

# How can you ruin a good inheritance? (20:21)

**An inheritance gained hurriedly at the beginning will not be blessed in the end.**

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## THE TEXT (NASB)

**An inheritance gained hurriedly at the beginning will not be blessed in the end.**

*An inheritance may be gotten hastily at the beginning; but the end thereof shall not be blessed.  
KJV - Proverbs 20:21*

## INTRODUCTION



Haste makes waste—especially with assets from a family legacy. “How” we get such assets is more important than “how much” we get.

An asset’s ultimate benefit is determined by its manner of acquisition.

Western civilization has generated trillions upon trillions of dollars in wealth since 1950, so our rising generation will inherit more than any other in history. But it can all be ruined!



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## COMMENTARY

Our young working generation has been called “the Now Generation,” for wanting everything “now.” This proverb warns that this attitude, applied to an inheritance, will cause big trouble. The text is a little repetitive: The words “hurriedly” and “at the beginning” both point to the inception of a situation. The text describes the contamination of an asset by inappropriate habits and choices. The heirs wanted the inheritance soon and fast—now!

### The Cost of Instant Gratification



Inheritance with impatience will be a disappointment, and will not be blessed. The text does not say when. “In the end” is all we know. The end is the completion, the final result, and the good start makes the ending all the more miserable. In a race, it’s only the end that counts, so a bad ending is a bad race.

We know that haste makes waste, but this proverb warns that haste with family estates is all the more wasteful. This must be true in part because of the duty and commandment to honour our parents. Our greed for our parents’ wealth says in effect that we want them dead. God cannot bless such an unnatural and unholy attitude and still be true to his own holy character. It is also be true because an “easy come” almost always ends in an “easy go.” The effortless becomes the careless.

### Translation: *Hurriedly*

The Hebrew word for “hurriedly,” בַּחַל (bā•ḥāl, pronounced “bah-khal”), is used thirty-nine times in the Hebrew Scriptures. It appears first in Genesis 45:3 where bā•ḥāl is translated as “with dismay or trouble,” and associated with rash acts in securing wealth (as described in Proverbs 28:22). So this proverb warns, when dealing with estate issues, make sure that the last will and testament is properly and fully executed. Sloppy estate settlement leads to big disappointments. It’s better to be thorough, methodical, slow, and accurate, regardless of the amount.



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## Life Insurance

Excessive and unnecessary life insurance can skew a healthy financial outlook if someone is worth more dead than alive. It creates an objective temptation for potential heirs, regardless of their real affections and respect. Life insurance is often used for protection against accumulated debt, but in that case, it may be better to pay down the debt and have get clear title on the family legacy.

Massive insurance payouts can excite greed among your heirs and thereby corrupt the ultimate benefit of the intended gift. So, if you insist on having large life insurance policies, make sure the beneficiary or trustee can handle the wealth properly. This advice is illustrated in the movie, "The Ultimate Gift," where an heir must pass a series of tests before qualifying for his full inheritance.

## Transferring Wisdom With Wealth

American financial advisor Ron Blue has often counselled, "Transfer wisdom before you transfer wealth" to the next generation. Sometimes it's best to flow funds to them before dying. There's less chance of temptations, when an inheritance is transferred gradually to the children, along with financial guidance. A wise old farmer said, "Do yer givin' while yer a living so yer a knowin' where it's a goin.'" Abraham gave all that he had to his only son Isaac (Genesis 22:2) while he was still living (Genesis 24:36, Genesis 25:5). The father of the prodigal son divided the inheritance between his two sons, while he was still living (Luke 15:12b).



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## OUR CREATOR, REDEEMER, AND FRIEND

Jesus once told the story of a young man who couldn't wait for his father to die before receiving his inheritance. His father graciously gave him the money, only to have it squandered by indulgence and waste. It was quickly gained and quickly lost (Luke 15:11-32).

In another case, Jesus rebuked a young man for his impatience in getting his rightful share of the family inheritance. Rather than acting as a mediator and settling the estate, Jesus warned everyone in earshot about the dangers of greed (Luke 12:13-15).

In both cases, the amount of the estate was not the main point of the story, but a hasty or greedy desire for the inheritance shows the truthfulness of the text.

## APPLICATION

- Memorize the text in your favourite Bible translation and think about it often.
- Don't be greedy to receive an inheritance. Don't even think about it.
- Don't buy too much life insurance.
- Give time, effort, and perhaps even money to those who may leave an inheritance to you. Work hard at being a giver rather than thinking about being a receiver.

Which of these steps, if any, does Jesus want you to take now? Ask Him.



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## KEY WORDS

assets, blessed, blessing, contamination, estate, haste, impatience, inheritance, patience, waste, worse life (quality), bf saving

## ILLUSTRATION

### Who is Quick Buck Betty?



Quick Buck Betty wants to make money fast, and is always looking for “hot tips.” Researching and understanding investments takes too long; she just cares about the returns—especially the short-term returns.

It doesn't matter how the money is earned—in fact she'd rather not know at all! Betty is just eager to “make it” or, even better, have someone else make it for her. She has little time for Steady Eddy and Diligent Daniel—their methods take too long.

Betty views the stock and bond markets like the lottery and casino. She doesn't invest; she gambles. She likes to “play” the markets. Day trading is one of her passions.

