

# THE 80-10-10 PLAN

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## Earn, Save & Give | Shiny Objects Series (Part 3)

Text: Proverbs 20:21; 2 Corinthians 9:6-12

### Finding the Abundant Life

One of my favorite verses in the Bible is John 10:10 in which Jesus says: **I have come that you might have life and have it to the full (John 10:10)**. I love that verse because it reminds me that Jesus isn't just interested in giving me "*Pie in the sky when I die*." Christ cares about the quality of my life and your life and everybody's life here and now. This is why we're doing this message series. We're trying to understand what God's plan is for helping us leave behind the distractions of all the SHINY OBJECTS and enter into a more devoted, abundant, thriving kind of life.

John Wesley found the path to it. How many of you have ever heard of John Wesley? Wesley was the founder of a Christian movement that emphasized the value of people bonding together weekly in small "bands" to help and encourage each other become all they could be. This "method" of building deeper community and accountability came to be called "Methodism." (At Christ Church we call it Small Group ministry!) Methodism led not only to the spiritual revival of Great Britain in the 1700's but also to its economic renewal.

In the course of all this, John Wesley's books and songwriting royalties netted him a fortune. But Wesley was the Warren Buffett of his day. He deliberately chose to live far below his means so that he could (1) be free from burdensome pressure to maintain a big lifestyle and (2) be at liberty to help others generously. Wesley's motto was: "*Earn all you can, save all you can, and give all you can.*"

### Earn Energetically

Where did John Wesley get those ideas? From God's Word. In 2 Corinthians 9:6-12, the Apostle Paul lays out all three of these principles in a very helpful way. The FIRST of them is this idea that we are meant to earn energetically. St. Paul writes: **Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness (2 Cor 9:10)**. Please notice what this text does and does not say. It does say that God will supply *seed*. It doesn't say that God will hand you the *deed* to a three-story farmhouse. You might have a very nice farmhouse some day. But that all depends on what you do with the seed.

One of the most dangerous aspects of life today is the impression we often get of instant success. I'll get a job with that tech-com and have millions in stock options by next year. I'll buy that Lottery ticket and, boom, gain a life on easy street. I'll start in

the mailroom and be promoted to the board room before you know it. I guess this happens *sometimes*, but not usually. Most abundance comes not from sudden windfalls, but from how energetically someone plants and tends their seed. The Apostle Paul writes: **Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously (2 Cor 9:6)**. So, what is this seed that God supplies? It is your skills, insights, experiences, and gifts, and even existing financial or physical resources. Your seed is all those things God has given you which, if used wisely and well, could grow.

When I was younger, one of my best friends was a guy named Harry. Harry's mom worked at a bagel factory. Harry's dad was a truck driver with a pretty serious alcohol and gambling problem. No one in Harry's family had ever gone to college. They never even suggested that Harry should go to college. But Harry wanted a farmhouse. And so he worked really hard at his studies and all kinds of part time jobs on the side. He sought out mentors who could give him advice and help him see where he was messing up. And, miraculously, Harry got into college.

But Harry didn't stop there. He kept studying very hard. He took jobs after hours in the science labs. By the time he was a Junior, the professors were asking Harry to help teach freshman. By the time he graduated from college, Harry had taken more courses and earned more 4.0's than anyone else in the history of Yale University. At graduation, Harry took home every one of the recognition awards given in the sciences. And then he did a Fulbright Fellowship to sharpen his skills even more. And then Harry went to med school, and earned a PhD on top of that. Harry did amazing things with the seed God gave him. He made more than a few bagels with that seed.

Isn't this why we were upset by the College Admissions scandal? It was a case of parents wanting their kids to have an ivy-covered farmhouse before they truly and fully learned to work with the seed. It was stealing a place from kids and families that HAD worked so hard. When you live in a SHINY OBJECTS society, it's easy to start thinking that we're just "entitled" to all kinds of stuff, or that the things we want will be handed to us in finished form. Some airlines and credit card companies promise "rapid rewards," but that's not how the Bible teaches that life usually works. Thankfully, God does shower us with blessings for which we haven't worked. It's called GRACE. But, more of the time, we tend to reap what we sow. We are meant to exert effort to earn all we can with the seed we've been given.

### **Save Prudently**

We ought to earn all we can. But then, SECONDLY, we ought to save prudently. Listen again to these words from the Bible: **Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness" (2 Cor 9:10).**

Many years ago, I worked at a place called Muscoot Farm in Katonah, New York. Muscoot was a county park designed to show children how a working farm operated. One of the kids' favorite parts of the farm was a big granary where we stored a lot of seed corn and welcomed children to run their fingers through the corn. "What's all this for?" some child would invariably ask. "Is it for eating or popping?" No, I'd explain. It's for planting. You see if we eat up all the corn, then there's nothing left to plant so that there's a harvest next year.

It may seem obvious, but it bears underlining: We can't consume everything we harvest and expect it to go well with us over the long term. That has become a problem in America today. To support the consumer lifestyle many of us want, it is estimated that the average household spends almost all of what it brings in. In 1975, the average American saved about 17% of his or her income. In the eighties, the savings rate dropped to just 7%. Today, the average American is putting away about 3% of income. To put this in perspective, the average savings rate in China is about 30% of income. We need to become more like Wesley or Buffett and say no to the SHINY OBJECTS. We need to be putting more of our income away for rainy days or for our retirement and not expect God or the government to miraculously bail us out.

The Bible makes it clear that we should expect there to be periods of feast and periods of famine in life. Jesus declared in his sermon on the mount that into every life there will come unexpected storms. The notion that there will always be a job, always be the health we need to work, or always an ascending economy to carry our assets up is inconsistent with a biblical worldview. We can't assume future income, which is why saving is so important. The writer of Proverbs says: **The wise store up choice food and olive oil, but fools gulp theirs down (Prov 20:21).**

Our church has some debt related to our Oak Brook campus expansion right now. As we touched on last week, it's the good kind of debt – an investment that will more than pay for itself over time. But even our ability to provide the cashflow our church needs in this season is because during earlier seasons when income exceeded our expenses, we didn't spend it all but stored some of it away in institutional funds.

This is a crucial biblical principle. During cycles of plenty, we need to be putting aside something for cycles of scarcity. We see a colorful example of this in the Old Testament story of Joseph, who instructed the Pharaoh of Egypt to store up grain during a boom time. The Pharaoh took Joseph's advice and it proved absolutely essential during a bust time. Egypt was not only able to feed its own people during the time of famine, but to serve as a granary that kept many other people from starving.

The simple lesson is this: We are meant to live below our means – to spend less than we earn. Get out of the bad kind of debt – consumer debt -- as soon as you can. Put money away in a reserve fund. Stock some away regularly each month in a 401K. If your employer offers a matching program for retirement savings, make sure you are

taking full advantage of that. Proverbs 13:11 says: **Whoever gathers money little by little makes it grow.**

### **Give Generously**

It's important to stress, however, that the purpose of earning energetically and saving prudently, is not to hoard up a whole lot more than we need. In one of his parables, Jesus tells the story of a man who did this. He just kept building bigger and bigger barns to hold all his surplus, but then died before he could put any of it to good use (Luke 12:13-21). We aren't meant to be like that kid who scores pillow-cases full of Halloween candy which then sit and rot underneath his bed afterward.

The THIRD key to a more abundant life is that we earn and save in order to have resources from which to give generously. The last part of our text for today cast this vision for us: **Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be enriched in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God (2 Cor 9:10-11).**

One of my early mentors was another Harry -- Harry Hakken -- the lead elder in the church I served in San Diego. From modest means, Harry had worked very hard, painstakingly built up a profitable construction business, and then, when he could have spent the rest of his days lowering his handicap and sipping cool drinks, Harry gave himself away. He took a low-paying job with the Reformed Church of America heading up their national stewardship division. For years, he travelled the country talking with congregations and individuals about the joy of generosity. Harry's gone to heaven now, but I can still see the sparkle in his eyes as he said to me one day: *"Isn't it wonderful how God has designed a system that lets us play a part in his life-changing work."* Twenty-five years later, after having learned how to unclench my own hands further, I can say with honesty: Yes, Harry, it IS wonderful.

After talking with hundreds of people and conducting numerous massive studies of human health, the renowned psychologist, Erich Fromm, said: *"I have become convinced that the difference between the neurotic and happy kind of life is the difference between 'get' and 'give.'"* GOD himself, is the healthiest and most joyful being in the universe, in no small part I suppose because giving is in his nature. **For God so loved the world that he gave... (John 3:16)** and gave and still gives. If we follow the example of Jesus Christ, who poured out his life in love for others, then we know that our lives are also meant to be conduits not containers, rivers not reservoirs. This kind of behavior doesn't deplete us, it completes us. Giving in response to God's example builds up our spiritual muscle the way exercising build up our physical muscle.

Let me say in closing that we have this way of drifting along in the important dimensions of our life. We keep putting one foot in front of the other until it's too late. Don't let that happen with your finances. Set a plan for yourself and teach God's view of money to the younger ones in your family. When our boys were young, we put on their bureaus three plastic cups, each a different color. The red cup was marked "GIVE" and we encouraged the boys to put the first 10% of whatever they made or were given into that one. God calls us to make generosity our first priority and the word "tithe" literally means 10%. We also put a yellow plastic cup on their bureau and that one was marked "SAVE." Put at least 10% into that, we said. The green cup was marked "SPEND" and we encouraged them to put the remaining 80% there. They had no trouble figuring out what to do with that!

I wish we had done that longer with them as they were growing up. I know that for at least one of them the pattern has stuck. I'm glad that for Amy and me, this 10-10-80 idea has been part of our marriage since the beginning, though we've grown to save more than 10% and live on less than 80%. How about you? What's been your pattern? More importantly, what will be your plan? Try the Wesley-Buffett Model: "*Earn all you can, save all you can, and give all you can.*" For I have come, says Jesus, that you and others through you might have life and have it to the full.

Please pray with me...

*Loving Lord, give us the inspiration and courage to keep taking steps of deeper devotion that lead us further into the life abundant. For we pray in your wonderful name. Amen.*