

## SERMON OUTLINE

**SERMON TITLE:** Is Your Pocketbook Converted?

**SERMON REFERENCE:** James 5:1-8

**LWF SERMON NUMBER:** #0523

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1) INTRODUCTION

- a) James 5:1-8
- b) There are many people who claim to be saved, and yet, their conversion experience has never reached their pocketbooks.
- c) The measure of a man is often seen by his attitude toward money.
  - i) You can measure a person's faith, character and religion by his attitude toward money.
  - ii) This realm of stewardship is not only the way that people make money, but it is also the way that God makes people.
    - (1) God is in the business of growing and maturing us.
- d) Oftentimes, more people are ruined by prosperity than by adversity.
  - i) Sometimes it seems as though people have difficulty with success, and God is not able to trust them with riches.
- e) There are four specific things that James shares about our relationship with money.

2) THE WORTHLESSNESS OF STAGNANT WEALTH (JAMES 5:1-3)

- a) The word "treasure" in this passage in James is the same word we get the word "thesaurus" from, which means "a collection".
  - i) This passage is referring to people who collect money like some people collect stamps.
    - (1) They don't collect it because they need it; they just get it because they want it.
    - ii) James is speaking about people who have collected money for money's sake; not money that is working or invested, but money that is heaped up and hoarded.
      - (1) This is money that is taken out of circulation.
  - b) James is not warning against money per se; it is not a sin to be rich.
  - c) James is warning about a wrong attitude toward money, a wrong way of securing money, and the misuse of money.
  - d) The Bible does not teach that it is wrong to have money.
    - i) 1 Timothy 6:10
      - (1) It is not money but the love of money that is the root of all kinds of evil.
      - (2) A person can be poor and have the love of money.
    - ii) Many of God's best stewards are wealthy people.
      - (1) Abraham, the father of the Jewish nations, was a very wealthy man.
        - (a) Genesis 13:2
        - (2) King David feared God and was a man after God's own heart, and he was also very wealthy.
          - (a) 1 Chronicles 29:28
          - (3) Joseph of Arimathea, whose tomb the Lord Jesus was laid in, was a believer and a rich man.
            - (a) Matthew 27:57

- (4) Bible scholars believe that Mary, Martha and Lazarus were probably affluent people.
- (5) Barnabas was probably a rich man.
- (6) Job was a very rich man, a just and upright man, and a man who feared God.
  - (a) Job 1:1-3
- iii) Psalm 35:27
- e) James is not talking about wealth per se, but about ruthless greed.
  - i) The Bible calls this covetousness.
    - (1) Luke 12:15
    - (2) It is one thing to possess an abundance of things, but it is another thing for an abundance of things to possess us.
  - ii) Jesus warned against the sin of covetousness.
  - iii) Colossians 3:5
  - iv) God says that covetousness is idolatry and that there is no greater sin than idolatry.
    - (1) Exodus 20:2-3
  - v) God warns against an inordinate love of money.
- f) Money is to work for us; we are not to worship it.
- g) God does not want treasure heaped up; God wants treasure spread out.
  - i) God wants people to use money.
    - (1) To have an attitude of greed and hoard money and simply lay it up is a sin that we will have to answer for at the judgment.
    - ii) God wants His wealth in circulation.
- h) We see in Scripture that all of nature teaches that we are to give.
  - i) As we get, we give; and as we give, we get.
  - ii) There is a cycle that God built into nature of reciprocal beneficence.
    - (1) In the Garden of Eden, there was plenty for everyone, and there was a law written in nature that said to give.
      - (a) The sun gave, the trees gave, the birds gave, the animals gave, the flowers gave of their fragrance, etc.
      - (b) This is the way we were to live: by giving and therefore getting, and then by giving and keeping everything in circulation.
    - (2) When sin came, the theme was no longer to give but to get.
      - (a) Instead of being a gracious giver, man became a greedy getter.
- i) Wealth that is treasured up and taken out of circulation does no one any good.
  - i) It is not being used how God desires it to be used.
  - ii) Ecclesiastes 5:13
  - iii) God does not give us riches for us to keep them but to share them.
    - (1) Luke 6:38
  - iv) Money that is not used corrupts.
    - (1) James 5:2-3
      - (a) This is referring to wealth that someone else could use.

- (i) You don't use it, they don't use it, no one uses it, and it is just sitting there rusting.
  - j) There is more than one kind of wealth that we can share.
    - i) Wealth can be more than just money.
      - (1) You might have a wealth of physical strength or Bible knowledge or a wealth of influence or prayer power.
      - (2) We need to give all we have to the Lord Jesus Christ.
        - (a) A tool that is not used will rust.
        - (b) What is it that you have that you're not investing for the Lord Jesus Christ?
- 3) THE WICKEDNESS OF SINFUL WEALTH (JAMES 5:4, 6)
  - a) In this passage, James is talking about not only hoarding up wealth, but getting wealth the wrong way.
    - i) He is also talking about those who use their wealth and position to oppress the poor.
      - (1) God loves the oppressed.
        - (a) Psalm 146:9
    - b) This passage in James depicts a wealthy land owner who decided not to pay his hired worker.
      - i) In Bible times, a worker was to be paid at sundown.
      - ii) At the end of the day when the laborer was to be paid, the land owner decided not to pay him.
      - iii) The laborer was depending upon that day's wage to feed his family.
      - iv) James 5:6
        - (1) Because the land owner had power and could influence the courts, he was able to condemn the laborer in the courts.
    - c) If we gain wealth by the wrong means, whatever it may be, we will one day have to give an account of it before God.
      - i) Whether we be in the liquor business or in the gambling business or if we are in a business that uses the strength of wealth to bully others, we will one day have to give an account to God.
  - 4) THE WANTONNESS OF SELFISH WEALTH (JAMES 5:5)
    - a) The word "wanton" in this passage means "malicious" or "to live in riotousness or excess".
    - b) The Bible teaches that we are to enjoy what we have.
      - i) Proverbs 12:14
      - ii) God enjoys our enjoying His gifts.
      - iii) James 1:17
    - c) The Bible is not against us having legitimate pleasures, recreation or rest; the Bible warns against living for self-gratification.
      - i) That is, a person who never thinks of others and is simply living in pleasure.

- d) God expects us to take care of our needs and to provide for our families.
  - i) 1 Timothy 5:8
- e) But if we are living in frivolity, luxurious riotousness, wastefulness, and using things that could be used for the glory of the Lord, then this is the way to misery.
  - i) We will not find happiness in things.

## 5) THE WISENESS OF SANCTIFIED WEALTH

- a) We should be wise and take what wealth we have (whether it be wealth of personality, influence, prayer, physical strength, money, etc.) and invest it for the cause of Christ.
- b) We should be wise with our wealth for two reasons:
  - i) There is coming the day of reckoning.
    - (1) James 5:1
      - (a) In roughly ten years after James had written this book to the wealthy of Jerusalem, Jerusalem was invaded by the Romans.
      - (b) The Lord Jesus knew that this invasion would happen, and He had wept over the city.
      - (c) Those who had stored up all their treasures were the first ones targeted by the murderers and the looters.
      - (d) It would have been wise if they had invested some of their wealth in the cause of righteousness and revival to hold back the hand of God in judgment.
      - (e) There is an immediate day of reckoning approaching.
    - (2) There is also coming the final day at the judgment.
      - (a) James 5:3
        - (i) When the unsaved stand before God in the judgment, all of the wealth and abundance that we hoarded for ourselves will be a witness against us.
      - (b) James 5:4
        - (i) Another witness against us will be those we have defrauded and cheated.
    - (3) In light of impending doom and the coming judgment, we would be wise to invest our money in the things that count.
  - ii) There is coming a day of reward.
    - (1) James 5:7-8
    - (2) We ought to be living every moment as though Jesus were coming soon.
    - (3) In light of the approaching return of our Lord, we should have our life's influence in wealth working for Him.
    - (4) Galatians 6:7
      - (a) We shall reap what we sow.
    - (5) What we invest for the Lord Jesus Christ is never lost.

- (6) What we put in the soil of service for Christ will bring forth the fruit of righteousness.
- (7) We need to learn how to live for eternity.
- (8) Just as a farmer waits for his crops, we need to wait for the second coming of the Lord Jesus Christ.
  - (a) Revelation 22:12
- c) While it is true that we can't take it with us, we can send it on ahead.
  - i) Matthew 6:20
  - ii) We can send our money to Heaven by investing it in something going to Heaven.
    - (1) The only things going to Heaven are the souls of men.
  - iii) Luke 16:1-9
    - (1) In this parable, the Lord Jesus shows us that we are to be as wise spiritually as an unjust person is wise in the world.
    - (2) We will not live in this world forever, and we can use our wealth to help win souls.
      - (a) And there will one day be a welcoming committee in Heaven to receive us.
    - (3) When we invest our money in the only thing going to Heaven, we then make friends with unrighteous mammon (money), and the souls we've helped to win will receive us into Heaven.

## 6) CONCLUSION

- a) When you get to Heaven, will there be a welcoming party there for you?
- b) The real test of our spirituality is not what we would do with a million dollars if we had it, but what we are doing with the twenty dollars we do have.
  - i) Luke 16:10
- c) We will one day face the Lord.
  - i) Will we meet our Savior empty-handed?
- d) Are you saved? Do you have a personal relationship with the Lord Jesus Christ?
  - i) If not, you can pray to Him today and ask Him to come into your life.
- e) Call upon Jesus today. Repent (turn) from your sins, and turn to Jesus. Ask Him to forgive you of your sins, and acknowledge Him as Lord of your life.
  - i) Romans 3:23
  - ii) Romans 10:9-10
  - iii) Romans 10:13
  - iv) Acts 16:31
  - v) John 3:16