

Biblical Stewardship

God's Money, God's Way

Ultimate Legal Financial Summit

10/26/26

*"My thoughts are not your thoughts,
neither are your ways My ways,"
declares the Lord."*

— **Isaiah 55:8**





Who Really Owns The Money?

The Foundation for Everything That Follows

Psalm 24:1

God is the Owner of Everything



1 Psalms 24:1

"The Earth is the Lord's,
and everything in it"

2 Leviticus 25:23

"the Land is Mine"

3 Haggai 2:8

"the silver and gold are
Mine"

4 Psalm 50:10

"the cattle on a
thousand hills are His"

We are Stewards



The definition of a **steward** is.....

**One who is entrusted
with another's wealth.**

God, what do You want me to do with what You have entrusted to me?

God's Part. Our Part.



Since God owns it all and we are managers of His assets.

Every spending decision becomes a spiritual decision.

Your practical faithfulness determines your spiritual maturity.

Money is a tool.

Money is a test.



Tithing & Giving

Our Responsibility to God

Proverbs 3:8-9

Giving Back to God



God is concerned about
the quality and the
quantity of our giving.
(Proverbs 3:8-9)

God wants the **best**
and the **first** of what
we give.

Tithe means **tenth**.

The tithe should not be a ceiling but a floor.

Giving Back to God (Continued)



The Tithe test and demonstrate our obedience. The offering demonstrates our love.

Giving of your Tithes and Offering is Simply Worship.

Tithing is not a substitute for stewardship.

Giving • Saving • Spending • Investing • Protecting • Planning • Leaving a legacy — all are stewardship decisions.

3

Investing

Growing What God Entrusts

Matthew 25:14–30 • The Parable of the Talents

Jesus Taught in Parables



Matthew 25:14–30

A master entrusted his property to three servants before a journey — each according to his own ability — then returned to settle accounts.

5

TALENTS
Put to work

Doubled to 10

“Well done, good and faithful servant.”

2

TALENTS
Put to work

Doubled to 4

“Well done, good and faithful servant.”

1

TALENT
Buried in the ground

Returned exactly 1

“You wicked and slothful servant.”

God doesn't condemn multiplication. He condemns unfaithfulness.

THE PRINCIPLE

Every believer is given something to steward — and is expected to put it to work, not bury it out of fear.



The Rule of 72

Divide your interest rate into 72 to find the approximate number of years it takes for money to double!

Years	3%	6%	12%
0	\$2,000	\$2,000	\$2,000
6			\$4,000
12		\$4,000	\$8,000
18			\$16,000
24	\$4,000	\$8,000	\$32,000
30			\$64,000
36		\$16,000	\$128,000
42			\$256,000
48	\$8,000	\$32,000	\$512,000

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How do you win a game if you don't know the rules?

Do banks or insurance companies have any incentive to teach us this rule?

Who would benefit from learning this rule?

Shouldn't we have learned this rule in school?

This table serves as a demonstration of how The Rule of 72 concept works from a mathematical standpoint. It is not intended to represent an investment.

The chart uses constant rates of return, unlike actual investments which will fluctuate in value. It does not include fees or taxes, which would lower performance. It is unlikely that an investment would grow 10% or more on a consistent basis.

Are You Getting Market Rate Returns on Your Investments?



*The average yearly
return of the S&P 500
over the last 50 years is
11.13%.*



Fidelity Advisor Growth Opportunities Fund

LSEG Lipper Fund Awards 2026 Winner—United States, Best Fund 10-Year*

DOMESTIC EQUITY | GROWTH

Class A: FAGAX • Class C: FACGX • Class M: FAGOX • Class I: FAGCX • Class Z: FZAHX

OBJECTIVE: Seeks to provide capital growth.

STRATEGY: Normally investing at least 80% of assets in securities of growth companies. Normally investing primarily in common stocks. Investing in domestic and foreign issuers. Using fundamental analysis of factors such as each issuer's financial condition and industry position, as well as market and economic conditions, to select investments.

CALENDAR YEAR RETURNS (%)										
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Class I	0.22	35.06	14.39	40.64	69.04	11.69	-38.25	45.51	39.06	22.47
Class Z	0.36	35.22	14.52	40.81	69.25	11.82	-38.18	45.70	39.23	22.60
Benchmark	7.08	30.21	-1.51	36.39	38.49	27.60	-29.14	42.68	33.36	18.56
Morningstar Category	3.23	27.67	-2.09	31.90	35.86	20.45	-29.91	36.74	28.96	16.10

Current performance may be higher or lower than that quoted. Visit [fidelity.com](https://www.fidelity.com) or call your investment professional for most recent month-end performance. Performance data shown represents past performance and is no guarantee of future results. Investment return and principal value will fluctuate, so you may have a gain or loss when shares are sold.

Total returns are historical and include changes in share price and reinvestment of dividends and capital gains, if any.

TOTAL RETURNS, EXPENSE RATIOS, AND SALES CHARGES (%)							
		Cumulative		Average Annual			
		3-Month	YTD	1-Year	3-Year	5-Year	10-Year
Class A	NAV	29.18	16.85	31.57	30.33	11.78	22.45
	With Sales Charge	21.75	10.13	24.00	27.78	10.47	21.73

FACT SHEET JUNE 30, 2026

Fund Inception Date: 11/18/87

Benchmark: Russell 1000® Growth

Morningstar Category: Large Growth

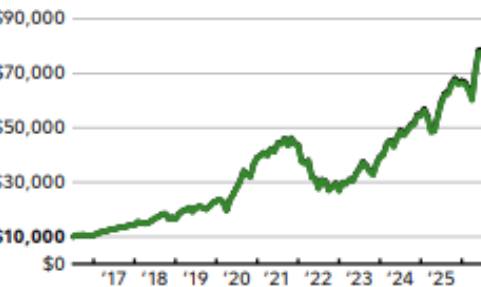
Portfolio Assets: \$35,618.7M

Turnover Rate (11/25): 57%

Minimum Initial Investment: \$0

HYPOTHETICAL GROWTH OF \$10,000

■ Class I: \$77,793 ■ Class Z: \$78,754



For the period 6/30/16 to 6/30/26.

Includes changes in share price and reinvestment of dividends and capital gains.

Fund Manager(s):
Becky Baker, Since 11/23
Kyle Weaver, Since 7/15

TOP 10 HOLDINGS¹

NVIDIA CORP
ALPHABET INC CL A
ALPHABET INC CL C
MICROSOFT CORP
META PLATFORMS INC CL A
TAIWAN SEMIC MFG CO LTD SP ADR
AMAZON.COM INC
APPLOVIN CORP
MICRON TECHNOLOGY INC
ELI LILLY & CO

% of Total Net Assets Top 10: 50.22
Top 20: 69.89
Top 50: 90.54

Total Holdings: 199



Life Insurance

Protecting the Family

1 Timothy 5:8

Leaving A Financial Legacy



Scripture doesn't just permit provision for our families — it commands it.

1 Timothy 5:8

"But if any provide not for his own, and specifically for those of his own house, he hath denied the faith, and is worse than an infidel."

Proverbs 13:22

"A good person leaves an inheritance for their children's children, and the wealth is laid up for the just. "

2 Corinthians 12:14

"...for children are not obligated to save up for their parents, but parents for their children."

Protection isn't about fear of death — it's about faithfulness to the living.

Do you have Personal, Adequate Life Insurance?



**Personal
means
not on
your job.**

**Adequate
means 6X –
10X your
income.**



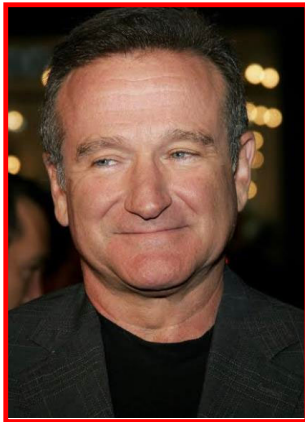
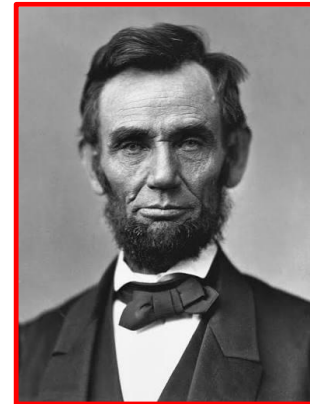


Wills & Trusts

Ordering the Transfer

Proverbs 13:22

What Do All These Historic People Have In Common?



They All Died Without A Will or Trust.



*Do You Have an Updated
Will or Trust?*

Leaving a Financial Legacy



**Make
sure you
have an
updated
Will.**

3 Reasons You Need A Will

**To determine who
will **inherit** your
assets (beneficiary)**

**To determine who
will **manage** your
estate (executor)**

**To specify the guardian of any children who may
still be minors, or who have special needs that will
continue into adulthood.**

You Can't Take It With You... But You Can Decide Where It Goes.

"A good man leaveth an inheritance to his children's children..." — Proverbs 13:22

Will vs. Trust

WILL

- Instructions after death
- Names beneficiaries
- Can name guardians
- Generally goes through probate

TRUST

- Greater control
- Can address incapacity
- Manages assets for beneficiaries
- May help avoid probate

Thank You!!



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Complete the short Interest Form to get a Complimentary Copy of our eBook that reveals How Money Works!

