

THE HABIT OF TITHING

by Andy Manning

LET'S TALK ABOUT MONEY

It excites me to teach you the following Biblical principles because money is very likely your greatest spiritual challenge. It's so tempting to love your money instead of loving Jesus. It's so easy to trust in your money rather than to trust in God. The Bible doesn't say that money is the root of all evil, but it does say that the *love* of money is the root of all kinds of evil. That's why Paul instructed the young pastor, Timothy, in 1 Timothy 6:17-18, "17 Teach those who are rich in this world not to be proud and not to trust in their money, which is so unreliable. Their trust should be in God, who richly gives us all we need for our enjoyment. 18 Tell them to use their money to do good. They should be rich in good works and generous to those in need, always being ready to share with others."

It's important for the church to address money matters because money matters. Many people don't realize how much the Bible has to say about money. Thirty percent of Jesus' parables deal exclusively with money. Jesus spoke more about money than heaven, hell, faith, and prayer combined (approximately 2,300 verses). One out of every ten verses in the gospels deals with money and possessions. A total of fifteen percent of Jesus' words were directed toward the topic of money. And there are more promises in the Bible related to money and giving than any other topic. I think God wants us to talk about money.

ONE HABIT TO CHANGE YOUR LIFE

What if I could teach you a habit that could take your finances to the next level, grow your faith, and advance the church? Would you be interested in it? I'm talking about the habit of tithing. What is tithing?

Leviticus 27:30 says, "One tenth of the produce of the land, whether grain from the fields or fruit from the trees, belongs to the Lord and must be set apart to him as holy."

Malachi 3:10a says, "Bring all the tithes into the storehouse so there will be enough food in my Temple."

The Hebrew word for tithe is *ma'aser*, and it means a tenth. You can't tithe five percent or seven percent. You can only tithe a tenth because that's what the word means. From the very beginning, going all the way back to Abraham, the father of the nation of Israel, God's people have been called to bring a tithe of their income and set it apart for God.

What are we to do with the tithe? In the Old Testament the tithe was brought to the Temple, or the designated place of worship. Today Christ followers are to bring the tithe to the local church so there may be spiritual food and nourishment for God's people and for the

community. Tithing is very specific and very strategic. It is the first ten percent of your income brought to the local church where you attend.

TITHING IS JUST THE BEGINNING

After you bring the tithe to your church, then you have the opportunity to give *offerings* over and above the tithe to other charities and good causes. For example, you may decide that this year not only will you bring ten percent of your income to your local church, but you will also give an additional two percent to Samaritan's Purse (an organization involved in world hunger and relief work), and an additional three percent to Gospel For Asia (a world missions organization reaching out to Muslims and Hindus).

Tithing is just the beginning. Let me be clear. You haven't begun to give until after you've brought the tithe. You don't *give* a tithe, because you can't give to God what already belongs to him. You *bring* the tithe (see Malachi 3:10 above). By bringing the tithe you are returning to God what belongs to him.

Tithing is the training-wheels of Christian generosity. The goal is not to become a tither one day, but to begin with tithing and gradually excel at the grace of giving. Who knows? Maybe one day you will become a reverse tither, giving ninety percent of your income to God's work and living on ten percent.

THREE REASONS TO TITHE

Tithing has many exciting benefits. Here I will mention just three.

1. Tithing Advances God's Church.

God is on the move. He's on a mission to build to His church – local churches committed to helping people far from God become fully devoted followers of Jesus Christ. How does God finance his work? Through the tithes and offerings of his people.

God has given us a dream called Church Acadiana. It's the dream of a church where unchurched people love to attend. It's the dream of a church where kids insist that their parents get them to church on time. It's the dream of a church where people build the deepest friendships of their lives and experience authentic Biblical community. It's the dream of a church that dominates Acadiana with the gospel of Jesus Christ. How do you think God is going to finance His work? He's not going to send money falling from the sky. He's not going to send us a money tree. God finances His work as church members like you and me partner together in bringing the tithe.

Great churches are simply made up of great Christians – Christians committed to bringing the tithe and volunteering, among other things. The higher the percentage of people in the church

who bring the tithe and volunteer, the healthier, stronger, and more effective the church will be. If you want to be a part of what makes your church great, start by bringing the tithe.

Don't get me wrong. God doesn't *need* your money; you need the blessing of tithing. Don't you want to be a part of the greatest thing happening in our world – the local church reaching people far from God? There is no greater investment that you can make with your money.

We don't merely tithe because we *have* to, but because we *get* to give to God's work. God invites you and me to partner with Him in advancing His kingdom. Giving to the Lord's work is the one investment we can make with our finances that will never fade away. God will use our tithes and offerings to snatch more and more people from the flames of hell and usher them into the Kingdom of His Son! When you tithe you are making an eternal difference.

Here's the cool thing. Jesus wants to bless His church financially. What is his plan to do that? He will make some people in the church wealthy so that they have the means to give more. You never know what God might do with your finances once you make the commitment to prioritize his work in the local church. Maybe he wants to make you extremely rich so that you can richly give more and more and more to the work of the local church!

A second reason to tithe is that ...

2. Tithing Invokes God's Blessing.

I can't talk about tithing without mentioning the personal blessings and benefits invoked by tithing. When you tithe, you are stepping underneath the umbrella of God's provision, prosperity, and protection.

Malachi 3:10-12 says, "10 Bring all the tithes into the storehouse so there will be enough food in my Temple. If you do, says the Lord of Heaven's Armies, I will open the windows of heaven for you. I will pour out a blessing so great you won't have enough room to take it in! Try it! Put me to the test! 11 Your crops will be abundant, for I will guard them from insects and disease. Your grapes will not fall from the vine before they are ripe, says the Lord of Heaven's Armies. 12 Then all nations will call you blessed, for your land will be such a delight, says the Lord of Heaven's Armies."

This is the only place in the Bible where God says to put him to the test. He says, "Go ahead. I dare you. I double-dare you. I double-dog dare you. Tithe, and watch me bless you beyond your imagination." But there's only one way we can find out if God is telling the truth: By tithing. We must step out in faith and tithe. When you tithe, you put yourself in the sweet spot of God's promise so that he can bless you.

Do you want to see God work miracles in your life and in your finances? Do you want to see God provide for you and prosper you in greater, more amazing ways? Tithing is the key. Tithing opens the door to God's promises. Without that key, the door remains locked.

Some people think they can't afford to tithe, but the best thing you can do about your bills is to pay God first and then watch God take care of your finances. If you're struggling with your finances, the issue is not that you can't afford to tithe. In truth, **you can't afford to NOT tithe.** If you're struggling financially then you need every bit of God's help that you can get.

Some people say, "I will begin tithing once I start earning more money." In other words, they want God to prosper them before they begin tithing. Don't be fooled. Research says that the higher the income, the less a person gives to God. God doesn't promise to bless you before you trust him with your money, but as you trust him with your money.

One man went to his pastor and said, "Pastor, when I used to make just a little money it was easy to tithe. But now that I earn such a large amount of money, I struggle to tithe. Would you pray for me?" The pastor said, "Sure. Dear God, please take away this man's large salary and give him just a little money so that he can begin tithing again." It's a funny story, but the truth is that the more you make, the harder it is to tithe.

If you don't have the faith to tithe when you have little, then you won't have the faith to tithe when you have much. The more money you make the harder it is to tithe, because you're giving more and more away. That's why it's best to start tithing right away.

Please don't misunderstand. Tithing will NOT be the quick fix for all your financial problems. Don't think that tithing is a spiritual get-rich-quick scheme. Tithing is only one of the many financial principles in the Bible. For some of you, the answer to your financial problems is not just tithing. What you need is to start applying the many other common sense financial principles in the Bible. For example, cut up your credit cards and stop going into debt for things you can live without. Learn how to budget. Plan ahead. Work hard. Save up. Invest. Resist materialism. Practice some discipline and restraint. You get the idea.

Some of you may be thinking, "Pastor, I've never been a tither and I'm doing just fine, financially." Compared to whom? You may be doing just fine, but just think how much better you could be doing if you'd been tithing all along. And just think of how much more God can and will do in and through your life once you begin tithing.

Proverbs 3:9-10 says, "9 Honor the Lord with your wealth and with the best part of everything you produce. 10 Then he will fill your barns with grain, and your vats will overflow with good wine." Tithing is the key that opens the door to God's blessings. I don't know about you, but I want God's hand on my finances, so I'm going to tithe.

Tithing advances God's work, invokes God's blessing, and ...

3. Tithing Grows God's People.

Deuteronomy 14:23 (TLB) says, "The purpose of tithing is to teach you always to put God first in your lives." Tithing is the most effective of all spiritual habits and disciplines. More than any other habit, tithing helps you to put and keep God at the center of your life. How does this work?

First, tithing is an exercise of your faith. When it comes down to it, growing in Christ is essentially about growing your faith. Your ability to resist temptation depends on your faith. Your ability to take risks and obey God's Word even when it's hard depends on your faith. Your prayer life depends on your faith. It all comes down to faith.

Tithing helps your faith to grow. When you bring your first ten percent to the Lord, you are voluntarily living on only 90% of what you've earned, having faith that God will care for you. You're trusting God that 90% with His blessing is going to go much further than 100% without His blessing.

Tithing means you are trusting God to provide for you and to help you make ends meet. I can't tell you how many stories I've heard of people testifying to God's provision in their life as they've been faithful to tithe. In all the years I've been a Christian I've never heard anyone say, "I decided to tithe this year, and it turns out that I just couldn't make ends meet. It's been the worst financial year of my life." Actually, I've only heard the opposite.

Second, tithing protects you from worshipping money. God doesn't want your money; He wants your heart. God doesn't want to capture your wallet; He wants to capture your worship. The Bible makes it clear that for most of us, money is God's biggest competitor for our heart. It's our biggest spiritual challenge. The Bible says that the love of money is the root of all evil. And it tempts all of us. Tithing protects us from money's seductive lure.

Matthew 6:21 says, "Wherever your treasure is, there the desires of your heart will also be." This works two ways. First of all, this verse means that **your money indicates your priorities.** In other words, you naturally invest in what's important to you. You might think you are a devoted Christian, but check your financial statement. Are you giving to the Lord? Are you obeying God by bringing the tithe? Are you following God's financial principles? Our money is a clear indicator of our priorities, making it very clear whether we're worshipping God or something else.

Another way that tithing protects you from worshipping money is that **your money establishes your priorities.** In other words, your heart will follow your money. Wherever you invest your money, that's where your heart will go. That's what you will prioritize and become passionate about.

To use a funny example, let's say you went to a dog race, and you put money on Santa's Little Helper (not that I condone gambling). During the race, which dog are you going to be pulling for? Which dog are you going to be watching the most? Santa's Little Helper. Your heart will follow your money.

Your money will help you establish your priorities. When you begin tithing, you will soon find yourself more passionate about God and his work in the church than ever before.

Maybe you want to begin tithing, but you're waiting for God to become your priority. You're waiting to get more passionate about God and about the church. You've got it backwards. Don't wait for God to become your priority to begin tithing. Begin tithing, and God and His church will become your priority. Don't wait until the church becomes important to you to begin tithing and serving. Start tithing and serving, and the church will become very important to you. Your money helps to establish your priorities.

The third way that God uses tithing to teach you to put him first in your life is that **tithing reminds you to use everything you have for God**. It's very tempting to think that my stuff is *my* stuff. "I worked for it; I earned it; it's mine, and I can use it the way I want to. Sure, I'll throw God a bone here and there, but this is my money. MINE!" But the Bible says that God owns it all. The Psalmist wrote that the earth is the Lord's, and that everything in it belongs to Him. The writer of Proverbs wrote that ears to hear and eyes to see are both gifts from the Lord. Job said that it is the Lord who gives and who can take away.

Everything you have belongs to God. Your time is God's. Your talent is God's. Your temple (body) is God's. And your treasure (money) is God's. Everything we have is God's, and we're to use it for Him. We know that in theory, it's just hard to put it into practice. That's where tithing comes in. Every time I tithe, bringing my first ten percent to God's house, I'm reminded that it's all His. He could ask for 90% and tell me to live on 10%. Instead, He only asks for 10% and allows me to live on 90%.

When you tithe, putting God first in the area of your finances, it works like a key that opens the door to your spiritual life, helping you put God first in the other areas of your life. Do you want to learn to put God first with your time, talents, and body? Begin with tithing, and the other areas will follow. Tithing will grow you and train you to put God first.

GET STARTED

Now you know all about tithing – a habit, that if practiced consistently, could bless your finances, bless your walk with Christ, and bless the church. And remember this. When your finances are under God's control, they will never be out of control. Commit to the habit of tithing today.