“How To Be Wise With Your Wealth”, Developing a Faith That Works, Part 13 of 15 – April 14, 2013 at SBC

 James 5:1-6

Today, we're going to look, at "How to Be Wise, With Your Wealth", as we continue, in our series, . . . through, James. Many people, wrongly believe, . . . that, the Bible teaches, . . . that, it's wrong, . . . to be wealthy. They think, that the Bible says, . . . that "Money, is the root, . . . of all evil".

It actually says, *"The love of money, is the root, of all evil."* God is not opposed, to wealth, . . . in fact, many of the people, in the Bible, were extremely wealthy. Abraham was probably, a millionaire, . . . in our terms. Job was the wealthiest man, of his time. David and Solomon, were both, the wealthiest men, of their time.

We know, that Barnabas, made a lot of money, . . . because, he was able, to give it, . . . to the church. Joseph of Arimathea, the man who gave Jesus his tomb, was extremely wealthy. So, God is not opposed, . . . to wealth, . . . simply, for being wealthy. But, God is, very much opposed, to the misuse, and abuse, of wealth. He wants us, to use our wealth, wisely, . . . no matter, how much, . . . or, how little, we have.

In New Testament times, there was no such thing, as a middle class. The people, in the entire New Testament times, . . . were either, very rich, or very poor. You were either, . . . a have, or, a have not. The system, caused the rich, to get richer, . . . and, the poor, to get poorer.

James lashes out, . . . at the mis-use, of money, by the wealthy. He gives, a rebuke – probably, one of the most, negative passages, . . . in the entire, New Testament. He devastates them, with his words. He condemns them, . . . with four specific abuses, they were guilty of. Although, we may not commit, these sins, to the same degree, . . . this passage, is a healthy warning to us, . . . to make sure, that no matter how much money we have, . . . we use it, . . . wisely.

We're going to look, at the wrong, and the right, . . uses of wealth. Everyone in this room is wealthy, according to world standards. If you own a car, . . . you're wealthy. If you have more, than one change of clothes, . . . you're wealthy. If you own a home, . . . you're in the top 5%, of the world.

By world standards, . . . by the very fact, that, we live in America, . . . we're wealthy. Therefore, this can apply, to us. We’re not saying this, to load on, a bunch of guilt. We just need, to be aware, of the fact, . . . that, God has, . . . blessed us. We need, to be grateful, . . . for what, we have. (Don’t gripe!)

\*\*\*\* James mentions, **four common abuses, of wealth**. Let's look first, at the wrong, uses of wealth, . . . and, how to avoid them, and, then, we'll look at, the right uses of wealth. **I. THE WRONG USES OF WEALTH**:

\*\* The first key issue, that James talks about, **1)** is the **ACCUMULATION OF WEALTH.** He says, "don't hoard it." James 5:3 – *"You have hoarded wealth, in the last days."* One of the four errors, James points out, that, these people are guilty of, . . . James says, "You've hoarded, . . . wealth."

God says, that money, is not to be stockpiled, collected in piles, . . . just, for the sake of having it. He's not, . . . talking about, savings. There's a legitimate place, for savings. God encourages us, to save money. But, He's referring to, getting more and more, . . . simply, for the sake, of getting more – so, you can have it.

Once in a while, you'll read in the newspaper, of an elderly person, who died. They were in, obvious poverty. When the bed mattress, was moved, they found, hundreds of thousands of dollars. This isn't somebody, who saved their money, . . . but, who had hoarded it.

Why did they, do it? They were afraid, of losing it. Money had become, an end, in itself. Accumulating, had become, . . . the goal of life. They were, so afraid, . . . of losing money, . . . they wouldn't, . . . spend it.

\*\*\* In New Testament times, . . . you can hoard wealth, three ways: 1. Stockpile food; 2. Collect clothes; 3. Gather, precious metals, and jewels.

This is the way, wealthy people, . . . showed off their wealth, in New Testament times. If you had money, you would show it, . . . by having, a lot of food, and clothes, . . . and, precious metals, and jewels.

James speaks about, . . these three types, of wealth, in James 5:2-3 – *"Your wealth has rotted, moths have eaten your clothes, and your gold and silver, are corroded."* Everything you've gotten, (the food has spoiled, the moths have eaten your clothes, the gold and silver is rusting, corroding) -- the point, he's making here, . . is that, whatever you simply accumulate, deteriorates. God doesn't want us, to get wealth, . . . just, for the sake, of getting wealth. He wants us, . . . to put it, to use.

He says, your clothes, get moth-eaten. Which clothes, get moth-eaten? The ones, you wear, all the time, . . . or, the ones, you keep stockpiled, . . . in the back, of your closet? The ones, . . . that, you hoard.

Your food, has gone rotten. Which food, . . . goes rotten? The food, you eat, everyday? No, its the stuff, in the back, of the refrigerator, that's been there, for three months. We've created, new life forms, in our refrigerator!

Wealth is to be used, . . not hoarded. Last week, we talked about the man, in Luke 12, who was very successful, and, had a great crop harvest. He said, "I know, what I'll do. I'll just, . . . build bigger barns." He didn't think about, . . . giving any of it, away. It was a, selfish use, of wealth. He said, "I'm going to, hoard it."

\*\* James says, the wrong use, of wealth, . . . number one, when it comes to accumulation, . . . don't, hoard it. There's a second issue, he talks about. This is the issue of, 2) the **APPROPRIATION OF WEALTH**. God is not, only concerned, . . . with what, we've got, . . . but, also, how we got it.

"Don’t, steal it." Don't use, dishonest means, . . . to rip people off. There are a lot, of different ways, to make, . . . dishonest money. One way, is to simply, . . . not pay, . . . your debts.

In the New Testament, you worked, on a daily basis. You were hired, at the beginning of the day, you worked all day, . . . and, at the end of the day, you were given your check. A man would go into town, and hire the workers. There were no contracts, or labor unions, . . . no laws, to protect workers.

If the boss, wanted to rip you off, . . . he could. You could work all day, . . . and, the boss come out, and say, "I don't like, your work," . . . then, you went home, with no money. He kept the money, and also, got your work. This is what, James is criticizing. James 5:4 – *"The wages, you have failed to pay the workmen, who mowed your fields, are crying out against you."*

What about, today? Would we do work for someone, and get paid cash, . . . and, not pay taxes, on that income? Would we buy something, and charge it, . . . and, then never, pay for it? James is saying, that in the accumulation of wealth, don't hoard it. In the appropriation of wealth, don't steal it. **Don't be, dishonest**.

If I charge you, too much, if I sell a used car to you, and don't tell you, about major repairs, if I cheat on taxes, if I waste time, and I'm being paid for it, . . . that, is wrong, and I'm no different, than the unscrupulous employer.

\*\* The third issue, that James talks about, 3) is the **ALLOCATION OF MONEY** -- how we, spend it. The way, we spend our money, is very important. James blasts these guys, for how they spent, their money.

James 5:5 – *"You have lived on earth, in luxury, and self-indulgence."* In the allocation, of money, . . . **don't waste it**. We are not, to waste, . . . our wealth. One of the greatest temptations, that we have to avoid, as we make, more and more, . . . we're tempted, to spend it, selfishly, on ourselves.

The more, money you make, . . . the easier it is, to waste it. We tend to, say things like, . . . "I'm worth it. I can afford it, . . . so, why not?" Just because, I can afford something, . . . doesn't mean, . . . I ought, to buy it. James says, . . . don't waste it. It's very easy, to waste your money, . . . the more, you have of it.

Our society, gets pleasure, watching people, waste money. It's not by accident, that the most popular programs, were Dynasty, and Dallas -- wealthy families, we watched, having lavish parties, and spending millions. The dresses and gowns, alone, would pay off, the national debt! We don't see, very many shows, on TV, . . . about, poor people – “Lifestyles of the Poor, and Unknown”.

Christmas, one of the holy days of the year, . . . has turned into, . . . the consumer event, of the year. By August, merchandisers, began planning, . . how we will spend our money. There's millions of ways, to squander money.

James says, in the accumulation of wealth, . . don't hoard it. In the appropriation of wealth, don't steal it. In the application of wealth, . . don't waste it. Don't just spend it, on things, and pleasures, . . . that, don't make any since. Neiman Marcus, puts out a catalogue of gifts, . . . to give to people, . . . who have, everything. Ridiculous, things. Just, because, I can afford it, . . . doesn't mean, I should have it.

James 5:5 – *"You have fattened yourself, for the slaughter."* The average American, . . . gains two pounds, . . . during, the Christmas season. (I must be, . . . above average!)

\*\* The fourth key issue, that James deals with, 4) is the **APPLICATION OF WEALTH**. He's talking about, how we use, . . . it's influence. He says, don't abuse it. Wealth gives us, much more than, simply buying ability.

Richard Foster, in his book, . . . “Money and Power”, says that money, has a lot more power, . . . than, simply, buying power. When you have money, . . . it gives you influence, authority. We listen to people, . . . who make money, . . . more, than people, . . . who are poor.

Money, has influence. People use it, to influence people. Often, . . . for very, poor reasons. They use it, . . . to manipulate. Christians ought to recognize, that it has influence, . . . and use it, for good. The point, that James is making, in this passage, is that we ought to, use our affluence, . . . for good influence. James says, that we should recognize, that it's powerful, . . . and, not abuse it. Use it, . . . in good ways.

James 6:6 – *"You have condemned, and ruined, innocent men, and they are powerless, to stop you."* Evidently, in James’ time, . . . the rich, were buying off judges, and circumventing justice. If they wanted, to take advantage of a guy, . . . they'd take him to court, talk to the judge, and slip him a couple of bills, . . . and, then, they would get, . . . their own way.

Even today, a lot of people use money, . . to manipulate others. We've all known of families, where one person, would keep the relatives, under control, . . . by threatening, to cut them, out of the will. We can keep our kids, under control, a lot of times, by bribing them, with their allowance. This is the wrong, application, . . of wealth.

\*\* The consequences, of misused wealth, . . . are in v. 2-3. Hoarded wealth, . . . is going to decay, and devalue. Dishonest, wasted, and abused wealth, . . . will be judged, . . . in eternity. James has some, pretty strong words, . . . on the abuse, of wealth.

\*\*\*\* In the remaining time, that we have today, . . . we want to look at, what the Bible says, are **the right uses**, of wealth, and things, we ought, . . . to practice. We'll go back over, . . . these four issues -- the Accumulation of Wealth, the Appropriation of Wealth, the Allocation of Wealth, and the Application of Wealth – and, see what God, has to say, . . . about how to, . . . manage, my money.

**1. RIGHT ACCUMULATION.** Proverbs 21:20 – *"The wise man, saves for the future, but, the foolish man, spends whatever he gets."* Proverbs 30:24 – *"Consider the ant, how it stores up, in the winter."*

This is the principle, that the Bible says, . . . we ought to, save money, . . . faithfully.

The average American, . . . only saves, 4%, . . of his income. The average European, saves 16%, of his income. The average Japanese, saves 25%, of his income. Why do we, . . . save, so little, . . . in America? It's because, we live, for today. We're the, Now Generation. I want it, now, whether, I can afford it, or not.

 I'll put it, on my credit card. God says, the wise person saves, . . . and, invests, his money.

Jesus told, a number, of parables. Over half, . . . deal with, money. He talked, more about money, . . . than, he did about, heaven or hell. He talks, about investment, how the wise man, invested his money, . . . and, the unwise man, didn't invest his money. The master came back, and said, "You're wicked." It's not a good thing, . . . not, to make our money, work for us. When we save, our money, . . . we get, our money, . . . to work for us, . . . rather than, . . . working for, . . . our money.

\*\* In order, to develop, . . . **the habit of saving**, . . . you've got to do two things:

1) You need to learn, to live, on a margin. That means, live on less, . . . than, you make. John D. Rockefeller said, many times, "Save 10%, tithe 10%, live on 80%." Obviously, . . . that worked, for him. He was a very wealthy, and influential person. The principle, of living, on a margin, . . . applies, also, to our time.

One of the reasons, we are late to things, . . is because we plan, to arrive, just on time. If you want to, arrive on time, you actually, have to plan, to arrive early. Leave on a margin, so, when all the unexpected things, that, are going to happen come up, . . . you will arrive, . . . on time. (Early to church – fellowship!)

2) You learn, . . . contentment. You've got to learn contentment, . . . with what, we have. If you don't, learn contentment, you'll spend, all the money you have, . . . as soon as, you get it. One of the biggest enemies, of contentment, is advertising. We see things, and think, "How am I, going to get along, without that?"

What is the purpose, . . . of saving? Here's where the Bible, differs from the world's thinking, . . in a major way.

 The world thinks, you save money, . . . for security. If I could just, accumulate, . . . a big enough bank account, I would be financially secure. The problem is, there is no such thing, as absolute security. No matter, how much money, you've got, . . . you could lose it, . . . instantly.

Bunker Hunt, a billionaire, in Time Magazine, . . . said, he lost, over one billion dollars. Bunker Hunt said, "A billion dollars, ain't what it, used to be.” You can lose it, no matter how much, you make. No matter, what kind of job, you've got, . . . you could break a leg, get sick, the economy can turn around, the place can burn down.

In order to have security, . . you've got to, put your security, in something, that cannot be, taken away from you. Everything, that I have in life, can be taken away, from me: my family, my money, my reputation, everything.

There is only one thing, that cannot, be taken away from me, . . . and, that's my relationship, . . . to Jesus Christ. We've got to, put our security, . . . in Christ, . . and, not a passbook account, CD's, or stock. We don't save, like the world saves, simply for security. Paul said, in Philippians 4:19 – *"My God shall supply, . . . all your needs."* That's security. That's the way, to be prepared, for financial reverses, . . . is to find security, in the Lord.

Why do, . . . we save? The Christian saves, . . . for stewardship reasons, . . . not, for security reasons.

 Three reasons, for saving:

1. It prevents us, from impulse buying. We don't spend money, on foolish impulses. If we're not saving it, the tendency is, to spend it, . . . as soon as, you get it. You'll see things you want, and buy it, and you really, don't need it. Proverbs 21:20 – *"The wise man, saves for the future, but the foolish man spends whatever he gets."* He does it, hastily, too. You've got to save it, . . . so, you don't use it, on foolish impulses.

2. It allows us, to be able, to help other people, . . when they, have a need. We save, in order to, . . help others.

3. It gets your money, working for you, . . . rather, than, you working, for your money. That's the principle, of investment. When you're saving your money, . . . it's being invested, wisely.

\*\* That's the right accumulation, according to scripture, . . . what about, 2) the **RIGHT APPROPRIATION.** The Bible says, in Proverbs 13:11 – *"Wealth from gambling, quickly disappears; . . . wealth from hard work, grows."* What is, gambling? A get-rich-quick, scheme. In the book of Proverbs, at least, six or seven times, scripture teaches us, don't get involved, in get rich quick schemes. Easy come, easy go. You make it quick, . . . you'll lose it quick.

Proverbs 14:23 – *"Hard work, brings a profit; mere talk, leads to poverty."* Over and over again, in Scripture, the Bible teaches, . . . **the value, of hard work**. It is a legitimate, honest way, to increase your income, by making money, honestly, through work. If you talk, all the time, dream, plan get-rich-quick schemes, . . . you're not, going to prosper, in life. God approves of work, . . . as a means, to wealth.

Proverbs 11:16 – *"A lazy man, will never have money, but an aggressive man, will get rich."* Proverbs 12:27 – *"If you're lazy, you'll never get, what you're after. But, if you work hard, you can get a fortune."*

 What matters to God, . . . is not, so much, how much, money you make, . . . but, how you make it.

\*\* What does the Scripture say, about, 3) the **RIGHT ALLOCATION**? The Bible says, we are to spend money, wisely. Proverbs 21:5 – *"The plans of the diligent, lead to profit, as sure as haste, leads to poverty."*

He's talking about, planning your money, and planning your spending. We spend, all these years in school, . . . learning how, to make money, . . but, not six weeks, learning how to spend it, wisely. It is easier, to get into debt, . . . than, to get out of debt. “Buy now, pay later. Only 162, . . . easy payments.” I've never had, . . . an easy payment. They’re all, difficult. The number one reason, for financial pressure, is not, that we don't make enough, . . . but, . . . we don't spend it, . . . wisely.

There are people, who are making incomes, in six digit figures, . . . but, they're still, under pressure. The problem, is not, . . . that we don't make enough, . . . but, we don't spend it, wisely.

Because, we do make good incomes, in America, . . . we're never, going to have enough money, . . . unless, we know how, to spend it, wisely. The more, your income goes up, . . . it seems, your expenses go up. Our yearning capacity, . . . always, tends to exceed, . . . our earning capacity. (Need wisdom, . . . ask God!)

How do you spell, relief? BUDGET. Have a, budget. Spending money wisely, means having, a budget. What is, a budget? Planned, . . . spending. Telling your money, . . . where you want it to go, . . . rather than, wondering, where it went. The wise man, plans. The opposite of budgeted spending, is impulse buying. That leads, . . . to poverty. I see it, I want it, . . . I'm going to buy it.

God wants us, to make money, honestly, save it faithfully, spend it wisely. 4) **THE RIGHT APPLICATION**.

How do we use, the influence, that money has? We are to give money, **generously**. Proverbs 11:24-25 – *"It is possible, to give away, and become richer. It's also possible, to hold on too tightly, and lose everything. Yes, the generous man, shall be rich. By watering others, he waters himself."*

This principle, is taught over and over, again, in Scripture. Give, and it will be given, unto you. Just like seeds, the more we sow, the more we reap. There are more promises, in the Bible, related to giving, . . . than, any other subject. It's incredible, . . . what God promises, . . . when we learn, to give.

He wants us, to learn to be givers, . . . because, God is a giver. If we're going to learn, to become like God, . . . we've got to learn, to be, . . giving people. No matter, how wealthy we've become, we’re not financially free, . . . until, we've learned, . . . to give. In order, to live, abundantly, . . we've got to give, abundantly.

\*\* When it comes to **tithing**, . . . some people, have sclerosis, of the giver. The root, of the word, "miserable", is "miser". When I'm a miser, when I hold on, and I'm not a generous person, with my giving, . . . then, I'm miserable. But, if I learn to give, . . . I'll be a very happy person.

You've heard, many people say, "You can't take it, with you." That's very true, . . but you can send it, on ahead. Matthew 6:20 – *"Store up for yourselves, treasure in Heaven." "Where your treasure is, your heart, will be, also."* In Heaven, there are no moths, or rust, . . . of the things, James mentioned.

Heard about the guy, that died, and went to heaven. He saw all the big mansions, and, then, one little shack. He said, "Is that where, I'm supposed to live? Why?" Answer: "That's all the building material, you sent ahead."

How do you, . . . send it, on ahead? How do you, store up treasure, in heaven? The only way, you can store up, treasure in heaven, . . . is by investing it, . . . in people, who are going there. There are only two things, . . . that are going to last, forever: the Word of God, . . . and, people. Everything else, is going to burn up, . . . at the judgment. Invest your time, and money, in the Word of God, and people. When you invest, in those two things, . . . then, you will store up, . . . treasures in heaven.

When you use money, . . and, invest it in people, who come to know Christ, you're making friends, for eternity. When you get to heaven, they'll say, they are there, . . because, of you. "You gave, to a missionary fund, . . . that caused a missionary, to come and tell me, about the Lord. I'm here, because you gave", . . or, "You gave for a building fund, to build a building, and I came to that church, and came to know the Lord. I'm in heaven, . . . because, of you." Jesus says, use your affluence, . . . for good influence.

Who is going to be, . . . the welcoming committee, for you? Who's going to say, "I'm here, . . because, of you."

 Everything we give, on this side of eternity, . . . is being accredited, to our account, on the other side, in eternity. Giving, is to be, . . . regular. It is to be, . . . consistent. Not just, . . . every now and then.

I Corinthians 16:2 – *"On every Sunday, put aside something, from what you have earned, during the week, and use it, for the offering. The amount, depends on how much the Lord, has helped you to earn."* It's, . . . proportional. In Deuteronomy 14:23, . . . the purpose of tithing, is simply, to teach us, to put God, . . . first in our life. God doesn't need, our money. He's owns the cattle, . . on a thousand hills. But, he wants us. He wants, what money, . . . represents. He wants, . . . our lives.

These principles, are all through, Scripture. When you think about it, . . . unmanageable finances, are really a symptom, of a much deeper problem -- an unmanageable life. That is, trying to live, . . . without God's guidance. If we try to live, without the principles of this book, we're going to get into trouble -- in our time, money, relationships, health, . . . any area of life.

Unmanaged finances, simply mean, . . . misplaced, priorities. We're putting physical things, . . . before, our spiritual relationship. The starting point, . . . for financial freedom, . . . is to make Jesus Christ, . . . the manager of your life. You start to live abundantly, by letting Him, come into your life, . . . and, making Him, the manager, of not just your money, . . . but, of your time, your home, your past, . . . and, make Him, . . . number one, . . . in your life.

“How To Be Wise With Your Wealth”, Developing a Faith That Works - Part 13 of 15

James 5:1-6

God is not opposed to wealth. Many of the greatest believers in the Bible were wealthy. But God is opposed to the misuse and abuse of wealth. James deals with the four key aspects of wealth.

I. THE WRONG USES OF WEALTH -- AVOID THESE!

ISSUE #1 -- THE ACCUMULATION OF WEALTH:

DON'T \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

*"You have hoarded wealth in the last days..."* (vs. 3)

*"Your wealth has rotted ... moths have eaten your clothes, ... your gold and silver are corroded ..."* (vs 2-3)

Whatever I accumulate will \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

ISSUE #2 -- THE APPROPRIATION OF WEALTH:

DON'T \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

*"The wages you have failed to pay the workmen who mowed your fields are crying out against you."* (vs. 4)

ISSUE #3 -- THE ALLOCATION OF WEALTH:

DON'T \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

*"You have lived on earth in luxury and self-indulgence."* (vs. 5)

ISSUE #4 -- THE APPLICATION OF WEALTH:

DON'T \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

*"You have condemned and ruined innocent men, and they are powerless to stop you."* (vs.6)

II. THE RIGHT USES OF WEALTH -- PRACTICE THESE!

1. RIGHT ACCUMULATION: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Proverbs 21:20 – “*The wise man saves for the future, but the foolish man spends whatever he gets.”*

 Keys to saving:

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Valid reasons for saving:

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2. RIGHT APPROPRIATION: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Proverbs 13:11 – “*Wealth from gambling quickly disappears; wealth from hard work grows.”*

Proverbs 14:23 – “*Hard work brings a profit; mere talk leads to poverty.”*

3. RIGHT ALLOCATION: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Proverbs 21:5 – “*The plans of the diligent lead to profit as surely as haste leads to poverty.”*

The key:

4. RIGHT APPLICATION: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Proverbs 11:24-25 – “*It is possible to give away and become richer! It is also possible to hold on too tightly and lose everything. Yes the generous man shall be rich. By watering others, he waters himself.”*

Matthew 6:20 – “*Store up for yourselves treasure in heaven.”*

I Corinthians 16:2 – “*On every Sunday, put aside something from what you have earned during the week, and use it for the offering. The amount depends on how much the Lord has helped you to earn.”*