

## I Trust: 2. Rebalance

James 4:7-12

November 14, 2021

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If ever we have lived in uncertain times, for many of us, it has been the past year and a half. Do you remember 18 months ago when everything shut down – schools closed, professional sports shut down, employees were sent home to work, air travel stopped because nobody traveled, we made face masks, and we wondered what would happen to the economy – and even wondered who would live to see the future. Eighteen months later, we have vaccines and booster shots but covid infections are rising. More people are hospitalized – and the economy, where's that headed? These are still uncertain times. And in uncertain times, God has our attention. When we are in trouble, we look up. We want help – God's help. Can you remember a moment in your life when God got your attention – and was that during some time of uncertainty? A health emergency or a relationship that fell apart or a financial crisis – some moment when something happened that we did not want to happen and we did not have the physical, emotional, material resources to match that moment – and God had our attention. Do you remember when this happened? It was called the Miracle on the Hudson River. A passenger was asked what the people on board were doing when the plane suddenly made a sharp turn and headed toward the river. And the passenger said, "it got very quiet and I think a lot of people were praying." I'll bet they were! The flight attendant did not come on the intercom and make an announcement that the captain suggests everyone pray. In a moment of crisis, we pray. In times of distress, we pray. When I get a call that one of our members is in a hospital emergency room and I show up, no one has ever asked me – why are you here? They want prayer. In fact, they started praying long before I arrived.

In a moment of crisis, someone could hold our greatest temptation in front of us and we would not even see it. We love everybody and we are confessing everything, and "God I will do anything you want me to do, just get me out of this mess." In uncertain times, God has our attention. I think that may also be the moment when God gets the most done in our lives. When everything is great, we can drift – and when it's not we start listening. In the midst of uncertainty, some people even pick up this book (Bible) and blow the dust off – because they are ready to listen. The Bible is the story of people in uncertain times and what God can do in the lives of people who show up and listen. Last week, the message was God's still got the whole world in his hands. God remains faithful.

During the height of the second world war, Winston Churchill said, "Never waste a good crisis." In other words, could this be a time for us to rebalance our lives? Today, I want to talk about what that would mean financially. Here's why. I found a survey taken earlier this year by the American Institute of Certified Public Accountants, and it found **73% of couples cite finances as a source of tension in their marriages.** 26% said they fight monthly about finances. Financial Health Network which is the leading authority on consumer financial health in America issued a report in April: **64% are financially unhealthy, either merely coping, or actively sinking when it comes to finances.** Here's the message for today: When we have right priorities and commit to right actions we will find right results in our lives. Right priorities plus right actions equal right results.

**First, let's look at Right Priorities,** and to do that, I want to return to a passage of scripture that we examined two months ago in a series about the crossroads of life. It's found in a letter written by James, the brother of Jesus. And I want to focus on six words. If you are taking notes, you might want to write down these six words.

**1. Submit.** James says, “submit to God.” In everything we do. Submit to God’s practices – everything. I remember when I was a child and I wanted something or I wanted to do something and it was not what Mom and Dad wanted. It was not consistent with their values and eventually I gave up on what I wanted. As a child, every summer our family went camping for the entire month of August. When I was a junior in high school, I wanted to play football but to play football, I was required to go to football practices during the month of August and I begged my parents to let me stay home alone so I could play football and not go with the family. But my parents put a higher priority on the family being together than me playing football. And today, I realize the month with my family was the better priority. When we submit to God, we surrender our practices to God’s practices. **2. Resist.** James says, *Resist the devil, and he will run away from you..* Anywhere God is working, evil will attack. Maybe it happened to you this morning. Your alarm went off. It’s Sunday and your plan was to go to church but then you looked out the window and thought, I’ve been given one more chance to rake up the leaves in the yard. It is a beautiful day to be outside. Why waste it in church? But if you can hear me, you resisted! **3. Come.** Verse 8: *Come near to God and he will come near to you.* [camera] James provides three steps: Submit, resist, come – and God will come near to you. To rebalance our lives, these are essential priorities. **4. Wash.** *Wash your hands, you sinners, and purify your hearts, you double-minded.* **5. Change direction.** James says, *Grieve, mourn and weep. Let your laughter become mourning, and your joy become sadness.* that is, let go of what you are holding on to and change direction. And finally, **6. Humble.** James says, *Humble yourselves before the Lord, and he will lift you up.* Six words: **submit, resist, come, wash, change, humble.** Is it time to rebalance your life priorities?

There’s a problem – and James says it’s that we are double-minded. Trying to live in two worlds. Earlier in the chapter, James identifies one world as the pursuit of pleasure – to minimize pain and maximize pleasure. And to do that we put ourselves at the center. I determine my values, priorities, and direction. I do what I want and go where I want and give what I want and if there are any leftovers I’ll give to others. When that’s our priority, security comes from things. People are consumers, and we listen to prophets of the economy who tell us to buy, buy, buy and spend, spend, spend. And it is doubleminded to live with one foot in that world and at the same time seek the Kingdom of God. And, it is not possible – remember Jesus said it – **No one can serve two masters. Either you will hate the one and love the other, or you will be loyal to the one and have contempt for the other. You cannot serve God and wealth.** (Mt 6:24) Jesus wants us to live in the path of discipleship – to put both feet in that world. And James is saying the first step is submit.

When it comes to our finances there is a battle, much like the battle that Jesus encountered in the wilderness. Jesus entered the wilderness to submit to God’s will and that other world showed up to tempt him. He faced three temptations. Jesus was fasting – and the devil showed up to appeal to his appetite – “Jesus, spend from your appetite.” Do what you feel. Have you ever gone out shopping not intending to buy anything, and you come home with something you were not looking for? That’s spending from your appetite. A second time the devil came to Jesus – took him to highest point of the temple and said “jump” because God will catch you. And I think that’s what we experience when we do dumb things and expect God to fix it or to deliver us. When God gives me a directive and I ignore it and I get into trouble, whose fault is it? It’s not God’s fault for not catching me. A third time the devil came to Jesus and said look at all the kingdoms of the world and I will give it all to you – any want and desire – its yours – just live in my world. And Jesus said, “worship the Lord and serve only him.” Submit, Resist, and come near to God. Lord, I want what you want and I will keep working until what you want is what I’ve got. Anything less is not an option.

So, let me offer 3 actions to rebalance – to put our finances in balance with our spiritual reality.

1. Do the first right thing. Direction is determined by the first step. Psalm 24 begins with these words: *The earth is the Lord's and everything in it.* What I hold in my hand does not belong to me and the first thing that I do is thank the one who provided my hand and what's in it. Today is the first day of the week – so what's the first thing I do – my first act is to demonstrate my trust in God's promise. Jesus said: *Seek first the kingdom of God and his righteousness and all these things will be given to you as well.* (Matthew 6:33) Direction is determined by the first step.

Some of you will remember the story of my conversation with our daughter Bethany when she was in high school. At the time she was working 20 hours a week at Lunds grocery store and the night before Commitment Sunday she came to me with her financial commitment card and asked, Dad what amount should I put on my card. And I said, that's your decision to make but your mother and I figure out what our income is and whatever that number is, we divide it by ten and put that number 10% on the card. That's called tithing. I could tell she was thinking about her number and doing the math based on the paycheck she received that week and she said, Dad that's a lot of money. And I said, it is – but it is the most important thing we do. That's why when you sometimes ask us for something, we say no – not because we don't want you to have it but because that money belongs somewhere else. The first step determines our direction in life. The easiest time to take that step is when we don't think we have enough.

2. Plan. Everyone needs a plan. Make a commitment to know where your money goes and spend less than you make. Most people do not have a budget. Money Magazine says that 70% of Americans live paycheck to paycheck. That's not a plan. Most Americans have no plan. I remember early in our marriage when we would go on vacation and because we could not afford to go on vacation we used our credit card – because we deserved a vacation. We really did – we worked hard – and in those days Amanda's parents lived in North Carolina and we wanted our children to see their grandparents and along the way we wanted to experience some fun – nothing wrong with what we wanted – except we had no money – we had plastic and a year after the vacation we were still paying for the vacation and it occurred to me that with the interest and fees we could have paid for the next vacation – if only we had a plan. One simple plan that I recommend is the 10-10-80 plan. The first 10% of what you make goes to God. The next 10% goes to investing in your future. And the 80% is what is left for living expenses. Hebrews 11:1 – *Faith is the assurance of things hoped for and evidence of things not seen.* So if you are going to live by faith – that's having a plan.

3. Pray, pray, pray. The most important right action you can take is prayer. That's really what James is providing – a recipe for prayer. submit, resist, come near to God and God will come near to you. That's trust. It's knowing who will catch you when you fall?

Right priorities plus right actions equal right results. When life is out of balance, there is no joy in living. In time of uncertainty, God is certain, because God's still got the whole world in his hands.

### **Grow, Pray, Study for the Week of November 14, 2021**

**Weekly Prayer:** Thank you, God, for everything. Thank you for life, for relationships, for the resources we have received. Most of all thank you that you are always faithful and always at work in our lives. Help us to see our lives and everything we have as a trust from you to be your hands and feet in this world. In Jesus' name. Amen.

## Monday, November 15

### **Scripture: James 4:1-6; Matthew 7:7-11; Philippians 4:19; Romans 8:32**

What is the source of conflict among you? What is the source of your disputes? Don't they come from your cravings that are at war in your own lives? You long for something you don't have, so you commit murder. You are jealous for something you can't get, so you struggle and fight. You don't have because you don't ask. You ask and don't have because you ask with evil intentions, to waste it on your own cravings. You unfaithful people! Don't you know that friendship with the world means hostility toward God? So whoever wants to be the world's friend becomes God's enemy. Or do you suppose that scripture is meaningless? Doesn't God long for our faithfulness in the life he has given to us? But he gives us more grace. This is why it says, *God stands against the proud, but favors the humble.*

"Ask, and you will receive. Search, and you will find. Knock, and the door will be opened to you. For everyone who asks, receives. Whoever seeks, finds. And to everyone who knocks, the door is opened. Who among you will give your children a stone when they ask for bread? Or give them a snake when they ask for fish? If you who are evil know how to give good gifts to your children, how much more will your heavenly Father give good things to those who ask him.

My God will meet your every need out of his riches in the glory that is found in Christ Jesus.

He didn't spare his own Son but gave him up for us all. Won't he also freely give us all things with him?

**Observation:** James is addressing members of the Christian community who gather in the name of Jesus and profess the faith, but whose attitudes and actions are not yet fully in friendship with God. In Matthew, Jesus presents God as a powerful parent who seeks the well-being of his children. This same God who created the universe has unlimited resources and desires your success even in financial matters. Financial freedom is based on trusting God and practicing God's directives when it comes to money and resources. And serving God over money is the first place to begin.

**Application:** If God is a totally loving parent, does that change your way of thinking about God? Do you believe God wants you to have financial health? How do you show God your trust with your current financial decisions? On which Biblical principles do you try to stand?

**Prayer:** Merciful God, you know the temptations that I face and how so many things call for my loyalty. Grant me the strength to remain focused on what truly matters and what will honor you. Amen.

## Tuesday, November 16

### **Scripture: James 4:6; Matthew 6:33**

But he gives us more grace. This is why it says, *God stands against the proud, but favors the humble.*

Instead, desire first and foremost God's kingdom and God's righteousness, and all these things will be given to you as well.

**Observation:** Even James turns to scripture for guidance and direction. (See Proverbs 3:34) Once you begin to seek and understand God's principles and live for God's objectives, you will

be more able to persevere through any difficulty, including finances. One way to maintain this right perspective is to surround yourself with Godly advice as well as Godly advisors.

**Application:** Consider a time you persevered through something difficult. What kept you going? To whom are you currently listening to stay motivated in life? Do you need to surround yourself with Godly advice and advisors? What do you need to do to get or keep a Godly perspective with your finances: begin trusting in God, check your motivations, or continue to persevere with God's help?

**Prayer:** God, please send persons into my life who will give me advice and confidence consistent with your purposes. Let me also be such support to others. Amen.

### **Wednesday, November 17**

#### **Scripture: James 4:7-8; Proverbs 27:23-24; Proverbs 28:26**

Therefore, submit to God. Resist the devil, and he will run away from you. Come near to God, and he will come near to you. Wash your hands, you sinners. Purify your hearts, you double-minded.

Know your flock well; pay attention to your herds, for no treasure lasts forever, nor a crown generation after generation.

Those who trust in their own reasoning are fools, but those who walk in wisdom will be kept safe.

**Observation:** Now is the time to begin reevaluating and rebalancing your life priorities and practices. To do so, you must first check to make sure your priorities match up with God's priorities and not the priorities of this world. It is too easy to get caught up in selfish or materialistic security and not focus on committing to God's will and God's ways, especially as they deal with finances.

**Application:** How could financial challenges actually have a silver lining for your life? What is one priority in your life right now that might need to be changed or re-examined? Which worldview do you struggle with the most: seeing yourself as the center determining your own priorities and values –or- finding security and meaning in “things”? Pray for the wisdom to place God and God's principles at the center.

**Prayer:** Loving and gracious God, I want to do what is right by you, what is loving and just. Honestly, I struggle to balance my needs with what you want for me. Grant me the wisdom to know what to do and the courage to do it. Amen.

### **Thursday, November 18**

#### **Scripture: Psalm 24:1; Malachi 3:10-11**

The earth is the LORD's and everything in it, the world and its inhabitants too.

Bring the whole tenth-part to the storage house so there might be food in my house. Please test me in this, says the LORD of heavenly forces. See whether I do not open all the windows of the heavens for you and empty out a blessing until there is enough. I will threaten the one who wants to devour you so that it doesn't spoil the fruit of your fertile land, and so that the vine doesn't abort its fruit in your field, says the LORD of heavenly forces.

**Observation:** Once you have right priorities, you must begin adding the right actions to reap the right results. The first right action is planned and consistent giving back to God. Giving back to God in resources, talent, and time proclaims that you trust God with what you have as well as shows your recognition that all things are God's anyway. You aren't the rightful owner of anything; all things belong to God. And when you give to God first you demonstrate your obedience and faith in God.

**Application:** How are you trusting in God right now in your financial life? Are you committed to doing whatever God determines for you? Taking such a step is called faith. Do you truly consider your possessions as really owned by God? How would that belief affect what you do with your possessions?

**Prayer:** God, help me to pray with John Wesley, the founder of Methodism: "I am not my own, but thine." Help me to see my life as a gift with a purpose, guided and directed by you. "I freely and heartily yield all things to your discretion." Amen.

### **Friday, November 19**

**Scripture: Proverbs 15:22; Proverbs 22:7; Jeremiah 29:11**

Plans fail with no counsel, but with many counselors they succeed.

The wealthy rule over the poor; a borrower is a slave to a lender.

I know the plans I have in mind for you, declares the LORD; they are plans for peace, not disaster, to give you a future filled with hope.

**Observation:** The next right actions include some very practical steps like seeking wise financial counsel, writing and sticking with a budget, performing plastic surgery on your credit cards, and setting future goals to attain. Each and every one of these steps is not only Biblical based but a necessity to prosper properly. This is all the more important – and challenging – in uncertain times.

**Application:** What are some of your life goals? How are you planning to reach those goals and is God a part of the picture? Consider a time you delayed instant gratification for future goals and/or God's will? What happened? If you have a financial plan or household budget, how does it match God's priorities? If you don't have a plan, today is not too soon to begin one!

**Prayer:** Heavenly Father, I know that you want what is best for me. That's why you gave me life. That's why you have been with me and promise to remain with me. Point me toward a future filled with hope, where all that I have can be part of your plan. Amen.

### **Saturday, November 20**

**Scripture: Philippians 4:11-13; James 4:8-10**

I'm not saying this because I need anything, for I have learned how to be content in any circumstance. I know the experience of being in need and of having more than enough; I have learned the secret to being content in any and every circumstance, whether full or hungry or whether having plenty or being poor. I can endure all these things through the power of the one who gives me strength.

Come near to God, and he will come near to you. Wash your hands, you sinners. Purify your hearts, you double-minded. Cry out in sorrow, mourn, and weep! Let your laughter become mourning and your joy become sadness. Humble yourselves before the Lord, and he will lift you up.

**Observation:** Finally, right actions also mean having an attitude of gratitude and praying to God to keep yourself aligned with God's direction for your life. These right actions will keep your life and your finances in balance as God determines your next steps to building the kingdom of God in your home and in this world.

**Application:** What are your goals for your financial future? How are God's desires informing and shaping that future? What right priority do you need to pursue or right action do you need to take to become more in line with God's work and will for your life right now? Pray that you will be open to God's influence.

**Prayer:** Thank you, God, for everything. Help me to see my life and everything I have as a trust from you to be your hands and feet in this world. In Jesus' name. Amen.