

The Road to Spiritual Maturity: Part I
Does How You Handle Money Matter?
I Peter 2:2-3; Hebrews 5:13-14; Luke 12:42-48
April 18, 2010

In 1 Peter believers in Jesus Christ are encouraged to crave pure spiritual milk, so that they can grow in their relationship with Christ and in their understanding of His mind and will. The same is true with the babies you see around you. They crave milk early in life because it is just what they need at that point in life. Later, they begin to need the nutrients found in solid food. Can you imagine a 18-year-old young man beginning his first year at college, still sucking on the same bottle he used as an infant. Of course not. He matures and hopes for steak and potatoes. The same is true for Christian disciples. At some point you must give up the bottle and embrace solid food, just like we are challenged to do in Hebrews.

Folks, it's time strive for spiritual maturity. Some of you are relatively new in your relationship with Christ. That's okay. It's now time to begin the transformation part of your life. Others of you have been in a relationship with Christ for a long time, to the extent that He is your Savior. However, you have never let Him challenge you and transform your life.

Over the next couple of weeks, I hope to challenge each of us to move beyond the comfortable, and build some spiritual muscle. We are going to begin by looking at a significant place that most of us neglect as part of our spiritual life – how we handle money.

Luke 12:42-48 says:

And the Lord replied, "A faithful, sensible servant is one to whom the master can give the responsibility of managing his other household servants and feeding them. If the master returns and finds that the servant has done a good job, there will be a reward. I tell you the truth, the master will put that servant in charge of all he owns. But what if the servant thinks, 'My master won't be back for a while,' and he begins beating the other servants, partying, and getting drunk? The master will return unannounced and unexpected, and he will cut the servant in pieces and banish him with the unfaithful.

To me, the faithful servant sounds like the mature one, while the unfaithful servant sounds decidedly immature. When we are faithful servants, then we can be assured of two things: we have served well and we have given of what we are stewards over.

Fred Smith is a layman and president of Fred Smith Associates, Dallas, Texas. He makes the observation that many Christians don't want to bring the money that they have control over into obedience to the Lord. Instead they will give of their time. Others don't want to give of their time, so they just write a check. Here is how Fred puts it:

God is basically interested not in our money but our maturity. Some people try to substitute service for giving, while others give to avoid serving. Neither one works; both are required for Christian maturity. That's why if you show me your calendar and your

checkbook, I can write your biography. I will know how you spend your time and your money; that constitutes your treasure.

Trying to substitute one gift for the other is really being dishonest, and God will not honor that. For him, the *process* is as sacred as the result. We need to remember this when thinking about using manipulation in his work. He is not in favor of cutting corners, and we, as his stewards, must set our policies according to *His* principles.

Since we are focusing on money today, just how does God want us to handle the money that He gives to us to manage?

First, let's see how the world teaches us to deal with money:

1. Earn our money.
2. Enjoy it. Usually we over-enjoy it, which lands us in debt.
3. Repay our debt from overspending.
4. Save for future needs if there is anything left after paying your debts.
5. Give, if and when anything is left over after paying your debts and saving for yourself!

But God teaches us to manage our money by inverting the order after we've earned it:

1. Give first,
2. Then save,
3. Repay, (This assumes you have gone against the biblical prohibition of going into debt. Being in debt usually means that we are living beyond our means – that we have chosen to not delay gratification. What we should be doing is saving until we can pay for something in full when we buy it. Going into debt for everyday purchases changes the object of our faith from God to instruments of credit.)
4. Enjoy.

Simply put, God's priorities are not the world's priorities. The truth is prioritizing our use of money by God's principles results in more peace, generosity, and financial freedom. I think living life with more peace, a more generous spirit, and with financial freedom sounds good! It all begins by being givers. Why? Because God is a giver. God holds nothing back of Himself from us. So if we are going to be givers, what does the Bible teach us about how to give?

In the Old Testament, God commanded his people to tithe – 10% of their crops and flocks were returned to God. In *our* era he has given us: Jesus Christ, the indwelling of the Holy Spirit, the fellowship of the church, the privilege of living in the most affluent nation in the world, plus so many personal blessings. Yet when we ask how much we should give, perhaps a better question would be, "How much have I received?" Then we can answer the question, "Is 10% a fair act of worship for the gift of eternal life?" "Is 10% fair as an act of gratitude for being cleansed of my sin?" Perhaps, the answer is *No*. Perhaps a 10% tithe only *begins* to demonstrate how you feel about the sacrifice that Christ made on your behalf.

When I stand here in front of you and suggest that not only should you tithe 10%, but perhaps spiritual maturity requires you to go beyond that, I know some of you will object. I'm okay with your objection. My guess is those who are objecting most fervently in their hearts are the ones that need to hear this message the most.

But I remember an old saying, "If you throw a rock into a pack of dogs, the one that yelps loudest is usually the one that got hit."

I've yelped at this teaching before, so I understand your reaction. However, the things that help us grow most are many times the hardest to begin doing.

I don't know for sure who tithes in this congregation and who doesn't, but I do know these things which should lead each of us to know that tithing is one area that needs work in our congregation as we seek to grow in spiritual maturity together.

If you look at how well our families are doing at being rivers of blessings instead of being in danger of becoming stagnant ponds when it comes to supporting the mission and ministry of our church, you will see the following:

- 60% of all money given to mission and ministry is given by 20% of Sunrisers;
- The other 80% of our congregation gives 40%.
- Approximately 51% of our congregation gives \$1500 or less per year. If we assume that everyone is tithing, then that means over half of the households in our church have an income of \$15,000 or less. I don't think that is true.

With those figures in mind, what do you imagine God could do through Sunrise Church if even half of our families tithed?! It boggles my mind. It excites me! What excites me even more than the ministry that could be accomplished, is knowing that the members of our congregation are growing into spiritual maturity in their relationship with Christ.

I know everyone in this room wants to be able to give more generously to the ministry of the Savior who gave His life for them, but the truth is debt and poor financial decisions have most of you in bondage. The next time we have a Financial Peace University class at this church I want to see every person at Sunrise in it. We have child care, so there is no excuse for parents with kids. It is usually on Sunday afternoon so it doesn't conflict with 99% of people's work schedules. And it is only 13 weeks, so it's a sacrifice of time that anyone can make. Actually, I would encourage you to not think of it as a sacrifice of time, but an investment of time in the health of your spiritual life.

When you are a wise steward it honors God, relieves tension, gives you self-confidence, eliminates guilt, enhances your witness, and enables you to give more generously...understand I'm not talking about fundraising, but about a better stewardship of life.