

INTRODUCTION

We've recently had a large influx of new members into Green Acres. Last week alone, we had about thirty new members join the Green Acres Team. I'm so proud of our staff team on the great job they did with the Ministry Fair. God is good all the time—and all the time, God is good.

Several weeks ago one of our new members asked me, "In my last church, my last pastor used to preach a lot on giving, but I've never heard you preach on it. Do you ever preach on giving?" I said, "Just hang on. I only preach on giving one Sunday a year—but I remind folks quite often that I only preach on it once a year!"

The reason I don't have to preach on giving often is because you are the most generous congregation on the planet. We finished the year in December by over-giving and under-spending our budget, so once again we have a healthy surplus. In addition to that, you gave over \$1 million to our World Missions Offering; that's the third year in a row you've done that. So, please understand that I don't preach on giving because we're in some financial bind and we need to beg for more. I share what God's Word says about stewardship because I don't want anyone to miss out on the tremendous blessing that comes when you are a faithful manager of the resources God has given you.

Do you keep up with the U.S. Economy? I've always wanted to do a parody of one of those stock market reports, so here goes, with apologies in advance. "In today's stock prices, knife prices were up sharply; paper was stationery; beef futures steered into a bull market; pencils lost a few points; hiking equipment was trailing; elevators were up while escalators continued their slow decline; light switches were off; mining equipment hit rock bottom; diapers remained unchanged; Coca Cola fizzled, balloon prices were inflated; and finally Charmin tissue reached a new bottom."

I want to talk about investing in the World's Strongest Economy. The U.S. has the strongest global economy of the 200 nations listed in the International Monetary Fund. China is second. And for your information, if Texas were a nation, we'd be the ninth strongest economy in the world, larger than 190 other nations!

It's pretty amazing what has happened in the U.S. stock market over the past few weeks. Let me give you a quick picture of the history of the Dow Jones Industrial Average. When Green Acres was formed in 1955 the Dow was at 488. When I came to serve as your pastor in 1991, the Dow was at a whopping 3,086. It grew rapidly in the early 21st Century, even flirting with 14,000. But by 2009 it had dipped all the way down to 6,547. Last week the Dow burst through the mythical 20,000 ceiling and ended the week at a record 20,093.

To put that in perspective, it took the Dow 76 years to grow to 1,000. It took it 15 years to grow from 1,000 to 2,000. It has taken it only 35 days to grow from 19,000 to over 20,000.

Our economy is strong, but the world's strongest economy is God's economy. God's economy isn't just some economic system operating in heaven. Heaven doesn't need money: The streets are paved with gold. God's economy is operating right here right now in the nations of the world. How much do you know about investing in God's economy?

King David led Israel from Middle Eastern obscurity to the richest and most influential nation of his time. David wanted to build a magnificent Temple for God in Jerusalem, but because he was a soldier, a man with blood on His hands, God told David that his son, Solomon, would build the Temple. So David gave the building plans to Solomon and then raised the money for the Temple. We read in 1 Chronicles 29 that King David himself gave all of his personal riches. When everyone had given, they had gathered \$10.4 billion worth of gold for God's Temple. Then David breaks out in a powerful prayer of praise, and we see that he understood God's economy. This is one of the most profound prayers in the entire Bible. In fact, if you are a Christian and you are interested in investing or work in the financial industry, I suggest you print out this prayer, frame it, and place it in a prominent place at your workstation.

1 Chronicles 29: 10-14. "David praised the Lord in the presence of the whole assembly, saying, 'Praise be to you, O Lord, God of our father Israel, from everlasting to everlasting. Yours, O Lord, is the greatness and the power and the glory and the majesty and the splendor, for everything in heaven and earth is yours. Yours, O Lord, is the kingdom; you are exalted as head over all. Wealth and honor come from you; you are the ruler of all things. In your hands are strength and power to exalt and give strength to all. Now, our God, we give you thanks, and praise your glorious name.' But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand."

Wow! King David had just raised an offering of over \$20 billion when you include all the silver and precious stones listed. But instead of saying, "Look what we've done, God." He prayed, "Lord, all this was yours from the start and we've just given back to you what was already yours." That's the foundation for God's economy.

By the way, this is nothing new, I've shared these principles before, but they don't change. Let me give you the four pillars of God's economy. Then I'll suggest a financial plan for your family that will get you out of debt and put you in a position where God can bless your socks off!

I. GOD'S SUPPLY: He is the source of every blessing in your life

Everything good in your life has come to you as a gift from God. The Bible says in James 1:17, "Every good and perfect gift is from above, coming down from the Father of the heavenly lights." We don't really own anything in this world. We just manage some of God's creation while we're here.

Here's a trick question. Raise your hand if you own some property somewhere. If I didn't know it was a trick question, I'd raise my hand also. But the truth is, if we think we own a piece of property, the truth is we're really just watching over it for a short period of time. God created it

and He owns it. Someone else claimed to own it 100 years ago; and, if the Lord tarries, someone else will say they own it 100 years from now; but God owns it because He made it.

I've known lots of prosperous people who really believed that they earned what they have made by the sweat of their brow. These are self-made men and women, who often worship their own creator. If you think you deserve all you have because you worked for it, let me remind you of these words from the Bible. "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)

Did you hear about the group of scientists who approached God and issued a challenge? They said, "God, we don't need you anymore. These days we can clone people, transplant organs, and even make artificial hearts. Things that were once miraculous are commonplace in our lab."

God said, "Okay, why don't we put your theory to the test? We'll have a competition to make a human being." The scientists agreed. God said He would make a man the way He did in Genesis. He bent down and formed man out of the dirt and breathed into him the breath of life."

The lead scientist said, "Okay. Now, it's our turn." He bent down to scoop up a handful of dirt. And God said, "Not so fast. You get your own dirt. That's mine." Everything comes from God.

II. GOD'S DESIGN: He made you to be a channel of blessing, not a container

God owns and supplies everything. He gives us some of it to manage. But He didn't design us just grab and store His blessings. He made us in His image so we would circulate His blessings to others.

There are many famous water channels in the world, dug to connect two larger bodies of water. For instance, in 1825 the Erie Canal was dug to connect the Hudson River in New York with the Great Lakes. That opened up trade to the Midwest before the times of roads and railroads. In 1869 the Suez Canal was dug to connect the Red Sea with the Mediterranean Sea. This channel allowed ships to avoid sailing thousands of miles around the Cape of Africa.

In the same way God designed you to be a channel through which He may bless others. Here's God. He pours His blessings into you. But He doesn't want you to receive His blessings and store them. He wants you to pass them on to others.

Jesus had this idea in mind in John 7 when He said, "If anyone is thirsty, let him come to me and drink. Whoever believes in me, as Scripture has said, streams of living water will flow from within him." (John 7:37-38)

Our problem is that when God blesses us, we want to hang onto the blessing rather than passing it on. Like a preschooler hoarding toys, we get stingy and want to say, "Mine!"

The wonderful 20th Century prophet and writer, A.W. Tozer, wrote: “There is a disease that is especially virulent in the 20th Century. It is called cirrhosis of the giver. It is an acute condition, which renders the patient’s hand immobile, when it attempts to move from the billfold to the offering plate. The remedy is to remove the afflicted person from the House of God, since it is clinically observable that this condition disappears in environments such as sports stadiums, shopping malls, and restaurants.”

In a few weeks, God willing, I will be leading another group of East Texans to walk where Jesus walked. One of my favorite experiences is to lead a worship service in a boat out on the Sea of Galilee. The Sea of Galilee is a large fresh water lake teeming with life. It abounds with fish and birds of all kinds. Just 80 miles to the south is the Dead Sea, aptly named because there is nothing that lives in that water—it’s too salty to support any kind of life, but it’s fun to float in it. What’s the difference between these two bodies of water? The Sea of Galilee takes in fresh water from the springs and rivers that flow into from the north. Then it sends fresh water gushing out through its south outlet called the Jordan River. It receives and it gives life-giving water. The Dead Sea receives the fresh water from the Jordan River, but it has no outlet –it’s the lowest point on earth. It only receives and it never gives; that’s why it’s dead and lifeless. You can drink the water of the Sea of Galilee; in fact it’s the main fresh water source of Israel. But if you drink the water in the Dead Sea, it won’t kill you, you’ll just wish you were dead, it’s so full of magnesium and other chemicals you’ll be dealing with it for days.

Generous people are Sea of Galilee people; they receive blessings from God and then they pass it on. Their lives are full of joy and life. Other people are Dead Sea people, they only get, get, get, and they never share. There’s no outlet. And those people end up being as a lifeless and toxic as the Dead Sea. Are you a Sea of Galilee giver or a Dead Sea receiver?

III. GOD’S CYCLE: The more you give, the more you have to give away

God didn’t design you to store or hoard His blessings; He designed you to be a part of a giving cycle. He gives to you so you can give away. And when you give away, He gives you more so you can give away even more. Giving is not just a nice suggestion; it is a command from God.

Jesus said, “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)

I’m sure you’re familiar with Letourneau University over in Longview. It’s the premier Christian high-tech university in America. Our friend Dr. Dale Lunsford is doing a great job as President there. R.G. LeTourneau grew up dirt poor in Vermont and dropped out of grade school at age 14. Dirt would end up making him wealthy. He eventually moved to California and got a job leveling the dirt at a large farm. Over the years he figured out how to move massive quantities of dirt and other materials. He was a prolific inventor with more than 300 patents, including the bulldozer and offshore oilrigs. During World War II his company supplied 70% of the earth moving equipment used by the Allies.

Early in their marriage, he and his wife made a decision to give God a reverse tithe. At a time when they didn't have much money and his company was deeply in debt, they decided to give God 90% of their income and to live on 10%. They maintained that percentage the rest of their lives. His biography is called *Mover of Men and Mountains*. In it he says, "My focus has always been not how much of MY money I give to God, but how much of HIS money I keep for myself. I've discovered that I can't outgive God. I shovel it out, and God shovels it back, but God has a bigger shovel!" (R.G. LeTourneau (1888- 1969), *Mover of Men and Mountains*, p.62)

Jesus said God gives back with the same measure we give. If you give to God with a teaspoon He gives back with a teaspoon, but His teaspoon is bigger. If you give to God with a barrel, He gives back with a barrel. But His barrel is bigger. If you give to God with a dump truck, His dump truck is bigger. If you give to God with a super tanker, you'll receive back a supply from God's larger supertanker. That's how the cycle works. Just try to outgive God and see what happens!

IV. GOD'S PROMISE: If you honor Him with your income, He will meet your needs

If you remember the great movie *Chariots of Fire*, it was based on the true story of the Christian, Eric Liddell, who refused to run in the Olympic 100 meters event on a Sunday. He was coerced and cajoled, but he refused to compromise his convictions. At the last minute he was changed to run in the 400 meters. Before the race, he was handed a note with a scripture on it. The verse said, "He who honors me, I will honor." Liddell went on to win gold in the 400-meter race. He later went to China as a missionary and earned a greater crown in heaven when he died at the hands of the Japanese invaders.

What an inspiring story! It is a maxim from God's Word that if we honor Him, He will honor us. There are many ways you can honor God. But I want us to look at one specific way to honor the Lord. In Proverbs 3 the Bible says, "Honor the Lord with your wealth and with the best part of everything you produce. Then he will fill your barns with grain, and your vats will overflow with good wine." (Proverbs 3:9-10 NLT)

That's pretty straightforward. If you honor God by giving Him your first and your best, He will insure that all your needs are met. Now I want to get very practical. I'd like to suggest to you a God-honoring financial plan. This can work whether you're single or married. I have taught this and followed it for decades and I can assure you this works for God's glory.

It's called the 10-10-80 financial plan.

1. Give the first 10% of your income to God

It's called giving a "tithe" to the Lord. Abraham started it. Moses commanded it and Jesus commended it. The word "tithe" isn't a religious word; it's a math word. It's just means "a tenth." It's like the word "half" or "quarter." Giving God the first tenth of your income is a great starting place to honor Him.

This Christmas season I posted on Facebook that someone had stolen baby Jesus from our church Nativity set. They actually stole Jesus last year, but we know in some traditions, Jesus isn't placed in a Nativity set until Christmas morning, so we waited. No Jesus. So this year we replaced the baby Jesus with another doll. Nobody stole Jesus, but this year, somebody stole the three large wise men from our Nativity scene. Those guys were about seven feet tall. Maybe the robbers thought they had real gold, frankincense and myrrh. We reported it to the Tyler P.D. I wonder if they put out a bulletin, "Be on the lookout for three seven-foot wooden wise guys."

I wonder how you personally feel toward someone who is low enough to steal the baby Jesus and Wise Men from a church nativity scene? Before you even think about waterboarding or anything extreme, let me remind you that according to the Bible there are many folks who are robbing God. Here's what God has to say about this: "Will a man rob God? Yet you rob me." But you ask, "How do we rob you?" "In tithes and offerings...Bring the whole tithe 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. I will prevent pests from devouring your crops, and the vines in your fields will not cast their fruit," says the Lord Almighty. (Malachi 3:8-10)

God issues a challenge: Test me in this! This is the ONLY time in the Bible God invites us to test Him. He promises two outcomes—provision and protection. For provision He says that the windows of heaven will open and you will receive more blessings than you can hold. For protection, He says He will prevent pests from devouring your crops. That could mean that God will let your car go a little longer, or you'll find fewer miscellaneous expenses.

2. Save the second 10% of your income for future expenses

After you give God the first ten percent, then regularly set aside the second ten percent for personal saving. Millions of Americans are drowning in debt. According to an article in Time Magazine, for every \$1000 Americans make, they spend \$1300. Now our government gets away with that because they print money, but debt can destroy you.

Our problem is that we want something and we want it NOW. Wise managers of God's resources learn to save first rather than borrowing all the time. The writer of Proverbs gives us a great illustration from nature. "Take a lesson from the ants...they labor hard all summer, gathering food for the winter." (Proverbs 6:6, 8 NLT) There will be summers of prosperity and winters of shortage. A wise steward saves for the future.

3. Manage your expenses to live on 80% of your take-home income

This is the key: Every family should have a budget. On one side write down your income, your take-home pay. On the other side write down your expenses, your outgo. Compare your income with your outgo. If your outgo exceeds your income, then your upkeep will be your downfall!

If you're currently not able to live on 80% of your income, you need to make some changes. It may be difficult to raise your income. The only other option is to reduce your expenses. If you need help, there are plenty of Christian financial advisers who can help you achieve the 10-10-80 plan.

CONCLUSION

So, I want to extend God's tithing challenge. In Malachi 3 God says, "Test me in this." So I urge you to test God. If you aren't tithing, try it for six months. Starting next Sunday, the first of February, honor God by giving Him the first 10% of your income through your local church. Don't give Him the leftovers give to Him first.

At the end of six months, if God has not blessed you in ways that astound you, come tell me about it. I'm not talking about financial blessings. God isn't like a heavenly slot machine. Blessings come in all shapes and sizes. And if you have tithed and you have fewer blessings in your life, then my commitment to you is that I'll close this book and quit as pastor. Why? Because if Malachi 3:10 isn't true, then how do we know John 3:16 is true?

I've issued God's challenge for over twenty years and I'm still here. Nobody has ever said, "I tried it and God failed me." Instead I've had dozens of people say, "Pastor, I took God's challenge, and I only wish I had started sooner!"

Folks, the strongest economy in this world is God's Economy, and it's going to be here ten million years from now. I suggest you invest wisely in God's Economy!

OUTLINE

THE FOUR PILLARS OF GOD'S ECONOMY

I. GOD'S SUPPLY: He is the source of every blessing in your life

"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*

II. GOD'S DESIGN: He made you to be a channel of blessing, not a container

"If anyone is thirsty, let him come to me and drink. Whoever believes in me, as Scripture has said, streams of living water will flow from within him." *John 7:37-38*

III. GOD'S CYCLE: The more you give, the more you have to give away

"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*

IV. GOD'S PROMISE: If you honor Him with your income, He will meet your needs

"Honor the Lord with your wealth and with the best part of everything you produce. Then he will fill your barns with grain, and your vats will overflow with good wine." *Proverbs 3:9-10 NLT*

10-10-80: A GOD-HONORING FINANCIAL PLAN

1. Give the first 10% of your income to God

"Will a man rob God? Yet you rob me." But you ask, "How do we rob you?" "In tithes and offerings...Bring the whole tithe 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. I will prevent pests from devouring your crops, and the vines in your fields will not cast their fruit," says the Lord Almighty. *Malachi 3:8-10*

2. Save the second 10% of your income for future expenses

"Take a lesson from the ants...they labor hard all summer, gathering food for the winter." *Proverbs 6:6, 8 NLT*

3. Manage your expenses to live on 80% of your take-home income

— MESSAGE DISCLAIMER —

These messages are offered for your personal edification and enrichment. I have used many sources, and I have always attempted to cite any exact quotations and/or use material that is not under copyright. Any failure to cite a quote is simply an oversight on my part.

If you are a preacher or teacher, I encourage you to use this material stimulate your own Spirit-driven preparation—*it is never intended as a substitute for your own study of Scripture.*

If you borrow the majority of a message or outline, it is good scholarship (not to mention the right thing to do) to cite the source. If you are teaching, you may 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 also applies to any work you may publish, too, as I routinely publish my material in books that are protected by copyright.

This careful effort on your part may prevent any criticism that may be directed toward you. I trust you will find that additional study beyond this material will benefit both you and your listeners.

For the Joy...
Pastor David Dykes



*David O. Dykes, Pastor
Green Acres Baptist Church
Tyler, Texas*