

OUTLINE – BIBLICAL STEWARDSHIP FOR TODAY

- 1) Overview – Biblical Stewardship
- 2) Money – Making Money is Easy, Keeping it is the Hard Part
- 3) Debt – The Good, The Bad, and The Ugly
- 4) Tithing – The New Testament Way
- 5) Benevolence Giving – Do's and Don'ts
- 6) **God's Wisdom on Money**
- 7) God's Economy
- 8) Prosperity Preaching – Pros & Cons
- 9) Attitude is the Key for God to Bless
- 10) Biblical Investing vs Gambling
- 11) Retirement and Taxes



- **Pr 13:22.** A good man leaves an inheritance to his children's children: and the wealth of the sinner is laid up for the just.
- **Pr 14:24.** The crown of the wise is their riches...
- **Pr 15:6.** In the house of the righteous is much treasure...
- **Pr 22:4.** By humility & the fear of the LORD are riches, & honor, & life.
- **Pr 24:3,4.** Through wisdom is an house built; and by understanding it is established: And by knowledge shall the chambers be filled with all precious and pleasant riches.
- **Ec 5:19.** Every man also to whom God has given riches and wealth, and has given him power to eat thereof, and to take his portion, and to rejoice in his labor; this is the gift of God.

INTRODUCTION

- God has a lot to say about Money – both Good and Bad
- To follow man's wisdom would be detrimental for all eternity
- We need to realize God has given us a very short lifespan, and much of our life is spent in futility and "vanity". Consider the hours we spend sleeping, driving to/from work, eating, and in the bathroom **Ps 89:47**
 - ♦ Though we should not be cavalier about money, we need to have a biblical perspective on it

WHAT DOES THE FED SAY?

- WASHINGTON (Reuters) - Many Americans believe playing the lottery is the best way to gain wealth rather than saving over the long term
- The net worth of most households was also undermined by mounting credit card and other unsecured debt, a survey found. "The typical household held consumer debts that totaled well over one-half of gross financial assets," it said.
- Less than 20 years ago, the National Savings rate was over 8%. Now, the Savings rate seems to equate to the Giving rate (2.1%)... (radio report Nov 99)
- On 28 October 1999, the Commerce Department reported the U.S. personal savings rate at 2.1 percent of take-home pay in the third quarter, down from 2.5 percent in the prior quarter.

WHAT DOES GOD SAY ABOUT WEALTH?

WEALTH IS BAD...

- **Ps 37:16.** A little that a righteous man hath is better than the riches of many wicked.
- **Ps 73:12.** Behold, these are the ungodly, who prosper in the world; they increase in riches. (also see Pr 11:16)
- **Pr 11:28.** He that trusts in his riches shall fall: but the righteous shall flourish as a branch.
- **Pr 23:4.** Labor not to be rich: cease from your own wisdom.
- **Pr 30:8,9.** Remove far from me vanity and lies: give me neither poverty nor riches: feed me with food convenient for me: Lest I be full, and deny Thee, and say, Who is the LORD? or lest I be poor, and steal, and take the name of my God in vain.
- **Ecc 2:21.** For there is a man whose labor is in wisdom, and in knowledge, and in equity; yet to a man that has not labored therein shall he leave it for his portion. This also is vanity and a great evil.
- **Jer 9:23.** Thus says the LORD, Let not the wise man glory in his wisdom, neither let the mighty man glory in his might, let not the rich man glory in his riches:
- **Mr 4:19.** And the cares of this world, and the deceitfulness of riches, and the lusts of other things entering in, choke the word, and it becomes unfruitful.
- **Jas 2:5.** Hearken, my beloved brethren, Has not God chosen the poor of this world rich in faith, and heirs of the kingdom which he has promised to them that love him?

WEALTH IS GOOD...

- **Deut 8:18.** For it is [God] that gives you power to get wealth
- **Ps 112:1-3.** Blessed is the man that fears the LORD... Wealth and riches shall be in his house...
- **Pr 3:9-10.** Honor the Lord with thy substance, and with the first fruits of all your increase: So shall your barns be filled with plenty, and your presses shall burst out with new wine.
- **Pr 13:11.** ... But he that gathers by labor shall increase.

Money Misconceptions	True Perspectives on Money [Mammon]
• Money is the root of all evil!	• The LOVE of Money is the root of all evil (1 Tim 6:10)
• It is unspiritual to be rich	• It is unscriptural to hoard (Ecc 5:10-13; Lk 12:16-21)
• Everyone should share equally (Acts 2:44-45)	• If you don't work, you don't eat (2 Thes 3:10)
• It is OK to be poor	• Poverty can be a killer (Prov 10:15)
• Prosperity is a sign of God's Favor, and Poverty is a sign of God's displeasure	• Prosperity and Poverty may be a sign of: <ul style="list-style-type: none"> ♦ Diligence or Laziness (Pr 20:13); ♦ God's blessings or testing (Job); ♦ A sign of God's judgment; or ♦ Cause & effect (...it shines & rains on the just & the unjust - Mat 5:45)
• Tithing will increase overall wealth and provide protection from poverty and other financial misfortunes	• Tithing (aka: proportionate, consistent, cheerful, willful, generous & sacrificial giving w/ a proper attitude) will always reap rewards for the believer - but they may not be what is desired, or received when wanted, or even received in this life time (cf. widow w/ 2 mites & destitute widows of 1 Tim 5)

EIGHT THINGS WORTH MORE THAN MONEY

1. **God's Love.** Thy lovingkindness is better than life **Psalm 63:3**
2. **God's Word.** The law of thy mouth is better unto me than thousands of gold and silver **Psalm 119:72; 127**
3. **Wisdom.** Happy is the man that finds wisdom, and understanding. For [she] is better than the merchandise of silver, and the gain thereof than fine gold. She is more precious than rubies **Pr 3:13 – 15; 16:16**
4. **Friendship.** Better is a dinner of herbs where love is, than a stalled ox and hatred therewith. **Pr 15:17**
5. **Our Reputation.** A good name is rather to be chosen than great riches, and loving favor rather than silver and gold. **Pr 22:1**
6. **Our Integrity.** Buy the truth, and sell it not; also wisdom, and instruction, and understanding. **Pr 23:23**
7. **Our Faith.** These [trials] have come so that your faith, which is of greater worth than gold that perishes even though refined by fire, may be proved genuine **1Peter 1:7**
8. **Christ's Approach.** Considering the reproach of Christ greater riches than the treasures of Egypt; [Moses] looked to his reward **Heb 11:26**

CONCLUSION / APPLICATIONS / BENEFITS

- Money is meant to be a TOOL to use for God's glory. If it's anything else, we will have problems with it with eternal consequences

NEXT WEEK: God's Economy

