



## **Stewardship: *How Much is Enough?***

### **Lesson # 7**

#### **LIVING EXPENSES, INVESTMENTS, RETIREMENT, INHERITANCES**

Now that we have considered various motives for accumulating money, we can examine an important question: How much money is enough? Each of us is involved with making, spending, saving, and sharing the wealth God supplies. But how much should logically fit into each category?

#### **How Much Is Enough For Current Provision?**

Current needs means the total of your living expenses and your short-term cash reserves. It is not protection for the family (as we defined in lesson # 6) nor is it the same for everyone. No two families will have the same goals within God's will or the same standard of living. In His infinite wisdom, God allows for many individual differences. But God's Word establishes some guidelines, and those guidelines should control our lifestyles.

People who neglect to provide for their families are clearly outside of God's plan. Likewise, those who hoard and live lavishly are also outside of God's plan. It is easy to become entangled in a worldly lifestyle, but that lifestyle becomes surprisingly unfulfilling.

During his lifetime John D. Rockefeller was one of the world's wealthiest men. When asked how much money he wanted he always replied, "just a little bit more." When he passed away, his accountant was asked how much money Mr. Rockefeller had left behind. His reply was, "All of it." Since this will be true for us as well we need to ask, "How much is enough for my family."

#### **Balancing Work With Leisure**

Read **Prov. 24:30-34** <sup>30</sup> *I went past the field of the sluggard, past the vineyard of the man who lacks judgment;* <sup>31</sup> *thorns had come up everywhere, the ground was covered with weeds, and the stone wall was in ruins.* <sup>32</sup> *I applied my heart to what I observed and learned a lesson from what I saw:* <sup>33</sup> *A little sleep, a little slumber, a little folding of the*

hands to rest—<sup>34</sup> and poverty will come on you like a bandit and scarcity like an armed man. ;” then answer two questions.

- 1) What does this proverb describe?
- 2) What is the result of this characteristic?

Now contrast this with what you find in **Prov. 12:11** <sup>41</sup> *“He who works his land will have abundant food, but he who chases fantasies lacks judgment.”* According to this scripture, what brings prosperity? Paul wrote to Timothy about keeping a balance in his life. In **2 Tim. 2:4** <sup>4</sup> *“No one serving as a soldier gets involved in civilian affairs—he wants to please his commanding officer.”* What does Paul suggest need be avoided?

Yet, in **2 Thes. 3:10** <sup>10</sup> *“for even when we were with you, we gave you this rule: “If a man will not work, he shall not eat.”* he has a different message, what is it?

Reaching a balance in personal spending is very difficult. We live in the midst of overwhelming affluence: what we might consider poverty is far in excess of real poverty. We are pushed toward massive over consumption by peer pressure, tantalizing promotion, and yes even the American dream. Deciding how to find that balance cannot be done without prayer and sacrifice and help from our Lord. This is not new; Solomon struggled with this when he wrote **Ecc. 5:10** <sup>10</sup> *“whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. This too is meaningless.”* stating that the danger is not money but, what? \_\_\_\_\_.

He then went on to give two important pieces of advice in **Ecc. 12:13-14.** <sup>13</sup> *“Now all has been heard; here is the conclusion of the matter: Fear God and keep his commandments, for this is the whole duty of man. <sup>14</sup> For God will bring every deed into judgment, including every hidden thing, whether it is good or evil.”* What are they? \_\_\_\_\_.

### **How Much Is Enough For Investments?**

Naturally, if a part of your ministry is the ability to make money and give it, you need an investment reserve. You should also retain funds from each investment to make additional investments. Unfortunately many re-invest 100% of the funds and claim tax reasons as the motive. That is a dodge. God has a stake in those investments and is fully capable of using those funds in His ministry. Read the parable in **Luk. 19:11-26** and identify the key principles it contains. <sup>11</sup> *“While they were listening to this, he went on to tell them a parable, because he was near Jerusalem and the people thought that the kingdom of God was going to appear at once. <sup>12</sup> He said: “A man of noble birth went to a distant country to have himself appointed king and then to return. <sup>13</sup> So he called ten of his servants and gave them ten minas. ‘Put this money to work,’ he said, ‘until I come back.’ <sup>14</sup> “But his subjects hated him and sent a delegation after him to say, ‘We don’t want this man to be our king.’ <sup>15</sup> “He was made king, however, and returned home. Then he sent for the servants to whom he had given the money, in order to find out what they had gained with it. <sup>16</sup> “The first one came and said, ‘Sir, your mina has earned ten more.’ <sup>17</sup> “‘Well done, my good servant!’ his master replied. ‘Because you have been trustworthy in a very small matter, take charge of ten cities.’ <sup>18</sup> “The second came and said, ‘Sir, your mina has earned five more.’ <sup>19</sup> “His master answered, ‘You take charge*

of five cities.’<sup>20</sup> “Then another servant came and said, ‘Sir, here is your mina; I have kept it laid away in a piece of cloth.’<sup>21</sup> I was afraid of you, because you are a hard man. You take out what you did not put in and reap what you did not sow.’<sup>22</sup> “His master replied, ‘I will judge you by your own words, you wicked servant! You knew, did you, that I am a hard man, taking out what I did not put in, and reaping what I did not sow?’<sup>23</sup> Why then didn’t you put my money on deposit, so that when I came back, I could have collected it with interest?’<sup>24</sup> “Then he said to those standing by, ‘Take his mina away from him and give it to the one who has ten minas.’<sup>25</sup> “‘Sir,’ they said, ‘he already has ten!’<sup>26</sup> “He replied, ‘I tell you that to everyone who has, more will be given, but as for the one who has nothing, even what he has will be taken away.’”

When we invest with the wrong attitude, those investments can be a source of greed, ego, and even loss. Following are six suggestions for your investing strategy. 1) Choose wisely, do your homework. 2) Never risk borrowed money. 3) Buy assets with utility. 4) Seek godly counsel from knowledgeable sources. 5) Ask the Lord, then wait for an answer. 6) If you don’t receive God’s peace in your decision, stop.

### **How Much Is Enough For Retirement?**

Many believe they will need more money in retirement than during the working years. Not true. Once we’ve set a godly pattern for living during our lives it should not change after retirement. In fact our need for money will likely decrease. In fact those who accumulate hoards of dollars during their active life in order to live a leisurely life in retirement typically miss the opportunity for greater blessings from God during those active years. Retirement is a relatively new concept. In fact God expects us to be productive for our lifetime. Yes, we may slow somewhat in our later years but quitting or becoming passive or unproductive is not scriptural. Read **Ecc. 5:19-20** <sup>19</sup> *Moreover, when God gives any man wealth and possessions, and enables him to enjoy them, to accept his lot and be happy in his work—this is a gift of God.* <sup>20</sup> *He seldom reflects on the days of his life, because God keeps him occupied with gladness of heart.*” Now answer these questions.

- 1) Riches and wealth are described as \_\_\_\_\_.
- 2) How is age described? \_\_\_\_\_. Our Heavenly Father knows our needs.

In **Luk. 12:30-31** <sup>30</sup> *For the pagan world runs after all such things, and your Father knows that you need them.* <sup>31</sup> *But seek his kingdom, and these things will be given to you as well.*” He gives us what promise?\_\_\_\_\_.

And for that promise He requires what?\_\_\_\_\_.

### **How Much Is Enough For Inheritance?**

In today’s society we are preoccupied with materialism. It permeates our thinking and our actions and even our core beliefs. The parable of the prodigal son, as found in **Luk. 15:11-24** <sup>11</sup> *Jesus continued: “There was a man who had two sons.* <sup>12</sup> *The younger one said to his father, ‘Father, give me my share of the estate.’ So he divided his property between them.* <sup>13</sup> *“Not long after that, the younger son got together all he had, set off for*

a distant country and there squandered his wealth in wild living.<sup>14</sup> After he had spent everything, there was a severe famine in that whole country, and he began to be in need.<sup>15</sup> So he went and hired himself out to a citizen of that country, who sent him to his fields to feed pigs.<sup>16</sup> He longed to fill his stomach with the pods that the pigs were eating, but no one gave him anything.<sup>17</sup> “When he came to his senses, he said, ‘How many of my father’s hired men have food to spare, and here I am starving to death!’<sup>18</sup> I will set out and go back to my father and say to him: Father, I have sinned against heaven and against you.<sup>19</sup> I am no longer worthy to be called your son; make me like one of your hired men.’<sup>20</sup> So he got up and went to his father. “But while he was still a long way off, his father saw him and was filled with compassion for him; he ran to his son, threw his arms around him and kissed him.<sup>21</sup> “The son said to him, ‘Father, I have sinned against heaven and against you. I am no longer worthy to be called your son.’<sup>22</sup> “But the father said to his servants, ‘Quick! Bring the best robe and put it on him. Put a ring on his finger and sandals on his feet.<sup>23</sup> Bring the fattened calf and kill it. Let’s have a feast and celebrate.<sup>24</sup> For this son of mine was dead and is alive again; he was lost and is found.’ So they began to celebrate.” clearly demonstrates the perils of this mindset especially in this area of inheritance. Read this scripture and ponder it as it applies to your own situation. Then contrast that lesson to the joy of earning his own way that Paul exhibits in **Acts 20:33-35**. “<sup>33</sup> I have not coveted anyone’s silver or gold or clothing.<sup>34</sup> You yourselves know that these hands of mine have supplied my own needs and the needs of my companions.<sup>35</sup> In everything I did, I showed you that by this kind of hard work we must help the weak, remembering the words the Lord Jesus himself said: ‘It is more blessed to give than to receive.’ ”

With these scriptures in mind have you trained your children to manage money properly? Have you equipped them to earn their own way? Have you trained them to become givers rather than takers?

The following scriptures carry a powerful and stinging message for parents, especially fathers on this issue of provision and inheritance. Read each carefully and reflect how they apply in your life situation. **Ecc. 6:3** “<sup>3</sup> A man may have a hundred children and live many years; yet no matter how long he lives, if he cannot enjoy his prosperity and does not receive proper burial, I say that a stillborn child is better off than he.” How did this man err? \_\_\_\_\_.

**1 Tim. 5:8**. “<sup>8</sup> If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever.” What does this say about one’s faith? \_\_\_\_\_.

**Prov. 13:22**. “<sup>22</sup> A good man leaves an inheritance for his children’s children, but a sinner’s wealth is stored up for the righteous.” What does this passage say to you? \_\_\_\_\_.

**Ecc. 4:7-8**. “<sup>7</sup> Again I saw something meaningless under the sun:<sup>8</sup> There was a man all alone; he had neither son nor brother. There was no end to his toil, yet his eyes were not content with his wealth. “For whom am I toiling,” he asked, “and why am I depriving myself of enjoyment?” This too is meaningless— a miserable business!.” How effective is your guardianship for your family? \_\_\_\_\_.

The questions posed and the information in this lesson, while dealing with “How much is enough” is less concerned with how much you keep for your purposes than with how much you surrender to His purpose.

May God richly bless us all,

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