

Series: James

January 17, 2016

## **Title: The Te\$ of \$tuff**

**[Slide 1]**

**Text: James 1:9-12**

### **A Familiar Te\$t**

**Powerball, anyone?**

**[Slide 2]**

What's it feel like to win a really BIG Powerball jackpot? Like a billion dollar payout? By now, three people are figuring that out.

Meanwhile, Fox News tells a story about a bunch of restaurant workers who thought that they had won the \$949 million jackpot. 42 employees at Grissini's Restaurant in Englewood Cliffs, NJ had pooled a grand total of \$210 to purchase lottery tickets. Imagine their excitement when they compared their numbers to the Powerball website's announcement of the winning numbers – an exact match!

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Except for one little detail. The website hadn't been updated to show the most recent numbers.

So, for 20 minutes or so, 42 restaurant workers were each worth \$22,595,238.00, before taxes, of course. Right numbers, wrong day. Then it was back to the old grind.

I wonder what wild fantasies rocketed through the brains of those 42 workers during their 20 minutes of being millionaires? I wonder whether it was a blessing in disguise that their lives weren't turned upside down by \$22 million?

**Rich/Poor:**

James begins his letter with a strange command:

**[Slide 4]**

*James 1:2 NIV*

*Consider it pure joy, my brothers and sisters, whenever you face trials of many kinds,*

The word he uses for “trials” can mean a “test” or a “temptation.” Sometimes the trials are miserable and unwanted. But what about a trial that seems like the greatest thing in the world? What about the test of money?

James makes the test of money his very first example of the many tests that we face in our life journey.

### **[Slide 5]**

*James 1:9-10 NIV*

*Believers in humble circumstances ought to take pride in their high position. But the rich should take pride in their humiliation—since they will pass away like a wild flower.*

There it is: rich man/poor man and the test of stuff. It’s a test we face each and every day. It’s a test that comes with each bill that arrives on our doorstep or in our email. It’s a test that comes with each dollar in our bank account. Whether we’re riding high or digging around in our pocket for our last dime, we all encounter the test of stuff.

### **A familiar test:**

A few years ago demonstrators occupied city centers across the country in protest of the “1%.” In their eyes, most, if not all, of our problems could be blamed on the richest 1% of society. If you were in the other 99%, you were a good guy.

The “test of stuff” is not something you pass or fail based upon your 1040 tax form or your W-2. It’s not about being in the 1% or the 99%. It’s a test of what we worship and where we put our trust. The focus isn’t upon money, but on what money does to us.

When we are poor, it’s all too easy to slip into feeling like a victim or believing that we have been unjustly deprived of the money we need. “Poor” is a mindset even more than a description of our financial situation. And that makes being poor a very real test – a test of who we are and of our trust in

God to provide all we need. When we are poor, or *feel* poor, it's really hard to think that God is on our side! It's all too easy to think that *if we just had more \$\$\$* all our problems would go away. I'll bet those guys in the restaurant had a full 20 minutes of NO PROBLEMS! But when we go down that path, we *fail the test of stuff*.

James says that the secret to passing the test of poverty is to "take pride" our high position! We are in a place to receive God's favor. This is what we find in Proverbs:

### **[Slide 6]**

*Proverbs 3:34 NIV*

*He mocks proud mockers*

*but shows favor to the humble and oppressed.*

The same is true when we are well provided for. How easy to think that we have it made. The troubles of life can't touch us. We're in charge! But to think that way is to *fail the test of stuff*.

## **Investment Options**

### **The Top 1% and other myths:**

Remember all those Occupiers of a few years ago? They were all about protesting against those awful 1%ers at the top of the money pile. It turns out that the Top 1% isn't exactly what they said it was.

A recent money.cnn.com story pokes a big hole in the myth of the 1%. Turns out that most people who get to the 1% category don't stay there for long.

- 11% of Americans will join the Top 1% for at least one year during their prime working lives.
- But two years later, only 5.8% will still be there.
- Only 1.1% of Americans stay in the Top 1% for 10 years.

The researcher who came up with these stats sums up their message:

*"Affluence is dynamic."*

James puts it this way:

**[Slide 7]**

*James 1:11 NIV*

*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 will fade away even while they go about their business.*

Stuff doesn't last. Affluence is dynamic.

Again, listen to what Proverbs has to say about the permanence of wealth:

**[Slide 8]**

*Proverbs 23:5 NIV*

*Cast but a glance at riches, and they are gone,  
for they will surely sprout wings  
and fly off to the sky like an eagle.*

Affluence is dynamic.

**The T.I.H. Average:**

So what is our best investment option? Jesus challenges us to invest in a whole different market: the Treasure in Heaven exchange:

**[Slide 9]**

*Matthew 6:19-21 NIV*

*"Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also."*

Once again, a reminder that the stuff of this world goes away all by itself. "Affluence is dynamic." To pass the Test of Stuff we need to invest in God's economy, God's realm.

**The Heart of the Test:**

And isn't this the heart of the Test of \$tuff? It's about whether the Creator God is your ultimate Reality, or a fleeting pile of earthly possessions. In a sense, we're all – rich and poor alike – in the same boat as those 42 restaurant workers. Whatever we have, or think we have, is ours for a short time. And then it's gone. Money has a funny way of "sprouting wings."

We fail the Test of \$tuff when we have a pity party for being poor. We fail the Test of \$tuff when we make money and possessions our god. It's the same failure to put God first. And isn't that the essence of every test in life?

## **Final Exam**

### **Final Exam:**

Every test has an outcome, a result, a grade, a score. The people of James' day knew that if you wanted gold, you had to refine gold-bearing rock. To do that meant melting it down in a furnace. You had to put the gold, and everything else in the ore, through an ordeal. You tested the ore. But when you were done, there was a layer of gold at the bottom of the crucible. You removed the slag and poured the molten gold into a mold. Then you tested the gold to see how pure and refined it truly was. That was the Final Exam for the entire process.

The same is true in the Life Tests that we face in our Exodus Journey to God's New Creation. We go through a time of stress or trouble, but God is using that challenge to refine us so that we will be able to stand tall at the Final Exam.

### **The Crown of Life:**

James assures us that standing true to God in Life Tests is well worth the effort:

#### **[Slide 10]**

*James 1:12 NIV*

*Blessed is the one who perseveres under trial because, having stood the test, that person will receive the crown of life that the Lord has promised to those who love him.*

A crown was the highest reward that a person could receive in ancient times. But while those earthly honors would soon fade away, the crown that God

has for us is the Crown of Life –life eternal with Him. It is the reward of full participation in His New Creation.

Life Tests serve a necessary purpose, however unwanted they may be. They expose our Old Creation thoughts and beliefs. They make us see our selfishness and fear, our envy and self-pity. They force us to see our greediness and shortsightedness. They separate the temporary from the eternal, so that all that's left is God's New Creation in us.

### **The Te\$ of \$tuff:**

Rich or poor, each one of us faces the Test of \$tuff every day. To pass the test we will need God's Wisdom, God's Holy Spirit, working inside us to reorient our values and appetites. What does an A+ look like?

### **[Slide 11]**

*1 Timothy 6:6-10 NIV*

*But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that. Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.*

Every one of us is called to the same standard: *godliness with contentment.*

Every one of us – rich or poor – can easily fall into the trap of wanting to get rich and making money our highest love. Every one of us can let our lust for wealth and possessions cause us to wander from the faith. But when we ask for God's Wisdom, He implants His value system in us and gives us something that money can never provide: The Crown of Life.

Why settle for less?