

**THE  
BIBLICAL BASIS  
FOR  
STEWARDSHIP  
AND  
GIVING**

**K A R D I A**  
FAMILY WEALTH COUNSELING  
*Keeping the heart of God at the heart of planning*

# **THE BIBLICAL CONCEPT OF STEWARDSHIP**

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**2. Spiritual Stewards**

- a. Gospel**
- b. God's grace**
- c. Elders of the flock (church)**

# THE BIBLICAL CONCEPT OF STEWARDSHIP

## ***I. GOD OWNS EVERYTHING BY VIRTUE OF HIS BEING THE CREATOR OF THE UNIVERSE***

### ***A. God's Ownership***

**1. He owns the universe.**

**2. He owns the earth**

**3. He owns all the things on the earth**

**4. He owns all those who dwell on the earth**

### ***B. Scriptural Support***

Psalm 24:1

*A Psalm of David. The earth is the LORD's, and all it contains, the world, and those who dwell in it. (NASB)*

Psalm 89:11

*The heavens are Thine, the earth also is Thine; the world and all it contains, thou hast founded them. (NASB)*

Genesis 1:1

*In the beginning God created the heavens and the earth. (NASB)*

John 1:1-3

*In the beginning was the Word, and the Word was with God, and the Word was God. He was in the beginning with God. All things came into being by Him, and apart from Him nothing came into being that has come into being. (NASB)*

Ephesians 3:9b

*God, who created all things; (NASB)*

Colossians 1:15-17

*And He is the image of the invisible God, the firstborn of all creation. For by Him all things were created, both in the heavens and on earth, visible and invisible, whether thrones or dominions or rulers or authorities all things have been created by Him and for Him. And He is before all things, and in Him all things hold together. (NASB)*

Revelation 10:6

*And swore by Him who lives forever and ever, who created heaven and the things in it, and the earth and the things in it, and the sea and the things in it, that there shall be delay no longer. (NASB)*

Proverbs 22:2

*The rich and the poor have a common bond, The LORD is the maker of them all. (NASB)*

## **II. GOD OWNS ALL CHRISTIANS BY VIRTUE OF OUR OWN REDEMPTION BY HIS SON JESUS CHRIST**

### **A. You Have Been Redeemed**

1 Corinthians 6:20

*For you have been bought with a price: therefore glorify God in your body. (NASB)*

1 Corinthians 7:23

*You were bought with a price; do not become slaves of men. (NASB)*

Acts 20:28

*(Elders) be on guard for yourselves and for all the flock, among which the Holy Spirit has made you overseers, to shepherd the church of God which He purchased with His own blood. (NASB)*

1 Peter 1:18-19

*Knowing that you were not redeemed with perishable things like silver or gold from your futile way of life inherited from your forefathers, but with precious blood, as of a lamb unblemished and spotless, the blood of Christ. (NASB)*

Revelation 5:9

*And they sang a new song, saying, "Worthy art Thou to take the book, and to break its seals; for Thou wast slain, and didst purchase for God with Thy blood men from every tribe and tongue and people and nation." (NASB)*

Ephesians 1:7

*In Him we have redemption through His blood, the forgiveness of our trespasses, according to the riches of His grace. (NASB)*

## ***B. You Are Now God's Property***

*Ephesians 1:14*

*(Holy Spirit) who is given as a pledge of our inheritance, with a view to the redemption of God's own possession, to the praise of His glory. (NASB)*

*Titus 2:14*

*(Christ Jesus) who gave Himself for us, that He might redeem us from every lawless deed and purify for Himself a people for His own possession, zealous for good deeds. (NASB)*

*Romans 6:22*

*But now having been freed from sin and enslaved to God, you derive your benefit . . . (NASB)*

*Exodus 19:5*

*Now then, if you will indeed obey My voice and keep My covenant, then you shall be My own possession among all the peoples, for all the earth is Mine. (NASB)*

*Deuteronomy 14:2*

*For you are a holy people to the LORD your God; and the LORD has chosen you to be a people for His own possession out of all the peoples who are on the face of the earth. (NASB)*

## ***III. YOU, THEREFORE, OWN NOTHING. YOU ARE CALLED BY GOD TO SIMPLY BE A STEWARD TO CARRY OUT HIS WILL FOR HIS PROPERTY***

***A. Meaning of "Steward" "To Manage, Administer, Plan"***

***B. Stewardship Question***

***"What does God want me to do with His property?"***

***C. Scriptural Teaching and Examples***

**1. Physical Stewards**

**a. We are managers of the body God has given to us.**

*1 Corinthians 6:20b*

*. . . Glorify God in your body. (NASB)*

Romans 12:1

*I urge you therefore, brethren, by the mercies of God, to present your bodies a living and holy sacrifice, acceptable to God, which is your spiritual service of worship. (NASB)*

1 Peter 2:11

*Beloved, I urge you as aliens and strangers to abstain from fleshly lusts, which wage war against the soul. (NASB)*

1 Corinthians 9:27

*. . . I beat my body and make it my slave so that after I have preached to others, I myself will not be disqualified for the prize. (NIV)*

**b. We are managers of the time God has given us.**

Ephesians 5:15-17

*Therefore be careful how you walk, not as unwise men, but as wise, making the most of your time, because the days are evil. So then do not be foolish, but understand what the will of the Lord is. (NASB)*

**c. We are managers of the possessions God has given us.**

Matthew 25:14-30 (Luke 19:12-27)

*For it is just like a man about to go on a journey, who called his own slaves, and **entrusted his possessions to them.** And to one he gave five talents, to another, two, and to another, one, each according to his own ability; and he went on his journey. Immediately the one who had received the five talents went and traded with them, and gained five more talents. In the same manner the one who had received the two talents gained two more. But he who received the one talent went away and dug in the ground, and hid his master's money. Now after a long time the master of those slaves came and settled accounts with them. And the one who had received the five talents came up and brought five more talents, saying, "Master, you entrusted five talents to me; see, I have gained five more talents." His master said to him, "Well done, good and faithful slave; you were faithful with a few things, I will put you in charge of many things, enter into the joy of your master." The one also who had received the two talents came up and said, "Master, you entrusted to me two talents; see, I have gained two more talents." His master said to him, "Well done, good and faithful slave; you were faithful with a few things, I will put you in charge of many things; enter into the joy of your master." And the one also who had received the one talent came up and said, "Master, I knew you to be a hard man, reaping where you did not sow, and gathering where you scattered no seed. And I was afraid, and went away and hid your talent in the ground; see, you have what is yours." But his master answered and said to him, "You wicked, lazy slave, you*

knew that I reap where I did not sow, and gather where I scattered no seed. **Then you ought to have put my money in the bank, and on my arrival I would have received my money back with interest.** Therefore take away the talent from him, and give it to the one who has the ten talents. For to everyone who has shall more be given, and he shall have an abundance; but from the one who does not have, even what he does have shall be taken away. And cast out the worthless slave into the outer darkness; in that place there shall be weeping and gnashing of teeth." (NASB)

Luke 12:42-47 (Matthew 24:45-51)

And the Lord said, "Who then is the faithful and sensible steward, whom his master will put in charge of his servants, to give them their rations at the proper time? Blessed is that slave whom his master finds so doing when he comes. Truly I say to you, that he will put him in charge of all his possessions. But if that slave says in his heart, 'My master will be a long time in coming,' and begins to beat the slaves, both men and women, and to eat and drink and get drunk; the master of that slave will come on a day when he does not expect him, and at an hour he does not know, and will cut him in pieces, and assign him a place with the unbelievers. **And that slave who knew his master's will and did not get ready or act in accord with his will,** shall receive many lashes." (NASB)

James 4:17

Therefore, to one who knows the right thing to do, and does not do it, to him it is sin. (NASB)

## **2. Spiritual Stewards**

### **a. Gospel**

1 Corinthians 4:1-2

Let a man regard us in this manner, as servants of Christ, and stewards of the mysteries of God. In this case, moreover, it is required of stewards that one be found trustworthy. (NASB)

1 Corinthians 9:16-17

For if I preach the gospel, I have nothing to boast of, for I am under compulsion; for woe is me if I do not preach the gospel. For if I do this voluntarily, I have a reward; but if against my will, I have a stewardship entrusted to me. (NASB)

**b. God's grace**

*1 Peter 4:10*

*As each one has received a special gift, employ it in serving one another, as good stewards of the manifold grace of God. (NASB)*

**c. Elders of the flock (church)**

*Titus 1:7*

*For the overseer must be above reproach as God's steward, not self-willed, not quick-tempered, not addicted to wine, not pugnacious, not fond of sordid gain. (NASB)*

*Hebrews 13:17*

*Obey your leaders, and submit to them; for they keep watch over your souls, as those who will give an account. Let them do this with joy and not with grief, for this would be unprofitable for you. (NASB)*

# **BIBLICAL INSTRUCTION ON POSSESSIONS AND GIVING**

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# BIBLICAL INSTRUCTION ON POSSESSIONS AND PHILANTHROPY

## ***I. ACCUMULATING POSSESSIONS GIVEN BY GOD***

*(You must have...)*

### ***A. Quality Character***

#### **1. Righteousness**

*Proverbs 8:18-21*

*Riches and honor are with me, enduring wealth and righteousness. My fruit is better than gold, even pure gold, and my yield than choicest silver. I walk in the way of righteousness, in the midst of the paths of justice, to endow those who love me with wealth, that I may fill their treasuries. (NASB)*

*Proverbs 13:21*

*The righteous will be rewarded with prosperity. (NASB)*

*Proverbs 15:6*

*Much wealth is in the house of the righteous, but trouble is in the income of the wicked. (NASB)*

#### **2. Wisdom**

*Proverbs 24:3a*

*By wisdom a house is built. (NASB)*

*Proverb 27:12 (Proverbs 22:13)*

*Sensible people will see trouble coming and avoid it, but an unthinking person will walk right into it and regret it later. (Good News Bible)*

Proverbs 14:15

*A simple man believes anything, but a prudent man gives thought to his steps. (NIV)*

James 1:5

*But if any of you lacks wisdom, let him ask of God, who gives to all men generously and without reproach, and it will be given to him. (NASB)*

### **3. Humility**

Proverbs 22:4

*The reward of humility and the fear of the LORD are riches, honor and life. (NASB)*

### **4. Understanding (Common Sense)**

Proverbs 24:3

*And by understanding (a house) is established. (NASB)*

### **5. Knowledge (Formal Training)**

Proverbs 24:4

*And by knowledge the rooms (of a house) are filled With all precious and pleasant riches. (NASB)*

Proverbs 19:2

*. . . It is not good for a person to be without knowledge . . . (NASB)*

### **6. Honesty**

Proverbs 10:2a

*Ill-gotten gains do not profit. (NASB)*

Proverbs 15:27

*He who profits illicitly troubles his own house, but he who hates bribes will live. (NASB)*

Proverbs 11:1 (Proverbs 16:11, 20:23)

*A false balance is an abomination to the LORD, but a just weight is His delight. (NASB)*

Proverbs 16:8

*Better is a little with righteousness than great income with injustice. (NASB)*

Proverbs 28:6

*Better is the poor who walks in his integrity, than he who is crooked though he be rich. (NASB)*

Proverbs 13:11a

*Dishonest money dwindles away. (NIV)*

## **7. Pure Motives**

Proverbs 16:2 (Proverbs 21:2)

*All the ways of a man are clean in his own sight, but the LORD weighs the motives. (NASB)*

James 4:3

*You ask and do not receive, because you ask with wrong motives, so that you may spend it on your pleasures. (NASB)*

## **8. Good Reputation**

Proverbs 22:1

*A good name is to be more desired than great riches, favor is better than silver and gold. (NASB)*

### ***B. Quality Activity***

#### **1. Show Patience**

Proverbs 28:20

*A faithful man will abound with blessings, but he who makes haste to be rich will not go unpunished. (NASB)*

Proverbs 21:5a

*But everyone who is hasty comes surely to poverty. (NASB)*

Proverbs 19:2b

*And he who makes haste with his feet errs. (NASB)*

#### **2. Exercise Diligence vs. Being a Sluggard**

Proverbs 10:4-5

*Poor is he who works with a negligent hand, but the hand of the diligent makes rich. He who gathers in summer is a son who acts wisely, but he who sleeps in harvest is a son who acts shamefully. (NASB)*

Proverbs 28:19 (Proverbs 12:11a)

*He who tills his land will have plenty of food, but he who follows empty pursuits will have poverty in plenty. (NASB)*

Proverbs 12:24

*The hand of the diligent will rule, but the slack hand will be put to forced labor. (NASB)*

Proverbs 12:27

*A slothful man does not roast his prey, but the precious possession of a man is diligence. (NASB)*

Proverbs 14:23

*In all labor there is profit, but mere talk leads only to poverty. (NASB)*

Proverbs 21:5a

*The plans of the diligent lead surely to advantage. (NASB)*

Proverbs 31:13-27

*She looks for wool and flax, and works with her hands in delight. She is like merchant ships; she brings her food from afar. She rises also while it is still night, and gives food to her household, and portions to her maidens. She considers a field and buys it; from her earnings she plants a vineyard. She girds herself with strength, and makes her arms strong. She senses that her gain is good; her lamp does not go out at night. She stretches out her hands to the distaff, and her hands grasp the spindle. She extends her hand to the poor; and she stretches out her hands to the needy. She is not afraid of the snow for her household, for all her household are clothed with scarlet. She makes coverings for herself; her clothing is fine linen and purple. Her husband is known in the gates, when he sits among the elders of the land. She makes linen garments and sells them, and supplies belts to the tradesmen. Strength and dignity are her clothing, and she smiles at the future. She opens her mouth in wisdom, and the teaching of kindness is on her tongue. She looks well to the ways of her household, and does not eat the bread of idleness. (NASB)*

Ecclesiastes 9:10

*Whatever your hand finds to do, verily, do it with all your might; for there is no activity or planning or knowledge or wisdom in Sheol where you are going. (NASB)*

Proverbs 6:6-11 (Prov 24:30-34)

*Go to the ant, O sluggard, observe her ways and be wise, which, having no chief, officer or ruler, prepares her food in the summer, and gathers her provision in the harvest.<sup>9</sup> How long will you lie down, O sluggard? When will you arise from your sleep? A little sleep, a little slumber, a little folding of the hands to rest -- and your poverty will come in like a vagabond, and your need like an armed man. (NASB)*

Proverbs 20:13

*Do not love sleep, lest you become poor; open your eyes, and you will be satisfied with food. (NASB)*

Proverbs 21:25-26a

*The desire of the sluggard puts him to death, for his hands refuse to work; all day long he is craving, (NASB)*

Proverbs 13:4

*The sluggard craves and gets nothing, but the desires of the diligent are fully satisfied. (NIV)*

Proverbs 26:14-16

*As the door turns on its hinges, so does the sluggard on his bed. The sluggard buries his hand in the dish; he is weary of bringing it to his mouth again. The sluggard is wiser in his own eyes than seven men who can give a discreet answer. (NASB)*

1 Timothy 5:8

*But if anyone does not provide for his own, and especially for those of his household, he has denied the faith, and is worse than an unbeliever. (NASB)*

2 Thessalonians 3:10a

*. . . If anyone will not work, neither let him eat. (NASB)*

Proverbs 16:26

*The laborer's appetite works for him; his hunger drives him on. (NIV)*

### **3. Make Plans**

Proverbs 16:3

*Commit your works to the LORD, and your plans will be established. (NASB)*

Proverbs 16:9

*The mind of man plans his way, but the LORD directs his steps. (NASB)*

Proverbs 16:33

*The lot is cast into the lap, but its every decision is from the LORD. (NASB)*

Luke 14:28-30

*For which one of you, when he wants to build a tower, does not first sit down and calculate the cost, to see if he has enough to complete it? Otherwise, when he has laid a foundation, and is not able to finish, all who observe it begin to ridicule him, saying, This man began to build and was not able to finish. (NASB)*

### **4. Seek Counsel**

Psalm 1:1

*Blessed is the man that walketh not in the counsel of the ungodly. (KJV)*

Proverbs 15:22

*Without consultation, plans are frustrated, but with many counselors they succeed.*  
(NASB)

Proverbs 20:18a

*Prepare plans by consultation.* (NASB)

Proverbs 19:21

*Many are the plans in a man's heart, but the counsel of the LORD, it will stand.* (NASB)

Proverbs 24:6b

*. . . And in abundance of counselors there is victory.* (NASB)

## **5. Show Shrewdness**

Luke 16:8

*And his master praised the unrighteous steward because he had acted shrewdly; for the sons of this age are more shrewd in relation to their own kind than the sons of light.*  
(NASB)

## **6. Utilize Faith**

Proverbs 28:25

*. . . He who trusts in the LORD will prosper.* (NASB)

## **7. Strive for Quality**

Proverbs 22:29

*Do you see a man skilled in his work? He will stand before kings; he will not stand before obscure men.* (NASB)

## **8. Desire Greatness**

Daniel 11:32b

*. . . But the people that do know their God shall be strong, and do exploits.* (KJV)

# ***C. Quality Relationships***

## **1. Employer/Employee**

Proverbs 10:26

*Like vinegar to the teeth and smoke to the eyes, so is the lazy one to those who send him.*  
(NASB)

Proverbs 22:16

*He who oppresses the poor to make much for himself . . . will only come to poverty. (NASB)*

Proverbs 26:10

*Like an archer who wounds everyone, so is he who hires a fool or who hires those who pass by. (NASB)*

## **2. Partnerships**

Proverbs 29:24

*He who is a partner with a thief hates his own life; he hears the oath but tells nothing. (NASB)*

2 Corinthians 6:14-15

*Do not be bound together with unbelievers; for what partnership have righteousness and lawlessness, or what fellowship has light with darkness? Or what harmony has Christ with Belial, or what has a believer in common with an unbeliever? (NASB)*

## **3. Friendships**

Proverbs 14:20

*. . . Those who love the rich are many. (NASB)*

Proverbs 19:4

*Wealth adds many friends, but a poor man is separated from his friend. (NASB)*

Proverbs 18:24

*A man of many friends comes to ruin, but there is a friend who sticks closer than a brother. (NASB)*

## **II. INVESTING POSSESSIONS**

Matthew 25:16-17, 20-23

*Immediately the one who had received the five talents went and traded with them, and gained five more talents. In the same manner the one who had received the two talents gained two more. And the one who had received the five talents came up and brought five more talents, saying, "Master, you entrusted five talents to me; see, I have gained five more talents." His master said to him, "Well done, good and faithful slave; you were faithful with a few things, I will put you in charge of many things, enter into the joy of your master." The one also who had received the two talents came up and said, "Master, you entrusted to me two talents; see, I have gained two more talents." His master said to him, "Well done, good and faithful slave; you were faithful with a few things, I will put you in charge of many things; enter into the joy of your master." (NASB)*

Proverbs 27:23

*Know well the condition of your flocks, and pay attention to your herds. (NASB)*

Ecclesiastes 11:1-2

*Cast your bread on the surface of the waters, for you will find it after many days. Divide your portion to seven, or even to eight, for you do not know what misfortune may occur on the earth. (NASB)*

Ecclesiastes 5:14

*When those riches were lost through a bad investment and he had fathered a son, then there was nothing to support him. (NASB)*

Proverbs 13:11

*. . . But he who gathers money little by little makes it grow. (NIV)*

### **III. HIDING POSSESSIONS**

Matthew 25:18

*But he who received the one talent went away and dug in the ground, and hid his master's money. (NASB)*

### **IV. GIVING POSSESSIONS**

Luke 21:1-4

*And He looked up and saw the rich putting their gifts into the treasury. And He saw a certain poor widow putting in two small copper coins. And He said, "Truly I say to you, this poor widow put in more than all of them; for they all out of their surplus put into the offering; but she out of her poverty put in all that she had to live on." (NASB)*

Proverbs 3:9-10

*Honor the LORD from your wealth, and from the first of all your produce; so your barns will be filled with plenty, and your vats will overflow with new wine. (NASB)*

Proverbs 14:31b

*. . . He who is gracious to the needy honors Him. (NASB)*

Proverbs 19:17

*He who is gracious to a poor man lends to the LORD, and He will repay him for his good deed. (NASB)*

Matthew 25:35-40

*"For I was hungry, and you gave Me something to eat; I was thirsty, and you gave Me drink; I was a stranger, and you invited Me in; naked, and you clothed Me; I was sick, and you visited Me; I was in prison, and you came to Me." Then the righteous will answer Him, saying, "Lord, when did we see You hungry, and feed You, or thirsty, and give You drink? And when did we see You a stranger, and invite You in, or naked, and clothe You? And when did we see You sick, or in prison, and come to You?" And the King will answer and say to them, "Truly I say to you, to the extent that you did it to one of these brothers of Mine, even the least of them, you did it to Me." (NASB)*

Proverbs 21:13

*He who shuts his ear to the cry of the poor will also cry himself and not be answered. (NASB)*

Proverbs 21:26b

*. . . The righteous gives and does not hold back. (NASB)*

Proverbs 28:27

*He who gives to the poor will never want, but he who shuts his eyes will have many curses. (NASB)*

1 Timothy 6:18-19

*Instruct them to do good, **to be rich in good works, to be generous and ready to share,** storing up for themselves the treasure of a good foundation for the future, so that they **may take hold of that which is life indeed.** (NASB)*

Malachi 3:8-10

*Will a man rob God? Yet you are robbing Me! But you say, How have we robbed Thee? In tithes and offerings. You are cursed with a curse, for you are robbing Me, the whole nation of you! Bring the whole tithe into the storehouse, so that there may be food in My house, and test Me now in this, says the LORD of hosts, if I will not open for you the windows of heaven, and pour out for you a blessing until it overflows. (NASB)*

Acts 4:34-35

*For there was not a needy person among them, for all who were owners of land or houses would sell them and bring the proceeds of the sales, and lay them at the apostles' feet; and they would be distributed to each, as any had need. (NASB)*

Exodus 35:21- 36:7

*And everyone whose heart stirred him and everyone whose spirit moved him came and brought the LORD's contribution for the work of the tent of meeting and for all its service and for the holy garments. Then all whose hearts moved them came and brought (jewelry) . . . of gold to the LORD. And every man, who had in his possession . . . brought them. Everyone who could make a contribution of silver and bronze . . . brought it. And all the women whose heart stirred with a skill spun the goats' hair. . . The Israelites, all the men and women . . . brought a freewill offering to the LORD. . . And they still continued bringing to him freewill offerings every morning. And all the (workers) said to Moses, "The people are bringing much more than enough" . . . So Moses issued a command, and a proclamation was circulated throughout the camp, saying, "Let neither man nor woman any longer perform work for the contributions of the sanctuary." **Thus the people were restrained from bringing any more. For the material they had was sufficient and more than enough for all the work, to perform it.** (NASB)*

Luke 6:38

*Give, and it will be given to you; good measure, pressed down, shaken together, running over, they will pour into your lap. For by your standard of measure it will be measured to you in return. (NASB)*

2 Corinthians 9:7-12

*Let each one do just as he has purposed in his heart; not grudgingly or under compulsion; for God loves a cheerful giver. And God is able to make all grace abound to you, that always having all sufficiency in everything, you may have an abundance for every good deed; as it is written, He scattered abroad, he gave to the poor, His righteousness abides forever. Now He who supplies seed to the sower and bread for food, will supply and multiply your seed for sowing and increase the harvest of your righteousness; you will be enriched in everything for all liberality, which through us is producing thanksgiving to God. For the ministry of this service is not only fully supplying the needs of the saints, but is also overflowing through many thanksgivings to God. (NASB)*

Matthew 5:42

*Give to him who asks of you, and do not turn away from him who wants to borrow from you. (NASB)*

Matthew 6:2-4

*When therefore you give alms, do not sound a trumpet before you, as the hypocrites do in the synagogues and in the streets, that they may be honored by men. Truly I say to you, they have their reward in full. But when you give alms, do not let your left hand know what your right hand is doing that your alms may be in secret; and your Father who sees in secret will repay you. (NASB)*

## **V. TRANSFERRING POSSESSIONS (ESTATE PLANNING)**

### **A. Inheritances**

Proverbs 13:22a

*A good man leaves an inheritance to his children's children . . . (NASB)*

Proverbs 19:14a

*House and wealth are an inheritance from fathers . . . (NASB)*

Proverbs 20:21

*An inheritance gained hurriedly at the beginning, will not be blessed in the end. (NASB)*

### **B. Wisdom**

Ecclesiastes 7:11-12a

*Wisdom along with an inheritance is good and an advantage to those who see the sun. For wisdom is protection just as money is protection. . . (NASB)*

Ecclesiastes 2:18-19, 21

*I hated all the things I had toiled for under the sun, because I must leave them to the one who comes after me. And who knows whether he will be a wise man or a fool? Yet he will have control over all the work into which I have poured my effort and skill under the sun. This too is meaningless. For a man may do his work with wisdom, knowledge and skill, and then he must leave all he owns to someone who has not worked for it. This too is meaningless and a great misfortune. (NIV)*

Proverbs 17:16

*Of what use is money in the hand of a fool, since he has no desire to get wisdom? (NIV)*

Proverbs 19:10a

*It is not fitting for a fool to live in luxury. (NIV)*

## **VI. ENJOYING POSSESSIONS**

Proverbs 27:18

*He who tends the fig tree will eat its fruit; and he who cares for his master will be honored. (NASB)*

Ecclesiastes 2:24-26

*There is nothing better for a man than to eat and drink and tell himself that his labor is good. This also I have seen, that it is from the hand of God. For who can eat and who can have enjoyment without Him? For to a person who is good in His sight He has given wisdom and knowledge and joy, while to the sinner He has given the task of gathering and collecting so that he may give to one who is good in God's sight. This too is vanity and striving after wind. (NASB)*

Ecclesiastes 5:18-19

*Here is what I have seen to be good and fitting: to eat, to drink and enjoy oneself in all one's labor in which he toils under the sun during the few years of his life which God has given him; for this is his reward. Furthermore, as for every man to whom God has given riches and wealth, he has also empowered him to eat from them and to receive his reward and rejoice in his labor; this is the gift of God. (NASB)*

2 Timothy 2:6

*The hardworking farmer ought to be the first to receive his share of the crops. (NASB)*

## **VII. DANGERS OF POSSESSIONS**

### **A. False Image of Them**

Proverbs 13:7

*There is one who pretends to be rich, but has nothing; another pretends to be poor, but has great wealth. (NASB)*

### **B. False Security in Them**

Proverbs 18:11

*A rich man's wealth is his strong city, and like a high wall in his own imagination. (NASB)*

Proverbs 11:28a

*He who trusts in his riches will fall . . . (NASB)*

Proverbs 13:8a

*The ransom of a man's life is his riches . . . (NASB)*

Ecclesiastes 10:19b

*(The fool believes) money is the answer to everything. (NASB)*

1 Timothy 6:17

*Instruct those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy. (NASB)*

### **C. Futility of Them**

Isaiah 55:2a

*“Why do you spend money for what is not bread, and your wages for what does not satisfy? (NASB)*

Proverbs 11:4a

*Riches do not profit in the day of wrath . . . (NASB)*

Proverbs 27:24a

*For riches are not forever . . . (NASB)*

Ecclesiastes 6:1-2

*There is an evil which I have seen under the sun and it is prevalent among men-- a man to whom God has given riches and wealth and honor so that his soul lacks nothing of all that he desires, but God has not empowered him to eat from them, for a foreigner enjoys them. . . (NASB)*

Ecclesiastes 2:22-23

*For what does a man get in all his labor and in his striving with which he labors under the sun? Because all his days his task is painful and grievous; even at night his mind does not rest. This too is vanity. (NASB)*

Ecclesiastes 4:8

*There was a certain man without a dependent, having neither a son nor a brother, yet there was no end to all his labor. Indeed, his eyes were not satisfied with riches and he never asked, and for whom am I laboring and depriving myself of pleasure? This too is vanity and it is a grievous task. (NASB)*

### **D. Immediate Gratification vs. Deferred Gratification**

#### **1. Immediate Gratification**

Proverbs 21:17

*He who loves pleasure will become a poor man; he who loves wine and oil will not become rich. (NASB)*

Proverbs 21:20

*In the house of the wise are stores of choice food and oil, but a foolish man devours all he has. (NIV)*

Ecclesiastes 2:1-11

*I said to myself, "Come now, I will test you with pleasure. So enjoy yourself." And behold, it too was futility. I said of laughter, "It is madness," and of pleasure, "What does it accomplish?" I explored with my mind how to stimulate my body with wine while my mind was guiding me wisely, and how to take hold of folly, until I could see what good there is for the sons of men to do under heaven the few years of their lives. I enlarged my works: I built houses **for myself**, I planted vineyards **for myself**; I made gardens and parks **for myself**, and I planted in them all kinds of fruit trees; I made ponds of water **for myself** from which to irrigate a forest of growing trees. I bought male and female slaves, and I had homeborn slaves. Also I possessed flocks and herds larger than all who preceded me in Jerusalem. Also, I collected **for myself** silver and gold, and the treasure of kings and provinces. I provided **for myself** male and female singers and the pleasures of men--many concubines. Then I became great and increased more than all who preceded me in Jerusalem. My wisdom also stood by me. And all that my eyes desired I did not refuse them. I did not withhold my heart from any pleasure, for my heart was pleased because of all my labor and this was my reward for all my labor. Thus I considered all my activities which my hands had done and the labor which I had exerted, and behold all was vanity and striving after wind and there was no profit under the sun. (NASB)*

Luke 15:11-13

*And He said, "A certain man had two sons; and the younger of them said to his father, 'Father, give me the share of the estate that falls to me.' And he divided his wealth between them. And not many days later, the younger son gathered everything together and went on a journey into a distant country, and there **he squandered his estate with loose living.**" (NASB)*

## **2. Deferred Gratification**

Matthew 16:24

*Then Jesus said to His disciples, "If anyone wishes to come after Me, let him deny himself, and take up his cross, and follow Me. (NASB)*

Luke 14:33

*"So therefore, no one of you can be My disciple who does not give up **all his own possessions.**" (NASB)*

Matthew 6:19-21

*Do not lay up for yourselves treasures upon earth, where moth and rust destroy, and where thieves break in and steal. But lay up for yourselves **treasures in heaven**, where neither moth nor rust destroys, and where thieves do not break in or steal; for where your treasure is, there will your heart be also. (NASB)*

Matthew 19:21-24

*Jesus said to him, “If you wish to be complete, go and sell your possessions and give to the poor, and **you shall have treasure in heaven**; and come, follow Me.” But when the young man heard this statement, he went away grieved; for he was one who owned much property. And Jesus said to His disciples, “Truly I say to you, it is hard for a rich man to enter the kingdom of heaven. And again I say to you, it is easier for a camel to go through the eye of a needle, than for a rich man to enter the kingdom of God.” (NASB)*

Matthew 19:29

*And everyone who has left houses or brothers or sisters or father or mother or children or farms for My name’s sake, **shall receive many times as much, and shall inherit eternal life.** (NASB)*

### **E. Loving Them**

1 Timothy 6:10

*For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith, and pierced themselves with many a pang. (NASB)*

### **F. Hoarding Them**

Ecclesiastes 5:13

*There is a grievous evil which I have seen under the sun: riches being hoarded by their owner to his hurt. (NASB)*

1 John 3:17

***But whoever has the world’s goods, and beholds his brother in need and closes his heart against him, how does the love of God abide in him?** (NASB)*

Proverbs 28:27b

*But he who shuts his eyes (to the poor) will have many curses. (NASB)*

Luke 12:15-20

*And He said to them, “Beware, and be on your guard against every form of greed; **for not even when one has an abundance does his life consist of his possessions.**” And He told them a parable, saying, “The land of a certain rich man was very productive. And he began reasoning to himself, saying, ‘What shall I do, since I have no place to store my crops?’ And he said, ‘This is what I will do: I will tear down my barns and build larger*

*ones, and there I will store all my grain and my goods. And I will say to my soul, Soul, you have many goods laid up for many years to come; take your ease, eat, drink and be merry.' But God said to him, 'You fool! This very night your soul is required of you; and now who will own what you have prepared?'" (NASB)*

### **G. Damage Done in Pursuing Them**

Matthew 13:22

*And the one on whom seed was sown among the thorns, this is the man who hears the word, and the worry of the world, and the deceitfulness of riches choke the word, and it becomes unfruitful. (NASB)*

Matthew 16:26a

*For what will a man be profited, if he gains the whole world, and forfeits his soul? (NASB)*

Matthew 25:25-26, 30

*And I was afraid, and went away and hid your talent in the ground; see, you have what is yours. But his master answered and said to him, "You wicked, lazy slave, you knew that I reap where I did not sow, and gather where I scattered no seed." And cast out the worthless slave into the outer darkness; in that place there shall be weeping and gnashing of teeth. (NASB)*

1 Timothy 6:9, 10b

*But those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction. . . and some by longing for it have wandered away from the faith, and pierced themselves with many a pang. (NASB)*

### **VIII. CONTENTMENT WITH THEM**

1 Timothy 6:7-8

*For we have brought nothing into the world, so we cannot take anything out of it either. And if we have food and covering, with these we shall be content. (NASB)*

Proverbs 23:4-5

*Do not weary yourself to gain wealth, cease from your consideration of it. When you set your eyes on it, it is gone. For wealth certainly makes itself wings, like an eagle that flies toward the heavens. (NASB)*

Proverbs 30:8b-9

*. . . Give me neither poverty nor riches, but give me only my daily bread. Otherwise, I may have too much and disown you and say, "Who is the LORD?" Or I may become poor and steal, and so dishonor the name of my God. (NIV)*

Philippians 4:11-12

*Not that I speak from want; for I have learned to be content in whatever circumstances I am. I know how to get along with humble means, and I also know how to live in prosperity; in any and every circumstance I have learned the secret of being filled and going hungry, both of having abundance and suffering need. (NASB)*

Luke 3:14b

*. . . Be content with your wages." (NASB)*

Hebrews 13:5

*Let your character be free from the love of money, being content with what you have; for He Himself has said, "I will never desert you, nor will I ever forsake you." (NASB)*

Ecclesiastes 5:10

*He who loves money will not be satisfied with money, nor he who loves abundance with its income. This too is vanity. (NASB)*

## ***IX. BORROWING FOR/LENDING POSSESSIONS***

### ***A. Borrowing for Them***

#### **1. Pay your debts**

Proverbs 3:27-28

*Do not withhold good from those to whom it is due, When it is in your power to do it. Do not say to your neighbor, "Go, and come back, And tomorrow I will give it." When you have it with you. (NASB)*

Psalms 37:21

*The wicked borrows and does not pay back, but the righteous is gracious and gives. (NASB)*

Romans 13:8

*Let no debt remain outstanding. . . (NIV)*

## **2. Debt Enslaves You**

*Proverbs 22:7*

*The rich rule over the poor, and the borrower is servant to the lender. (NIV)*

### ***B. Co-signing for Them***

*Proverbs 6:1-5*

*My son, if you have become surety for your neighbor, have given a pledge for a stranger, if you have been snared with the words of your mouth, have been caught with the words of your mouth, do this then, my son, and deliver yourself; since you have come into the hand of your neighbor, go, humble yourself, and importune your neighbor. Do not give sleep to your eyes, nor slumber to your eyelids; deliver yourself like a gazelle from the hunter's hand, and like a bird from the hand of the fowler. (NASB)*

*Proverbs 11:15*

*He who is surety for a stranger will surely suffer for it, but he who hates going surety is safe. (NASB)*

*Proverbs 17:18*

*A man lacking in sense pledges, and becomes surety in the presence of his neighbor. (NASB)*

*Proverbs 20:16*

*Take his garment when he becomes surety for a stranger; and for foreigners, hold him in pledge. (NASB)*

*Proverbs 22:26-27*

*Do not be among those who give pledges, among those who become sureties for debts. If you have nothing with which to pay, why should he take your bed from under you? (NASB)*

### ***C. Loaning Them***

#### **1. Interest charged**

*Matthew 25:27*

*Then you ought to have put my money in the bank, and on my arrival I would have received my money back with interest. (NASB)*

## **2. No interest charged**

Exodus 22:25

*If you lend money to My people, to the poor among you, you are not to act as a creditor to him; you shall not charge him interest. (NASB)*

Proverbs 28:8

*He who increases his wealth by interest and usury, gathers it for him who is gracious to the poor. (NASB)*

## **3. Forgiveness of Debts**

Matthew 18:24-34

*And when he had begun to settle them, there was brought to him one who owed him ten thousand talents. But since he did not have the means to repay, his lord commanded him to be sold, along with his wife and children and all that he had, and repayment to be made. The slave therefore falling down, prostrated himself before him, saying, "Have patience with me, and I will repay you everything." And the lord of that slave felt compassion and released him and forgave him the debt. But that slave went out and found one of his fellow slaves who owed him a hundred denarii; and he seized him and began to choke him, saying, "Pay back what you owe." So his fellow slave fell down and began to entreat him, saying, "Have patience with me and I will repay you." He was unwilling however, but went and threw him in prison until he should pay back what was owed. So when his fellow slaves saw what had happened, they were deeply grieved and came and reported to their lord all that had happened. Then summoning him, his lord said to him, "You wicked slave, I forgave you all that debt because you entreated me. Should you not also have had mercy on your fellow slave, even as I had mercy on you?" And his lord, moved with anger, handed him over to the torturers until he should repay all that was owed him. (NASB)*

Luke 7:41-42

*A certain moneylender had two debtors: one owed five hundred denarii, and the other fifty. When they were unable to repay, he graciously forgave them both. Which of them therefore will love him more? (NASB)*

Luke 6:34-35

*And if you lend to those from whom you expect to receive, what credit is that to you? Even sinners lend to sinners, in order to receive back the same amount. But love your enemies, and do good, and lend, expecting nothing in return; and your reward will be great, and you will be sons of the Most High; for He Himself is kind to ungrateful and evil men. (NASB)*

## **X. PAYING TAXES ON POSSESSIONS**

### **A. If You Owe Them, Pay Them**

*Luke 20:21-25 (Mark 12:17)*

*And they questioned Him, saying, "Teacher, we know that You speak and teach correctly, and You are not partial to any, but teach the way of God in truth. Is it lawful for us to pay taxes to Caesar, or not?" But He detected their trickery and said to them, "Show Me a denarius. Whose likeness and inscription does it have?" And they said, "Caesar's." And He said to them, "Then render to Caesar the things that are Caesar's, and to God the things that are God's." (NASB)*

### **B. But Only IF You Owe Them.**

*Romans 13:7*

*Render to all what is **due** them: tax to whom tax is **due**; custom to whom custom; fear to whom fear; honor to whom honor. (NASB)*