security. Let's be clear that there is a measure of security that more money brings about. A measure of security in this life. Proverbs 10:15 says, "The wealth of the rich is their fortified city, but poverty is the root of the poor." It is their fortified city. But wealth is not an impregnable fortress. God alone is our refuge and our strength. Our present help in times of trouble. Certainly, if there is a measure of security in that the wealthy can buffer themselves to some degree against the ravages of theft or a car breakdown or flood or fire. If a wealthy person's child is sick, they can afford good doctors. They have health insurance. If there is a problem with their business, the wealthy can afford an attorney, maybe the best that money can buy. There is a measure of security in being wealthy.

But James says don't be deceived by that relative security because the wealthy person will pass away like a wild flower. The sun rises with the scorching heat and withers the plant. Its blossoms fall away and its beauty is destroyed. What he is talking about is the flowers in Palestine that do grow up very quickly, but in the course of a day, because of the hot sun can wither and die.

It is a lie that if you have a lot of money that you are really secure and if you don't, you aren't. One of the trials of life is the test for the poorer person: Can I be secure in my relationship with God? Can I find identity in God? Can I believe that no matter what happens, God will meet my needs?

And for the wealthy person, can I fight through my insurance policies and realize that ultimately my security is only in the Lord? That I took nothing into the world and I am not going to get anything out of it either.

John Piper in one of his books, *Desiring God*, uses this illustration. He says imagine a man walking into a museum, beginning to put paintings under his arms and walking around the museum with all these valuable paintings. And thinking that while he is in the museum and has all of these valuable paintings, that he is a wealthy man and secure and set up. If that man tried to leave with the paintings, he would be immediately caught.

We would call a person like that an insane person. He will leave the museum exactly as he walked in—empty handed. That is the way people are going to leave this world. You may walk around in the museum called “life” with a few paintings under your arm, but you are going to leave this world exactly as you came in—empty handed.

Money deceives about security. And money ultimately deceives us regarding personal goals. Next week we are going to tackle this next verse in which James says, *“Blessed is the man who perseveres under trials because when he has withstood the test, he will receive the crown of life that God has promised to those who love him.”* Is it not the case that because of money, we do damage to ourselves spiritually? We do damage to our families? We do damage to our ministries? Just because of a distorted value on money?

Several years ago I was talking with a couple who at the time were living in Worthington. They had a great house, comfortable jobs, and a few children. And this man was offered a job in another state that would require a lot of traveling, an enormous increase in salary, but he would virtually never be home. He and his wife were seriously thinking about it. I asked him about the effect of the stress on his family. His wife said, “Yes, we will be stressful, but boy the money. Boy, the money.”

He took the job. A year later, I heard that he had had an affair and that they were divorced. Boy, the money.

I talked with another couple not too many years ago. The fellow was boasting to me about having a job at a large accounting firm. “Isn’t this great,” he was saying. He was surprised when I responded, “Well, it is when it is.” And I could see by his face that he wondered why I was not enthusiastic about his newfound success at working for a large accounting firm.

I think people don’t understand that there are lots of down sides to so-called successful positions. That it is not all unmixed blessings. That the discerning Christian really needs to think through whether we are doing damage to our families and to our spiritual lives and damage to make a contribution to the kingdom of God regarding the choices that we make to make more money.

Now, I must quickly say that I am in no way an opponent to success in business or success in career. I am just trying to challenge you to think through what you would do for more money. And whether your choices are being controlled by a priority on a relationship with God. On growing your relationship with God.

Money is a test. It is a trial. It searches us out regarding how we think about our worth and what we take pride in, our security and our goals.