

TITHE & THRIVE

What Money Moves Can Change Everything?

Text: Proverbs 3:9-10; Malachi 3:7-12

The Crucial Question

If you came to me struggling in your *marriage*, and I asked you: "Are you two doing any kind of regular date night? Do you have a discipline where you set other things aside and really connect, and communicate, and play?" I don't think you'd feel like that was a bad question. It might be an uncomfortable one, but you'd immediately get why it was important. If you came to me to talk about the chaos in your *family life* and I asked you if you were making a priority of eating meals or reading from a devotional and praying together, you might grind your teeth a bit, but you'd be glad for that question. You'd be unwise to ever come to me for advice about your *golf* game, but I'd ask: "Have you talked with a pro about your grip?" because Bill Shean (the three-time Senior Amateur winner who sits on our Board of Trustees) tells me that it all starts there.

In similar fashion, then, when it comes to money management, it all starts with tithing. Tithing is an absolutely essential connection point in your marriage with God. It's one of the most crucial rhythms in the family life of faith. It's the way we develop the right grip on money matters. In fact, I probably should have begun this series with this topic, but I was afraid you might not show up for the rest of the series! Sometimes, however, the most important questions are the hardest to hear, so I'm just going to ask it bluntly: "Are you tithing?"

Tithing is Giving to the Lord's Work

Maybe your response is: "What is tithing?" And that's a fair question, because there's a lot of confusion about this subject. Some people think that tithing is giving to any charitable concern, any time, any amount. That's not bad, of course. Giving is good, no matter how you define it. But the Bible is more specific than that. According to Scripture, tithing is giving to the Lord's work the first 10% of your income. Let me take a moment to unpack each of those important phrases.

Tithing is, first of all, giving to the Lord's work. In Old Testament times, the people of God distinguished between the giving they did to the various worthy concerns of life and the giving they did to the Temple of God. As we do, they gave to the government. They gave to their families. They gave alms to the poor. But tithing was the commitment they made to the work of the Temple. The Israelites viewed the Temple as the seed or storehouse of their community's life. It was the place they worshipped. It was the place where the hurting could find refuge. It was the place where the young and old alike heard the Word of God taught and preached. It was the place where the

great festivals of the people got celebrated and the stories of God got told. The Temple wasn't the ONLY place where the Lord's work was done, but it was from this spiritual storehouse that the seeds of God's truth and grace went out into all the world. When the Temple was strong the life of the nation tended to prosper. When the Temple languished for lack of spiritual and practical support, the life of the nation suffered.

We have a word for this kind of storehouse today. It's the word "church" or "Christian ministry." As I tried to say last week, the Church is not the ONLY place where the good work of the Kingdom of God is done, but it is an immensely strategic center for the expansion of that good work. This is why, in our home, we give about 75% of our tithe to our local church and 25% to other Christian ministries. The church doesn't get government grants. It doesn't support itself by selling products. It rarely gets contributions from outsiders. God's design for the church – as for the Temple of olden days – is that it will be supported through the tithes of the people of God. That's the FIRST big idea I want to underline today. Tithing is giving to the work of the Lord that flows through his storehouse.

Tithing is Giving to God First

Here's the SECOND big idea: Tithing is giving "the first" fruits of your income to that purpose. Proverbs says: **"Honor the Lord with your wealth, with the first-fruits of all your crops"** (Prov 3:9-10). Tithing isn't tossing in what's left over when I've spent my money on everything else I want. It isn't waiting till the end of the month or the close of the year to see if there IS anything left. Tithing is giving to the Lord's work the first portion of my income. Why is this important? Well, for several reasons, the most obvious of which is: God belongs first. God is the Source of every morning I wake, every dollar I make, every liberty I take. Giving him the first-fruits of my life isn't an act of heroism; it's just an act of gratitude, like writing a thank you note.

Secondly, giving our first-fruits is important because most of us need *reminding* that God IS first. Seeing that auto-withdrawal go out of our account or writing that check at the start of the month or putting into the plate on the first day of the week helps us keep God at the front of our life and not in that left-over or after-thought section in which the world is always trying to place Him. Jesus was right when he said: **"Where your treasure is, there will your heart be also"** (Mat 6:21). He wasn't just saying that how we spend our treasure will *reflect* our heart – although that is true. Jesus was also saying that where we put our treasure will *affect* our heart. I find that where my money goes, my heart follows. I want my heart beating after the heart of God and so I send my money toward Him first, and my heart tends to follow.

The third reason for putting God first with your giving is that it has the same beneficial effect that putting your spouse or kids first with your time does. It strengthens the relationship immeasurably. It makes the other party all the more eager to bless you

too, because they know that their interests are your interests. This is what Proverbs is getting at when it says: **“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.”** God says, if you want me to trust you with more resources, if you want your barns and vats supplied with even more than you need so that you can give more away, “Put me and my interests first.”

Tithing is Giving Ten-Percent

So let me summarize: Tithing is not about giving *just anywhere* but about supporting the work of God’s storehouse. It is not about giving *just any time* but about putting God FIRST. And THIRD and finally, tithing is not about giving *just any amount*. Tithing is giving the first ten-percent of your income to the Lord’s work. It’s not whatever you happen to have in your wallet when you’re in church. It’s not a gift that seems really big to you or probably better than the next guy is giving. The word tithe comes from a word that literally means “tenth.” When God says through the prophet Malachi: **“Bring the whole tithe into the storehouse”** (Mal 3:9), he is saying bring the first ten-percent. A tithe is a tenth. An offering is what you give after you’ve given that tenth.

The wonderful grace in this, is that it puts all of us on the same footing. In the sight of God, a widow’s mite (if it represents ten-percent) is every bit as worthy a gift as the tithe of the wealthy financier. Someone asked me recently: “If giving 10% doesn’t really feel like a sacrifice, should we give more?” My answer to that question is: Don’t let pain be your marker. Follow the example of the Macedonian church (last week) or of Jesus himself. Keep on giving till it brings you joy.

A more common question about tithing is: *“Is it 10% before or after taxes?”* My answer is: Pick either figure. Start by giving (or stepping toward giving) 10% of that and see if God doesn’t give you the capacity to grow your giving from there. What that looks like in terms of monthly giving is spelled out in the chart you’ll find in your bulletin today. That chart will raise an eyebrow for some of us. Research shows that the average American churchgoer commits only about 2.6% of their income to their local Storehouse.¹ Whether you are far ahead of that statistic or not, let me finish up today by suggesting three wonderful reasons why it would be great if, over the next year, all of us could inch up a percentage point or two from wherever we happen to be in our actual stewardship.

The Value of Tithing

The first reason is suggested by what God said to Israel through the prophet Malachi long ago: **Ever since the time of your forefathers you have turned away from**

my decrees and have not kept them... **"Will a man rob God? Yet you rob me. But you ask, 'How do we rob you?' "In tithes and offerings. ⁹ You are under a curse--the whole nation of you--because you are robbing me"** (Mal 3:8-9).

Now, keep in mind that I'm not the critic here; I'm only the reporter. But what God is plainly saying here is that he doesn't think that it asking too much that we manage our money in such a way that we are able to re-invest just ten-percent of what he's entrusted to us in the work of his kingdom.

It's like you walked up and handed me a box containing ten delicious donuts. And then, you said, "Oh, could I just have one of those back. I've got some people I'd like to feed with that. It would bring me a lot joy to see one of these donuts used to bless some other folks." Can you imagine me saying: "Oh, I don't think I can spare that. I've already got 97.4 percent of these donuts otherwise committed. I can give you this little piece. But would you deliver another one of those boxes next week?" Would you call that rude? Would you call it ridiculous? God calls that **"robbery."** He views it as a fundamental failure of moral sense. When we can't figure out any way that we might manage our money in such a manner that we could even get close to a tithe, it really bugs him.

It bugs him, in part, for the second reason I want to highlight. *God wants to bless us and people through us.* That's why God goes on to say: **"Bring the *whole tenth* into the storehouse... 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."** Can you imagine how much blessing God could pour out through this congregation alone if we trusted and tested God in this way? I ran the numbers this week. The average household income in DuPage County is \$111,000.² I know that some of us don't have an income anywhere near that high. But others of us earn more than that, hence the \$111,000 average – maybe \$80,000 after taxes. *If all the households in our church were tithing on just after-tax income,* the annual capacity of Christ Church of Oak Brook to invest in our children and youth ministries, to care for elderly members, to support our local and global mission partners would increase by \$15M. Think of the lives we could help change with \$15M more dollars per year to invest in the Lord's work.

But there is one last reason to move toward or beyond tithing, if you're not already there. Let me illustrate it in closing. Back in the days when an ice cream sundae cost much less, a ten year-old boy entered a hotel coffee shop and sat at a table. A waitress put a glass of water in front of him. "How much is an ice cream sundae?" "Fifty cents," replied the waitress. The little boy pulled his hand out of his pocket and studied a number of coins in it. "How much is a dish of plain ice cream?" he inquired. Some people were now waiting for a table and the waitress was a bit impatient. "Thirty-five cents," she said brusquely. The little boy again counted the coins. "I'll have the plain ice cream," he said. The waitress brought the ice cream, put the bill on the table and walked away. The boy finished the ice cream, paid the cashier and departed.

When the waitress came back, she began wiping down the table and then swallowed hard at what she saw. There, placed neatly beside the empty dish, were two nickels and five pennies - her tip.

Is there anything more beautiful than someone who is willing to make a sacrifice to do what is right and good? Don't you want to have a life that is beautiful like that? I know that I do. So let's make a fresh beginning. Let's test God on his promise to supply us with the capacity to keep on giving.

Please pray with me...

Lord, it humbles us to realize that we are frequently even more generous to the people who serve us ice-cream than to You who have given us life, salvation, eternity itself. In our clearest moments, however, we know what we want to do with at least one of those donuts in the box. We want you to have it back. We want to see what you can do with even a tenth of our resources. Indeed, we want the whole of our life to honor you. So as we go forward from this place today, help us to be even more prayerful and careful in money matters. Help us to get out of debt, to save prudently, to become generous givers and tithers. For we remember that though you were rich beyond compare, you humbled yourself, taking the form of a servant, poured out your very life that we might become rich with the heart and hope that matters most. What a beautiful life you live, God. Help us to be beautiful like you. Through Jesus Christ, our Lord. Amen.

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Money Matters (Part 4)

Questions for Reflection & Discussion

1. How much do you typically “tip” someone who serves you at a restaurant? What motivates your choice?
2. On what grounds could God possibly say that someone’s unwillingness to “tithe” constituted actual “robbery” toward him?
3. What % of your “after-tax” income do you invest in the work of the Temple/Storehouse/Church? How do you decide this amount?
4. Of the various reasons for tithing that were described in the message, which ones particularly stuck in your heart or mind? Why?
 - Tithing is an act of obedience to the direct commandment of God
 - Tithing honors God and reflects his appropriate “first” place in my life
 - Tithing is one way I avoid “robbing” the Owner
 - Tithing demonstrates my readiness to steward further blessings
 - Tithing is a key discipline of the beautiful life of generosity
5. (For your confidential consideration) What would your monthly gift to the church be if you were giving 5% of your monthly income? 10%? A tip?

¹Joel Belz, “Shame On Us,” *World Magazine*, August 24, 2002

²http://en.wikipedia.org/wiki/DuPage_County,_Illinois#Median_house_values_and_average_household_income