

Paul H. Dixon
Study in James, Part 10: Show Your Faith Through Your Wealth
May 5, 1980

Unedited Transcript

Paul H. Dixon:

Thank you, man. That was beautiful. And a great song on this Monday morning, as we begin this week and a series of chapel services that I trust will be a special blessing. Dr. Olson, Dr. [inaudible 00:00:14] Olson, one of the great missionary statesman will of course be beginning his series tomorrow, going through Thursday. And many of you know of his book, [inaudible 00:41:02]. If you haven't read it, perhaps you'd like to just briefly scan it before he comes. So you will appreciate more of the ministry that he will be giving us. I want to thank all of those who had a part in making Cedar Day an exceptional day and weekend. We did have a great time, beautiful weather, and I especially want to thank the men of Alpha Chi for all of their preparation advertising, all the intricate detail that went into the day. I also want to congratulate our track team. They came in third in the National Christian College Association.

Paul H. Dixon:

I understand that Carson Newman of Tennessee came in number one, Liberty Baptist of Lynchburg, number two. And we just missed, I believe they said by one point or so of coming in second place. But we came in third. Also had a wonderful concert corral concert on Saturday night. And I was just so grateful for the ministry of our young people and Dr. Anderson. So many people commented to me that they were grateful for the selection. And also for the diction. Several said, I understood every word of every song. And that is so very important. We appreciate our corral.

Paul H. Dixon:

We have with us today visiting some special people that I'd like to recognize. They are residents of the IOOF home of Springfield. They're brought by the members of the Christian service team, which provides the Wednesday night prayer meeting at the home. I'd like for all these people to stand, if you would, would you stand so we can recognize you?

Paul H. Dixon:

Thank you very much. We're pleased to have you with us in chapel today. I promised you that I would share with you in somewhat more detail the response of the examiners from North Central, when they were with us in recent days. As I said, the committee is recommending continued accreditation of the college with the next review scheduled in seven years. And I would emphasize that this is just a recommendation from that team. This now must be sent to North Central head office and they will respond to us officially, probably sometime in the summer. And we will also be receiving an official report from the team that will be a written report. All we have received at this point is a verbal report, which we can just share with you in general. They listed many strengths. They also emphasize that though the ideal is that you get a recommendation, and you are not reviewed for 10 years, that this is seldom being given today.

Paul H. Dixon:

Due to the uncertainties in higher education in the 80s, and I think most of you have heard about this, especially with the smaller pool of students. And because of the decline of in the birth rate, we will graduate approximately this June or last June, about 3 million high school students in this country. By the end of the decade, that will be down to 2 million high school students. And so many schools are already feeling this and going down in enrollment, some have been going down for the last 10 years

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because of rising costs and inflation and all the rest. They feel that 10 years to wait to review a school for the entire decade is just not very good. And they say they just are very seldom recommending a 10 year wait. And they felt that a seven year wait was a high recommendation at this time.

Paul H. Dixon:

They listed a number of strengths. And instead of calling the others weaknesses, they call them concerns. And so that's kind of them. I might share with you some of the concerns first. They listed 15 strengths and 11 concerns, and I will just summarize some of these things for you. They certainly had a concern that we continue our strong academic program and endeavor to do all that we can to realize even higher objectives in our institution and helping us to determine even greater academic quality. And they have a concern over the lack of space, over the quality of it and the quantity of it. And they recognize that we are addressing ourselves to this as well as they see the building programs that are taking place right now.

Paul H. Dixon:

They recognize the need of an all college placements enter. And of course, we are addressing ourselves to that beginning this next fall, as we begin to fund to some degree a new placement center. Not at this point, a full blown placement center, until we can raise some more money for it, but at least beginning to make a move in that area. And they expressed concerns over the need to continue to generate more gifts for the college. A number of their concerns had to do with space, the need for building this space to take care of what we need to in that area.

Paul H. Dixon:

And also the funding for the college. More gift income, more endowment for the college. And these are things again that they recognize that we are endeavoring to work on and trust we are seeing some real strides and improvements in these areas already. And we're looking for even more in the coming years. Some of the strengths that they mentioned was they felt that we have a real sense of the mission of Cedarville College, and that we have personnel who are dedicated to support the college and its mission. Plus, the students share this concern as well. I find a group of trustees that are committed to the college and to its mission, and the purposes of the college are appropriate to its clientele. And these purposes are supported by the employees and the students.

Paul H. Dixon:

I'm sure that many of you from time to time come in contact with those who share concerns that a Christian institution should even be interested in accreditation by a secular group, such as North Central. And some statements have been made from time to time that this is a compromise and that we can no longer hold to our purpose and that there are various things we cannot do. And I can honestly say, and Dr. Jeremiah testified before me now having gone through it, they put absolutely no pressure on us at all to go in any different direction from what our original purpose is. All we find that it is a very helpful in a matter of self study and just trying to do everything in an excellent way for the cause of Christ.

Paul H. Dixon:

In fact, we found it to be a great testimony to those who shared in the review at this time. They were impressed with the academic preparation of the faculty and that this continues to improve. They were impressed with our new computer system and found that this was a real strength. They were pleased

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with the well staffed student services and the health center. And they found... I better explain that. Not the health center as such, but the staff for the health center. Now, I think that will perhaps clarify that.

Paul H. Dixon:

They were recognizing the fact that we have a well cared for physical plant. And in that, they emphasized our attractive new buildings. They were very impressed with the landscaping and all that is done to keep the buildings in shape and to keep them looking nice. They felt this was a real strength of the college. The audio visual program they said is impressive and well utilized. They were also impressed with the books in our library. Most of them who of course had their own disciplines, went to the library and they looked in their discipline and were somewhat amazed that we had the selection that we do have. They were impressed with our intramural and intercollegiate athletic program and the effective budget controls and budget planning. So overall, we felt it was a very good report. We believe it was very profitable for us. Again, we want to work on the things. Most of these we know are some areas that we need to strengthen.

Paul H. Dixon:

And so we're moving ahead, endeavoring to do the things that God wants us to do. Before I to get into my message for the hour, I would like to share with you a family matter. And we're grateful for all of our friends who've joined with us today. And I trust you understand from time to time, we must do this. We have had a measure of sorrow again to come to us because it's been necessary to expel six of our student in recent hours. And I cannot begin to express to our student body how difficult this is for the administration and for all who are involved. These are serious offenses when we ask students to go home, especially so near to the end of a quarter. We do not do this carelessly without a lot of thought. And as I said, there are serious offenses that bring this about.

Paul H. Dixon:

We've had an excellent year. Some of us get together and talk and compare about what happened last year and so on. And last year was a great year. We believe this year, if anything has been even greater. From time to time, we have had some problems and we've had to send some students home. I am asked, or others are asked if students confess a serious offense and are forgiven by the Lord and by the institution, why they just can't stay?

Paul H. Dixon:

Some feel that's inconsistent for them still to have to go home. I must say to you as students and to the rest of us as faculty and staff, one principle of life, and one principle that's found in the word of God is that there are consequences that go with sin. If you are at home this summer and your parents have a curfew. And if you have parents who do establish a curfew, you must be thankful for that. Those who do not grow up in a home with standards, many times have the toughest time handling an institution like this, where we do have standards. And you ought be thankful that your parents love you and they establish rules and so forth.

Paul H. Dixon:

But if you violate a curfew, if you're to be in at midnight and you don't come in all night, you show up for breakfast the next morning, just walk in and take your place at the breakfast table and say, "Hey, I'm sorry, folks. Forgive me?" They say, sure. Everything's all right then. Isn't it? I'm afraid it isn't because if

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your parents are not going to be very happy and they're going to want to know a lot of details. And I am confident that there will be some consequences. In my home when I was growing up, it might be that I didn't get to use the car for a week or two or whatever it might be, but we did have to pay a penalty for what happened.

Paul H. Dixon:

I think if we could look at it in the way of the courts, I remember one time that I had a traffic violation and I went to the judge and I confessed, y guilt and asked his forgiveness and he gave me, and he fined me. And it's that way with the Lord.

Paul H. Dixon:

You can go out and commit a sexual sin, and God will forgive you. But you may also end up with venereal disease. Many do. This is the consequences of their sin. It is serious business and all of us must face in life the fact that there are consequences that come when you violate standards. I am pleased to announce that for many, we have found at this institution, it is a learning experience. We have students in our student body right now who have gone through this, who've gone home, who've returned to the campus and are having a very good experience. And who testified to us that they're glad, they're sorry for what happened. It was a very traumatic experience having to face the parents, having to face the pastor and everyone else. They went back. They did it. They stayed out for a period of time, came back to school and now are going on and have found it profitable.

Paul H. Dixon:

In fact, a number graduate. And we're thankful for that. But I might also just add in explaining to you what's happened that I do have a problem. My problem is that at this institution, we hear so much from the word of God, in classes, in chapel, and other places that warn us about this. And yet things like this can happen, so carelessly, so seemingly flippantly. And I guess my mind had to go back and I walked to chapel last Friday morning and got the first word of what might be coming down, what might have happened. And I couldn't believe it. The dean was walking along and he had his head down. I just walked up behind him, I put my arm behind him. I said, "Hey, what's happening, Dean?"

Paul H. Dixon:

He said, "You won't believe it." He was under it. And it was on me when I came to chapel. And then I heard the message. Brother Greening had no idea what was happening, but about the flies and the ointment. And I thought, how timely. But then my mind went back, this offense happened on a week ago, Saturday. And I had preached on that Monday from James chapter four, what is your life? It is even a vapor that appeared for a little time and then vanished it away.

Paul H. Dixon:

And we talked about the lives that live for pleasure and the lives that live for possessions and praises and what a waste. Now, for me to live as Christ and to die is gain. And I had to think, hey, there have to be some of our young people who somehow aren't listening. Or if they are, they're not doing anything with what they're hearing. And I had to go again to James. It says, "Be doers of the word and not hearers only." And I had to go to James again. And I had to think of that last verse we studied together. "[inaudible 00:16:26] to do good and do it that not to him and his sin."

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Paul H. Dixon:

And I guess I just have a tough time understanding and really believing that some of you will listen and just not do anything with what you're hearing. And I was sharing that with some of the administrators and the statement was made, and I still can't believe it. They said do you not understand that there is a small group in our chapel who sit together and they might as well be in a soundproof booth because they don't hear a thing that goes on in chapel. I couldn't believe it. But if it's true and you're in that group, you ask God to help you to get out of there. And you get out of there and you get you some new friends and you make these closing days here at Cedarville College for this year count for God and stop being a follower and start being a leader.

Paul H. Dixon:

God has some something better for you than to be exposed to so much of his truth, and then not to apply it to your life. Continuing with that, I'd like to wrap up the book of James in the closing sessions that I have with you in chapel. This is one of my last ones, and we're only going to deal with six verses in James chapter five. This being on my heart last night, I pulled out one of my favorite volumes. And for you young preachers, if you would like one book recommended that I would say you must have in your library to help you be a better preacher, go over to the bookstore and buy Spurgeon's lectures to his students. And he gives the same kind of lectures that some of us might give in our classes are in chapel to his preacher boys there at his church some years ago. And I've often read and I reread it again last night, his chapter on the minister's fainting fits.

Paul H. Dixon:

And it had to do with depressions that you go through in the ministry. And one of the things that he comes through with is that one of the most disappointing things in the ministry is to have the privilege of handling God's word and ministering to people and giving out truth. And then to have them do nothing with it, to have it seemingly go in one ear and out the other. And the difficult time of handling that and Spurgeon bears his heart in that chapter. And maybe some of you would like to buy the book and read it for yourself. But I would trust that today in these last four full weeks that we have in chapel with some great speakers coming our way, not only Dr. Olson, but Dr. [inaudible 00:19:46] and Dr. Tassel, and will be having Dr. Sudgan for our closing full week, that God, we just ask him to speak to our hearts in this last month in a greater way than he has all year long. And we would have the ears to hear and the hearts and the wills to obey.

Paul H. Dixon:

In James chapter five, James is talking about wealth. If chapter one says, show your faith in the warfare. And chapter two says, show your faith by your works. And chapter three says, show your faith by your words. And chapter four says, show your faith and be not worldly. Then chapter five says, show your faith through your wealth. And it's interesting that I have broken the chapter down like this. The first part of the chapter talks of the wealth of possessions. The middle part of the chapter, the wealth of patience. And the conclusion of the chapter, the wealth of prayer. And today I want us to zero in on the first six verses, the wealth of possessions.

Paul H. Dixon:

"Go to now, you rich men. Weep and howl, for your miseries that shall come upon you. Your riches are corrupted. Your garments are moth eaten. Your gold and silver is cankered. And the rest of them shall

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be a witness against you and shall eat your flesh as it were fired. You heap treasure together for the last days. Behold, the higher of the laborers who have reaped down your fields, which is of you kept back by fraud. And the cries of them, which have reaped are entered into the years of the Lord of the Sabbath. You've lived in pleasure on the earth and been wanton. You have nourished your heart as in a day of full slaughter. You have condemned and killed the just, and he does not resist you."

Paul H. Dixon:

Someone has said that we spend 50% of our waking hours thinking on the subject of money. I do not know if that is an exaggeration or not, but I do know all of us would have to admit, we do have money on the mind. It is normal in the course of the process of life to have to spend a large measure of time thinking about money. It's interesting that James has had much to say about money. In fact, I believe that in most, every chapter he has something to say to rich people, perhaps as we would go through the book, he is primarily addressing at times the rich. And at other times, the poor and many of the trials and the tribulations that the poor are enduring are brought about by the rich.

Paul H. Dixon:

And he is talking to the poor about how to handle them. And he is talking about the rich and telling them not to cause them. Now there's much debate as to whether the rich people are saved or unsaved. Whatever be the case, I believe that we can certainly derive some principles from this portion of scripture. James is not the only one who has much to say about money in the Bible. Out of 38 parables in the New Testament, 12 of them have to do with money. Someone has said that of every six verses in Matthew, Mark, and Luke, one of those verses speak to the matter of money. As you go through Paul's epistles, it's interesting, like chapter will be the great chapter on the resurrection and immediately chapter 16 verse one now concerning the collection. And he seemingly leaves the heights of the resurrection and goes to the mundane of money.

Paul H. Dixon:

And yet in reality, what he is doing, he is saying money is a very important matter that is certainly related to the great truth of the resurrection and life. Not only eternal life, but how we live today. Now, James is not saying that it is a sin to have money or that it is a sin to be rich. The Bible doesn't teach that. Abraham was a man of wealth. And yet we know he was greatly used of God and a man who was used to become the father of the multitude and a blessing to the world.

Paul H. Dixon:

The Bible tells us that Joseph of [inaudible 00:24:40] was evidently a very wealthy man to provide the tomb for our Lord. Barnabas was a man of wealth. We have reason to believe that Mary and Martha and Lazarus were people of means, perhaps had a special home. And Jesus loved to stop in that home and to enjoy their hospitality and their bed and their food. And as an itinerate preacher, for many years, I'm so grateful for the people of means who have offered the hospitality of their homes and shared it with me. And as they have many other of God servants. It certainly is not wrong to have money nor to be wealthy. But it's interesting that James address says three problems in the six verses. First of all, he tells them that their possessions would perish.

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Their possessions would perish. He says you rich men should be weeping and howling for your miseries that shall come upon you. The word for howl is the word for shriek. It is the word for wail. In the Old Testament, it is a word that has to do with howling in the light of an impending judgment of God. He is saying you rich people should have a grasp that what you are doing with your riches is going to bring the judgment of God down upon you. And then he talks about how these riches and these possessions will corrupt. In that day, there were three sources of riches, grain, garments, gold, and silver. It's interesting that as you go through the Bible, people are considered wealthy if they have large fields with much grain. Now, I can't believe that after what I said, I have a young man and young lady talking while I'm preaching this morning. Thank you.

Paul H. Dixon:

Grain. Having much grain made you wealthy. If you had many garments, you were considered wealthy. That's why when you go through the Old Testament, you find that Joseph gave his brother's clothing, garments. That's why when you come to the book of Acts, the Apostle Paul said he coveted no man's apparel. Akin got in trouble because of the goodly Babylonish garment. So you're wealthy if you had grain, wealthy if you had garments. And as I said, as in today, as in that day, if you had gold and silver.

Paul H. Dixon:

And actually what James says, he speaks to all three. He says, "Your riches are corrupted. The word for rotting. Speaking of grain, your grain will rot. Your garments will be moth eaten. Your gold and silver is cankered. And the rust of them shall be a witness against you." You say, but gold and silver does not rust. That's right. And that's James' point. Everything is so uncertain that you could even consider gold and silver as corrupting as rusting. So he is saying, you must not allow these possessions to become your life. Someone has said the harm is not in possessing riches, but in riches possessing us. I think we should note that what James is saying in the last part of verse three, "You have heap treasure together for the last days." He's not saying that you shouldn't save. He's not saying that you shouldn't invest. In fact, again, as you would study Second Corinthians 12:14, just note that. We won't have time to turn to it. And First Timothy 5:8, we do have a responsibility to care of our household to take care of our families, but not with someone else's money.

Paul H. Dixon:

And that's what they were doing in that day. I sometimes get alarmed. I've always been the kind that I'm least willing to think through some things people say, and there have been evangelists and perhaps some pastors who have taught that it's wrong to have insurance. That it's wrong to have a savings account. It's wrong to have stocks and bonds and to invest. And they will use such verses as this. And I remember hearing one well known evangelist, and he was making the statement across the country. Every place he'd go, you must take all of your money, whatever surplus you have and invest it in the cause of Christ, especially in my association and what we're endeavoring to do to reach people for Christ.

Paul H. Dixon:

So I was with the chairman of one of his campaigns. And I said, by the way, I missed it, did he say that he had done this? And he said, oh yes, he got up one night. And he told us how he had taken all of his savings,, all the excess money. And he'd invested it in his association. I said, that's like saying, you took it out of your left hand and you put it in your right hand. I said, he didn't say anything. I do not believe that

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it is even scriptural to teach people that they should not save. I believe that we have a responsibility to take what monies God gives us and to invest them wisely.

Paul H. Dixon:

And I'm grateful for people who have over the years and for all of us. Some of you, even in your classes, get some teaching about how to handle finances. And I'm grateful for that. So James talks to them about how their possessions would perish, and then he talks to them about their possessions and how they were plundered from the poor. Notice if you will, beginning with verse four. "Behold, the hire of the laborers who have reaped down your fields, which is of you kept back by fraud. Cry, the cries of them, which have reaped or entered into the years of the Lord of Sabbath."

Paul H. Dixon:

Do you know what they were doing? They were hiring people to do their work on their farms and they weren't paying them. They were stealing from the poor. As you go through the word of God, this must have been a common practice in that day because Amos and Isaiah and Jeremiah wail against the rich people who took advantage of the poor. He is called the Lord of the Sabbath. He is called the God of host. Both of them being indicative of the fact, if you study them, that our God is the champion of the poor. And I do want to make a distinction between the poor who are poor, because they are unemployed, and the poor who are poor because they are unemployable. There is a difference.

Paul H. Dixon:

It's interesting that the word kept back is the word that is found in the tents that has the idea they never will get paid. They had no intention of paying their workers. Now, there is an application here for us. We need to pay those we owe as well. It greatly grieves me when I hear of Christians who do not pay their bills. I hear sometimes that say, and I have checked it out, I still cannot believe it. That preachers are tremendous credit risks. And that's terrible. Preachers should be the best credit risk. Preachers should always pay their bills on time. Christians should always be the ones who are paying their bills. What a sorry testimony to that unsaved shopkeeper. And you, young people when you get out and you have responsibilities out there for a car or whatever it is, pay those bills on time. If you have a problem, call them and work it out with them.

Paul H. Dixon:

When I was in college, I tried to win a man to the Lord. I worked for him. I worked my way through college with a dry cleaning business. I'd go all over the campus and I'd pick up dry cleaning and I would take it and deliver it to the cleaners. They would do it. I'd take it back and deliver it to the students and collect. And this man was unsaved and I'd witness to him. And one day a fellow on campus, very outgoing young man, people thought he was really a great guy. He had went out and had street meetings. He was always doing things like that. But I had reasons to question the reality of this young man. He said, "I'd like to get into the dry cleaning business. You mind if I got different customers, if I'd worked through your friend, Dave Blancett?"

Paul H. Dixon:

I said, "No, I don't care." He went down there, worked all summer. In that summer. Dave called me in. He said, "Paul, you're not going to believe what your friend John did." I said, "What'd he do?" He said, "Well, he start bringing in an arm load of cleaning and then he'd come back a week and pick it up." And

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he'd say, "I can't deliver. I can't collect for it. They won't pay." Those students just won't pay their bills. He'd bring in another arm load a couple weeks later and he'd come back with the same story. And I got a little bit suspicious. And so I started checking it out. They're his own clothes. He did his whole wardrobe that summer. And he acted like he was collecting it from other people and they wouldn't pay their bills, so he wouldn't have to pay. Can you imagine how difficult it is for me to witness to that fellow and what kind of a testimony that is for Christ?

Paul H. Dixon:

We have a responsibility to pay our bills. We have a Christian obligation to learn how to manage our money. And I want to challenge you young people to learn to manage your money now. If you don't do it now, you may go through the rest of your life and it will affect you as a person. It will affect your family. Some of the counseling that we do with husbands and wives, much of it goes back to problems with money and indebtedness, not being able to handle the finances. Learn to do it now. Giving should always be the number one priority right off for the top. Our responsibility to the Lord and to his cause. Savings should be a high priority. Even if you say, I don't see how I could save. If it's just a very small amount, become disciplined to save something. And then in your spending habits.

Paul H. Dixon:

Listen, more young people get started on the wrong foot by automobiles. They get tied up in the expensive car payments and the rest of their lives this is hanging around their necks and they're constantly working their way through automobiles. I had one friend and it seemed like every eight months he'd buy and sell a car. And they're not many people who can come out ahead on that game. Credit cards for what it's worth, when Mrs. Dixon and I were married, we said we will not have a credit card until we have established our own finances and we know that we can handle them. And we went for a considerable period of time before we started using credit cards, paid everything by cash. I would like to recommend to use a credit card. At the end of the 30 days, whatever you owe, pay it off. Don't let that thing continue to balloon and get you in the hole.

Paul H. Dixon:

When you buy, buy quality. Some of the best investment of your money will be to be buy quality goods. Usually the cheap things you'll have to buy two and three of and they'll cost you twice as much if you would go ahead and buy a quality item to begin with. So it is very important that we learn from James and that we not rob people when we owe them money. So he talks about the possessions, the wealth of possessions, that they would perish. That these men, their possessions were plundered from the poor, and then that their possessions were being accumulated for their own pleasure. And that's all.

Paul H. Dixon:

Verse five. "You've lived in pleasure on the earth and been wanton." An interesting word, the word wanton. It's wasteful. Wasn't the principle that they were rich, but they were wasteful with their riches. You have nourished your hearts as in a day of slaughter. And the idea is they were like the cow that was out there in the field and getting fatter and fatter as it was eating. And the farmer every day would come out with a bigger smile because that cow was getting ready for the slaughter. And he was saying, the more possessions you're accumulating, the fatter you're getting materially and consuming them like a great big cow on yourself. It's just going to bring that much more of the judgment of God upon you.

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Paul H. Dixon:

And according to verse six, "You have condemned and killed the just, and he doth not resist you." That is the person, the poor just person you've taken advantage of. Evidently in that day, the rich had the upper hand in the courts and they were taking advantage of the poor in the court system. And the poor could not afford an attorney. And so many of them were being brought to poverty and perhaps even to death because of what was happening through the devices of the rich in that day.

Paul H. Dixon:

As I thought about this, I was reminded of two verses that I could give you in conclusion. Psalm 62:10. "If riches increase, set not your heart upon them." Again, nothing wrong with the riches, but keeping the area of priority. I'm reminded of what James said in chapter two, verse five, how that, "We ought to be rich in faith." It's great to have possessions, but far better to be rich in faith and not even to have many possessions. And then Proverbs 22:1, which is so much in liking to what Brother Greening said last Thursday. "A good name is rather to be chosen than great riches and loving favor rather than silver and gold."

Paul H. Dixon:

Let's pray. Father, thank you for these principles on finances and the warning that James gave to some very serious offenders in his day that we need to admonish and obey in our day. I pray for all of us, that we will think seriously about what we've heard today. Oh, God, help us all to be found faithful to you and to the cause of Christ until he comes. In his name. Amen. God bless you.