

HOW TO BE WISE WITH YOUR WEALTH
Developing a Faith That Works - Part 13 of 15
James 5:1-6
Rick Warren

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.

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

ISSUE #1 -- THE ACCUMULATION OF WEALTH:

DON'T _____

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

Results:

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

Whatever I accumulate will _____

ISSUE #2 -- THE APPROPRIATION OF WEALTH:

DON'T _____

"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:

DON'T _____

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

ISSUE #4 -- THE APPLICATION OF WEALTH:

DON'T _____

"You have condemned and ruined innocent men, and they are powerless to stop you." (vs.6 PH)

II. THE RIGHT USES OF WEALTH -- PRACTICE THESE!

1. RIGHT ACCUMULATION: _____

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

Keys to saving:

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Valid reasons for saving:

2. RIGHT APPROPRIATION: _____

"Wealth from gambling quickly disappears; wealth from hard work grows." Prov. 13:11 (LB)

"Hard work brings a profit; mere talk leads to poverty." Prov. 14:23

How much money can I make? _____

Qualifications: As long as it doesn't hurt ...

3. RIGHT ALLOCATION: _____

"The plans of the diligent lead to profit as surely as haste leads to poverty." Prov. 21:5

The key:

4. RIGHT APPLICATION: _____

"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." Prov. 11:24-25 (LB)

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

How? - Luke 16:9

"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."
I Cor. 16:2 (LB)

HOW TO BE WISE WITH YOUR WEALTH
Developing a Faith That Works - Part 13 of 15
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Today we're going to look at "How to Be Wise With Your Wealth" as we continue in our series through James. We'll be looking at chapter 5 the first six verses. Many people wrongly believe that the Bible teaches that it's wrong to be wealthy. They think that the Bible says that "Money is the root of all evil". It actually says "*The love of money is the root of all evil.*" God is not opposed to wealth, in fact, many of the people in the Bible were extremely wealthy. Abraham was probably a millionaire in our terms. Job was the wealthiest man of his time. David and Solomon were both the wealthiest men of their time. We know that Barnabas made a lot of money because he was able to give it to the church. Joseph of Arimathea, the man who gave Jesus his tomb, was extremely wealthy. So God is not opposed to wealth, simply for being wealthy. But God is very much opposed to the misuse and abuse of wealth. He wants us to use our wealth wisely, no matter how much or how little we have.

In New Testament times, there was no such thing as a middle class. The people in the entire New Testament times were either very rich or very poor. You were either a have or a have not. The system caused the rich to get richer and the poor to get poorer. The rich tended to manipulate and oppress the poor people, who were continually abused. James lashes out at non-Christian use of money by the wealthy. He gives a rebuke -- probably one of the most negative passages in the entire New Testament. He devastates them with his words. He condemns them with four specific abuses they were guilty of. Although we may not commit these sins to the same degree, this passage is a healthy warning to us to make sure that no matter how much money we have, we use it wisely.

We're going to look at the wrong and the right uses of wealth. Everyone in this room is wealthy according to world standards. If you own a car, you're wealthy. If you have more than one change of clothes, you're wealthy. If you own a home, you're in the top 5% of the world. By world standards, by the very fact that we live in America, we're wealthy. I think this can apply to us. I'm not saying this to load on a bunch of guilt. I think we need to be aware of the fact that God has blessed us. We need to be grateful for what we have.

James mentions four common abuses of wealth. Let's look first at the wrong uses of wealth and how to avoid them and then we'll look at the right uses of wealth.

I. THE WRONG USES OF WEALTH

The first key issue that James talks about is the **ACCUMULATION OF WEALTH**. He says, "don't hoard it." V. 3, "*You have hoarded wealth in the last days.*" Of the four errors James points out that these people are guilty of, James says, "You've hoarded wealth." God says that money is not to be stockpiled, collected in piles just for the sake of having it. God wants his money in circulation. He's not talking about savings. There's a legitimate place for savings. God encourages us to save money. But He's referring to getting more and more simply for the sake of getting more -- so you can have it.

HOW TO BE WISE WITH YOUR WEALTH

Developing A Faith That Works - Part 13 of 15

Once in a while you'll read in the newspaper of an elderly person who died. They were in obvious poverty. When the bed mattress was moved, they found hundreds of thousands of dollars. This isn't somebody who saved their money but who had hoarded it. Why did they do it? They were afraid of losing it. Money had become an end in itself. Accumulating had become the goal of life. They were so afraid of losing money they wouldn't spend it.

In the New Testament times you can hoard wealth three ways:

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

This is the way wealthy people showed off their wealth in New Testament times. If you had money you would show it by having a lot of food, clothes, and precious metals and jewels.

James speaks about these three types of wealth in v. 2-3: *"Your wealth has rotted, moths have eaten your clothes and your gold and silver are corroded."* Everything you've gotten (the food has spoiled, the moths have eaten your clothes, the gold and silver is rusting, corroding) -- the point he's making here that whatever you simply accumulate, deteriorates. What you accumulate will deteriorate. God doesn't want us to get wealth just for the sake of getting wealth. He wants us to put it in circulation.

He says your clothes get moth-eaten. Which clothes get moth-eaten? The ones you wear all the time or the ones you keep stockpiled in the back of your closet? The ones that you hoard.

Your food has gone rotten. Which food goes rotten? The food you eat everyday? No, its the stuff in the back of the refrigerator that's been there for three months. We've created new life forms in our refrigerator!

Wealth is to be used not hoarded. Last week we talked about the man in Luke 12 who was very successful and had a great crop harvest. He said, "I know what I'll do. I'll just go build bigger barns." He didn't think about giving any of it away. He didn't think about keeping any of it in circulation. It was a selfish use of wealth. He said, "I'm going to hoard it."

James says the wrong use of wealth, number one when it comes to accumulation, don't hoard it.

There's a second issue he talks about. This is the issue of the **APPROPRIATION OF WEALTH**. God is not only concerned with what we've got but also how we got it.

"Don't steal it." Don't use dishonest means to rip people off. There are a lot of different ways to make dishonest money. One way is to simply not pay your debts.

In the city of Orange, undocumented workers would stand on the street and every morning the employer would come by and they would work for a day and in the evening they would drop them off.

HOW TO BE WISE WITH YOUR WEALTH

Developing A Faith That Works - Part 13 of 15

The only problem with that is that if the people were not paid correctly they had no legal recourse. The boss could misuse them and not even pay them minimum wage.

This is very similar to what was happening in New Testament times. In the New Testament, you worked on a daily basis. You were hired at the beginning of the day, you worked all day, and at the end of the day you were given your check. A man would go into town and hire the workers. There were no contracts or labor unions, no laws to protect workers. If the boss wanted to rip you off, he could. You could work all day and the boss come out and say, "I don't like your work," then you went home with no money. He kept the money and also got your work. This is what James is criticizing. *"The wages you have failed to pay the workmen who mowed your fields are crying out against you."* v. 4

James is saying that in the accumulation of wealth, don't hoard it. In the appropriation of wealth, don't steal it. Don't be dishonest.

If I charge too much, if I sell a used car to you and don't tell you about major repairs, if I cheat on taxes, if I waste time and I'm being paid for it, that is wrong and I'm no different than the unscrupulous employer.

The third issue that James talks about is the **ALLOCATION OF MONEY** -- how we spend it. The way we spend our money is very important. James blasts these guys for how they spent their money. v. 5 *"You have lived on earth in luxury and self-indulgence."* In the allocation of money don't waste it. We are not to waste our wealth. One of the greatest temptations, I think, that we have to avoid as we make more and more, we're tempted to spend it selfishly on ourselves. The more money you make the easier it is to waste it. We tend to say things like, "I'm worth it. I can afford it, so why not?" Just because I can afford something doesn't mean I ought to buy it. James says don't waste it. It's very easy to waste your money, the more you have of it.

Our society gets pleasure watching people waste money. I don't think it's by accident that the most popular programs were Dynasty and Dallas -- wealthy families we watched having lavish parties and spending millions. The dresses and gowns alone would pay off the national debt! We don't see very many shows on TV about poor people -- Lifestyles of the Poor and Unknown.

Christmas, one of the holy days of the year, has turned into the consumer event of the year. By August merchandisers began planning how we would spend our money. There's millions of ways to squander money. James says in the accumulation of wealth, don't hoard it. In the appropriation of wealth, don't steal it. In the application of wealth, don't waste it. Don't just spend it on things and pleasures that don't add anything to your life. There's a famous store in Texas, Neiman Marcus, that puts out a catalogue of gifts to give to people who have everything. Ridiculous things. Just because I can afford it doesn't mean I should have it.

v. 5 *"You have fattened yourself for the slaughter."* The average American gains two pounds during the Christmas season.

HOW TO BE WISE WITH YOUR WEALTH

Developing A Faith That Works - Part 13 of 15

The fourth key issue that James deals with is the **APPLICATION OF WEALTH**. He's talking about how we use it's influence. He says, don't abuse it. Wealth gives us much more than simply buying ability. Richard Foster in his book Money, Sex and Power, an excellent book, says that money has a lot more power than simply buying power. When you have money, it gives you influence, authority. We listen to people who make money more than people who are poor. Why do they get away with things that we don't get away with?

Scripture says, "The children of this world are wiser than the children of light." They recognize that money is influence. They use it to influence people. Often for very poor reasons. They use it to manipulate, finance campaigns. Christians ought to recognize that it has influence and use it for good. The point that James is making in this passage is that we ought to use our affluence for good influence. James says that we should recognize that it's powerful and not abuse it. Use it in good ways.

v. 6 *"You have condemned and ruined innocent men, and they are powerless to stop you."* Evidently in James' time, the rich were buying off judges and circumventing justice. If they wanted to take advantage of a guy, they'd take him to court, talk to the judge and slip him a couple of bills, and then they would get their own way. James said, *"You have condemned and ruined innocent men, and they are powerless to stop you."* Even today, a lot of people use money to manipulate others. I've known of families where one person would keep the relatives under control by threatening to cut them out of the will. We can keep our kids under control, a lot of times, by bribing them with their allowance. This is the wrong application of wealth.

There used to be company towns in the United States where the company would get the people who worked there so in debt to them that they couldn't leave if they wanted to. They were using money to manipulate them.

The consequences of misused wealth are in v. 2-3. Hoarded wealth is going to decay and devalue. Dishonest, wasted and abused wealth will be judged in eternity. James has some pretty strong words on the abuse of wealth.

In the remaining time I want to look at what the Bible says are the right uses of wealth and things we ought to practice. We'll go back over these four issues -- the Accumulation of Wealth, the Appropriation of Wealth, the Allocation of Wealth, and the Application of Wealth -- and see what God has to say about how to manage my money.

RIGHT ACCUMULATION. Proverbs 21:20 *"The wise man saves for the future, but the foolish man spends whatever he gets."* Proverbs 30:24 *"Consider the ant how it stores up in the winter."* This is the principle that the Bible says, we ought to save money faithfully. The average American only saved 4% of his income. The average European saves 16% of his income. The average Japanese person saves 25% of his income. Why do we save so little in America? I think it's because we live for today. We're the Now Generation. I want it now whether I can afford it or not. I'll put it on my credit card. God says the wise person saves and invests his money.

HOW TO BE WISE WITH YOUR WEALTH

Developing A Faith That Works - Part 13 of 15

Jesus told a number of parables. Over half deal with money. He talked more about money than he did about heaven or hell. He talks about investment, how the wise man invested his money and the unwise man didn't invest his money. The master came back and said, "You're wicked." It's wicked not to make our money work for us. When we save our money we get our money to work for us rather than working for our money. In order to develop the habit of saving you've got to do two things:

You need to learn to live on a margin. That means live on less than you make. John D. Rockefeller said many times, "Save 10%, tithe 10%, live on 80%." Obviously that worked for him. He was a very wealthy and influential person. I think the principle of living on a margin applies also to our time. One of the reasons we are late to things is because we plan to arrive on time. If you want to arrive on time you actually have to plan to arrive early. Leave on a margin so when all the unexpected things that are going to happen come up, you will arrive on time.

You learn contentment. You've got to learn contentment with what we have. If you don't learn contentment you'll spend all the money you have as soon as you get it. A friend used to say, "Use it up, wear it out, make it do or do without." Today that guy is a millionaire. One of the biggest enemies of contentment is advertising. We see things and think, "How am I going to get along without that?"

What is the purpose of saving? Here's where the Bible differs from the world's thinking in a major way. The world thinks you save money for security. If I could just accumulate a big enough bank account I would be financially secure. The problem is, there is no such thing as absolute security. No matter how much money you've got, you could lose it instantly. Bunker Hunt, a billionaire, in 1986 Time Magazine said he lost over one billion dollars. Bunker Hunt said, "A billion dollars ain't what it used to be." You can lose it no matter how much you make. No matter what kind of job you've got, you could break a leg, get sick, the economy can turn around, the place can burn down. In order to have security you've got to put your security in something that cannot be taken away from you. Everything that I have in life can be taken away from me: my family, my money, my reputation, everything. There is only one thing that cannot be taken away from me and that's my relationship to Jesus Christ. I've got to put my security in Christ and not a passbook account, CD's, stock. We don't save like the world saves simply for security. Paul said in Phil. 4:19 *"My God shall supply all your needs."* That's security. That's the way to be prepared for financial reverses to find security in the Lord.

Why do we save? The Christian saves for stewardship reasons, not for security reasons. Three reasons for saving:

1. It prevents us from impulse buying. We don't spend money on foolish impulses. If we're not saving it, the tendency is to spend it as soon as you get it. You'll see things you want and buy it and you really don't need it. Proverbs 21:20 *"The wise man saves for the future, but the foolish man spends whatever he gets."* He does it hastily too. You've got to save it so you don't use it on foolish impulses.

2. It allows us to be able to help other people when they have a need. We save in order to help others. Many times Kay and I have used our savings to help other people in need and that's been a blessing. We've also had the blessing of receiving from people who've helped us in a time of need.

HOW TO BE WISE WITH YOUR WEALTH

Developing A Faith That Works - Part 13 of 15

3. It gets your money working for you rather than you working for your money. That's the principle of investment. When you're saving your money it's being invested wisely.

That's the right accumulation according to scripture, what about the **RIGHT APPROPRIATION**. The Bible says in Proverbs 13:11 *"Wealth from gambling quickly disappears; wealth from hard work grows."* What is gambling? A get-rich-quick scheme. In the book of Proverbs, at least six or seven times, scripture teaches us don't get involved in get rich quick schemes. Easy come, easy go. You make it quick, you'll lose it quick.

Proverbs 14:23 *"Hard work brings a profit; mere talk leads to poverty."* Over and over again in Scripture the Bible teaches the value of hard work. It is a legitimate honest way to increase your income by making money honestly through work. If you talk all the time, dream, plan get-rich-quick schemes you're not going to prosper in life. God approves of work as a means to wealth. Proverbs 14:23 (LB) *"Work brings profit, talk brings poverty."* Proverbs 11:16 (GN) *"A lazy man will never have money but an aggressive man will get rich."* Proverbs 12:27 (GN) *"If you're lazy you'll never get what you're after. But if you work hard, you can get a fortune."* What matters to God is not so much how much money you make but how you make it. In a message I did on the Ten Commandments series on "How to Prosper With a Clear Conscience" I talk about the proper ways to increase your income.

I'm often asked, "How much money can I make as a Christian, legitimately?" There is no set limit to the amount of money you make. Scripture says you can make as much money as you can in your lifetime as long as you meet these four qualifications.

1. As long as it doesn't hurt your own health. Some people literally work themselves to death. They amass a personal fortune then have a heart attack. In our society it seems like the workaholics are the heroes. Scripture teaches that health must always take priority over wealth. Proverbs 23:4 *"Do not wear yourselves out to get rich. Have the wisdom to show restraint."* There are so many people that are working themselves to death trying to afford things that really we don't need. Don't wear yourself out trying to get rich. Health must take a priority over wealth.

2. As long as it doesn't hurt my family. How many homes have fallen apart because kids are being ignored while parents are too busy making money to buy things for the kids? I've discovered that what my kids want is not so much things as me. They just want me to spend time with them. They'd rather have my time than anything I could afford to buy for them. We can get so busy making a living that we can forget to make a life.

3. As long as it doesn't hurt other people. This is the exact opposite of the world's view which says, "It's a dog-eat-dog world, get all you can, can all you get, sit on the can and spoil the rest." God demands we make money honestly and fairly. Proverbs 21:20 *"A fortune can be made from cheating but there's a curse that goes with it."* We're going to reap what we sow. Proverbs 16:8 (GN) *"It's better to have a little, honestly earned, than a large income dishonestly gained."*

HOW TO BE WISE WITH YOUR WEALTH

Developing A Faith That Works - Part 13 of 15

4. As long as I keep my spiritual life on the same level. The principle of balance. As long as my spiritual growth is progressing at the level as my financial prosperity, go ahead and make whatever you can. 3 John 2 "*Beloved I wish that you may prosper and be in health even as your soul prospers.*" John says, "I pray that God will bless you financially as you are blessed spiritually." I pray that you will prosper as much financially as you prosper spiritually. God wants us to be in balance. If my income and your income were at the same degree as your walk with the Lord, would you be a millionaire or a pauper or somewhere in between? There must be a balance. God says that if you're going to set financial goals you need to set spiritual goals too. Set some relational goals. If all you do is set financial goals, then you're out of balance and God says it's wrong.

What does the Scripture say about the **RIGHT ALLOCATION**? The Bible says we are to spend money wisely. The Scripture says, "*The plans of the diligent lead to profit as sure as haste leads to poverty.*" He's talking about planning your money and planning your spending. We spend 16 years in school learning how to make money but not six weeks learning how to spend it wisely. It is easier to get into debt than to get out of debt. Buy now, pay later. Only 162 easy payments. I've never had an easy payment. They are all difficult. The number one reason for financial pressure is not that we don't make enough but we don't spend it wisely. The median income in Orange County per family is \$45,000. That's incredible. There are people who are making incomes in six digit figures but they're still under pressure. It shouldn't be. The problem is not that we don't make enough, but we don't spend it wisely.

Because we do make good incomes in America, it tells me that we're never going to have enough money unless we know how to spend it wisely. The more your income goes up it seems your expenses go up. Our yearning capacity always tends to exceed our earning capacity.

How do you spell relief? BUDGET. Have a budget. Spending money wisely means having a budget. What is a budget? Planned spending. Telling your money where you want it to go rather than wondering where it went. The wise man plans. "*The plans of the diligent lead to profit as sure as haste leads to poverty.*" The opposite of budgeted spending is impulse buying. That leads to poverty. I see it, I want it, I'm going to buy it.

Part of this means keeping good records. Proverbs 27:23 (LB) "*Riches can disappear fast so watch your business interest closely.*" My wife and I keep a daily ledger on how we spend our money. I could tell you how we spend almost every dollar we make. When it comes to tax time, I'm able to do my taxes in about 2½ hours.

God wants us to make money honestly, save it faithfully, spend it wisely.

THE RIGHT APPLICATION. How do we use the influence that money has? We are to give money generously. Proverbs 11:24-25 "*It is possible to give away and become richer. It's also possible to hold on too tightly and lose everything. Yes the generous man shall be rich. By watering others, he waters himself.*" This principle is taught over and over again in Scripture. Give and it will be given unto you. Just like seeds, the more we sow the more we reap. There are more promises in the Bible related to giving than on any other subject. It's incredible what God promises

HOW TO BE WISE WITH YOUR WEALTH

Developing A Faith That Works - Part 13 of 15

when we learn to give. He wants us to learn to be givers because God is a giver. If we're going to learn to become like God we've got to learn to be giving people. No matter how wealthy I've become, I'm not financially free until I've learned to give. In order to live abundantly, I've got to give abundantly. "When it comes to tithing, some people have sclerosis of the giver." The root of the word "miserable" is "miser". When I'm a miser, when I hold on and I'm not a generous person with my giving then I'm miserable. But if I learn to give I'll be a very happy person.

You've heard many people say, "You can't take it with you." That's very true, but you can send it on ahead. *"Store up for yourselves treasure in Heaven."* Matthew 6:20 *"Where your treasure is your heart will be also."* In Heaven there are no moths or rust of the things James mentioned. There aren't any up there.

Heard about the guy that died and got to heaven. He saw all the big mansions and then one little shack. He said, "Is that where I'm supposed to live? Why?" Answer: "That's all the building material you sent ahead."

How do you send it on ahead? How do you store up treasure in heaven? The only way you can store up treasure in heaven is by investing it in people who are going there. There are only two things that are going to last forever: the word of God and people. Everything else is going to burn up at the judgment. Invest your time and money in the word of God and people. When you invest in those two things, then you will store up treasures in heaven. How do you do that? How do you invest in people?

Jesus told a parable that illustrates this. In Luke 16 Jesus told a story that shocked a lot of people because he used a crook as an example to make a spiritual point. 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 be a manager.' The manager said to himself, 'What am I going to do now? My master is taking away my job. [He got fired for being dishonest.] 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.' [He's being dishonest again simply to make friends with these guys.] 'The master commended his dishonest manager because he had acted shrewdly.'"* Jesus told a story about a crook and used the guy as an example. He didn't commend his dishonesty. "But the master said, that really was pretty smart. You're just taking care of yourself. For the people of this world are more shrewd in their dealings with their own kind than the people of light." People in the world realize the influence that money has. But they often use it for the wrong reason. Then he says, *"So I say to you, use worldly wealth to gain friends for yourself so that when it is gone you will be welcomed into eternal dwellings."*

HOW TO BE WISE WITH YOUR WEALTH

Developing A Faith That Works - Part 13 of 15

Jesus is saying that when you use money and invest it in people who come to know Christ, you're making friends for eternity. When you get to heaven, they'll say they are there because of you. You will be welcomed in. "You gave to a missionary fund that caused a missionary to come and tell me about the Lord. I'm here because you gave" or "You gave for a building fund to build a building and I came to that church and came to know the Lord. I'm in heaven because of you." Jesus says, use your affluence for good influence. Then people will welcome you into eternal dwellings.

Who is going to be the welcoming committee for you? Who's going to say, "I'm here because of you." This is what Jesus is talking about here. We should use the right application and give money generously. Everything we give on this side of eternity is being accredited to our account on the other side in eternity.

Giving is to be regular. It is to be consistent.

I Corinthians 16:2 *"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's proportional. In Deuteronomy 14:23 (LB) The purpose of tithing is simply to teach us to put God first in our life. God doesn't need our money. He's wealthy. But he wants us. He wants what money represents. He wants our lives.

I believe the Scripture teaches that God wants us to be financially free. If your finances are in a mess right now, God promised over and over again to care for us who will place our financial burden in His care and follow His principles. These principles are all through Scripture. When you think about it, unmanageable finances are really a symptom of a much deeper problem -- an unmanageable life. That is, trying to live without God's guidance. If we try to live without the principles of this book we're going to get into trouble -- in our time, money, relationships, health, any area of life. Unmanaged finances simply mean misplaced priorities. We're putting physical things before our spiritual relationship. The starting point for financial freedom is to make Jesus Christ the manager of your life. You start to live abundantly by letting Him come into your life and making Him the manager of not just your money but of your time, home, past and make Him number one in your life.

Prayer:

Think about your own financial situation. God wants you to be financially free. Which of these principles have you been violating or not been following clearly? Have you been saving money faithfully? Have you been making money honestly? Have you been spending money wisely? Have you been giving money generously? All of these are principles in God's word. To leave out any one is going to short circuit the plan and give you less than God's best in your lives. God is not opposed to wealth, but He is opposed to the wrong use of it. He wants us to put Him in charge of our lives. Not only in the area of money but in every other area.

Heavenly Father I pray, that as we've looked at Your word today, You'll take it and apply it to our lives in areas that each of us need to use it that we might be a testimony to the world in finances that You are number one in our lives. We know the verse that says, *"Seek first the kingdom of God*

HOW TO BE WISE WITH YOUR WEALTH
Developing A Faith That Works - Part 13 of 15

and His righteousness and all these other things shall be added unto you as well." We pray for Your guidance. We pray that You'll become the manager of our lives. In Jesus' name. Amen.