Text: James 5:3

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3 Your gold and silver is cankered; and the rust of them shall be a witness against you, and shall eat your flesh as it were fire. Ye have heaped treasure together for the last days.

Introduction:

The subject of our text is a subject that is on the minds of many, and when spoke on at church makes many nervous.

We’ve heard a lot about money these last several days and the things that have been happening in the stock market. I know that many you are interested in money. If you say that you are not I have a tendency to believe that you are not telling the truth. All people are interested, most all people I believe to some degree.

You can tell a lot about a man’s character by his reaction to money whether it is in plenty or whether it is in poverty.

Illustration:
I heard about a man who came into a large inheritance, several hundred thousand dollars. It was such a great amount of money that the man was old and had a bad heart they thought they better not tell him that he had so much money just bluntly because they thought he might have a heart attack. They said, “Well, the preacher is good with words, we’ll ask the preacher to tell him.” And, so the minister went over to tell him. The minister thought rather than telling him just straight out he’d kind of ease into it. So he put, rather than a statement, he put a question to the old man, and he said, “Grandpa, what would you do if you had two hundred thousand dollars?” He said, “Pastor, I would give it all to the building fund.” The pastor fainted.

Before we get it to the heart of this message let’s consider some faulty ideas that some have regarding their treasure.

You can tell what a man’s attitude is and a lot about his character by his relationship to money. There are a lot of deceptions about money. A lot of people have some wrong ideas about money.

- Some Think It Brings Happiness

Some people think that money brings happiness. It doesn’t. It can buy almost anything but happiness. Take you almost anywhere but Heaven.
Some Think It Brings Security

Other people think money brings security. It doesn’t.

Some Think It Is Sinful

The Bible doesn’t say that money is the root of all evil contrary to popular opinion. “For the love of money is the root of all evil…” (1 Timothy 6:10).

There are a lot of deceptions about money. There are a lot of disagreements about money and you can get criticized more over money matters than almost anything else.

They say money is the source of 89% family arguments.

I read not long ago and a marriage counselor stated “Money is the source of 89% of all family discord and arguments.

If you can’t manage on little you wouldn’t be able to manage on much.

Let’s see what the Bible has to say about wealth today because it is very relevant today.

Somebody once said that, “Stewardship is that area of life that tells how men make money and how God
makes men.” So, we are going to be talking about a man and his money today.

Notice:

1. **How A Man Saves His Money**

**James 5:1-3**

1 Go to now, ye rich men, weep and howl for your miseries that shall come upon you. 2 Your riches are corrupted, and your garments are motheaten. 3 Your gold and silver is cankered; and the rust of them shall be a witness against you, and shall eat your flesh as it were fire. Ye have heaped treasure together for the last days.

Here James is talking about how a man saves his money. There are some people who just treasure up money.

It actually means “a collection.”

Some people collect money like other people collect stamps. I mean, they have money—not necessarily money that they are going to need for retirement, or money they are going to need for the future—but money that is kept for money’s sake.

Notice this is:
A. Stagnant Wealth

What James is talking about here is stagnant wealth. Wealth that has been heaped up, wealth that has been salted down, wealth that has been hoarded, the Bible condemns.

I don’t think that the Bible condemns saving money, but it does condemn hording money.

**Luke 12:15**

15 And he said unto them, Take heed, and beware of covetousness: for a man's life consisteth not in the abundance of the things which he possesseth.

**Colossians 3:5**

5 Mortify therefore your members which are upon the earth; fornication, uncleanness, inordinate affection, evil concupiscence, and covetousness, which is idolatry:

We would call it today, ruthless greed.

God wants money in circulation.

James was writing to rich people. You say, “Well, he is not writing to me.” Let me say something folks. Almost everybody in this congregation is rich compared to most of the people in this world. The clothes we wear, the houses we live in, and the beds we sleep on. Most of the people in this world and especially those in the third world country, if they were to see your life style they would think you lived like a king.
Not only do we consider how a man saves his money but also:

2. **HOW A MAN SECURES HIS MONEY**

*James 5:4*

4 Behold, the hire of the labourers who have reaped down your fields, which is of you kept back by fraud, crieth: and the cries of them which have reaped are entered into the ears of the Lord of sabaoth.

James says, “Not only are some guilty by the way they save money, but some are guilty by the way they have secured their money.” That is, there are some wealthy that are suppressing the poor, and they were not paying on time, and they were keeping back wages, and somehow because of the strength and the economic power they had they were oppressing the poor.

God is against gain that is wrongly obtained.

God is also against those who oppress the poor.

God is always on the side of the poor. As we read the Bible through and we will find that God is always on the side of the poor and we had better have a heart of love and compassion that wants to share with those who are in need.
God is interested not only in how a man saves his money, but how a man secures his money and the curse of God is upon ill- gotten gain.

The Bible makes that very plain. In my estimation, those who make money by the liquor industry, by the gambling industry those who make money by oppressing the poor, slumlords and all the rest of them have the curse of God on them.

God looks at a man, and God looks at a man’s wealth, and God sees how that man saves his money, God sees how that man secures his money.

Not only do we consider how a man saves his money and how he secures his money but also:

3. **HOW A MAN SPENDS HIS MONEY**

**James 5:5-6**

5 Ye have lived in pleasure on the earth, and been wanton; ye have nourished your hearts, as in a day of slaughter. 6 Ye have condemned and killed the just; and he doth not resist you.

God speaks of those who live for pleasure and pleasure alone. He speaks of those who selfishly take money that God has given them that ought to be a blessing unto other people. God has made them a steward over it and they just lavish it upon themselves.
God is not against rightful and legitimate pleasure, but He is against wantonness, selfishness, and wastefulness.

**James 1:17**

17 Every good gift and every perfect gift is from above, and cometh down from the Father of lights, with whom is no variableness, neither shadow of turning.

Many of us, are spending money that could be used for the Lord’s work.

Illustration:

John D. Rockefeller was dying at the age of fifty-five. He had a bleeding ulcer. About the only thing he could eat was crackers and milk. He could not sleep for one solid hour without being awakened by pain. He had millions and millions of dollars. The doctors said, “Mr. Rockefeller, you are dying and will be dead in a short time.” He got to thinking—he wasn’t a stupid man—he got to thinking, “It is time for me to stop concentrating on making money and start doing some of the things that I always wanted to do and ought to do.”

He said, “One of the things that I am going to begin to do that I have been too busy to do before is, I am going to start giving my money.” And, he started giving his money and the more he gave, the more God gave to him. And, the more he gave the happier he got. And, he started giving money, he testified later, that, “When I
learned to give, it so changed my life my ulcer healed up. I began to sleep and he lived for thirty more years in wonderful health.” A dying man who learned a secret that is there in the Word of God. “…It is more blessed to give than to receive” (Acts 20:35).

Acts 20:35

35 I have shewed you all things, how that so labouring ye ought to support the weak, and to remember the words of the Lord Jesus, how he said, It is more blessed to give than to receive.

God sees how a man saves his money. And, when a man begins to hoard it God says, “You are hoarding up trouble.” God sees how a man secures his money and God says, “If you did it the wrong way, you are headed for trouble.” God sees how a man spends his money and God says, “If you spend it the wrong way you are headed for trouble.”

Not only do we consider how a man saves his money, how he secures his money and how he spends his money but also:

4. HOW A MAN SHARES HIS MONEY

James 5:7-9

7 Be patient therefore, brethren, unto the coming of the Lord. Behold, the husbandman waiteth for the precious fruit of the earth, and hath long patience for it, until he receive the early and latter rain. 8 Be ye also patient; stablish your hearts: for the coming of the Lord draweth nigh. 9 Grudge not one against
another, brethren, lest ye be condemned: behold, the judge standeth before the door.

Verse 7 tells us that we are going to have to give an account for our stewardship.

What you give is never lost. “Though you carve your name high above the shifting sands where the steadfast rocks defy decay. All you can hold in your cold dead hand is what you have given away.

Now since we can’t take it with us we can send it on ahead.

Close:

God is interested in money today. God is interested in how you save it, God is interested in how you secured it, God is interested in how you spend it, and God is interested in how you shared it.

My God help us to be good stewards of the treasure he shares with us.