**SERMON OUTLINE**

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| **SERMON TITLE:** | Man and His Money |
| **SERMON REFERENCE:** | James 5:1-9 |
| **LWF SERMON NUMBER:** | #1300 |
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1. INTRODUCTION
   1. Today’s message will discuss a subject that is on everyone’s mind, and that is the subject of money.
   2. Most people are interested in money to some degree.
   3. We can tell a lot about a person’s character by his reaction to money, whether it be in plenty or whether it be in poverty.
   4. There are a lot of deceptions about money.
      1. Some people think that money brings happiness.
         1. It doesn’t bring happiness.
         2. It can buy almost anything but happiness.
         3. It can take someone almost anywhere but Heaven.
      2. Other people think that money brings security.
         1. It doesn’t bring security.
      3. Other people think that money is sinful.
         1. It isn’t sinful.
         2. It is a necessary means of exchange.
         3. The Bible does not say that money is the root of all evil.
            1. The Bible says that the love of money is the root of all kinds of evil.

1 Timothy 6:10

* 1. There are a lot of disagreements about money.
     1. A person can get criticized more over money matters than almost anything else.
        1. If someone runs after money, then he is called money-mad.
        2. If someone keeps money, then he is called a miser.
        3. If someone spends his money, then he is called a playboy.
        4. If someone doesn’t get money, then he is called a ne’er-do-well.
        5. If someone doesn’t try to get money, then he is without ambition.
  2. There are a lot of disasters concerning money.
     1. In our nation, there are real financial disasters.
     2. Money is often the source of family discord and arguments.
        1. Many divorces have money mismanagement at their sources.
  3. It is probably our attitude toward money and not the amount of money that really matters.
     1. If we can’t manage on little, then we will not be able to manage on much.
        1. The next raise you get that you think will get you out of financial distress may only open the gate to wider and greater debt if you don’t know how to handle your money.
  4. In today’s message, we will look at what the Bible has to say about wealth.
     1. A person’s character, religion, and spirituality may be measured by his attitude toward money more than anything else.
     2. It has been said that stewardship is that area of life that tells how men make money and how God makes men.
     3. This message will discuss people and their money.

1. how a man saves his money (james 5:1-3)
   1. In this passage, James talks about how a man saves his money.
      1. There are some people who treasure up money.
      2. In verse 3, the word “treasure” is the word we get our word “thesaurus” from.
         1. It means a “collection.”
            1. Some people collect money like other people collect stamps.

They have money that is kept for money’s sake.

* + 1. What James is talking about in this passage is stagnant wealth.
       1. This is wealth that has been heaped up or hoarded.
       2. The Bible condemns this.
  1. God wants us to save money.
     1. The Bible tells us to go to the ant and be wise.
        1. Proverbs 6:6
        2. The ant saves a certain amount for the future.
     2. The Bible talks about leaving an inheritance.
        1. Proverbs 13:22
     3. The saving of money is not wrong but wise.
        1. But the Bible warns against hoarding money, treasuring money, and keeping wealth beyond that which is proper and that which is right.
           1. This is loving money for money’s sake.
           2. 1 Timothy 6:10
  2. Some people think that the Bible condemns wealth, but the Bible does not condemn wealth.
     1. Deuteronomy 8:18
     2. We can study the Bible and find that some of God’s saints have been wealthy.
        1. Genesis 13:2
           1. Abraham was rich in silver and gold, yet he was the father of the faithful.
        2. When David died, the Bible described him as “in a good old age, full of days, riches, and honor.”
           1. 1 Chronicles 29:28
           2. The Bible says that both riches and honor come from the Lord.

1 Chronicles 29:12

* + - * 1. The Bible didn’t condemn David for dying with riches and honor.

It seems to commend him.

* + - 1. A rich man loaned the Lord Jesus his burial place.
         1. His name was Joseph of Arimathea.
         2. He was a disciple of Jesus.
         3. The Bible says that he was a rich man.

Matthew 27:57

* + - 1. The book of Acts mentions a man named Barnabus, and there is great indication that he was a wealthy man.
         1. But he used his money for the Lord.
      2. Mary, Martha, and Lazarus (in whose home Jesus would frequently stay) must have been people of means because they had a large home.
         1. It was a place where they could have banquets, feasts, and guests would come in.
         2. Yet, they were able to show their lavish love to the Lord Jesus Christ.
  1. The Bible condemns the hoarding of wealth and the loving of money.
     1. The Bible calls this covetousness.
        1. We call it ruthless greed.
        2. Luke 12:15
        3. It is a very deceptive sin.
           1. This is why our Lord said, “Take heed, beware of covetousness.”
     2. The Bible calls covetousness “idolatry.”
        1. Colossians 3:5
        2. Idolatry is no small sin.
        3. It is one thing to possess money, and it is another thing for money to possess you.
     3. For some people, money is not what they need but what they love.
        1. They hate to let it go; they love it.
  2. God wants money in circulation.
     1. There is enough to go around.
     2. When God created the world, He made everything with the ability to give.
        1. The sun gives.
           1. Because the sun gives, we have light.
        2. The Earth gives.
           1. Because the Earth gives, we have life.
        3. The trees give.
           1. Because the trees give, we have life.
     3. There is a reciprocal service that God has put into humanity and nature.
        1. We are given to give.
           1. We give to get, and we are given to give.
        2. That is the way that God intends for us to live.
           1. But some people can’t trust the Lord that much.

They just keep hoarding it up.

* 1. It is an inordinate love of money that the Bible condemns.
     1. Ecclesiastes 5:13
        1. We can keep money, and it will hurt us.
     2. James 5:1-3
        1. In this passage, James was writing to rich people.
           1. Most people are rich compared to those in third-world countries.

If people in those countries were to see our lifestyles, then they would think that we live as kings.

We are wealthy.

* + - * 1. This is not speaking about millionaires.
      1. Jerusalem had been destroyed, and the looters and vandals went after the wealthiest people first.
      2. People were hoarding things.
         1. It would have been better if they had gotten their money to work for the Lord Jesus Christ rather than hoarding it away somewhere.
         2. If you are saving for a rainy day, then you are going to have one.
      3. James spoke about the judgment when rusty riches will testify and say that the money could have been used to win souls, build churches, and could have been used for the glory of God.
         1. But it was not; it was kept for the sheer love of money.

1. how a man secures his money (james 5:4)
   1. Not only are some guilty by the way they save money, but some are also guilty by the way they have secured their money.
      1. Some of the wealthy were suppressing the poor.
         1. They were not paying them on time and were keeping back their wages.
   2. God is against gain that is wrongly gotten.
   3. God is especially against those who oppress the poor.
      1. God is always on the side of the poor.
      2. We need to have a heart of love and compassion that wants to share with those in need.
   4. The curse of God is upon ill-gotten gain.
      1. The Bible makes this very plain.
      2. Those who make money by the liquor industry, the gambling industry, and those who make money by oppressing the poor have the curse of God upon them.
      3. If someone is in a business that collects money in a wrong way, then get out of that business.
         1. You don’t need that kind of money.
2. how a man spends his money (james 5:5)
   1. This verse speaks of those who live for pleasure and pleasure alone.
      1. They selfishly take money that God has given them that should be a blessing to other people (God made them a steward over it), and they lavish it upon themselves.
   2. God is not against having pleasure.
      1. God wants us to have pleasure.
      2. James 1:17
   3. God takes pleasure in the prosperity of his servants.
      1. Psalm 35:27
      2. God wants us to enjoy the things of this world.
         1. He is not against that.
   4. While God is not against rightful and legitimate pleasure, God is against wantonness, selfishness, lavishness, and wastefulness.
      1. Many of us are spending money that could be used for soul winning, missions, or church building.
         1. It is money that is lavished upon ourselves.
      2. A miserly person is a miserable person.
      3. People who live for self and self alone, as though Christ never lived and died, will one day have to answer to our Lord at the judgment.
   5. “It is more blessed to give than to receive.”
      1. Acts 20:35
      2. Do we really believe that?
         1. Most of us don’t.
            1. Our motto is get all we can, can all we get, sit on the lid, and poison the rest.
   6. God looks down from Heaven and sees the following:
      1. How a person saves his money.
         1. When a man begins to hoard it, God says that he is hoarding up trouble.
      2. How a person secures his money.
         1. God says that if we did it the wrong way, then we are headed for trouble.
      3. How a person spends his money.
         1. If we spend it the wrong way, then we are headed for trouble.
3. how a man shares his money (james 5:7-9)
   1. God sees how a man shares his money.
      1. And God says that he is headed for blessings.
   2. In this passage, the word “husbandman” means “farmer.”
      1. “Lest you be condemned” in this passage means “don’t be selfish,” “don’t complain,” and “don’t be stingy.”
   3. Very soon, we shall see the Lord; and we are going to give an account of our stewardship.
      1. We are going to have to answer for every penny that God has given us.
         1. How we saved it.
         2. How we secured it.
         3. How we spent it.
         4. How we shared it.
      2. We are going to answer to the Lord.
   4. When we give, it is like planting a seed; and the crop is going to come.
      1. If we have sown seeds of kindness, sacrifice, faith, and obedience, then those seeds are going to produce the precious fruit that James was talking about.
      2. One day our Lord is going to come, and He is going to reward His saints.
      3. What we give is never lost.
   5. It is said that we can’t take it with us, but we can send it on ahead.
      1. Jesus said that we can take our money and invest it in soul winning.
      2. The only way to get our money into Heaven is to invest it in something that is going to Heaven.
         1. The only thing that is going to Heaven is the souls of men.
4. CONCLUSION
   1. God is interested in money today.
      1. He is interested in how you save it.
      2. He is interested in how you secure it.
      3. He is interested in how you spend it.
      4. He is interested in how you share it.
   2. There are many causes that you should support.
      1. But the most needful giving that pays the best dividends is for a Christian to support his local church.
         1. That is God’s plan.
   3. God knows you need to plan for the future, but there comes a time when you are going to have to trust God and do what He tells you to do.
      1. Instead of asking the Lord what part He wants, give it all to Him first.
         1. Then ask, “What part can I keep?”
         2. Whether it is little or big, if you do God’s will, then you will be blessed.
   4. God knows why we give and the spirit in which we give.
      1. May our offerings to the Lord glorify Him.
   5. Do you know Jesus personally? If not, you can pray to Him today by asking Him to come into your life.
   6. 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.
      1. Romans 3:23
      2. Romans 10:9-10
      3. Romans 10:13
      4. Acts 16:31
      5. John 3:16