

INTRODUCTION

One of the chapters in my book, *Handling Life's Disappointments* is entitled, “All Stressed Up with Nowhere to Go.” Millions of Americans suffer from excessive stress. According to most studies, the #1 cause of stress among Americans is dealing with financial problems.

As I conclude this series entitled Surrender 2 Win, I want encourage you to surrender your treasure to God. Our text for these lessons on surrender has been Proverbs 3. Let's see what God's word says about our financial responsibility before God:

“Trust in the Lord with all your heart and lean not on your own understanding; in all your ways acknowledge him, and he will make your paths straight. Do not be wise in your own eyes; fear the Lord and shun evil. This will bring health to your body and nourishment to your bones. Honor the Lord with you wealth, with the firstfruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine.” (Proverbs 3:5-10)

The issue of giving “first fruits” was based upon the agricultural economy of Israel. It was the way they gave their tithe, which means 10%. We know this from other scriptures, including II Chronicles 31: 4-5: “He (King Hezekiah) ordered all the people living in Jerusalem to give the portion due the priests and Levites so they could devote themselves to the Law of the Lord. (That's the same reason we give our tithes today—so the ministry of the Word of God can go forth.) As soon as the order went out, the Israelites generously gave the firstfruits of their grain, new wine, oil and honey and all that the fields produced. They brought a great amount, a tithe (10%) of everything.” (II Chronicles 31:4-5)

Today, most of us don't give our crops to God; we give our money. One of the reasons God has blessed Green Acres with financial resources is because we encourage people to honor God with their wealth. We ask our members to tithe. We don't demand it—we have no right to. Only God can make demands upon His children.

I don't know how much any individual in our church gives, but I can share with you the total giving amounts from 2004 to help you see how God has blessed us. Last year, those who support God's ministry through Green Acres gave a total of \$12,935,000 (that includes our budget, world missions, etc). That's a wonderful blessing, but when you break those numbers down, you discover some interesting facts. We have a total of 6,578 family units in our church. Of that number, 3,521 contributed something last year. That means that 53% of our family units gave something, and 47% gave zero.

That equates to an average offering per family of \$1,966, or \$37.87 given per week. According to the U.S. Census department, the average family income for all of Texas in 2003 was \$40,934. That means, on the average, if everyone in Texas tithed, their weekly gift would be \$78.70. So, theoretically, if all the families in our church (6,500) tithed, based on the *average* income in Texas (and Tyler's economy is ahead of the state average), then our annual gifts would be almost \$30 million! That means there is still a lot of God's money that hasn't been surrendered!

God’s financial plan is the same today as it was 3,000 years ago. His plan can be summarized as: “God’s children bring God’s tithe into God’s storehouse.” The Bible says, “Will a man rob God? Ye you rob me. But you ask, ‘How do we rob you?’ In tithes and offerings. You are under a curse—the whole nation of you—because you are robbing me. Bring the whole tithe (10%) into the storehouse, that there may be food in my house. Test me in this,” says the Lord Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.” (Malachi 3:8-10)

Whenever I preach on tithing, it’s interesting for me to observe the faces of the congregation. It’s easy to spot those who are already tithing—they’re smiling and nodding. They’re thinking, “That’s right, pastor, encourage them to discover the joy of obeying God in this area. For others, their expressions look like someone who has just learned they’ve got to have a root canal! So, whatever your position, let me share with you the ABC’s of tithing. This won’t hurt a bit.

1. **ACKNOWLEDGE THAT GOD IS THE SOURCE OF YOUR INCOME**

It all starts with admitting that everything you possess has come from God and that it all belongs to Him. That’s hard to do. In America we like to think the reason we have wealth and possessions is because we *earned* them! One of my favorite movies is “Shenandoah” starring Jimmy Stewart. In this movie he plays a hard-nosed farmer named Charlie Anderson, an independent cuss who tries to keep his family out of the Civil War. In one memorable scene, the family has gathered for a meal and Charlie Anderson prays, “Lord, we plowed the field, we planted the field, we harvested the crop. We cooked it and put it on the table. It wouldn’t be here if it weren’t for our hard work. But we thank you for it anyway. Amen.” We make the same mistake when we think we are the source of our wealth. The Bible teaches that “every good and perfect gift is from above, coming down from the Father.” (James 1:17) And in case you think that your effort or your brains are responsible for your salary, think again. The Bible says, “You may say to yourself, ‘My power and the strength of my hands have produced this wealth for me.’ But remember the Lord your God, for it is he who gives you the ability to produce wealth.” (Deuteronomy 8:17-18)

The reason most people don’t think they can tithe is because their personal finances are in such a mess. Let me share with you some suggestions on **HOW TO FIX YOUR FINANCIAL MESS:**

(1) Start acting your wage!

I’ve heard people say, “I just can’t live on what I make.” A more honest statement would be, “I can’t support my lifestyle on what I make.” To put it another way, if you make a Yugo salary, you can’t drive a BMW!

I’m amazed to discover many American families never prepare a personal budget. It’s simple. Take a piece of paper and draw a line from top to bottom. At the top of the left hand column write the word “INCOME.” On the top of the right hand column write “OUT-GO.” Under the income side, write down how much money you actually take home on a month. On the right hand side write down all your monthly expenses. Don’t forget to add things you may not pay every month like insurance. Then compare the two columns. As you’ll see later, if your outgo is

more than 80% of your income, you are in trouble, and you need to start reducing your expenses. Start acting your wage!

(2) Don't take it to the limit!

The Eagles used to have a song that said, “Take it the limit, one more time.” Sadly that's what too many Americans are doing with their credit cards!

Americans owe over \$20 billion in credit card debt. Here's a warning: Credit cards should be used for convenience, not to borrow money! Now, of course, banks and credit card companies *want* you to borrow money from them, because that's how they make their money. They aren't producing a product; they're getting rich on the greed of consumers. Let me give you two examples of the danger of unmanageable debt. Ellen is 30 years old, she has a \$3,500 unpaid balance (that's the current average unpaid balance for every American). Her card carries an 18% interest rate. Every month she gets her bill and she pays the *minimum* amount. She doesn't make any more purchases. Remember, she's 30 now. How old will she be when she pays off the balance? Answer: 70.

Case study #2: Tom and Susan need a new washing machine, so they went to Sears and found one for \$299. They get a Sears credit card and pay the minimum amount on the washing machine each month. Including interest, how much will they end up paying for that \$299 washing machine? Answer: \$1,199.

If you can't pay your credit card bill in full for one month, take it out of your wallet and purse and put it in a drawer. If you can't pay your full credit card for two straight months, take the drawer into your back yard and set it on fire, credit cards and all!

When you are in debt, you are a slave to the person or company you owe. I only want to be a slave to Jesus Christ. That's why I personally carry The Masters Card. Because there are some things money can't buy. So, don't leave home without Him! Salvation, forgiveness, peace, and a purpose for living—priceless!

(3) Learn to be content!

I was reading through a website not long ago where people can make anonymous confessions. This particular thread was on greed and somebody wrote: “I have a \$2 million house, a new car and everything anyone could want, and it's not making me happy. I want more.”

God has promised He will meet your needs, and as long as you are not starving, you have clothes to wear, and you aren't having to sleep outdoors, you should learn to be content. Everything else is a bonus!

If you're searching for contentment you'll never find it. Contentment can only be realized. You must learn to abide in a state of contentment. The Apostle Paul came from a wealthy family and apparently knew what it was to have plenty of money. On one of his missionary journeys, he chartered a ship—that would be like me chartering a jet. And yet, he also had the experience of

being cast in prison, with nothing more to eat than prison grub. But he had learned the secret of contentment: You don't *find* contentment; you *learn* it! While he was in prison, Paul wrote: “I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. I can do all things through Christ who give me strength.” (Philippians 4:12-13)

2. BELIEVE THAT GOD WILL KEEP HIS PROMISES

God says if you honor Him with your firstfruits (tithe), the result will be full barns and wine vats that are brimming over. In other words, He will provide all you need plus a little more. Do you believe that? Tithing isn't about money; it's about trust. Proverbs 3:5 says, “Trust in the Lord with all your heart.” You'll never be able to tithe until you start trusting in God to meet your needs. It all boils down to whether or not you think you can believe God. His Word is full of His promises to provide for His children.

Jesus had a lot to say about giving. In Luke 6:38 He gave one of the greatest promises found in the Bible. “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.” In the time of Jesus, people wore robes. When they needed to carry something they often picked up the front hem of the robe to make a basket. That's the picture Jesus is using here. When we give, we receive. If we give with a thimble, we'll receive a thimble full. If we give with a spoon, we'll receive with a spoon. But if we give by the shovel, we'll receive with a shovel—and you'll find that God's shovel is bigger than yours!

God has a wonderful cycle of giving. God has given you so much, and He wants you to give in return. When you do, God gives you more, so you can give more. But if you ever start hoarding what God has given you, the cycle is broken.

In Israel, the Sea of Galilee is a beautiful freshwater lake teeming with fish. The water comes in from the north and flows out in the south as it forms the Jordan River. It receives and gives so it can receive more and give more. About 45 miles south of the Sea of Galilee, the Jordan River empties into the Dead Sea. Nothing lives in it. The reason the Dead Sea is dead is because it only receives water, it doesn't give. Some people are like the Sea of Galilee—they receive and give to receive and give again. Others are like the Dead Sea, always receiving, but never giving. If your life seems to be dull and dead, it may be that you have become like the Dead Sea. You haven't learned the joy of God cycle of giving.

Billy Graham has written: “God has given us two hands—one to receive with and the other to give with. We are not cisterns made for hoarding; we are channels made for sharing.”

In Malachi 3 God issued a challenge unlike any other in the Bible. He says “test me in this.” Now, the Bible refers often to how God tests us, but this is the ONLY place in the Bible where He invites us to test Him. He says, “Bring the whole tithe into the storehouse and see if I don't open the floodgates of heaven to bless you.” I've shared a message on tithing for the past 25 years, and I have added my own challenge to that of God's. Here it is: If you are a born again Christian, and you aren't tithing—try it for six months. If at the end of those six months, God

hasn't kept His promise to you, then come and tell me and I'll lay down this book, walk out of this pulpit and never preach again. Because if Malachi 3:10 isn't true, what makes us think John 3:16 is true? Both of them are true. Now, I didn't say you'll have more money, or that your life will be problem free. But try tithing and see if you don't experience a closer walk and a deeper love for God.

Instead, this tithing testimony is typical of the letters I receive.

“After graduate school I had racked up thousands of dollars of education debt. I knew I should tithe, but HOW? So on faith, I jumped up my semi-monthly offering checks. At first I tried to write the check after the rest of my bills and never found I had enough. I was getting more and more behind. Then after I heard your message on giving I realized, “I don't know why, but if I wait to write my tithe check after other expenses, I always come up short.” So, I decided to write my tithe check first.” She goes on to write about continuing to tithe, getting married, and she and her husband buying a new home. She continues, “About two weeks after moving into our new home, I called to get the payoff on my last student loan from graduate school. The voice on the other end of the phone said, “As long as you make your next payment on time, the rest of your loan is being forgiven.” I said, “WHAT? How can that be? By my calculations I still owe almost \$9,000.” “You have made all your payments on time and never gone into deferment. This is a Bond 3 loan from a state fund and all loans in your status will be forgiven as of January as long as you make your December payment on time. You along with others in your same situation will be receiving information about this after the first of the year.”

Well, I had to wait to receive the actual paperwork to really believe it was true, but a warm wave of love washed over me as I immediately thought of that first check I'd written on faith, which represented 10 percent of my wages. You see, I can't out give God, even if I try. The monthly amount on the Bond 3 loan was more than the extra I was paying toward my tithe. As I've told my friends about what happened I've been praying for the Holy Spirit to convict other hearts as He did mine. Because I've known not just a cheerful heart as I write those tithe checks, but a joy that cannot be described in words.”

Through the years I've received at least a hundred letters that basically say the same thing. Tithing is not a matter of money; it is a matter of trusting God and believing that He will take care of you. Do you believe God can be trusted? Then, go ahead, and put Him to the test.

3. CHEERFULLY SURRENDER YOUR FIRST-FRUITS TO GOD

Proverbs 3:9 tells us to “honor the Lord with your wealth.” The way you honor God is by giving Him your first fruits—not your leftovers. The Jewish people would take a sample from their crops or livestock and donate to the work of God by giving it to those who operated the Temple. They gave the first and the best! Are you giving God your firstfruits, or your leftovers?

There are many folks who want to give to God, but instead of giving Him a tithe up front, they first make their house payment, their car payment, they pay the electric bill and the cable bill—on and on. And when it comes time to make an offering to God, they discover there's nothing left.

And when you do this, you don't honor the Lord—you dishonor Him.

Nobody likes leftovers. Suppose I was a guest in your home and you were serving me hot tea. You took a tea bag and placed it in your cup and poured the hot water. After letting the tea bag seep awhile, you remove the tea bag and give it to me and say, “Here would you like some tea?” Or suppose you asked me if I wanted a piece of chewing gum, and I said, “Sure!” Then you reach into your mouth and take out the gum you've been chewing and offer it to me. I'm sure you'd never treat me that way, but that's the way God is treated by people who only give Him their leftovers.

What you give to God is important—the tithe. When you give to God is important—first. And how you give to God is important. The Bible says, “Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.” (II Corinthians 9:7) The word “cheerful” is the word *hilaron* from which we get our English word hilarious. Giving to God should be a hilarious experience. God love to see cheerful givers giggle as they give. Of course, God loves everyone. But a cheerful giver is in a better position to experience the benefits of God's love.

If you are ever going to be able to honor God by giving Him a tithe of your income, you must implement a financial plan that makes this a priority. For years, my wife and I have practiced something called the 10-10-80 financial plan. It's really simple. It means the first 10% of your income is given joyfully to God. The next 10% is saved faithfully for your future. That could mean saving for a future purchase, or saving for your retirement future. If you will start disciplining yourself to save, you'll find you can pay cash for those items you would otherwise have to borrow money to purchase. You always give God His tithe, and you must always set aside 10% to save. Then, you must arrange your lifestyle so the remaining 80% can be used frugally for your living expenses. If you are in financial trouble it's because you are trying to support a lifestyle beyond 80% of your income. You will be wise if you will do whatever it takes to live on 80% of your income. It may mean you have to sell your house and buy a smaller one, or get rid of three car payments, or cancel all those magazine subscriptions. But it will be worth it to be able to honor God and to learn what it means to get out of debt and stay out of debt. If God is first in your life, then you'll want to honor Him with your first fruits.

CONCLUSION

Surrender is not about just giving your money; it's about giving all that you are and have to Jesus. Baptists are sometimes reluctant to lift their hands in worship because they're afraid if they lift their hands that before long they'll be babbling in unknown tongues. But uplifted hands have nothing do with speaking in tongues. The Bible often speaks of lifting hands in worship or lifting holy hands in prayer. I don't know WHY God's word speaks of lifting holy hands, but might it be that uplifted hands are the universal sign of surrender? When soldiers are surrendering they wave a white flag, and lift their hands to their captors. We've all heard this line on television or the movies, “Police, you're under arrest. Put your hands up!” When a surrendering person lifts their hands, they are in a position of submission and they are demonstrating that they don't have a weapon in their hands.

God wants each of us to come to the point in our lives where we say, “All to Jesus I surrender, all to Him I freely give.” It’s not about money. God doesn’t need your money. You need God. Truthfully **God doesn’t want your money—He wants YOU!** He wants you to surrender fully to Him. Have you come to a place in your life where you have said, “God, I offer myself to You?” When you do that, your faithful and generous giving will be a natural result of your surrender. I believe one of the reasons God has blessed us financially is because we don’t talk about giving money much. I talk about it one Sunday a year, and for the other 51 Sundays, I talk about falling in love with Jesus and surrendering to Him.

The night before Jesus was crucified; He went into the Garden of Gethsemane. Knowing He was facing the agony of the cross and the horror of carrying the sins of the world, He prayed, “Abba, Father, everything is possible for you. Take this cup from me. Yet not what I will but what you will.” (Mark 14:36) The greatest example of surrender was when He willingly surrendered Himself to the Jewish authorities who had Him crucified. He said, “The reason my Father loves me is that I lay down my life—only to take it up again. No one takes it from me, but I lay it down of my own accord.” (John 10:17-18) He laid down His life for you; will you lay down your life before Him? You must surrender to win. The only way to win the favor and blessing of God is to Surrender to Him.

OUTLINE

GOD’S FINANCIAL PLAN:

God’s children bring God’s tithe into God’s storehouse

“Will a man rob God? Ye you rob me. But you ask, ‘How do we rob you?’ In tithes and offerings. You are under a curse—the whole nation of you—because you are robbing me. Bring the whole tithe (10%) into the storehouse, that there may be food in my house. Test me in this,” says the Lord Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.” *Malachi 3:8-10*

THE ABCs OF TITHING

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How to fix your financial mess:

- (1) Start acting your wage!
- (2) Don’t take it to the limit!
- (3) Learn to be content!

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“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.” *Luke 6:38*

3. CCHEERFULLY SURRENDER YOUR FIRST-FRUITS TO GOD

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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