

WHY SHOULD I TITHE? (Part 2)**LUKE 16:10-13**

You don't have to be rich to be generous. Mrs. Shipp was an 88-year-old member of her church. One day her pastor dropped by to visit her. Mrs. Shipp was ill and had been living in a nursing home for three years. Her only apparent income was a combination of Social Security and welfare. At the time her pastor visited her there in the nursing home, her husband had been dead for a year. They had an enjoyable visit. As the pastor stood up to leave, Mrs. Shipp cleared her throat a little nervously and quietly asked him a question. "Pastor, could you please check and see if the church can stop sending the offering envelopes for my husband. I just don't think I can keep sending a tithe for BOTH of us." Generosity can reveal itself in the most unlikely ways.

Last week I shared the first half of a two-part message on tithing. These messages are part of a message series entitled *The Genius of Generosity*. I mentioned I got that title from a helpful little book by Chip Ingram that our own Judy Haskins passed on to me. Again, thank you, Judy! Chip made an excellent observation in that book. "To be smart, spend carefully. To be wise, save regularly. To be a genius, give generously." It makes good financial sense to spend carefully and save regularly. You don't even have to be a follower of Jesus to enjoy the benefits of spending carefully and saving regularly. But God also wants His people to give generously to the work of His Kingdom in this world produce. Why is it genius to give generously? Because it truly opens your life to God's many blessings – financial and otherwise - in a variety of ways.

Last week I admitted to you there was a time when I believed the tithe was part of the Old Testament Law and, therefore, not something Christians need to do now. I no longer believe that. Does the New Testament ever mention tithing specifically? Only once. It was something Jesus said. "What sorrow awaits you teachers of religious law and you Pharisees. Hypocrites! For you are careful to tithe even the tiniest income from your herb gardens, but you ignore the more important aspects of the law—justice, mercy, and faith. You should tithe, yes, but do not neglect the more important things." (Mt. 23:23 NLT) Notice, Jesus neither rejected nor removed tithing. In fact, He says there that tithing is an appropriate and godly practice. However, the Pharisees were neglecting even more important practices like showing justice, mercy, and faith.

But why does the OT mention tithing often, but the NT only once? Can't we rightly conclude, therefore, that tithing just doesn't matter for God's people today? On the contrary, it means God doesn't need to repeat Himself. He made His will and standards quite clear in the Old Testament. He didn't need to repeat the same expectations in the New Testament. Perhaps tithing is rarely mentioned in the New Testament because it's assumed to be the appropriate standard of giving for God's people. Now, does tithing get you into Heaven? No. Only God's grace and our faith in who Jesus is and what He did assures us of a God-filled eternity. Does not tithing send a person to Hell? No, Hell is about rejecting Jesus. Then why tithe? Any real, authentic follower of Jesus wants to please God. Tithing pleases God. You don't get into Heaven by obeying the Ten Commandments either. By the way, they're not exactly repeated in the same way in the

New Testament either, but no one argues they don't apply to us today. Then, why keep the Ten Commandments? Because keeping them pleases God. God's people want to please God. If pleasing God truly matters to you, you will practice tithing. If pleasing God isn't a priority for you, you won't tithe. So, let's consider what the NT says to us about money and giving. It can help us answer the question, "Why should I tithe?"

IT'S ABOUT FAITHFULNESS.

Let's turn to Luke 16:10-13 and read those verses. What's the point of Jesus' story? People can be trusted with a major responsibility when they prove trustworthy in a smaller responsibility first. Let's say you're the owner of a company. You want to give up being responsible for the day-to-day operations of your business. You aren't just going to hand over all that responsibility to someone without first seeing how he or she handles smaller, less important tasks. Jesus said how you handle money – He calls it "worldly wealth" here – is a very important indicator of how you'll handle spiritual blessings. Worldly or earthly wealth includes money, possessions, and other assets that you accumulate through life. "True riches" refer to any and all spiritual blessings that are eternal. It's not that worldly or earthly wealth is evil or wrong. Jesus implied here that it's just of very little significance from the perspective of eternity. Nevertheless, God entrusts different amounts and levels of worldly wealth to His children as a kind of test.

How is it a test? Again, the material stuff you accumulate in this life has no importance in Heaven. How much or how little you own here just doesn't matter there. It does have a value, however. How you manage your "worldly wealth" tells God a great deal about your heart – the real you. Are you faithful? Do you truly recognize it all belongs to God ultimately and not to you? Do you tithe as a way to acknowledge God as the ultimate Owner of everything you use and manage? Jesus made it clear many people try to serve both God and money, but no one's ever been able to do it. Either Jesus is Lord of your possessions, and He determines how they get managed, or Money is lord, and it determines what place you give to God and His concerns.

My mother told me about dating a very handsome, dynamic man at the Bible college she attended long before she met and married my dad. This relationship was going along very well until the president of the college drew my mother aside one day and warned her about this man she was dating. He told her he had not repaid some outstanding debts and the school was being held liable for them. He then said something to my mother she never forgot, "Ruth, if you cannot trust a man with money, you cannot trust him." Mom ended that relationship, and she learned many years later that this same man she had dated had lost out with God and lost out in life. How we handle money reveals our heart. It reveals if you're faithful or not. It reveals whether you can be trusted or not. It reveals integrity. Tithing is about faithfulness.

IT'S ABOUT PROPORTION.

Proportionate giving is advocated throughout the Bible. In one place, it says, “On the first day of every week, each one of you should set aside a sum of money in keeping with your income, saving it up, so that when I come no collections will have to be made.” (1 Cor. 16:2 NIV) The phrase I underlined assumes our giving will be proportionate. Notice at least three spiritual truths about giving in that verse. One, God-honoring giving is a part of worship. The reference there to the first day of the week is to Sunday which became the day Christians gathered to worship and praise the Lord together. Sunday was preferred over Saturday – the Jewish Sabbath - because it was the day of the week Jesus rose from the dead. Two, God-honoring giving is intentional and planned. Paul wanted the Corinthian Christians to put aside their monetary gifts week by week. Three, God-honoring giving practices the principle of proportion. It’s to be given “in keeping with your income.” The tithe is a proportion of your income. Even though God ultimately owns all our worldly wealth, He doesn’t ask us to turn all of it over to Him literally. Instead, He asks everyone for the same proportion – at least 10% - regardless of the size of your income. If your income goes up, you will give more because the 10% proportion is higher. If your income goes down, you will give less because the proportion is lower.

Over the years, I’ve heard a few Christians gush about the supposed superiority of spontaneous giving. “Oh, tithing is so rigid and legalistic!” they’ll say. “I just want to give spontaneously when the Spirit moves me. I want to give from my heart. That’s what God is after, not keeping some legalistic rule.” Sure, if you just want to give the Lord a tip rather than a tithe, you can easily afford to be spontaneous. But you just can’t tithe and be spontaneous. Why not? The tithe – at least for most of us – is a large enough total sum that you have to plan how you’re going to give it. Nobody just starts to tithe accidentally or spontaneously! It means sitting down with a calculator and going over your income and expenses so you can figure out how to actually give 10% to the Lord. Believe me! 99% of “spontaneous givers” give less than the tithe. They give a tip, not a tithe. It’s a smokescreen to cover up inadequate, unbiblical giving.

Some years ago, Gallup did a poll that revealed the more money Americans make the less sacrificial their giving becomes. Those who made \$10,000 a year back then gave an average of 2.8% away to churches or charity. Those who made between \$10,000 - \$30,000 gave an average of 2.5%. How about people who made between \$30,000 – \$50,000? 2.0%. Surely, those who made \$50,000 - \$75,000 would give more proportionately, right? Nope: 1.5%. I’m sure the statistics would be similar today. Why? Because the more you have the stronger the temptation to hold on to what you have. That’s just human nature. You keep giving the same amount, but the proportion of it to your income actually drops. Tithing is something you must intentionally decide to do and then intentionally adjust the proportion if and when your income increases. It begins with a rock solid, unwavering commitment to keep at least the 10% proportion intact as the bottom line because you realize your old human nature won’t allow you to just give the tithe spontaneously or effortlessly. Tithing is about proportion.

IT'S ABOUT JOY.

Tithing should be planned and proportionate, but it can also be joyful. I'm all for being spontaneous in life, but the most deeply satisfying experiences in life are planned. We're seeing some superb athletes compete at the Olympics right now. They've put their bodies and minds through a planned, rigorous regimen of exercise and training so that they can enjoy competing at the highest level of athletic competence. A musician practices faithfully so that he or she is enabled to enjoy fully the ability to play beautiful music really well. That's real, high-level fun! Tithing and giving should indeed be a joyful – even a fun – response to all God's done for us. The Bible says, "God loves it when the giver delights in his giving." (2 Cor. 9:7 MSG) When you give to the Lord, do you delight in it or is it a chore? The Greek word for delight in that verse is *hilaros* from which we get the English word "hilarious." Did you know God wants you and me to be downright hilarious when it comes to giving our time, our talents, and our tithe to the King of all joy Himself: Jesus?

Presbyterian Christians from Scotland established churches in the African country of Ghana over a hundred years ago. Today, their worship services still resemble a formal Scottish Presbyterian service. But in recent years some traditionally African expressions of worship have crept into those services. When the offering is taken, they let people dance as they bring their offerings forward! The music plays and each individual joyfully dances down the aisle to the offering plate. Some say it's the only time the people in the service smile. No doubt God smiles, too! Wouldn't that be an interesting way to take up the offering here on Sunday? We could put the offering box on the Communion Table and then each of us could do our own little individual jig down the aisle as we put our tithes and offerings in the box! Tithing is all about joy!

IT'S ABOUT GENEROSITY.

Let's look at 2 Cor. 9:8-11 together. Whenever you see a person who's generous in giving their time, talent, and tithe to the Lord, that passage teaches us we're seeing the grace of God expressed in that person's life. By nature, each of us is selfish, stingy, and self-centered. When you observe generosity in a person, it's a mark God has broken through and into that hard shell of natural selfishness we all possess and has done a work of grace in us. Financial generosity begins with the tithe. That passage also suggests God will continue to make it possible for generous people to keep on giving and keep on finding the wonderful joy that generosity produces.

The late Dr. Karl Menninger, a world-renowned psychiatrist, once talked about a conversation he had with one of his wealthy patients. He asked the man, "What are you doing with all your money?" The man said, "Just worry about it, I guess." Dr. Menninger asked another question. "Do you experience much pleasure from worrying about your money?" With a heavy sigh, the patient replied, "No, but I feel such terror when I think of giving any of it away." Dr. Menninger went on to make a wise observation about that man and his money. "Generous people are rarely mentally ill."

Are you generous, Christian? Are you generous in giving your time, your talents, and your tithe to the work of Jesus' Kingdom? All giving is about generosity. Tithing is about generosity. It's one very important mark that God's grace has penetrated your heart and done something supernatural and spiritual in it. Tithing is all about generosity.

IT'S ABOUT CONTENTMENT.

Here's another great passage on giving to look at together: 1 Tim. 6:6-10, 17-19. Wealth is usually very important to a person who doesn't know or love Jesus. Why? Because that's all they have – money and the things money can buy. But if you're a follower of Jesus, you have a radically different attitude toward money and material stuff because you already possess what's both eternal and truly important. Tertullian, an early Christian leader from the 2nd century, wrote, "Nothing that is God's is obtainable by money." That's very true, isn't it? Forgiveness of our sins, grace, love, joy, peace, and eternal life – those are all eternal possessions Jesus and Jesus alone gives to you and me as a gift. You can't buy, inherit, deserve, or earn any of them. All of those are so worthy having. Everything else comes in a distant second.

Christians – of all people – are called to be content when we obtain life's essentials – food, clothing, and shelter. When you tithe to the Lord, you demonstrate to God and to yourself that you're content with what God has given. If He gives you more – or allows you to get more – well and good. Nothing wrong with having more! But you're not going to dip into that tithe to get more for yourself. If you're not tithing, you're demonstrating a lack of contentment. When we withhold the tithe, we're saying, "God, I'm not satisfied with what You've given me. I need a larger portion for myself and I'm willing to take it from what belongs to you." Tithing is about contentment. Regular, systematic, faithful tithing is a demonstration of contentment.

I mentioned I got the title for this message series from a book by Chip Ingram. He tells a remarkable story in that book. He met a man by the name of John Saville in the first church Chip pastored in rural Texas. John was an older man who had become a Jesus follower late in life and had suffered some pretty hard knocks in life. Chip was a very young, a very inexperienced, and very new pastor. He and John had nothing in common except John was the chairman of the elders of Chip's 35-member church.

One day John asked Chip to drive into Dallas to have lunch with him at the downtown accounting firm he owned. Chip felt intimidated as they dined at the top floor restaurant overlooking all of Dallas. Swanky! John seemed particularly thrilled to treat Chip to the best steak the restaurant had to offer. Toward the end of that lunch, John told Chip he had a proposition he wanted him to consider. He called it a business deal of sorts, but not a business deal to make money, but instead a business deal to give it away!

John explained what he called their Secret Pact. John said, "I have a desire to help poor and hurting people. You're in contact with poor and hurting people daily. I want you to be my eyes and ears and help them as God leads you. With that, John pulled out a brown checkbook and handed it to Chip. Neatly printed on the front cover were

the words “Pastor’s Discretionary Fund.” Chip’s heart was racing as he opened the checkbook. He glanced at the deposit ledger. At the top were a five and three zeroes neatly printed in the far-right column. Chip said, “Do you mean you want me to figure out who to help and then help them the way you would if you saw their situation?” John smiled, “That’s exactly what I want you to do, Chip! And it will be our Secret Pact!”

Chip says this turned into an unexpected adventure! At first, he was nervous. What if he gave John’s money to the wrong people for the wrong reasons? How much should he give in each situation? What if someone’s need wasn’t legitimate? But then it became fun. Each day, Chip put his wallet in one back pocket and John’s checkbook in the other one. He started to feel like Santa Claus every day of the year. Chip says three things happened in his life as result of this deal. First, rarely a day went by he didn’t think about John Saville. Whenever he encountered someone in need – a young woman dealing with an unplanned pregnancy or a family whose funds had completely dried up – he found himself asking, “What would John do?” Over the next few months, he felt a lot closer to John than he ever had before. Second, Chip learned how to balance a checkbook. This was John’s money, and he would be asked to give an account. Chip learned how to be faithful pretty quickly. Third, John and Chip became great friends. Every few months, John invited Chip to Dallas for lunch. John took him up to that fabulous restaurant at the top of the building and treated him to a fabulous lunch. John reminded Chip they were there to celebrate. John would listen as Chip told him story after story of how God used his money in extravagant ways. At the end, John would utter an uncomfortably loud, “Praise the Lord!” And then with a twinkle in his eye, John would say to Chip, “Let’s do it again!” The discretionary account was filled up with more funds and the cycle started all over again.

You see the spiritual correlation, right? Chip eventually realized he was getting a powerful picture of the relationship every follower of Jesus has with God and the way we manage His resources. John invited Chip to act as his representative among hurting people, just like God invites us to represent Him in this world. Chip moved into a new dimension of financial faithfulness and accountability, just like we’re called to become faithful stewards of the resources God entrusts to us but which He still owns. Chip and John became very good friends and had wonderful times of celebration together, just like God enjoys celebrating with us over the fruit He bears through us and in us when we partner with Him in giving the tithe and loving those in need.

You’re smart when you spend carefully. You’re wise when you save regularly. But you’re a genius when you give generously. It puts us squarely in the pathway of all the blessing God wants to give. And generosity begins when you tithe.