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Illustration by Gotthard Eichelhagen

Cashing in on Your 100-Fold Return

The Word says, "Owe no man anything" (Rom 13:8), but how many Christians nowadays can say that they don't owe anybody anything? Jesus taught us to pray, "Forgive us our debts as we forgive our debtors" (Matt 16:12), showing us that the only One we should be indebted to is God, yet so many of us are driven by financial lack to pray, "Lord, please help the people to whom I'm indebted to forgive me my debt."

The LORD promises to make us the head and not the tail in Deuteronomy 28:13 if we'll just be obedient to the Word, but instead we receive the cursing because of our negligence in following the simple instructions for financial success outlined in God's Prosperity Manual. That's when the foreigner

shall lend to thee, and thou shalt not lend to him: he shall be the head, and thou shalt be the tail.

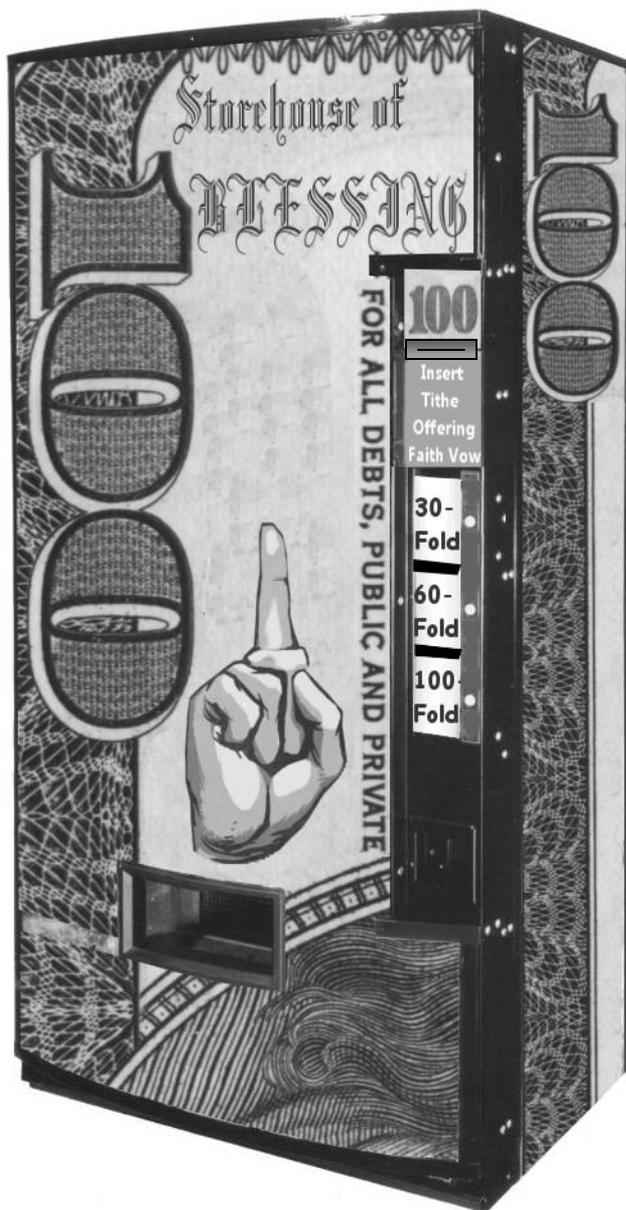
How can it be that God's people are under such a curse when they should be living in high victory? What a shame! Brethern

and Sistern, it doesn't have to be this way.

God wants you to live debt-free. He wants you to be the lender, not the borrower. He wants you to prosper in the abundance Jesus promised. He wants you to receive that horn-of-plenty, overflow abundance, "pressed down, shaken together, and running over" (Luke 6:38). So if God wants you to be rich, why are you just getting by?

God tells us why in Malachi 3:7-12:

Even from the days of your fathers ye are gone away from mine ordinances, and have not kept them. Return unto me, and I will return unto you, saith the LORD of hosts. But ye said, Wherein shall we return? Will a man rob God? Yet ye have robbed me. But ye say, Wherein have we robbed thee? In tithes and offerings. Ye are cursed with a curse: for ye have robbed me, even this whole nation. Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the LORD of hosts, if I will not



open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it. And I will rebuke the devourer for your sakes, and he shall not destroy the fruits of your ground; neither shall your vine cast her fruit before the time in the field, saith the LORD of hosts. And all nations shall call you blessed: for ye shall be a delightsome land, saith the LORD of hosts.

Notice that God doesn't say that we only rob Him by withholding the tithe. We rob him by withholding not only the tithe, but also offerings, and, if I might add, based on other passages, faith vows. God says, if you're cheating him by withholding the tithe of your gross income plus the additional over-and-above offerings, you are robbing him and you're under a curse.

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My roommate, Kirsten, at the University of Errol Rothberts in Tuscaloosa, Alabama was suffering all manner of tragedy and hardship during her first semester there. She lost her braces in the back seat of a car and never found them again. Her car broke down and she was cited for illegal parking. Later her car was towed and she had to call her grandma for money to pay the towing fee to retrieve her car. Then she broke her arm while playing tennis, was failing two of her classes, got food poisoning, and her grandmother phoned in November to tell her her dog had died. She thought God was punishing her for a certain indiscretion she committed one night when she first came to UER. She was at wits end and I was at a loss to be able to help her at that point in my walk with the Lord.

Then, one Thursday morning as we were attending the chapel service on campus, we heard a message by Brother Dick Bobs-Dyke on seed-time and harvest. As Brother Bobs-Dyke shared the message of sowing and reaping, blessing and cursing, and likening God to a Cosmic Vending Machine, Kirsten felt the conviction of the Holy Ghost and God spoke to her heart, telling her that the reason she was suffering all of these hardships was because Satan was allowed to break down the hedge because she hadn't paid tithes and offerings on her student loans.

As soon as we got out of chapel, Kirsten asked to borrow my *Republican Voter's Study Bible* to do a word study on tithing. The passage that literally leapt off the page at her was Deuteronomy 14:22-27:

Thou shalt truly tithe all the increase of thy seed, that the field bringeth forth year by year. And thou shalt eat before the LORD thy God...the tithe of thy corn, of thy wine, and of thine oil, and the firstlings of thy herds and of thy flocks; that thou mayest learn to fear the LORD thy God always. And if the way be too long for thee, so that thou art not able to carry it...then thou shalt turn it into money...and thou shalt bestow that money for whatsoever thy soul lusteth after, for oxen, or for sheep, or for wine, or for strong drink, or for whatsoever thy soul desireth: and thou shalt eat there before the LORD thy God, and thou shalt rejoice, thou, and thine household, And the Levite that is within thy gates; thou shalt not forsake him...

Kirsten took that word and acted on it, tithing the increase of her seed, sowing in faith that precious seed-money to receive a bountiful harvest.

First of all, Kirsten took the tithe of her student loans, calculated at \$750, plus the tithe of what her

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grandmother had gifted her for college expenses, calculated at \$15, went to three different restaurants owned by Christians and ordered *whatsoever her soul lusted after*. She ordered 30 pounds of chili-cheese fries, 20 pounds of barbecued pork ribs, two pounds of grilled peppers, 50 chicken enchiladas, three large trays of lasagne, two large tubs of ambrosia, nine boxes of Lady Godiva chocolates, three large German chocolate cakes, three gallons of burgandy cherry ice cream, six pecan pies, a quart of whipped cream, and three gallons of sparkling grape juice. Then she called Brother Dick Bobs-Dyke and told him her intention to hold a feast and invite him, her church pastor, and all her friends, at the same time requesting Brother Bobs-Dyke, president of the university, to make provision for a room with tables on campus where she could hold this tithe-feast. Brother Bobs-Dyke praise her for her faith and arranged for a conference room with several tables to be set aside for her.

On the appointed day, she had all the food and drink delivered to the campus conference room. She and her guests rejoiced in the Lord to the accompaniment of praise music cassettes. It was a glorious time in the Lord. At the end of the feast, Kirsten wrote out two offering checks in the amount of \$50 each and gave one to Brother Bobs-Dyke and the other to the pastor of her church in Tuscaloosa as the

Levite's portion. I remember watching her, one arm in a cast, as she struggled to write out another offering check for \$50 dollars to mail to the pastor of her local church body in her hometown in South Carolina where her grandmother still attended.

So what happened after Kirsten tithed the increase of her seed by sponsoring a tithe-feast? Well, of course, God gave the increase. He kept His Word as always. She received a 60-fold return on her giving. God gave her a campus job in the dining commons where she made money to pay for new braces. He healed her car, her arm, and her broken heart. The Lord raised her grades from F's to C's by the end of the semester and the following semester, in the spring, God gave her a new boyfriend who she ended up marrying after she graduated with a degree in World Missions and Education. Well, hallelujah!

Watching God work in Kirsten's life as she was obedient to the Word in tithing the increase of her seed through a tithe-feast really increased my faith to believe God for bigger and better things. I was somewhat troubled, however, by the fact that Kirsten's financial status, though more than breaking even after God blessed her, never did reach the level of abundance promised by Jesus. Even after she graduated and got married, I still continued to see some of the effects of her choices following her around. Though her status was improved, she yet lacked the super-abundant overflow of blessing and prosperity indicative of a 100-fold return.

I, in my own life, continued to struggle with the effects of poor choices. Even though I graduated with a business degree and was seeing God's prosperity and was doing more than just breaking even or living from paycheck to

paycheck, I, like Kirsten, was still only receiving a 60-fold return. During a Supernatural Abundance Conference at UER in 1987, I asked the Lord why people like myself and Kirsten were not receiving the 100-fold return mentioned in the Word.

At SAC '87, the Lord showed me three different verses which revealed to me the divine key for receiving the 100-fold return. First the Lord took me over to Mark 4:20 where Jesus says,

And these are they which are sown on good ground; such as hear the word, and receive it, and bring forth fruit, some thirtyfold, some sixty, and some an hundred.

The Lord used this verse to reconfirm to my spirit-man that there are various levels of abundance available to the people of God. This verse also shows me that there are various levels of good ground and that the Word needs to be received in faith in order to be effective.

The Lord showed me that it's important where you sow your seed, if you wish to receive a bountiful harvest. We need to know them that labor among us (I Thess 5:12). The more anointed a ministry, the better it serves as good ground for an increased harvest. The greater the scope of a ministry, the more people being reached, the more fertile the soil for receiving a bumper crop of cashflow that'll burst your barns. You won't be able to contain it. That's why Kirsten's offering check to Brother Dick Bobs-Dyke was so effective in giving her the 60-fold return. The Lord knows Brother Bobs-Dyke's ministry is a hot, seed-bed of fertile soil.

The widow of Zarephath stands as witness to abundance that can be gained by sowing seed into the right ministry. She received a bumper crop of supernatural

overflow through a self-replenishing barrel of meal and an inexhaustible cruse of oil (II Kings 17:8-16). I've often wondered if that woman took full advantage of the blessing by selling meal and oil to her neighbors during that time of famine. Can you imagine the level of supernatural abundance she would have attained? Amen!

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The second verse the Lord showed me at the conference was Luke 6:38:

Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again.

With this verse, the Lord showed me that God puts no limit on the abundance we can receive. We are the ones who put a limit on our abundance based on how much we give. Jesus tells us here that we receive in the measure we give. The more you give the more you will receive. It's that simple!

The Lord showed me that tithe-payers, especially those who fail to obey the word by holding a tithe-feast will only receive the 30-fold return Jesus speaks about. That means they will still have debt chasing after them, but will always have God's supply to meet their needs just in the nick of time. At least, they have all their needs supplied, but it's hard to live from paycheck to paycheck, just getting by. You can live like that if you want to, but the Word tells us you

don't have to, if you'll increase your giving. Hallelujah!

The Lord also showed me that those who tithe the increase of their seed by sponsoring a tithe-feast, who also give offerings within their comfort level on top of the paying of tithes by sowing it into the fertile soil of a truly-anointed ministry, are those who receive the 60-fold return. That means they are able to stay out of debt and have a little bit of money left over for that annual trip to the Bahamas.

But what about the 100-fold return? That's what I really wanted to know and it just seemed like God was withholding the key from me until after He had given me these other verses reconfirming the importance of tithe-feasts and fertile offerings. It wasn't till the last day of the conference that I received the key to the kind of abundance I was eager to receive.

The Lord took me over to Job 22:27-28:

Thou shalt make thy prayer unto him, and he shall hear thee, and thou shalt pay thy vows. Thou shalt also decree a thing, and it shall be established unto thee; and the light shall shine upon thy ways.

The first thing the Lord showed me about these verses was the divine order given here. First comes prayer followed by paying your vows. Only after this is

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accomplished are you able to "decree a thing" and have it "established unto thee." As I thought about this, I couldn't imagine receiving whatever I spoke into existence. That's the God kind of faith to be able to

decree a thing and have it established unto you. Wow! Now that's the kind of abundance I was looking to receive! And the key to it was *paying your vows*.

Just what is this *paying of your vows* that God is talking about here? I asked the Lord that question and He showed me what Dr. Brother Bob Dinkins, Brother Robert Tilton, and other anointed men of God refer to as the "faith vow." Unlike tithes and offerings, the faith vow is going the extra mile with God so He'll go the extra mile with you.

When you pay a faith vow, you are moving out of your comfort zone. You are giving, not only till it hurts, but till your giving seems ludicrously excessive. It requires faith to make a faith vow. You're stepping out on a financial limb when you pay a faith vow. That's why most faith vows are paid through credit cards or bank loans. But remember, the more faith it takes and the more you give, the greater the bumper harvest. The faith vow is a direct shot at the 100-fold return and God always keeps His Word if you pay your faith vow with the hilarity of faith "for God loveth a cheerful giver" (II Cor 9:7).

I believe one of the reasons the U.S.A. was so prosperous during the Reagan Administration was due to an increase in tithes and offerings among God's people during that time. Can you imagine what would have happened if God's people would have moved into the faith-vow level of giving? God would have, not only eliminated the national debt, but we would have seen the percentage of millionaires in this country increase by at least twelve per cent. I really believe that. Amen!

So what did I do with the revelation knowledge God gave me as the key to my 100-fold return at SAC '87? At that point in

my life I was working at a bank as a financial consultant, bringing in a 60-fold return. So I had that annual cruise, or trip to Rio, the Bahamas, or the Canary Islands. But what I didn't have was that supernatural, overflowing bounty abundance of the 100-fold return. But God was working within me to desire His utmost for my highest. And now He had led me into the revelation key to receive the bumper crop of a 100-fold return.

I decided to take the key God gave me and use it to open the door to victory. The Monday after SAC '87, I took out a personal loan from my bank as a faith-vow seed and sowed a \$10,000 faith-vow check into the hot, fertile soil of Bob Dinkins Ministries.

Three days later after mailing in that check to Bob Dinkins Ministries, an old, high-school classmate back in Salt Lake City called me, asking me if I was interested in starting a new business venture with him and his wife. I was skeptical of his offer, but as I looked further into it, I realized that my 100-fold return had already begun to come in. The potential earnings of this new financial agency were phenomenal. After doing my research, I jumped at the opportunity, believing God was already bringing in a mighty, super duper, abundant, 100-fold harvest-return on my faith vow.

That was almost three years ago and the harvest has been more than I ever dreamed possible. God is no respecter of persons. If he did it for me, He'll do it for you. Take out that loan or pull out that credit card and cash in on your 100-fold return today!

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