

'FAITH THAT WORKS'
(Showing Your Faith Through Your Finances)
Studies in James

'Money Talks'

How you spend your money says a lot about your character, priorities, and spirituality. There's a story about a man who had recently become a Christian and was about to be baptized. All of a sudden just before he was about to be immersed, he said, "*Hold everything! I'll be right back!*" He left the baptistery and walked back, dripping wet, to the dressing room. A moment later he returned for immersion, held up his billfold and announced to the congregation, "*I've been a greedy, miserly man before Jesus came into my life; I need my billfold to be baptized also*". The man had the right idea in understanding that coming to faith in Jesus Christ as personal Savior and Lord affects all areas of life, including your attitude toward your money and material things. Jesus says, "*...where your treasure is, there your heart will be also*" (**Luke 12:34**) and as Solomon said in **Proverbs 4:23**: '*..out of your heart flows the issues of life*'. Someone has said that *your appointment book* and *your checkbook* tell the story of how much *the good Book* really means to you personally. The way you spend the money God entrusts to you tells volumes about who you really are. Generous believers let their money bring delight, joy, and blessing to God and His causes. Stingy believers cause grief, disappointment, and lack in the lives of others and cause delay to the plan of God by spending His money on themselves and lesser worldly causes. Money and material things are neutral, but only until they reveal their possessor through the way he/she spends it or gives it away.

How God's people spend the money He channels to them is a major subject of Christ in Scripture. Some of the Lord Jesus' most severe rebukes are toward affluent followers who lavish their wealth far more on themselves and non-eternal things than they do on Him and the cause of Christ in the world (**Luke 12:13-21, etc.**). In Acts chapter five the Holy Spirit expressed His wrath at a wealthy couple who wanted to appear generous while keeping most of their profits for themselves (**Acts 5:1-11**). The apostle Paul admonished Timothy to confront wealthy but selfish members of the church at Ephesus (**1 Timothy 6:6-10, 6:17-19**). The apostle Peter warns against appointing any leaders with an inordinate passion for personal affluence (**1 Peter 5:2-3**). Jude warns against affluent church members in the last days who try to use their wealth to adversely influence Christ's church (**Jude 16-19**). The apostle John wrote about God's wrath against the religious facsimile of Christianity in the last days that amasses wealth for the organization but not for the advancement of the gospel (**Revelation 3:14-21, 18:4-24**). Without a doubt, the awesome and most generous God of the universe hates the selfishness and idolatry of covetousness that greatly hinders the spread of the gospel in the world by shunting the money He channeled to His people into self-indulgence and worldly causes. (**Luke 16:19-31**).

Christians who are blessed by God with affluence and material abundance in this life are without doubt blessed with the spiritual gift of giving, not getting, or possessing or withholding (**Romans 12:8**). Philemon was a wealthy Christian in Colosse who generously supported his local church and the apostle Paul in his missionary work (**Philemon 1-7, 21-22**) and was greatly blessed for his stewardship. All believers are expected to be as generous as possible with what God gives them, but those with much more than they need for a '*simple, humble lifestyle*' (**1 Timothy 6:6-8**) are expected to do much more than usual in advancing the cause of Christ (**1 Timothy 6:17-19**). Those who keep for themselves more than absolutely necessary for a comfortable, simple lifestyle are robbing God and ensnaring themselves and their families with materialistic temptation (**1 Timothy 6:9-10**) and loss of reward later (**James 5:1-4**). In the end money will do more than talk about how committed we were to Christ in this life – it will either 'cry out' a scathing testimony of rebuke for miserliness with God's goods or sing out blessings for generosity in promoting the good news of Christ in the world (**Luke 19:11-27**).

Wisdom from Solomon About Wealth

(Financial Advice from Proverbs)

"Honor the LORD with your possessions, and the first fruits of all your increase" (3:9)

"The blessing of the LORD makes one rich, and He adds no sorrow with it" (10:22)

"The generous soul will be made rich; he who waters will be watered himself" (11:25)

"He who has a generous eye will be blessed, for he gives of his bread to the poor" (22:9)

‘The Eternal Revenue Service’
(God’s Audit of ‘Treasure Heapers’)
James 5:1-8

The Charge of Hoarding

(God’s Judgment Upon Excessive Acquisition)

“Come now, **you rich**, weep and howl for your miseries that are coming upon you! Your riches are corrupted, and your garments are moth-eaten. Your gold and silver are corroded, and their corrosion will be a witness against you and will eat your flesh like fire. **You have heaped up treasure in the last days.**” **5:1-3**

What’s wrong with this kind of a rich man (or woman)?

What’s the difference between ‘saving’ and ‘heaping’?

What is the only way for a ‘Scrooge’ to become generous?

The Charge of Splurging

(God’s Judgment Upon Excessive Indulgence)

“Indeed, **the wages of the laborers** who mowed your fields, which you kept back by fraud, cry out; and the cries of the reapers have reached the ears of the Lord of Sabaoth. You have lived on the earth in pleasure and luxury; you have fattened your hearts as in a day of slaughter. You have condemned, you have murdered the just; he does not resist you.” **5:4-6**

How does God want you to see those who work for you?

How should believers look at their profits and gains?

Remember the story of ‘Hansel & Gretel’? What’s the parallel between ‘them’ and being overly affluent?

The Challenge of Waiting

(God’s Call to Extraordinary Patience)

“Therefore, **be patient, brethren, until the coming of the Lord.** See how the farmer waits for the precious fruit of the earth, waiting patiently for it until it receives the early and latter rain. You also be patient. Establish your hearts, for the coming of the Lord is at hand.” **5:7-8**

How does the example of ‘the waiting farmer’ help a needy person?

How does the Lord’s return help ‘establish your heart’?

The Challenge of Suffering

(God’s Call to Exemplary Endurance)

“Don’t grumble against one another brethren, lest you be condemned. Behold, the Judge is standing at the door! My brethren, take the prophets, who spoke in the Name of the Lord, as **an example of suffering and patience.**” **5:9**

What do ‘the prophets’ have to do with patient endurance?