

We've been looking in recent weeks at how we can grow in our walk with God and Phil has shared about the 'spiritual growth continuum' that Willow Creek Church in USA have developed as a means of assessing where we are in our spiritual growth. Today we'll be looking at how we view and use our financial resources and how they can serve as an indicator of our spiritual growth.

To help us in this, let's look at some principles from the Bible. The Bible has a lot to say about money. There are around 500 verses about faith, a similar number about prayer but over 2000 verses about money and possessions. Jesus too spoke about money a lot; 16 out of 38 parables touch on the issue of finance.

1. Generosity is the path to blessing and further prosperity

Proverbs 11:24 – *'One man gives freely, yet gains even more; another withholds unduly, but comes to poverty.'*

Proverbs 3:9-10 – *'Honour the Lord with your wealth, with the first-fruits of all your crops; ¹⁰ then your barns will be filled to overflowing, and your vats will brim over with new wine.'*

Luke 6:38 – *'Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you.'*

There is something wonderful about a generous spirit. Not only do the beneficiaries gain a blessing but the heart of the giver is enlarged toward God and others creating a demeanour that is conducive to further prosperity.

2. Money is a wonderful servant but a terrible master

The teaching of scripture recognises that it is right that our needs are met and that we have a duty to provide for those we love. God knows that no one can live in this world without money.

It is not the possession of money but the passion for it that the Bible warns against. It's when money takes God's rightful place as God that the Bible has strong things to say.

In the parable of the sower, Jesus speaks about the seed that fell amongst thorns and about one of those thorns being the 'deceitfulness of wealth'. Money promises much and indeed can provide many good things – but it can only deliver so much. It can never satisfy our deepest inner needs and can become for many a massive distraction from what really matters, choking off any spiritual development. We all know from an early age 'Money can't buy happiness – or love' and yet so many live as if it can.

Selwyn Hughes (in 'Service in the 8th Degree') – *"If money is your god then a diminished personality is the price you pay for the worship of that god. We had better master money before it masters us. Take it from me as someone who had had a lifetime of experience of trying to help Christian understand their relationship to their finances, money has a powerful and profound effect on the human soul. I have watched hundreds of Christians in my time become financially blessed and then develop an acquisitive streak that in turn makes their souls as metallic as the coins they seek. The Bible sounds its warning. It tells us that money can seduce the soul from its true anchorage in God. Money must be watched, not because it can be stolen, but because it can steal. It can control a person's life. Yours and mine."*

3. Generosity is measured not by what we give, but by what we have left

Jesus and the widow at the Temple treasury – Mark 12:41-44

Does this mean that God wants us to give until we have nothing left? – No. God wants our needs to be met and promises to provide for those who trust in him. He is very gracious and the Bible is full of promises of blessing for those who look to him to lead their lives. God loves to bless and will often surprise us with much more than we need. He's not against possessions or even luxuries – sometimes he'll give them to us. It's when they steal our hearts from him that the flow of his blessings is cut off.

What the Bible does teach is that money should serve people, not rule them. In the early church those who had much shared with those who had little. [Acts 4:34] If we have more than we need, we have a responsibility to help those who are in need - and the size of our responsibility is in proportion to what we have beyond our own needs

4. Divine mathematics turns human logic upside down.

5+2 =5012 - Think of the feeding of the 5000 – 5 loaves, 2 fish, 5000 people fed, + the 12 disciples.

The widow in the OT had just one small jar of flour and a small jug of oil rewarded by the miracle of the oil and flour continuing to meet hers and Elijah's needs for weeks.

Matthew 16:25 (NIV)- *'For whoever wants to save his life will lose it, but whoever loses his life for me will find it.'* How can someone gain by losing? It's illogical humanly speaking. But the divine scheme of things is different. We lose what is only of short-term value for that which lives on into eternity.

So how can we make spiritual progress with our finances? The A, B and C of growing spiritually in the handling of our finances.

A. Recognise you are a steward, not an owner

A fundamental question we need to answer before we go any further is this – "Who owns my possessions, does God or do I?" The parable Jesus told of the man who'd had a bumper harvest.

Even though you may have had to work to earn the money you have, remember that it's God who has blessed you with the ability to pursue your occupation, so ultimately everything you have originates from him. All the money we have is an entrustment from him. See your money as God's for you to use, not as your own just to do with completely as you wish without reference to him.

Matthew 6:24. Selwyn Hughes says "Be prepared to die emotionally to money. Tell God that from now on there will not be two masters in you life- just one. Him!" If you do that, the money you have will come alive with hope and blessing not just for you and your family, but for many others!

The parable of the 'talents'. Let's think in terms of giving an account to God for how we manage the funds he's entrusted to us.

B. Become rich towards God by investing in the Kingdom of God.

Looking after their investments can become all-absorbing for some people. This can be driven by a desire to see a good return but also partly by a fear of collapse of that particular investment.

SH – "Many people spend the first half of their lives expending health to gain wealth and then the last part of their life expending wealth to gain health."

[Matthew 6:19-21 (NIV) - "Store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. ²¹ For where your treasure is, there your heart will be also.]

As well as seeing that our legitimate needs are met, let's invest where the returns will far exceed any earthly yield. The key is where our hearts are.

Bill Hybels talks about self leadership being the most challenging type of leadership there is. We need to provide godly leadership for our hearts where our finances are concerned by investing time researching in the word of God rather than the Financial Times.

A valid question to ask is "**How much should I give to God**". [Video – God's Pies]

The Bible gives a clear guideline of a tithe of our income (10%) as the basic entitlement God has to our income. But that's not the whole story. God doesn't want obedience to rules – that's religion. What he wants more than anything else is our heartfelt response to his great love. We can show this in offerings that may be in addition to 'giving God his due'.

SH – "Give enough money away that brings some level of sacrifice to your lifestyle. Where there is sacrifice in our lives, then there is joy. If there is no cross in our economic life then there is no true elation. Jesus gave his all for us. Not one tenth of his life but all. There therefore has to be a cross in our giving. If we give money away and it doesn't cut into the way we live and make a difference in our lifestyle then it is possible that we are not responding to Jesus in the way he ministers to us."

Give according to both your means and your willingness. If your giving doesn't just prick your heart a little then it's of no significance to you and is probably not enough to be a sign of your love and devotion to God. If it hurts too much and you're unhappy about it – don't give as much!

2 Corinthians 9:6-8 (NLT) – *'Remember this—a farmer who plants only a few seeds will get a small crop. But the one who plants generously will get a generous crop. ⁷ You must each decide in your heart how much to give. And don't give reluctantly or in response to pressure. "For God loves a person who gives cheerfully." And God will generously provide all you need. Then you will always have everything you need and plenty left over to share with others.'*

C. Develop a big vision for God's kingdom

It's probably true that our giving will be in proportion to our vision for the Kingdom of God. If that's true, then we all need to get a bigger picture of the privilege we can have of being caught up in Jesus' mission to the world.

Jesus mission:-

- To change the human heart from the inside out from self-centredness to the 'other-centredness' that only the loving heart of God within us can produce.
- To deal with the corrosive effects sin has on people – guilt, shame, oppression, loss of self-worth, hurt and inner pain, spiritual blindness.
- To reach out with compassion to those who have real needs.
- To overturn the destiny the evil one had planned for us of duping people into marginalising God in this life, leading to the outcome in the hereafter of them being sidelined out of his glorious presence into eternal regret and anguish.
- To exchange deep spiritual impoverishment for the most amazing privilege and riches of becoming children of the living God, brought into his family and loved with the most amazing and perfect love there ever could be, satisfying our deepest inner needs.

God has chosen to outwork his mission through us, both as individuals bought by him at the cost of his Son Jesus, but also as individuals united in the body of people called the church, expressed through local communities of believers representing Christ where we are.

If we join Jesus in his mission, we can experience the thrill of seeing God at work and knowing the joy of being a participant and partner with our brothers and sisters in Christ in seeing lives changed and put back together again, transcending any human project and satisfying us at a far deeper level.

As we recognise the full extent of what Jesus had done for us in winning out eternal salvation, forgiving our sins and cancelling our debt before him, so we are led to respond by offering more and more of our lives back to him.

We grow by taking steps of faith in areas of service to God in worship, service to others, in sharing our faith with others and by using whatever resources God has entrusted us with. As we do this we find that our small steps of faith are rewarded and we can step out more to play our part in using all we have and are in order to build God's kingdom here on earth through his body the church.

So where do you feel you are with all this? Our giving can serve as an indication of where we are on the spiritual growth continuum:-

1. Exploring Christ – Likes to put some of their 'hard earned' money in the offering as a token of recognition for God's blessings.
2. Growing in Christ – Giving is an experiment and learning process in seeing how God will bless in return.
3. Close to Christ – Grateful to God for all he enables them to earn and so gives generously where they see the need, giving up to a tithe towards the Kingdom of God.
4. Christ Centred - Recognise that all they have has been entrusted to them by God, using whatever they need to live with all the rest invested in God's Kingdom, giving well over a tithe.

Where do you think you are? I encourage you then to take some steps of faith in the areas we've been covering in using your financial resources for eternal purposes to make progress along the spiritual growth continuum.