"FAITH WITH BOOTS ON"
BIG IDEA . . . Part 12: Money Talks (James 5:1-6)

INTRO: Comedian said, "If money talks, all it ever says to me is *goodbye!"* For many there is too much month at the end of the money. Such was not the case for those James addressed in this passage. Some were wealthy and used it for selfish and oppressive purposes. Read text . . . Bible says much about riches, wealth, money, etc. Some 500 verses on faith and prayer, but over 2300 on money matters. Money does talk. Jesus told 38 parables, over 40% on stewardship. A third of His sermons addressed. Why so much? God knows us well. We spend 50 – 80% of our thinking time on issues related to money – how to earn, save, spend, invest. One measure of a person's character, commitment, and faith is attitude toward material possessions. God has never been in the business (so much) of raising money, but of growing people. This is an area where many of God's people need growth.

James uses term "wealth." Two thoughts: This is *a relative term*. No matter how little (much) you have, someone else has less (more). In some cultures, all would be seen as wealthy (car, clothes, eat out). Also wealth *beyond the material* – strength, influence, gifts, knowledge, etc. James is talking to all of us in this text.

Bible never condemns wealth earned honestly (Deut. 8:18; 1 Tim. 6:6-10). It does condemn the *love* of money from misplaced priorities causing abuse and misuse. Many of God's great servants were wealthy (Abraham, Job, David, . . .). It's all about balance! *In these verses, James warns us not to let wealth get out of balance. He teaches four truths about wealth*. In so doing, money talks and it tells us of:

I. THE *WORTHLESSNESS* of *HOARDING* WEALTH (vv. 2-3)

A. Their PROBLEM was HOARDING (v. 3c). They collected like stamps. Grain, clothes, and metals were idle, not out of need but want. Their wealth was unused and out of circulation from greed. Bible calls covetousness (Lk. 12:15). Stats on . . . Attitude was, "Get all you can, can all you get, and poison the rest!" God does not want wealth hoarded from greed. Why? The . . .

B. *RESULT* is worthlessness. No good when unused. It becomes corrupted – grain rots, moths get clothes, metals corrode. Rot and rust from hoarded wealth (Pro. 11:4, 28; 23:4-5; Eccl. 5:10, 13). Okay to lay up (save) but don't hoard up. God wants it in circulation. Why save?

ILLUS: O. Cromwell had silver shortage . . . Melt down statues of saints and put into circulation! What do you have that's being hoarded? One day "will testify against you" and add fuel to the fire that consumes (3b).

II. THE *WICKEDNESS* of *ABUSING* WEALTH (vv. 4,6)

A. *THEN* no protective labor laws. People paid daily and survived daily. Easy to be abused and cheated w/o recourse. The wealthy were abusing by defrauding and refusing to pay what was owed (Lev. 19:13). How got some of money was illegal. They even had some "condemned and murdered" (v. 6).

B. *TODAY* much the same. Many are cheated and abused, not getting what's rightfully theirs. Some use their affluence to oppress. "Are you willing to sin to get more?" (expense reports, taxes, . . .).

C. *TESTIMONY* again cries out (v. 4). These cries reach the heart of God, who has always sided with the oppressed. Don't forget if abuses others to gain for self, God hears and will deal. Message? Pay bills or communicate.

III. THE *WASTEFULNESS* of *INDULGING* WEALTH (v. 5)

A. *GOD'S GIFTS* are to be enjoyed (1 Tim. 6:17). Don't trust in. Difference between enjoying and indulging. They were excessive and extravagant, wasting wealth on self-gratification. They never thought of others (Lk. 12:15ff).

ILLUS. – Wealthy father showing poverty to son . . .

B. *GOD'S JUDGMENT* (5b) – When indulgent and wasteful, like an animal being "fattened for slaughter." This Jewish audience had seen many a sheep fattened for slaughter. The enemy will lead you to slaughter if let material get out of balance. See 1 Tim. 6:9-10.

IV. THE *WISDOM* of *INVESTING* WEALTH (1, 3, 4)

A. *RECKONING* day comes. They hoarded, abused, and indulged and payday came. Already noted, the witnesses against them (vv. 3-4). Open and shut case. What should we do?

B. *WISELY INVEST* in the things of kingdom. Invest the material in the spiritual. Make an eternal investment (God, Word, people). Some say, "You can't take it with you." True, but can send it on ahead! Look at two passages from Jesus to close:

- *Luke 16:1-8 ~ Parable*
- *16:9 ~ Application – welcomed in heaven*
- *16:10-13 ~ Principles*
- *Matt. 6:19-21 ~ Send ahead by investing in eternal.*

CONC: "Does money talk?" It says "Don't hoard me, abuse others with me, selfishly waste it, but wisely invest." Show – "Who wants to be a millionaire?" Don't tell me what you would do if won. Real test is what you are doing with what you have today. Ask yourself these questions: Do I hoard? Have I or am I abusing someone? Any financial deception in my life? Have I yielded to wasteful indulgence? Will anyone welcome me in heaven because I invested?