

# Money and Possessions: The Quest for Contentment



Kay Arthur & David Arthur

# Money and Possessions: The Quest for Contentment

Kay Arthur & David Arthur

**PRECEPT MINISTRIES** INTERNATIONAL



WATERBROOK  
PRESS

MONEY AND POSSESSIONS: THE QUEST FOR CONTENTMENT

PUBLISHED BY WATERBROOK PRESS

12265 Oracle Boulevard, Suite 200

Colorado Springs, CO 80921

All Scripture quotations, unless otherwise indicated, are taken from the New American Standard Bible® (NASB). © Copyright The Lockman Foundation 1960, 1962, 1963, 1968, 1971, 1972, 1973, 1975, 1977, 1995. Used by permission. ([www.Lockman.org](http://www.Lockman.org)).

*Italics in Scripture quotations reflect the author's added emphasis.*

ISBN 978-0-307-45768-4

Copyright © 2004 by Precept Ministries International

All rights reserved. No part of this book may be reproduced or transmitted in any form or by any means, electronic or mechanical, including photocopying and recording, or by any information storage and retrieval system, without permission in writing from the publisher.

Published in the United States by WaterBrook Multnomah, an imprint of the Crown Publishing Group, a division of Random House Inc., New York.

WATERBROOK and its deer colophon are registered trademarks of Random House Inc.

Printed in the United States of America

2009

10 9 8 7 6 5 4 3 2 1

#### SPECIAL SALES

Most WaterBrook Multnomah books are available at special quantity discounts when purchased in bulk by corporations, organizations, and special-interest groups. Custom imprinting or excerpting can also be done to fit special needs. For information, please e-mail [SpecialMarkets@WaterBrookMultnomah.com](mailto:SpecialMarkets@WaterBrookMultnomah.com) or call 1-800-603-7051.

# MONEY AND POSSESSIONS: THE QUEST FOR CONTENTMENT

**T**he subject of money seems to be one of the most emotional issues of our times. For many of us, money rules like a despot over our attitudes, our time, our decisions, and our politics. An individual's personal economic status can cause his or her emotions to rise and fall like the stock market.

Money determines what we can buy, the things we can possess, the lifestyle we can attain and maintain. And we think we'll find contentment, if only we can accumulate enough.

Yet money is more than a measure of one's well being, the supposed security of one's future, or the means for bettering ourselves. The way a person

handles money is a barometer of that individual's relationship with God. Money and possessions are a matter of the heart. They show where our true affections lie. This is why the New Testament devotes so much attention to money and possessions, for as Jesus said, "Where your treasure is, there your heart will be also" (Matthew 6:21).

In light of this truth, we need to know what God has to say about money, where it comes from, how we are to handle it, and what our accountability may be in respect to whatever we have. We hope you will find this study revolutionary and liberating as you gain new insights regarding your quest for contentment.

## WEEK ONE

The psalmist declared that the earth and all it contains belongs to the Lord (Psalm 24:1). The book of James tells us that every good and perfect gift comes from our heavenly Father (1:17). Truly, all that we possess, even the air we breathe, is given to us by God.

As we read through the Gospels, we see Jesus reminding His followers frequently of their accountability to the Father. The writers of the Epistles also make it clear that how we choose to spend our time and resources can result either in God granting us rewards or declining to reward us when we meet Him face to face.

With all this in mind, we want to prepare for the day when we will give an account of what we have done with all we've been given, so that we are ready and unashamed.

### **OBSERVE**

Let's begin by studying a parable told by Jesus in the final days of His earthly ministry.

A parable is a story which, although not usually factual, remains true to life and teaches a moral lesson or truth. To correctly interpret a parable you need to determine the occasion of the parable. Why was this parable told? What prompted it?

Luke 19:11 gives us the setting in which Jesus told this particular parable.

**LUKE 19:11**

<sup>11</sup> While they were listening to these things, Jesus went on to tell a parable, because He was near Jerusalem, and they supposed that the kingdom of God was going to appear immediately.

**Leader:** *Read aloud Luke 19:11.*

- *Have the group mark every reference to **Jesus**, including pronouns, with a cross:*

† *Have the group say “Jesus” aloud each time they mark a reference to Him.*

**DISCUSS**

- Look at every place you marked *Jesus*. Where was Jesus when this incident took place?
- Why did He tell them a parable? (Look at what follows “because.”)

**LUKE 19:12-15**


<sup>12</sup> So He said “A nobleman went to a distant country to receive a kingdom for himself, and then return.

**OBSERVE**

Let’s continue with the parable. Remember, Jesus is speaking in this passage.

**Leader:** *Read Luke 19:12-15 aloud. Have the group say aloud and...*

- *underline every reference to **the nobleman**, including pronouns.*

- *mark every word that indicates a sequence of **time**—then, when, until, after—with a clock, like this: *

## DISCUSS

- Review the sequence of events in respect to the nobleman's comings and goings. What happened before he left and after his return?
- What did you learn from marking the references to the nobleman?
- In addition to the nobleman, who are the other two groups of people mentioned in this parable? Describe their relationship to the nobleman.

13 “And he called ten of his slaves, and gave them ten minas and said to them, ‘Do business with this until I come back.’

14 “But his citizens hated him and sent a delegation after him, saying, ‘We do not want this man to reign over us.’

15 “When he returned, after receiving the kingdom, he ordered that these slaves, to whom he had given the money, be called to him so that he might know what business they had done.”



**LUKE 19:12-25**

<sup>12</sup> So He said “A nobleman went to a distant country to receive a kingdom for himself, and then return.

<sup>13</sup> “And he called ten of his slaves, and gave them ten minas and said to them, ‘Do business with this until I come back.’

<sup>14</sup> “But his citizens hated him and sent a delegation after him, saying, ‘We do not want this man to reign over us.’

<sup>15</sup> “When he returned, after receiving the kingdom, he ordered that these slaves, to whom he had given the money, be called to him so that he might know

**OBSERVE**

**Leader:** *Read Luke 19:12-25 and have the group do the following:*

- *Circle every reference to **slave** or **slaves**, including pronouns.*
- *Draw a box around every reference to **minas** and **money**, including pronouns.*

**DISCUSS**

- According to verse 13, how many slaves were there? And from what you read in verse 16, how many minas then were given to each slave?
- In respect to the nobleman’s travels to a far country, when did he distribute the minas?
- What were the slaves to do with the minas?

- To whom did the minas belong?
  - When were the slaves who were given the minas called to give an account to the nobleman?
  - What right did the nobleman have to know what business the slaves have done while he was away?
  - On what basis did the nobleman reward the slaves? Discuss his treatment of the three.
  - Which of the three slaves received the greatest reward? Why do you think he received what he did? What was the percentage of the return on the nobleman's investment?
- what business they had done.
- 16 "The first appeared, saying, 'Master, your mina has made ten minas more.'
- 17 "And he said to him, 'Well done, good slave, because you have been faithful in a very little thing, you are to be in authority over ten cities.'
- 18 "The second came, saying, 'Your mina, master, has made five minas.'
- 19 "And he said to him also, 'And you are to be over five cities.'
- 20 "Another came, saying, 'Master, here is your mina, which I kept put away in a handkerchief;

21 for I was afraid of you, because you are an exacting man; you take up what you did not lay down, and reap what you did not sow.’

22 “He said to him, ‘By your own words I will judge you, you worthless slave. Did you know that I am an exacting man, taking up what I did not lay down, and reaping what I did not sow?’

23 ‘Then why did you not put my money in the bank, and having come, I would have collected it with interest?’

24 “Then he said to the bystanders, ‘Take the mina away from him and give it to the one who has the ten minas.’

- Why was the first given even more after the third slave gave his accounting?
- Do the nobleman’s actions seem fair to you? Did they seem fair to the bystanders? What was their concern?
- Do you think people would respond the same way today? Why or why not?
- Do you think most people expect to receive the same treatment as others no matter what they do? Why?

- Do you think most people today have any concept of being accountable for how they handle their money or property? Why do you think this is?

## OBSERVE

Now let's look at the conclusion of Jesus' parable.

**Leader:** Read Luke 19:26-27.

- *Have the group mark every reference to Jesus, including pronouns, with a cross.*

## DISCUSS

- How do Jesus' words in verse 26 relate to the response of the bystanders in the parable?
- Now, keeping in mind the setting and circumstances of this parable and what you've just read, whom do you think the nobleman in the parable represents? Explain your answer.

25 "And they said to him, 'Master, he has ten minas already.'"

## LUKE 19:26-27

26 "I tell you that to everyone who has more, shall be given, but from the one who does not have, even what he does have shall be taken away.



27 "But these enemies of mine, who did not want me to reign over them, bring them here and slay them in my presence."

- Whom do you think the slaves represent?
- How does verse 26 relate to the slaves? According to Jesus, when rewards are given, who gets the most? Why?
- Do you see any correlation between the citizens of verse 14 and the enemies of verse 27? Explain your answer.
- Who are these people and what is their fate? According to this parable, when will this take place?
- What did you learn from this passage about our responsibility for what we have been given? How do you think we are supposed to use our money and material possessions?

### **OBSERVE**

Let's contrast the slaves of Luke 19 with those who choose riches above God, people who want to control their own lives rather than be ruled by the Lord Jesus Christ.

**Leader:** Read James 5:1-8 aloud. Have the group...

- draw a box around every reference to **the rich**, including pronouns:
- mark every reference to **the times** with a clock: 
- draw a cloud shape like this  around every reference to **the coming of the Lord**.

## DISCUSS

- What did you learn from marking the references to the rich in verses 1-3? Don't miss a thing!
- Verses 4-6 mention at least three specific acts committed by the rich. Number and discuss each one.

## JAMES 5:1-8

**1** Come now, you rich, weep and howl for your miseries which are coming upon you.

**2** Your riches have rotted and your garments have become moth-eaten.

**3** Your gold and your silver have rusted; and their rust will be a witness against you and will consume your flesh like fire. It is in the last days that you have stored up your treasure!

**4** Behold, the pay of the laborers who mowed your fields, and which has been withheld by you, cries out against you; and the outcry of those who did the harvesting

has reached the ears of the Lord of Sabaoth.

**5** You have lived luxuriously on the earth and led a life of wanton pleasure; you have fattened your hearts in a day of slaughter.

**6** You have condemned and put to death the righteous man; he does not resist you.

**7** Therefore be patient, brethren, until the coming of the Lord. The farmer waits for the precious produce of the soil, being patient about it, until it gets the early and late rains.

**8** You too be patient; strengthen your hearts, for the coming of the Lord is near.

- Have you seen similar behavior among those who pursue riches? If so, give an example.

## OBSERVE

**Leader:** Read aloud verses 7-8 of James 5 again. Have the group...


- circle every reference to **the brethren**, including pronouns.
- underline every reference to **being patient**.

## DISCUSS

- What did you learn from underlining the references to being patient? Who's supposed to be patient? What are they to do and why?

## OBSERVE

**Leader:** Have the group read Revelation 22:12 aloud.

- Mark every reference to **Jesus**, including pronouns, with a triangle: 

## DISCUSS

- What did you learn from marking the references to Jesus?
- On what basis will Jesus reward each individual?
- Discuss any parallels between this verse, Jesus' parable of the nobleman, and the passage regarding the rich man in James 5.
- According to what you have studied this week, what connection, if any, do you believe there will be between our money and our reward from Jesus?
- If Jesus were to return today, how prepared would you be to see Him and to give an account of what you have done with all He has given you?

## REVELATION 22:12

[Jesus is speaking in this passage.]

**12** Behold, I am coming quickly, and My reward is with Me, to render to every man according to what he has done.



## WRAP IT UP

How easily we become preoccupied with money and the material things of this world! We tend to think that we have earned them by the sweat of our brow or the cleverness of our thinking, forgetting that everything we have comes from God. In truth, we are merely stewards, or custodians, of what He chooses to give us; and therefore, rich or poor, we will be held accountable to Him for what we do with it.

Second Corinthians 5:10 and Romans 14:10 tell us that Christians will one day stand at the judgment seat of Christ, where we will give an account of the works we have done. We will be called to explain what we have done with our lives, our gifts and abilities, and our monies and possessions. We have only a lifetime to serve God, and then we'll be rewarded for all eternity based on how we've handled our blessings here on earth. May God stamp eternity upon our eyes and remind us that when Jesus returns His reward will be with Him. What is one lifespan—seventy years or so—compared with all eternity?

Revelation 20:11-15 tells of God's judgment of those who remain dead in their trespasses and sins because they rejected life. They refused to believe in Jesus and receive Him as their Lord and their God, to have Him reign over them. Even in the lake of fire there will be degrees of punishment according to a person's deeds. God is just. Always. With all people.

In the light of these sobering truths, why don't you pause for a few minutes and quietly talk to the Lord—either in silence or as a group—about what you have learned.



WATERBROOK MULTNOMAH PUBLISHING GROUP

A DIVISION OF RANDOM HOUSE, INC.

## © Material

Excerpted from *Money and Possessions* by **Kay Arthur & David Arthur**. Copyright© 2004 by Precept Ministries International. Excerpted by permission of WaterBrook Press, a division of Random House, Inc. All rights reserved. No part of this book may be reproduced or transmitted in any form or by any means, electronic or mechanical, including photocopying and recording, or by any information storage and retrieval system, without permission in writing from the publisher.

# No-Homework Bible Studies

That Help You Discover Truth For Yourself

