

INTRODUCTION

This month we’ve been talking about being a church on purpose: across the aisle, across the street, and across the globe. If we are going to be a church on purpose, it requires that each of us be good stewards of the money God gives us. This is my annual message on learning how to be a good steward. Green Acres is a very generous church and when other pastors ask me if I preach on giving a lot, they are surprised to learn I only preach on it once a year—but I tell them I remind our congregation pretty often that I only preach on it once a year! While it does take money for a church to be on purpose, the point of this message is *not* to raise money for this church, it’s to help you. My job is not raising money, it’s growing mature believers, and stewardship is a very important part of that.

Some of you don’t like to hear about money in church because you are really struggling financially, and you don’t want to be made to feel guilty because you aren’t giving. I’m not here to lay a guilt trip on you—I’m here to help you. Have you ever stopped to think that your financial problems may be *caused* by the fact you aren’t honoring God with your money? Some of you think you are flat broke. I came across a humorous list about being broke. I call this The Top Ten Ways to Know if You’re Really Broke:

10. American Express calls and says: “Leave home without it!”
9. You go to the food bank looking for an ATM.
8. Long distance companies don’t call you to switch.
7. You rob Peter...and then rob Paul.
6. You clean up under you sofa, hoping to find change.
5. You consider a lottery ticket as a smart investment.
4. Your bologna has no first name.
3. You start washing your paper plates.
2. All your kitchen condiments come from McDonalds.
1. At the Lord’s Supper, you ask for seconds!

Cindy and I have been “Trekkies” for many years. We like Star Trek; actually we prefer “Star Trek the Next Generation” to the original series. In the original series Leonard Nimoy played the Vulcan, Mr. Spock (no he didn’t write the books on raising children). He often gave the standard Vulcan greeting, “Live long and prosper.”

Today, I greet you with, “Live well and prosper.” It’s better to live *well* than to just live *long*. Jesus can give you more than years to your life: He gives *life* to your years.

True prosperity is *not* living in luxury; it’s when all your needs are being met and you can enjoy life. By that definition, some of the richest people on this planet don’t have prosperity—they have wealth, but not prosperity. The key to learning how to live well and prosper is found in Proverbs 3:5-10:

Trust in the Lord with all your heart and lean not unto 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 your wealth, with the first fruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine.

I want to use the word TRUST as an acrostic to teach us how we can live well and prosper:

TAKE AN INVENTORY

During January, many retailers shut their doors to customers and spent time taking inventory. In other words, they examine and make a record of their assets. For a few moments, I'd like to ask you to shut your mind to any outside distractions and look within to see what is really inside your heart. Look at verse 5 again: Do you *really* trust God? Do you trust Him with *all* your heart, or is it more of a half-hearted dependence? Do you live life according to what God says in His Word or do you depend upon your own understanding? In other words before you make a decision, do you have to have it all figured out for yourself? Do you acknowledge God in *everything* you do? Are you fearing Him and shunning evil? Now all of those ideas in verses five and six are spiritual in nature, look again: "Trust, acknowledge, fear, shun evil." They are somewhat ethereal terms that are hard to sink your teeth into—it's like trying to chew Cool-Whip. Do you want to see a practical way to know for sure if you're trusting God? It's in verse nine. The best place to start your trust inventory is to look and see how you are handling your money in relation to God. If you are honoring God with your money, then you have a good supply of trust. As you take this trust inventory, a good place to look would be at your cancelled checks for 2001, your monthly bank statements. Because according to this passage of God's Word, how you use your money is a key indicator of your trust level. Next:

RECOGNIZE GOD AS YOUR SOURCE

What's going to happen in our American economy? Every time Federal Reserve chairman Alan Greenspan opens his mouth, people hang onto every word, and the stock market reflects his statements. I can tell you exactly what's going to happen in the stock market in 2002—but keep it quiet because I don't want the SEC to arrest me for giving you insider information: The market will go up and it will go down, and it will go up again and down again.

If you want to learn how to live well and prosper you need to get into God's economy. It's going in only one direction! The very first principle in God's economy is acknowledging that God is the source of your wealth. It's not your job, or your investments, and some of you got your money the old fashioned way—you inherited it! But these things are not your true source of wealth, God is. Some of you disagree with me because you think you trained, and worked, and slaved and *you* earned everything you possess. Who do you think gave you the ability to work and earn? Here's the bottom line about your bottom line:

Deuteronomy 8:16-18: He gave you manna ... to humble and to test you so that in the end it might GO WELL with you. 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.

Your income is a lot like the manna of the Old Testament. When Moses was leading the Israelites, there was no food in the desert so every morning except the Sabbath when the Jews woke up there was manna on the ground. The Bible says manna was round and white and sweet: it was sort of like Frosted Flakes. And when you don't have food, manna is GRRReat! God provided it and all they had to do was to go out and collect it. But they could only collect enough for that very day, if they tried to hoard it and store it—it spoiled. Every financial resource you have is like that. The New Testament says, "Every good and perfect gift comes down from above from the Father of lights." (James 1:17) Now imagine you were eating supper with one of those Jewish families and you had manna soup, followed by manna casserole, and bamanna bread for dessert. You might comment, "Mmm, this is good—where did you get it?" What if the husband said, "Oh, I produced it myself!" Wrong, it came down from God as a gift. But isn't that what we like to say about our income, or houses, our 401Ks? I made this myself; I built this myself? Deuteronomy 8 says God gave them the manna: (1) to humble them—they couldn't brag about creating it; and (2) to test them—to see if they would acknowledge God was the source. Are you humbled? Are you passing God's test?

I heard about a little boy in an old general store. While his mother paid for her groceries, he was staring into a big candy jar sitting at the checkout. Like every kid in a candy store, his mouth was watering. The owner looked at him and said, "Go ahead son, grab a handful, it's on me." The little boy didn't do anything; he just kept staring. Again the man said, "It's all right, go ahead and take some." Still the little boy didn't move. Finally, the storeowner lifted the top off the jar and reached down into the candy and brought out a fistful and gave it to the little boy. He said, "Thank you!" As they were leaving his mother said, "Son, why didn't you reach in the candy jar yourself?" The little boy smiled and said, "Because I knew that his hand was bigger than mine." What a lesson! You can go through life trying to grab for everything you can, or you can accept everything as a gift from God's hand—and His hand is a lot bigger than yours!

USE YOUR INCOME TO HONOR GOD

How do you honor God with your income? First, you acknowledge He is your source, and then you give Him your first fruits. Of course, when this was written, grain, grapes, wine and livestock were traded just like we use money. When a farmer harvested his crop, he would give 10% of his produce to the priests at the Temple. He would give the first and the best. Whenever you hear the word "tithe," it means one-tenth or 10%. Sometimes a person will say, "I tithe 5% of my income to the Lord." That's a misuse of the word—it means exactly 10%. Or if a person says, "I tithe 15% to the Lord." That doesn't make sense either. "Tithe" means 10% like "quarter" means 25% or "half" means 50%. Biblical tithing is *more* than giving God 10%—it means giving God the *first* 10%. The Bible says, "Honor the Lord with your first fruits"—not your leftovers.

Paul Harvey tells the true story that illustrates the tendency we have to give God our leftovers. The Butterball Turkey Company set up a consumer hotline to answer questions. One woman called to ask about cooking a turkey she had kept in her freezer for 23 years. The operator told her it might be safe if the freezer had been kept below zero degrees the entire time. But the operator warned the woman that, even if it were safe, the flavor had probably deteriorated, and

she wouldn't recommend eating it. The caller replied, “That's what we thought. We'll just give it to the church.”

God deserves our first and our best—not our old turkeys. Tithing is the starting point for Biblical stewardship. A lot of people don't tithe because they give God the leftovers instead of the first fruits. If you wait to until *after* you pay the power bill, the gas bill, or the house payment *before* you give to God—it will be very hard for you to tithe—you're using leftovers!

Through the years, I've made sure the first check I write each month is the one to Green Acres Baptist Church. These days, I pay most of my bills online. It's the same thing on my computer. I have Green Acres set up as one of my “payees” and I transfer those funds before I do any others. Because my program lists the payees in alphabetical order, I have the church listed “AAAGreen Acres” so it appears first on the payee list. You may think that's stretching it a little too far, but it's important for me to give God the first. That's just one way I can honor Him—and it's a pretty easy way, actually.

SHOW YOUR LOVE TO GOD BY GIVING TO HIM

We don't give to God because He commands us to, although He does command it. We give to God to show we love Him. Love always gives. The Bible says, “God so loved the world that He *gave* ...” You can give without loving, but you cannot love without giving.

Love is always expensive. Four weeks after my daughter's wedding and I can testify forever-more-amen love IS expensive! When you love someone you don't stop to ask how much it's going to cost.

Thirty years ago when I was a college student, I set my eyes on Cindy and I was smitten. She was dating another guy at the time, so it took me awhile to convince her she was smitten, too—in fact, I'm still trying to convince her! I remember when she finally agreed to go out on a date with me. I spared no expense. That afternoon I washed my 1966 Ford Fairlane and filled the radiator full. The thermostat was broken and I had to stop and add water to the radiator about every hour. I went to the store and bought a new shirt to wear. Do you remember those sleeveless muscle shirts? Well, it WASN'T one of those. I bought a nice shirt. If I recall, it even had a collar. I took her to the nicest restaurant I knew about in Montgomery: Red Lobster. I was really trying to impress her, so I even ordered for her. I chose the most expensive thing on the menu, Surf and Turf. That's steak and lobster for all you unsophisticated folks. I didn't care that it cost \$6.95—I was in love. Then I took her to a movie, “What's Up Doc?” starring Barbara Streisand. If that theater had offered reserved seats, I'd have bought a ticket to sit in the most expensive seat. After the movie, we stopped to add water to the radiator, and I took her to a fancy place for a nice dessert: Baskin Robbins Ice Cream. I mean, at the Florala drug store when we got ice cream it was a nickel for one scoop and a dime for two scoops. But *Baskin Robbins* was top of the line—about 50 cents a scoop. But did I mind? Not at all—I was in love and I was going first-class all the way that night. I took her home (by the way, teenagers, I never kissed my wife until *after* we were married. Of course, before we got married she wasn't my wife) I didn't just kiss her—I *really* kissed her. I'll never forget that first date. She was my first real love and I never thought about the cost.

In the past, I've said, "When you fall in love with Jesus, you'll just tithe automatically." I'm ready to retract that statement, because there are some of you who really love Jesus and you aren't tithing. I read a quote from Timothy Johnson the other day that opened my eyes. He writes:

Some say dedicate the heart and the money will follow; but our Lord put it the other way around. He said, "Store up for yourselves treasures in heaven ... for where your treasure is, there will your heart will be also." (Matthews 6:21) If your treasure is dedicated, your heart will be dedicated. Your heart will follow where you put your treasure—so invest your money where you want your heart to be!

Wow! That means if you want to love Jesus more, give Him more of your treasure and your heart will follow. Let's review. Take an inventory; Recognize that God is your source; Use your income to honor God; and Show your love by giving to God. The final dynamic of TRUST is:

TEST GOD'S PROMISE

Verse 10 gives God's promise. He promises if you will honor Him with your wealth by giving your tithe as a first fruits, He will make sure your barns stay full and your wine vats overflow. That's Bible language for "you'll have all you need plus a little more." I believe when the Bible speaks, God speaks. And I believe God cannot lie. But there are some of you who are scratching your heads wondering if God can live up to that kind of promise. I got good news for you, God understands your skepticism, so He has issued you an invitation to test this promise. In the last book of the Bible, God says through the prophet Malachi: "Bring the whole *tithe* into the storehouse, that there may be *food* [ministry] in *my house* [local church]. *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. I will prevent pests from devouring your crops ..." Malachi 3:10-11. God promises that if you will be faithful to honor Him with the whole tithe, He will pour out so many blessings on you that you'll run out of room to contain all your them! He may also bless you by preventing things in your life that devour your resources. I've had people tell me they stopped tithing for a while and it just seemed like they were overwhelmed with many extra expenses like car repairs and medical costs. I told you about the time when I was growing up, I was at my pastor's house and he mentioned that a member of the church was in the hospital. His wife asked what he was in the hospital for. Brother Fred didn't know I was there and he said, "Oh, he's in the hospital having his tithe removed." I think I know now what he was talking about.

Now God tests us plenty of times, but this is the only place in the Bible where God invites us to TEST Him. I've often said, you can't take God's Will for a test drive like your buying a new car, but in the area of tithing, God says, "Go ahead, take her for a spin—here are the keys—take it home and drive it for awhile and see if you like it."

I want to use a dollar bill to illustrate a misconception about tithing. If you had a one-dollar bill, then a tithe would be ten cents. Some people think the tithe belongs to the Lord and the 90% belongs to them, pretty good deal, huh? Actually 100% of it belongs to God and we tithe to

acknowledge that it all belongs to Him. We are allowed to manage it for Him, and we must be wise stewards. I counsel young couples to start out their lives following the 10-10-80 financial strategy. Give God 10% save 10% and learn to live on the other 80%.

Some of you are reluctant to tithe because you are having a hard time paying your bills on your 100%, you don't have 10% to spare. Let me explain God's math for you. Here's a formula you'll never see taught in a human math class. In God's economy 100% minus 10% (given to God) is *greater* than 100%. In other words, you will find the 90% left over will buy more and go further than the 100% if you don't tithe. That drives accountants crazy. You probably don't understand that, and it's okay, because verse 5 says we shouldn't lean on our own understanding. But you will never know formula is true until you test God's promise!

I can look into your faces today and I can know that many of you have discovered the joy of tithing, and some of you haven't yet discovered it. I can almost tell who does and who doesn't by expressions on your faces. Some of you look tickled, and others of you look like you just ate chili and doughnuts and rode a Tilt-a-whirl! This is really not a message on tithing, it's a message on trusting.

I had a pastor friend tell me about a man in his church who came to talk to him about tithing. We'll call him Bob. Bob was really troubled because he wanted to tithe but because of all his bills, he just felt like he couldn't afford it. The pastor mentioned a multi-millionaire in the church, we'll call him Jim., and said, “Bob, don't worry. You know that Jim has millions. He told me to tell anyone like you who wanted to tithe that he would help them. What if I told you that if you start tithing and you come up short of money at the end of the month, just let Jim know and he'll gladly make up your shortfall. Now, would you start tithing with that kind of arrangement?” Bob was smiling, and he said, “Why if Jim is willing to make up my shortfall, sure, pastor!”

The pastor smiled and said. I just made that up about Jim paying your bills, Bob. But let me get this straight: you say you'd be willing to tithe because you trust a man who has a few millions, but you aren't willing to put the same kind of trust in your Heavenly Father who owns the universe?” That conversation changed Bob's outlook. The pastor said Bob started tithing that very month and hasn't stopped since!

You see the **Key Question** for you to answer this morning is *not* “Can I afford to tithe.” The key questions are: **Can I trust God?** You've got to answer that for yourself. If you say, “Yes” then the next question is simply: **Will I trust God?**

Dr. Shadrack Meshack Lockeridge is one of the greatest black preachers in America. In 1976 he preached a sermon on trusting God. I want to quote part of his message. You've heard part of this because Lanny Bridges quoted it in our “God For Us” musical:

God is greater than all the superlative statements of supremacy ever shared. No far-reaching telescope can bring into focus the shoreline of his unlimited supply. No deep digging dredge can discover the depth of His determination to deliver you—You can trust Him!

He doesn't need me and He doesn't need you. He stands alone on the solitary pinnacle of His omnipotence. He is enduringly strong; and He is entirely sincere; He is eternally steadfast; and He is impartially merciful. He is unparalleled and unprecedented; He is unique and unescapable. He is the cornerstone of all civilization; He is the central doctrine of all truthology—He is God's Son, our Savior and you can trust Him!

He can meet all your needs and He can do it simultaneously. He gives you hope when you're hopeless; Help when you're helpless; peace when you're in pain; strength when you struggle; rest when you're restless; and courage when you cry. He sees and He sympathizes; He guards and He guides. He heals the sick; cleanses the leper; sets the captives free; and forgives sinners. I'm telling you, Church, you can trust Him!

He is the key to knowledge; the wellspring of wisdom; the doorway of deliverance; and He's the pathway of peace. He's the roadway to righteousness; the highway to holiness; and He's the gateway to glory—and you can trust Him!

He's the master of the masters; the captain of the conquerors, the head of the heroes and the leader of the legislators. He's the governor of governors, the prince of the princes, He's the Lord of all Lords and He's the king of all Kings and you CAN trust Him.

I wish I could describe Him to you—but He's indescribable, He's irresistible, He's irreplaceable, He's indisputable, He's invincible! His Word is all you need, and His love never ends. His grace is sufficient and His mercy never fails; His yoke is easy and His burden is light. I tell you, you can't *outlive* Him and you can't live without Him. Pilate couldn't stop Him; Herod couldn't kill Him; death couldn't handle Him; and, praise God, the grave couldn't hold Him! He's alive forevermore and forevermore *you can trust Him!*

Now take a moment and look at the commitment form on your outline. I'm not going to ask you to turn this in, it's between you and God only. It says: Because I want Green Acres to be a church on purpose; and because I realize trust is the single most important element in a relationship with God, I will demonstrate my trust in God by giving the first 10% of my income to the Lord through my church. Here's your options: "I am already tithing, and I will keep on trusting!" or "I used to tithe, and I will start tithing again." Here's where it gets exciting. The third option is: "I am willing to trust and test God—I'll try tithing for six months." I know some of you are going to accept God's invitation to test Him. There's nothing special about six months, just try it for six months and see if God can be trusted. See if there isn't a difference in your life—and in your walk with God. The final choice is for those of who aren't at that point yet—and you aren't willing to take that step of faith; go ahead and be honest with God. "I am not yet ready to trust God by tithing." Some of you are saying, "I just won't check any box." You are right, but remember, God can read your heart as easily as we can read a check mark in a box. Not to decide is to decide not to trust God. Since this is between you and Lord, He provides His signature. It's Philippians 4:19, "My God shall supply all your needs through His riches in Christ." Now sign your name.

I believe God can be trusted. If Malachi 3:10 is *not* true, then how do we know John 3:16 is true? I believe both of them are true! So if you are ready to live well and prosper in 2002, here’s your chance to trust in the Lord with all your heart.

OUTLINE

Take an inventory

Recognize God as your source

Use your income to honor God

Show your love to God by giving to Him

Test God's promise

"Bring the whole TITHE into the storehouse, that there may be FOOD [ministry] in MY HOUSE [local church]. 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. I will prevent pests from devouring your crops ... " *Malachi 3:10-11*

KEY QUESTIONS: CAN I TRUST GOD? WILL I TRUST GOD?

"My God shall supply all your needs through His riches in Christ." Philippians 4:19



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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