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Sermon Summary #3

Give Me Neither Poverty Nor Riches James 1:9-12

My dad was a banker for most of his professional working life. He was also a remarkable judge of character. I think this came from at least two sources. One was certainly the Holy Spirit. In other words, I think God uniquely gifted my dad with powers of discernment. He could see through the false fronts that people put up and was remarkably accurate when it came to looking beyond and behind actions to the motivation in people's hearts.

The other contributing factor to my dad's ability to "read" people was his life-long experience in observing their habits and decisions when it came to money. He was an incredible loan officer. By that I mean he rarely made a bad loan, one that ended up in default. He knew who could be trusted and who was lying through their teeth. And contrary to what you may think, it wasn't always the case that the wealthy could be counted on to repay what they owed while the poor could not. Often times he would tell me that some of the most honest and reliable people were the poorest and the most ruthless and unreliable were those who could easily have honored their financial commitments but didn't.

But it was his life-long work in the banking business that taught my dad a very important lesson, one that he did his best to pass along to me. I can't recall the number of times he said to me, "***Sambo, show me a man's checkbook and I'll tell you everything you need to know about his character.***" Now, many of you young people here today don't know what a checkbook is! Virtually your entire financial experience consists of credit cards, debit cards, on-line payment plans, and other automatic transactions. I venture to say that some of you couldn't accurately fill out a check to save your soul. That's ok. I'm not being critical. I realize that it simply reflects the changing of time and the advance of technology. But I digress.

My dad's point was that ***how a person spends his/her money is just about all you need to know to discern their moral character***: whether or not they are faithful to their spouse; how well they love themselves or others; what their spiritual convictions are; how devoted they are to their children; what they do with their leisure time; whether or not they love God and the local church. Quite simply, he said, look closely at how a man or woman earns, spends, saves, invests, hoards or gives away their money and you will have a clear and accurate grasp of their ultimate loyalties and loves.

James is in complete agreement with my dad. Or perhaps I should say that my dad was in complete agreement with James! One doesn't have to proceed very far through the Bible before realizing that the perspective an individual has toward material wealth is an excellent index or measure of his or her spiritual condition. This is what Jesus had in mind when he said in Matthew 6:22, "For where your treasure is, there your heart will be also."

James was so persuaded by this truth that ***he looked on both prosperity and poverty as tests of Christian faith***. The way in which a comparatively poor Christian responds to his lack of money as well as how a comparatively rich Christian responds to his wealth are both revelatory or expressive of the nature of their faith and indicative of the depth of their Christian maturity.

Of course, it's easy to see how poverty and material deprivation can serve as a test or a trial that God might use to bring a person into greater reliance on the Lord Jesus Christ. But it's not nearly as easy for us to understand how wealth can serve as a trial. ***After all, who among us would ever think of too much money as an affliction?*** The poor man typically looks at the rich guy and says: "Now that's the kind of trial I think I can handle. Enough of this affliction called poverty. Bring on the challenge of wealth and watch me suffer for Jesus!"

That being said, it is clear that James believed wealth could function as a challenge or a trial or a test of faith no less than could poverty. We should keep in mind the wise words of Agur, son of Jakeh, as recorded in Proverbs 30 –

“Two things I ask of you; deny them not to me before I die: Remove far from me falsehood and lying; give me neither poverty nor riches; feed me with the food that is needful for me, lest I be full and deny you and say, ‘Who is the Lord?’ or lest I be poor and steal and profane the name of my God” (Prov. 30:7-9).

His point is that just as financial lack can lead to bitterness and provoke us to complain and steal and profane the name of God, so also riches can produce self-righteousness and complacency, such that we lose sight of the fact that whatever we possess is a gift of God.

Simply put, prosperity and poverty together test our faith in the sense that they reveal how much of our love for the Lord and our obedience to him are dependent on what we possess. If we are bitter because we lack, or if we rejoice only because we abound, our faith is of a very low quality.

Here in James 1:9-11 it is the test of our faith posed by both poverty and prosperity that our author has in mind. Some have argued that vv. 9-11 stand alone and bear no relation to what has gone before. But I think it is fairly obvious that when James referred to “trials of various kinds” (v. 2) he had in mind not only persecution and ridicule and physical pain but also the challenges we face when we either abound in material riches or suffer from the lack of them.

Three Truths about Wealth in the Bible

Let’s take a minute and remind ourselves of three important things the Bible says about money.

(1) First, material wealth or money is never denounced in Scripture as if it were evil in and of itself. As you know, Paul never said that money is the root of all evil. He said that “the love of money is a root of all kinds of evil” (1 Tim. 6:10). There is nothing inherently wrong or sinful with being wealthy, so long as one’s wealth was not obtained illegally. Likewise, there is nothing sinful or shameful with being comparatively poor, so long as one did not become poor because of laziness or negligence or reckless and careless spending of money. So, the poor need to stop making the wealthy feel guilty for having money and the wealthy need to stop looking with disdain on those who lack it.

Just a quick parenthetical note. I genuinely hesitate to use the words “poor” or “poverty” at all. ***By the world’s standards, no one here today is poor!*** If you have clothes to wear and food to eat and a roof over your head and indoor plumbing and central heat and air and a car to drive, you are incredibly wealthy in comparison with the majority of people in the earth. You may lament your condition when you compare yourself with the extremely wealthy here in OKC, but you and I quite honestly have no idea what real poverty is. That being said, I’ll still use the words “poor” and “poverty” so long as you understand that they are relative terms.

If I may, this reminds me of a story that illustrates how twisted our perspective is on wealth and poverty and how genuinely out of touch most of us are with how the majority of people in the world live day in and day out. The daughter of a wealthy family was asked to write an essay in school about a poor family. Her opening words said it all: “Once upon a time there was a poor family. The mother was poor, the father was poor, the children were poor, the butler was poor, the chauffeur was poor, the maid, the gardener, and all the other servants were poor. Everyone was poor!”

(2) Second, although money per se is never condemned in Scripture, rarely if ever is it discussed without a stern and serious warning about its dangers. There are several wealthy people in Scripture who did not succumb to the temptations that wealth so often brings: people like Abraham, Joseph of Arimathea, and Lazarus. But more times than not, those who are portrayed as wealthy end up falling into all manner of trouble and temptation.

(3) Third, so-called “materialism” is not primarily an issue of how much you own but of how much you wish you owned. Or again, materialism is less about the *amount* of money you possess and more about the *attitude* you have either toward what you do own or don’t own. Thus the materialist in Scripture is not the man who has a lot of money but the man whose life and ambitions and priorities are indistinguishable from his money, however much or little of it he has. Some of the most materialistic people you’ll ever know are comparatively quite poor.

In other words, he who possesses little but desires much is more the focus of the biblical warnings than is the person who possesses much but desires little. So don't ever think you are immune from temptation based on the amount in your bank account. It's the attitude of your heart that puts you at great risk.

"Give me neither poverty nor riches"

As we turn our attention to vv. 9-11 we see that there are two groups or classes or sorts of people that James has in mind.

There is first of all "the lowly brother" (v. 9a). Other translations render this the man of "humble circumstances" or the brother of "low degree" (KJV). This has nothing to do with his state of mind. He isn't talking about the humble man or woman, the person who never brags or promotes himself. This is a reference to his socio-economic status. ***It is material poverty, not spiritual poverty*** that James has in view. Likewise, in v. 10, when he speaks of "the rich" brother he doesn't mean rich in faith or rich in good works but rich in material resources.

We should also note that ***both of these individuals are Christians***. Although the word "brother" is only used with regard to the financially poor man, the structure indicates that we should apply it as well as to the financially wealthy man. We might translate vv. 9-10 this way: "Now, let him boast, the poor brother in his exaltation, and the rich one in his humiliation."

If the rich man in v. 10 is not a Christian (as some have suggested) then James would be speaking in highly ironic terms when he says that he should "boast . . . in his humiliation." Why? Because no one glories or revels or boasts in what is to his mind shameful.

There is yet another reason why we should understand James to be describing two Christians. Notice the parallelism between the two verses. We know that "lowly brother" and "rich" brother both refer to their financial condition. So also do "exaltation" and "humiliation" refer to their spiritual condition. The point is that faith in Christ lifts the poverty-stricken brother to the exalted heights of being united with Christ as a co-heir of all things, a truth in which he must rejoice and be encouraged. So also faith in Christ does an equally blessed thing for the rich brother: it fills him with the spirit of lowliness and humility and gratitude. ***The poor brother must forget his earthly poverty just as the rich brother must forget his earthly riches. The only thing that matters to both is their relationship to Jesus Christ! Simply put, faith in Christ is the great equalizer!***

Godly Counsel for both the Poor and the Rich

Let's look first at James's counsel for the poor believer. And once again, don't lose sight of the fact that the person who is "poor" today would have been a thriving member of the middle class in the first century! In other words, this person in v. 9 was probably living in extreme poverty. The temptation the poor person faces is stated well in Psalm 73:11-14

"But as for me, my feet had almost stumbled, my steps had nearly slipped. For I was envious of the arrogant when I saw the prosperity of the wicked. . . And they say, 'How can God know? Is there knowledge in the Most High?' Behold, these are the wicked; always at ease, they increase in riches. All in vain have I kept my heart clean and washed my hands in innocence. For all the day long I have been stricken and rebuked every morning" (Psalm 73:2-3, 11-14).

The psalmist took one look at the easy and opulent lifestyle of the wicked and felt envy and resentment rise up in heart. "What good is it for me to keep my heart clean and to live a righteous life? Where has that gotten me? These people break every law imaginable and seem to get richer by the day. It seems clear to me that following God simply doesn't pay!" When he says that he had almost stumbled and slipped he means that he was close to abandoning God and embracing the lifestyle of the wicked. At least that way he might experience a little material prosperity. The encouraging news is that the psalmist eventually comes to his senses and repents of his envy and bitterness (see Ps. 73:16-28).

James's ***counsel for the poor man*** in v. 9 doesn't involve pity. Instead, he urges him to "boast"! It's as if he says, "You remember I told you in the immediately preceding verses that when you bump up against painful and

distressing circumstances you should ask God to give you the wisdom to understand why and how you might benefit spiritually from it? Well, this is the perfect opportunity for you to do so. Instead of wallowing in self-pity, consider your ‘exaltation’ (v. 9b).”

Now, what does James mean by that? He means that ***the poor man or woman must open their eyes to see beyond their earthly poverty to behold their heavenly prosperity.*** The financially deprived believer must learn through the trial of material lack that his/her position in Christ is a blessing that far surpasses the wealth of even the world’s most privileged people.

By the world’s standards you may be comparatively poor, but you are exceedingly rich in God’s sight. As Paul says in Romans 8:17, as children of God you are ***“heirs of God and fellow heirs with Christ”!*** Or again, as Paul put it in Ephesians 2, God has “raised” you up with Christ and has “seated” you “with him in the heavenly places in Christ Jesus” (Eph. 2:6).

This poses an important question to all of us: ***How deeply are we affected by the reality of our spiritual identity in Christ?*** Or conversely: ***How deeply are we affected by our socio-economic status in this world? Which of these two realities exerts the greatest influence on how we think and live?*** I think it’s a well-established principle in Scripture that you will never experience deep and long-lasting joy until such time as you understand and rely upon your identity as a redeemed child of God, united with Christ, and seated with him in the heavenlies. If that sounds like so much pious, religious mumbo-jumbo to you I can assure you that you will always be held captive by the values of this world and the opinions of other people as to your worth as a human being.

So let’s pause for just a moment and be honest with ourselves. Let’s take stock in our souls of what matters most to us. ***Is it your place on the corporate ladder or your status in the kingdom of God? Is it the size of your investment portfolio or the splendor of your Savior?*** Can you honestly say today, at this very moment: “I don’t possess much in terms of material wealth, but I celebrate my ‘exaltation’ because as Paul says of me in Colossians 3, ‘you have died [to this world and its values and opinions] and your life is hidden with Christ in God’” (Col. 3:3)?

Sometimes I fear that when I say things like that it fails to register in our hearts. I fear that we sit here in this auditorium and nod our heads in pious agreement, but when we return home to the struggles that await us and to the office where no one seems to care much if we even show up for work, we quickly forget or ignore our “exaltation” in Christ Jesus. So, I’m taking time once again to ask you: ***How deeply, how substantially, how meaningfully is your life affected by the reality of your identity as a child of God who has been forgiven of all sins, who has been united to Christ and now sits with him in heavenly places destined to reign forever and ever in the glory and majesty of the New Jerusalem in the New Heavens and New Earth?*** Seriously, does the reality of your “exaltation” (v. 9) make any practical difference at all?

Well, we must move on to ***what James says to the wealthy.*** He has a word of counsel for them as well. Look at v. 10. The “rich” also have grounds for boasting, but in their “humiliation” (v. 10a). What does that mean? By the way, James’s exhortation here clearly indicates that not all boasting is bad! Here it means something along the lines of: find your satisfaction in, rejoice in, exult in. And the reason for the rich man’s boasting is his “humiliation”.

I don’t think he’s talking about the literal loss of financial wealth that comes as a result of his conversion to Christ. Of course, that may well happen, as it did for those described in Hebrews 10. There we see people who were persecuted and imprisoned for their faith and suffered great material loss as a result. Do you remember this incredible statement: “For you had compassion on those in prison, and you joyfully accepted the plundering of your property, since you knew that you yourselves had a better possession and an abiding one” (Heb. 10:34)?

But that’s not what James is describing. I think ***the “humiliation” in which the rich man should boast is as spiritual in nature as the “exaltation” in which the poor man should boast.*** James is referring to his discovery that worldly distinctions based on wealth and influence and power are ultimately meaningless. It is his discovery that he who is great in the eyes of men is small in the presence of Christ. We are quickly coming to realize here in the U.S. what Christians worldwide have always known, namely, that to be identified with Jesus is considered a reproach by the power-brokers in our society; it is a reason to be humiliated so far as the non-Christian world is concerned.

Or again, it's much the same perspective that Paul embraced following his conversion. In terms of worldly stature, success, and influence, Paul had achieved much. But when he came to Christ his evaluation of what mattered most drastically changed:

“But whatever gain I had, I counted as loss for the sake of Christ. Indeed, I count everything as loss because of the surpassing worth of knowing Christ Jesus my Lord. For his sake I have suffered the loss of all things and count them as rubbish, in order that I may gain Christ” (Phil. 3:7-8).

To “boast” in your “humiliation” means that you happily embrace what Jesus said in John 15:18-19 –

“If the world hates you, know that it has hated me before it hated you. If you were of the world, the world would love you as its own; but because you are not of the world, but I chose you out of the world, therefore the world hates you” (John 15:18-19).

Paul said in 1 Corinthians 1:18 that the word of the cross which we loudly proclaim is regarded as “folly” by the unbelieving world. Again, says Paul, “the foolishness of God is wiser than men, and the weakness of God is stronger than men” (1 Cor. 1:25). Thus, our “humiliation” is our willingness to be thought of by others as proclaiming a message of “foolishness” and “weakness”.

We boast in our “humiliation” when we “share in suffering for the gospel” (2 Tim. 1:8). We gladly celebrate our “humiliation” when, as Jesus says, we “deny” ourselves and take up our “cross” and “follow” him (Matt. 16:24). Again, Paul tells us what it means to “boast” in our “humiliation” when he says in Galatians 6:14 – “But far be it from me to boast except in the cross of our Lord Jesus Christ, by which the world has been crucified to me, and I to the world” (Gal. 6:14).

It can all easily be summed up in the words of the author of Hebrews, when he said: “Therefore let us go to him [that is, to Christ] outside the camp and bear the reproach he endured” (Heb. 13:13).

In summary: If you are poor, don't let your financial deprivation blind you to your heavenly inheritance. If you are rich, remember that this life and all your wealth and status are transient, temporary, no more durable than the grass of the field that so easily is scorched and withers away. He whose thoughts, desires, motives, and ambitions are tied up with the wealth of this world is like the glory of the grass: here today, scorched by the hot wind tomorrow.

The concluding statement in v. 11 is not a reference to the rich man's judgment or rejection by God. Remember that he is talking about the wealthy *believer*. Rather, he's simply pointing out that we should never put our trust in earthly wealth or achievement for the simple fact that even in the very midst of our business pursuits we may well die.

So, whether you are rich or poor, powerful or lacking influence, look to your spiritual identity in Christ as the measure of your significance and the value of your life. If you are poor, you are probably tempted to feel insignificant and of no effect because the world only places value on what you accomplish or how much you earn. James says, rejoice and boast in your exalted status as one who sits enthroned in the heavenlies with Jesus Christ!

If you are rich, you are probably tempted to think too highly of yourself because the world thinks highly of you. James says, remember that everything you now own will one day wither and pass away like the flowers of the field. So embrace your identity as one who is a follower and lover of him whom the world despised and rejected. Jesus was lowly and despised by the wealthy and wise of this world. Happily suffer the same humiliation that he did.

Our Response to Trials of Various Kinds: A Summary (v. 12)

When all is said and done, is it really worth it to remain steadfast under the weight of trials? Life would be so much easier if I could adopt values and beliefs that would insulate me against heartache and suffering. ***So why should I persevere under trials when it seems so much more the profitable thing to walk away from God and all the pain that following him brings me?***

The answer is found in this summation in v. 12 – “Blessed is the man who remains steadfast under trial.” This isn’t a wish or a prayer or even a description of the person who perseveres. It is a verdict! A judgment! A declaration!

Is “blessed” just another word for “happy”? No, not exactly. But in our zeal to distance ourselves from what the world thinks when it uses the word “happy” I fear we have lost sight of the fact that for the Christian there is a deep and abiding joy, a gladness of heart, a celebration of mind, soul, and spirit that only the redeemed can experience.

The primary difference is that for the non-Christian happiness or blessedness typically comes in direct proportion to socio-economic success. Wealth and power and advancement and respect are essential for happiness in the unbelieving heart. But for the Christian, blessedness and joy and a holy happiness thrive even in the midst of the worst of circumstances and the most painful situations.

Do you aspire to receive the “crown of life” (v. 12b)? It’s ok if you do. There’s nothing mercenary in that desire. Every person ought to long for the reward or crown which is itself eternal life in the presence of our great Triune God.

If that is your heart’s desire, be assured that God has guaranteed it *for all who love him*. And how might we know and show that we love him? By persevering in faith and joy and loyalty and devotion when “trials of various kinds” (v. 2) come upon us. Remaining steadfast, which is to say, enduring in faith no matter how hard and painful life may be, is the pathway to this glorious reward.

“But Sam, you make it sound as if receiving the crown of eternal life is dependent on us; dependent on our enduring in faith and not abandoning Christ.”

That’s right! But here’s the good news: There is an inheritance in heaven kept for us, says Peter, “who by God’s power are being guarded through faith for a salvation ready to be revealed in the last time” (1 Peter 1:4-5).

Simply put: the perseverance that God requires, God supplies. We *must* remain steadfast to receive the promise, and we *will* remain steadfast because God has graciously committed himself to upholding and preserving us through every trial and triumph.

Conclusion

Pliny was Roman governor in Asia Minor in the early second century. He struggled to understand why Christians responded as they did when they were brought before him to undergo trial and eventual punishment. So he wrote a letter to the Roman Emperor Trajan asking for his advice. In the letter he described a typical response by a Christian man. Pliny threatened him:

“I will banish you,” said the governor.

“You can’t,” was his reply. “For all the world is my Father’s house.”

“Well, then, I will kill you,” said Pliny.

“You can’t,” said the believer, “for my life is hid with Christ in God.”

“OK, then, I will take away all your possessions.”

“You can’t, because my treasure is in heaven!”

“Well, I’ll drive you away from your friends and family and you will have no one left to comfort you.”

“You can’t, for I have an unseen Friend, from whom neither you nor anyone else can separate me.”

Pliny was at a total loss. With what can you threaten a man whose identify and life are wrapped up in Jesus Christ?

I’ll leave you with this one unsettling question: If someone were to see your checkbook, or your credit card bill, or some other record of the way you make use of your money, would you be defensive, apologetic, or embarrassed? Of course, the question is hypothetical and non-threatening, because it is highly unlikely that anyone ever will gain access to that sort of information. But God does. He knows. With him it isn’t hypothetical, but very, very real. He knows precisely how we make use of our money. Does that make any difference to you in terms of the choices you make and the way you live?

Earlier I quoted my earthly father when he said, "Show me a man's checkbook and I'll tell you everything you need to know about his character." Our Heavenly Father has no need for it to be shown to him. He sees it all the time. What does it say to him about our character? What does it reveal about the sincerity and depth of our love for him and devotion to his glory?