

## INTRODUCTION

During this series I’ve been reminding you that change is a fact of life and that in the years to come, bigger changes will come and they will happen even faster. President John F. Kennedy once said: “Change is the law of life. And those who look only to the past or present are certain to miss the future.” Maria Robinson wrote: “Nobody can go back and start a new beginning, but anyone can start today and make a new ending.” In J.R.R. Tolkien’s Lord of the Rings trilogy, there’s an interesting statement about change spoken by Galadriel, the elf queen (played by Cate Blanchett in the movie). Galadriel is talking to Frodo and she says, “The world is changed. I feel it in the water. I feel it in the earth. I smell it in the air.”

Our world has changed, too. The church can no longer bury its head in the sand and do business as usual. Last week, I spoke about how the church in America is really losing the battle of reaching people for Christ, so we’re faced with the choices of fighting change, running from change, or we can ride the change wave to enhance our effectiveness in sharing the unchanging message with a changing world.

The final message in this series about change touches on a different subject. The title of the message is “Spare Change or Life Change?” The entire message can be boiled down to this sentence: Are you simply giving God the spare change of your resources, or have you allowed God to truly change your heart to make you a generous person?

Spare change is the word we often use to describe the leftover coins we find in our pocket or purse at the end of the day. Like everything else, there are statistics about spare change. For instance, the average U.S. household accumulates \$5.50 in change each week. On average, every U.S. household has \$99 in change somewhere in the house. It may be in a piggy bank (64% of Americans have a piggy bank); sitting in a drawer, in between the cushions of your sofa, or on the floorboard of your car. Now here’s the shocker: There is \$10.5 billion in change sitting idle in America!

Some people don’t even like carrying change anymore; that’s why you find all the little donation boxes at the grocery store and fast food counters. If you’re diligent to save your spare change, it can do a lot. Maybe you saw on the news that Paul Brant saved coins for 14 years. A few weeks ago he walked into a Dodge dealership in Frankfort, Indiana and paid cash for a Dodge Ram pickup with \$25,000 in coins. The dealership had to call in an armored truck to count and transport the coins to the bank!

Most people don’t have that kind of diligence to save thousands of dollars in spare change. Instead, we may have a few quarters and dimes lying around leftover from our cash transactions that day. And sadly, when it comes time to give to God, many people simply give Him their spare change—the leftovers after they’ve paid everything else.

One of the greatest life changes you’ll ever experience is when you allow God to change you to become a truly generous person. Are you generous? A truly generous person is too humble to admit, “I’m a generous person.” But when someone is talking about you to others, does the word “generous” come out of their mouths?

Let’s read what the Bible says about being generous in 1 Timothy 6:17-19: “Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.”

Because the context of this passage of scripture is talking about sharing your wealth, I’ll be focusing on being generous with the financial resources that God has given you. Being generous isn’t a one time act—it’s a lifestyle. When you’re financially generous, you also freely give away your time, attention, and your abilities. I want to tell you three great benefits of generosity.

## **1. GENEROSITY PROVES I’M TRUSTING GOD NOT GOLD**

It proves it God, to others and to yourself. Once again, look at the words found in 1 Timothy 6:17, “Command [not suggest] those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment.”

At this point you may be thinking, “This doesn’t apply to me, I’m not rich!” Compared to the world population, almost everyone here is rich. A study by the United Nations in 2003 revealed that if you have assets of \$2,200 you are richer than 50% of the world’s population. And if you have assets of \$61,000 you are wealthier than 90% of the world’s population. That amount, \$61,000, doesn’t have to be money in the bank; it could be in equity in your house, or in a retirement fund, or any investment. If you have warm clothes to wear, a safe, heated bed to sleep in, and you ate three meals yesterday, you’re doing better than most of the people on the planet.

Here’s my definition of being rich: “Having all your needs met, and having the capacity to enjoy life.” That definition could come right out of our text, because did you notice it says that it is God “who richly provides us with everything for our enjoyment?” Everything means everything. Everything of value in your life, God has given it to you. In a sense, we don’t own anything, God owns it all, and He just lets us enjoy it for awhile.

I wish I could report to you that most of the members of our church are generous, but the record proves otherwise. Now before I give you this next statistic, it’s important for you to know that I don’t know the amount of money that any person or family gives to God—except for me and my house. I don’t WANT to know how much you give frankly. If I knew I might be tempted to treat you with special attention if I knew, for instance, that you were a widow giving half your income. On the other hand, if I knew that some of you are basically just giving God your spare change, I might be tempted to be disappointed in you.

All of your giving to God through Green Acres is recorded in a highly encrypted, secure computer program so we can keep a record and send you an end-of-year giving record. Without divulging any names or amounts, it’s easy for the software to calculate data about how many giving units we have and how many of the units gave within certain ranges. According to the

computer, as of the end of 2007, we have a total of 6,373 family units. I say family units because many of those families may be a single person, while other families may be comprised of several individuals. Now of course, not all of those families gave something. In fact, last year about 20% of the family units gave zero to the Lord’s work through GABC. But perhaps the most telling statistic is this one. Last year 63% of GABC families gave less than \$20 a week to support God’s work. You can read into that what you will, and if there is someone who is making \$200 a week, then you are a faithful tither, but it’s probably truer to say that about 2/3 of our church members are basically giving God a tip each week.

About now, some of you are looking around for an exit. “Oh no, this is actually a sermon about giving my money. Why are you talking about this pastor? Do we have a financial crisis at church?” Not at all, in fact, just the opposite is true. We have received almost \$600,000 for our world mission offering, and we finished 2007 with a wonderful surplus which we can apply to our building project so that we can delay paying any interest. Financially, our church has never been better. I’m sharing this message because if you haven’t allowed God to change you into a generous person, you’re in a financial crisis yourself—it might not have manifested itself yet, but it will. The opposite of being generous is being greedy. Oh, if you aren’t generous, I’m not saying you’ll run out of money, I’m saying that greed will change you into someone that you don’t like.

By being generous, you’re trusting in God instead of your gold. By giving away what God has given you, you’re making a profession of faith that the same God who supplied you with the resources you gave away will provide you with more resources you can have and give away again. The missionary, Amy Carmichael used to carry a piece of paper in her wallet that asked, “How much can I do without so I can have more to give away?”

When you write a tithe check, or transfer those funds electronically, you’re saying that you believe God can and will do more with the 90% that’s left than you could ever do with that extra 10% yourself. Are you truly trusting God, or are you putting your hope and faith in your material assets? Allowing God to change you into a generous person is one of the greatest life changes you’ll ever experience.

## **2. GENEROSITY TRANSFERS MY TREASURE TO HEAVEN**

Again, our scripture says, “Command them to do good, to be rich in good deeds, and to generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age.” 1 Timothy 6:18-19a

In the message on the mountain (also known as the Sermon on the Mount), Jesus told His disciples to lay up treasures in heaven where moths can’t eat away at it, where rust won’t destroy it, and where there are no thieves to break in and rip it off. The same picture is used here, and the way we lay up treasures in heaven is when we are generous.

In the Financial World there are some investors that spend their time in currency exchange. When the dollar is weak, they buy up Euros or Yen, and then they turn around and sell that currency, trying to make money on every transaction.

God has His own economy, and heaven uses its own currency. Our job is to be actively transferring our treasures from the world’s currency into heaven’s currency. Our treasure in heaven is guaranteed by the FDIC: The Father’s Deposit Insurance Company!

Imagine if I offered to give you a \$100 bill, no strings attached. All you have to do is to hold out your hand. When you do, I place a \$100 bill in it, but it’s a \$100 bill from the board game Monopoly. You’d be disappointed and say, “This isn’t worth anything.” I could correct you and say, “Oh yes it is! With that monopoly \$100 bill you can buy property on Baltic Avenue, Mediterranean, Oriental or Vermont Avenues. Look! I even have the title deeds to prove it.” You’d probably shake your head and say, “none of that is real. It’s just a game.” You’d be right, of course, and that’s my point. When you are in heaven you’ll realize that all of the currency, property, possessions, and toys of this world aren’t real either—it’s just a game we play. In heaven, that \$100 bill you have in your wallet or purse will be just like the value of this monopoly currency: Worthless!

I like the joke about the rich guy who made a deal with God. He said, “I’ve heard preachers say, ‘You can’t take it with you,’ but, God, please, please in your mercy allow me to bring at least one suitcase with me to heaven.” In His great mercy, God agreed. So the guy liquidated all his assets and bought gold bars and put them in a suitcase and kept it by his bed every night. Sure enough, one night the guy died and he found himself at the gate of heaven. There were a couple of angels on gate duty and one said, “Sorry, no suitcases allowed.” The rich man said, “Check your records. I made a deal with your Boss.” The angel checked the computer and said, “You’re right, you can come in, but we’ll have to check the contents of the suitcase. Hand it over.” One of the angels opened the suitcase to find it full of the gold bars. The other angel said, “What’s in there?” The other angel turned back and said, “It’s okay, it only contains pavement.” The things we think of as valuable here have no value in heaven!

Randy Alcorn, who wrote *The Treasure Principle*, uses a powerful analogy from the Civil War that helped me understand what it means to transfer my treasure to heaven. It involves Confederate money. Ask yourself the question: After the Civil War, how much was Confederate money worth? So, for a moment, imagine you are a business person alive toward the end of the Civil War. You are living the South, but your home is really in the North. During your time in the South you’ve accumulated a large amount of Confederate money. Suppose you know for a fact that the war is about to end and the North was going to win. What would you do with your Confederate money? If you have any sense at all, there’s only one answer to that question. You’re going to cash in all your Confederate currency for U.S. currency, because that’s the only currency that will have value after the war. The only Confederate money you’d keep would be just enough to meet your basic needs until the war is over. In exactly the same way, a Christian has insider knowledge when it comes to the final disposition of this world. When we’re in heaven, our earthly currency will be like that confederate money—worthless. To spend all of your earthly life accumulating more and more of this world’s wealth is like someone stockpiling Confederate money toward the end of the war.

Have you been actively transferring your treasure to heaven, or are you stockpiling pavement? Heavenly treasure, transferred by our generosity in this world, is the only recognized currency in

God’s economy. A.W. Tozer wrote: “As base a thing as money often is, it yet can be transformed into everlasting treasure. It can be converted into food for the hungry and clothing for the poor; it can keep a missionary actively winning lost men to Jesus and thus transform itself into heavenly values. Whatever is given to Christ is immediately touched with immortality!” (*Born After Midnight*)

### 3. GENEROSITY AWAKENS ME TO REAL LIFE

This final benefit of generosity is found in verse 19, “... so that they may take hold of the life that is truly life.” In other words, you don’t ever truly get to experience real life until you allow God to change you into a generous person. There are people around us who are sleepwalking—they are asleep to the truth about how to experience real life. In 2004 a group called Evanescence wrote a song entitled “Bring Me to Life.” This song expressed such an agonizing cry for spiritual life that many listeners thought it was a Christian song. Amy Lee who wrote the words and sings it said that she got the idea for the song when a friend of a friend looked across a restaurant table and asked her, “Are you truly happy?” Amy said she lied, and said, “I’m fine.” But she felt her heart leap, because even that question opened to her the possibility that there IS something out there than can truly wake us up to life. To me, these lyrics express the heart cry of thousands of people who say, “I’m fine” but their hearts are hungering for more. The words say: “(Wake me up) Wake me up inside / (I can’t wake up) Wake me up inside / (Save me) Call my name and save me from the dark / (Wake me up) Bid my blood to run / (I can’t wake up) Before I come undone / (Save me) Save me from the nothing I’ve become. / Bring me to life.”

And 2,000 years ago, Jesus said, “I have come that they might have LIFE, and have it to the full.” (John 10:10) The Bible says, “Whoever believes in the Son has eternal life, but whoever rejects the Son will not see life.” (John 3:36) And our passage text today informs us that the way we grab hold of life is to let go of our selfishness and greed, and open our hearts and hands to others in generosity.

A greedy person believes they earned what they have so they have the right to hang onto it. A generous person believes everything they have is from God, so it’s easy to give it away, because it was a gift from God in the first place. To demonstrate this, hold out your right hand for a moment and make a fist—squeeze it tight. A greedy person thinks, “I earned this stuff, so I’ve got to the right to hold onto it!” So they hang onto it with a death grip. But God can’t put anything else into a closed fist. Now relax your fist and open your hand. A generous person goes through life realizing every good and perfect gift came from God and when we share what He’s given us, He puts more there to keep sharing, with hands open. He gives and you give away. He gives more and you give more away. One of the greatest experiences of life is to get into a giving contest with God—because He always wins!

### CONCLUSION

So once again I come to the place where I lovingly tell you that we believe in following God’s plan for living a life of generosity. It’s pretty simple. We teach and believe that God’s people should bring God’s tithe into God’s storehouse for God’s work. We’re not legalistic about it, instead we teach about the joy of discovering how to trust God.

In the midst of all the changes in this world, it’s good to know that God doesn’t change. In fact, He says those very words, and we read them in the first message in this series. But let’s keep reading and see what else God says after He says He never changes.

“I am God—yes, I Am. I haven’t changed. And because I haven’t changed, you, the descendants of Jacob, haven’t been destroyed. You haven’t done a thing I’ve told you. Return to me so I can return to you. You ask, ‘But how do we return?’ Begin by being honest. Do honest people rob God? But you rob me day after day. You ask, ‘How have we robbed you?’ The tithe and the offering—that’s how! And now you’re under a curse—the whole lot of you—because you’re robbing me. Bring your full tithe to the Temple treasury so there will be ample provisions in my Temple. Test me in this and see if I don’t open up heaven itself to you and pour out blessings beyond your wildest dreams.” (Malachi 3:6-10 *The Message*)

Of all the promises of God in the Bible this is the ONLY one where God invites us to test Him. So based upon this, I’d like to offer my annual challenge: If you aren’t tithing yet, start tithing. Start giving 10% of your income to God’s work. Don’t quit—and, if at the end of 2008, your life isn’t *more* blessed by God than now, come and let me know and when we verify it, I’ll set this Bible down and walk away from preaching. Because as I’ve said before, if God wasn’t telling the truth in Malachi 3:10, how do we know He was telling the truth in John 3:16? But the truth is, God never lies. Try it. I’ve issued this same challenge about 15 times, and I’ve never had anyone come up to me and say, “I tried it for one year, and God didn’t come through.”

I often get unsolicited emails and letters from our members about how blessed they’ve been when they discovered the joy of generous living. I have their permission to share parts of a letter to me from Tim and Karen Richardson: My Wife, Karen, and I had not been consistent tithers early in our marriage. About 6 years ago we heard a message about tithing and giving during a building campaign at a previous church we attended. We had been giving an incomplete tithe, really leftovers, to the Lord. We had not been giving Him the honor due Him in our tithes and offerings. We were holding back part of what belonged to Him. Karen and I decided that day we would begin giving 10% from the gross amount of our pay. We would pay the Lord first and then use the leftover money for bills and living expenses. We also decided that day to give an offering above our tithe amount. We were really going to test God, because we were already having a hard time stretching our income to cover our bills and expenses.

There were times we had to make some hard decisions on our bills and not do some things we wanted to do. However, just like the Lord promised, He began to open the windows of heaven and pour out upon us. It didn’t happen in a week or two or even a month. But over time money became more abundant in our lives. After three or four years, money was never an issue.

We have learned Jesus always repays more and better than anything you give. He has not disappointed us in opening up the windows of heaven and pouring out blessing that we don’t have room to receive. We are in the midst of a medical crisis right now. However through what the Lord has taught us about money, tithing, and giving, we are not without. We have not missed paying a bill or a meal. Matter of fact, we have been able to continue our regular giving above our tithe and also take advantage of other opportunities to bless others that the Lord has put

before us. There have been so many blessings to us, I can't remember them all.”

So which one is it for you? Is God getting your spare change, or have you experienced a life change and become generous?

In Matthew 6:21 Jesus said, “For where your treasure is, there your heart will be also.” He didn't say, “Where your heart is there your treasure will be.” There's a difference. In other words, your heart will follow your treasure. Want a heart for Microsoft? Then buy stock in Microsoft. Want a heart for General Motors? Then buy shares of GM stock. Want a heart for missions? Give your treasure to missions. Want a heart for the ministry of Christ's Body, the church? Invest your treasure there. Want a heart for God, then buy up all the shares you can in heaven's treasure!

## OUTLINE

### 1. GENEROSITY PROVES I’M TRUSTING GOD NOT GOLD

“Command (not suggest) those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment.” *1 Timothy 6: 17*

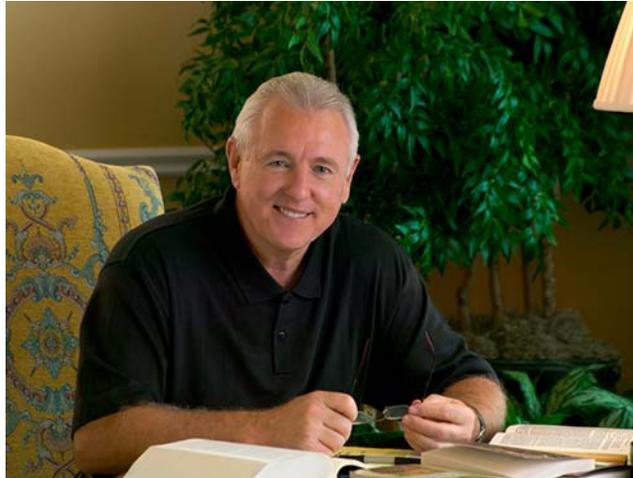
### 2. GENEROSITY TRANSFERS MY TREASURE TO HEAVEN

“Command them to do good, to be rich in good deeds, and to generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age.” *1 Timothy 6:18-19a*

### 3. GENEROSITY AWAKENS ME TO REAL LIFE

“... so that they may take hold of the life that is truly life.” *1 Timothy 6:19*

Is God getting your spare change, or have you experienced a life change?



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If you borrow the majority of a message or outline, I encourage you to simply preface your remarks by saying something like: ***“Some (or “much” as the case may be) of the ideas I’m sharing in this message came from a message by Pastor David Dykes in Texas.”*** This simple citation may prevent any criticism that may be directed toward you.

To put it in Texas terms, “You’re mighty welcome to use any and all of my ingredients; just make your own chili!”

For the Joy...  
Pastor David Dykes