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# TALK IT OVER

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## Faith That Practices Wise Stewardship of Wealth

*"Remember that when you know the good thing you ought to do but you don't do it, then you sin. So then, you who are rich . . . you have hoarded and piled up wealth in these last days. And the fair wages that you failed to pay your employees are now crying out against you and those cries have reached the ears of the Lord God Almighty! You've lived on earth, thinking only of yourself and your luxuries, indulging every whim and pleasure you have. But like a cow fattened to be killed, you've fattened yourselves and lived in ways that cause innocent people to be condemned to die. . . Remember the Lord is coming back."* James 4:17-5:8

### HOW TO MAKE, SAVE & USE WEALTH WISELY

#### 1. IN ACCUMULATING WEALTH, DON'T HOARD IT FOOLISHLY

*"You've hoarded and piled up wealth in these last days."* James 5:3b

*"'I'll just build bigger barns for myself!' . . . God said, 'You fool! . . .'"* Luke 12:18, 20

#### INSTEAD: SAVE IT WISELY

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

**Question 1:** Recalling last week's message, the differences between hoarding and saving are that hoarding is selfish stockpiling and saving is strategic stewardship. What is the motivation behind each? What are the risks of hoarding and the possible reasons people do not save?

#### 2. IN ACQUIRING WEALTH, DON'T MAKE IT DISHONESTLY

*"The fair wages that you have failed to pay your employees are now crying out against you and those cries have reached the ears of the Lord God Almighty!"* James 5:4

*"Wealth you get by dishonesty will do you no good, but honesty will save your life."*  
Prov. 10:2 (TEV)

**Question 2:** Notice that in James 5:4, it is the unfair wages that you have paid your employees crying out against you, being heard by God, and not necessarily the cries of the employees themselves that are reaching the ears of the Lord. Doesn't this indicate that God is aware of all unfairness in the world? What does this tell you about how God views unfairness and dishonesty? What does it tell you about how God views all oppression against the marginalized in our society?

### **INSTEAD: TREAT OTHERS FAIRLY**

#### **4 MARKS OF A TRULY SUCCESSFUL BUSINESS (COWS)**

- CUSTOMERS must benefit!
- OWNERS must benefit!
- WORKERS must benefit!
- SOCIETY must benefit!

*"Wealth from get-rich-quick schemes quickly disappears; wealth from hard work grows . . ."*  
Proverbs 13:11 (NLT)

*"Any wealth you get from crime robs you of your life."* Proverbs 1:19 (CEV)

*Jesus: "Your profit is worthless if you gain the whole world but lose your own soul in the process? Is anything worth more than your soul?"* Matthew 16:26 (NLT)

*"Can a human rob God? 'Yes! You have robbed me!' says the Lord. But you ask, 'How? How are we robbing you?' You have robbed me of your tithe and offerings due to me. So you, and your whole nation, are under a curse for robbing me. You need to bring your whole tithe to My Storehouse, so that there may be food in My House. 'Test me in this,' says the Lord All-Powerful 'and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it! Then I will protect your crops from being devoured by pests, and I will prevent the fruit in your fields from shriveling before harvest!' Then everyone around you will call you blessed!"* Malachi 3:8-12

*"Honor the Lord by giving him an offering of the first of all that your land produces. If you do, He will fill your barns with overflowing grain, and your barrels will overflow with the finest wine."* Proverbs 3:9-10

**Question 3:** Reflecting on tithing, how has God blessed you with his promises? What are the unexpected benefits? If it is something you hesitate to do, what's preventing you from committing to it? What should be our motivation to tithe?

### 3. IN ALLOCATING WEALTH, DON'T WASTE IT SELFISHLY

*"You've lived on earth, thinking only of yourself and your luxuries, indulging every whim and pleasure you have. . ." James 5:5*

*"A pretentious, showy life is an empty life; a plain and simple life is a full life." Prov. 13:7 (Mes)*

*"You've fattened yourselves and lived in ways that has caused innocent people to be condemned to die." James 5:6*

**Question 4:** What should you think about first before choosing to upgrade a possession that you already own?

#### **INSTEAD: SHARE IT GENEROUSLY**

*"It is possible to give freely and become more wealthy, but those who are stingy will lose everything." Proverbs 11:24 (NLT)*

*"The generous person will prosper; and whoever refreshes others will himself be refreshed." Proverbs 11:25 (NIV)*

*"When the Lord blesses you with riches, you have nothing to regret." Proverbs. 10:22 (CEV)*

**Question 5:** The Lord says in Proverbs 11:24 that "It is possible to give freely and become more wealthy, but those who are stingy will lose everything", which seems to be the opposite way of thinking. How do we change our definition of true prosperity? How can you begin to show more generosity in your day to day life?

**Question 6:** These promises of God are there for our taking. Which of these promises mean the most to you?