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when we've gone to extremes of spending or hoarding. Heal us when we need restoration in our finances. Help us not to argue, but to learn better ways to communicate—to be honest and to seek to understand the other person's perspective even when we may not agree. We thank You for the ways You have provided and for Your amazing answers to prayer!

Lord, we thank You for Your blessings. Whether in plenty or with little, we want to be cheerful givers. We desire to give from a full heart that serves, not reluctantly or with complaining. We long to see Your money used in ways that will bless others—through our tithing at church, giving to mission organizations, or helping the needy. We choose to give at whatever level we can—and I ask You to bless it. In Jesus Name



**Communications of Hope**

**With Del Scrivner**

**HOW TO BE WISE WITH YOUR WEALTH**

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## HOW TO BE WISE WITH YOUR WEALTH

### James 5:1-6

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.*

### JAMES MENTIONS FOUR COMMON ABUSES OF WEALTH:

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

#### ISSUE #1 -- THE ACCUMULATION OF WEALTH: WHAT WE'VE GOT

DON'T HOARD IT .

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

THREE WAYS TO HOARD WEALTH:

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*The purpose of tithing is simply to teach us to put God first in our life.*

What is the Holy Spirit saying to you through this message?

### A SUGGESTED PRAYER TO PRAY

Heavenly Father I pray, that as I've looked at Your word today, Help me to take it and apply it to my life in areas that I need to use it that I might be a testimony to the world in finances that You are number one in my life. I know the verse that says, "Seek first the kingdom of God and His righteousness and all these other things shall be added unto you as well." Today, I ask You to come into my heart; I give my life to You. I pray for Your guidance. I pray that You'll become the manager of my life.

In Jesus' name. Amen.

### A CALL TO CONFESSION

Heavenly Father, we ask You for wisdom and harmony in our financial life. We choose to serve You, God. Forgive us when we have been selfish,

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*be a manager." The manager said to himself, "What am I going to do now? My master is taking away my job. I'm not strong enough to dig and I'm too ashamed to beg. I know what I'll do so that when I lose my job people will welcome me into their homes." So he called in each one of his master's debtors and asked the first one, "How much do you owe my master?" "800 gallons of olive oil," he replied.*

*The manager told him, "Quick, take your bill. Set down quickly and make it 400." Then he asked the second, "How much do you owe?" "1000 bushels of wheat," he replied. "Take your bill and make it 800." "The master commended his dishonest manager because he had acted shrewdly."*

I Cor. 16:2 (LB)

"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 is proportional

Deuteronomy 14:23

1. Stockpile food .
2. Collect clothes .
3. Gather precious metals and jewels .

Results:

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

Whatever I accumulate will DETERIOATE .

## **ISSUE #2 -- THE APPROPRIATION OF WEALTH: HOW WE GOT IT**

DON'T STEAL IT .

*"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: HOW WE SPEND IT**

DON'T WASTE IT .

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

## **ISSUE #4 -- THE APPLICATION OF WEALTH: HOW WE USE ITS INFLUENCE**

**DON'T ABUSE IT .**

*"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: WE OUGHT TO SAVE MONEY FAITHFULLY**

*"The wise man saves for the future, but the foolish man spends whatever he gets." Prov. 21:20 (LB)*

*Proverbs 30:24 "Consider the ant how it stores up in the winter.*

- The average American person saves 4% of their income.

*Proverbs 27:23 (LB) "Riches can disappear fast so watch your business interest closely.*

- The key: Keep good records

### **RIGHT APPLICATION: Give money generously**

*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."*

Give and it will be given unto you.

*"Store up for yourselves treasure in heaven ..."*  
Matt 6:20

Luke 16:1

*"Jesus told the disciples, `There was a rich man whose manager was accused of wasting his possessions. So he called in the man and said, "What's this I hear about you? Give an account of your management. Because you can no longer*

4. As long as I keep my spiritual life on the same level .

3 Jn 1:2

*2. Beloved, I pray that you may prosper in all things and be in health, just as your soul prospers. "I pray that God will bless you financially as you are blessed spiritually." (NKJ)*

**RIGHT ALLOCATION: Spend money**

**wisely .**

Prov. 21:5

*"The plans of the diligent lead to profit as surely as haste leads to poverty."*

- The median household income in Thurston County is \$49,673.

How do you spell relief? BUDGET .

*The plans of the diligent lead to profit as sure as haste leads to poverty.*

- The average European saves person 16% of their income.
- The average Japanese person saved 25% of their income.

John D. Rockefeller, "save 10%, tithe 10%, live on 80%" .

The Christian saves for stewardship reasons, not for security reasons.

**THREE REASONS FOR SAVING:**

1. It prevents us from impulse buying .
  - Proverbs 21:20 *"The wise man saves for the future, but the foolish man spends whatever he gets."*
2. It allows us to be able to help other people

when they have a need. We save in order to help.

3. It gets your money working for you rather than you working for your money. That's the principle of investment .

## **2. RIGHT APPROPRIATION: GOD AP- PROVES OF WORK AS A MEANS TO WEALTH.**

Prov. 13:11

*"Wealth from gambling quickly disappears; wealth from hard work grows."*

Prov. 14:23

*"Hard work brings a profit; mere talk leads to poverty."*

Proverbs 12:27

*"A lazy man will never have money but an aggressive man will get rich."*

Proverbs 12:27 (GNB)

*"If you're lazy you'll never get what you're after. But if you work hard, you can get a fortune."*

How much money can I make? There is no set limit to the amount of money you make.

Four Qualifications:

1. As long as it doesn't hurt your own health.

.. Proverbs 23:4

*"Do not wear yourselves out to get rich. Have the wisdom to show restraint."*

2. My family .

3. Other people .

Proverbs 21:20 *"A fortune can be made from cheating but there's a curse that goes with it."*

Proverbs 16:8 *"It's better to have a little, honestly earned, than a large income dishonestly gained"*