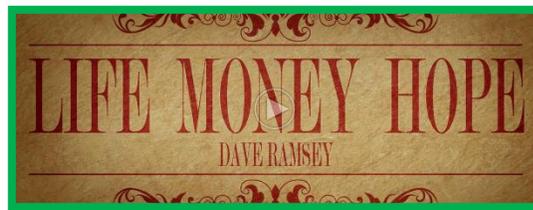


## From Dave's Laptop

Tuesday, October 8, 2013

As suspicious as it looks, and as hard as it may be to believe at this point in the year, neither I, Barrie, nor the ADMIN Team had anything to do with the DISCIPLESHIP Team's selection of Dave Ramsey's "**Life, Money, Hope**" videos as our first congregational discipleship study of the fall. The videos were actually very good, and we had an excellent discussion at the end of the series, led by Charles Long, our DISCIPLESHIP Team Leader.



Dave Ramsey made many good points in those videos, but his central points were three: (1) do whatever is necessary in order to live within your means; (2) make getting out of debt a central priority of your life; (3) be a faithful tither of your income. If you haven't yet watched the videos, I encourage you to do that . . . and then move on to the videos for this month, "**Why Jesus?**"

I'm grateful that my parents not only practiced tithing but went far beyond the tithe, and that they taught me to do so from childhood, because the truth is that **tithing actually has very little to do with church budgets, but it has a great deal to do with spiritual growth and health.**

Yes, there have been times in our journey (graduate school) when Jill and I had two children and five jobs between us, and still struggled to have a roof over our heads and food on the table. During some of that time, if we had tithed in the present moment, we wouldn't have been able to feed our children; but I kept a record of what the tithe amounts would have been, and we later gladly gave all of that amount to our church. To this day, I'm pretty sure it would be true to say that I've tithed every dollar I've ever made . . . and rather more beyond that.

The truth of the matter is that some of the most amazing of God's blessings come through "over and above" giving in response to spiritual promptings, and, as Dave Ramsey points out, our ability to respond to such promptings and to receive those blessings is largely contingent on whether we've chosen to live within our incomes and without significant debt.

With few exceptions, and "the needs of the American economy" notwithstanding, choosing to live beyond our means through the acquisition of debt amounts to the poor stewardship of pre-obligating God's resources for our own ends. And, as hard as it may be to hear, **if you're not tithing your income, you're very probably enjoying a higher standard of living than God intends for you to have.**

Once upon a time, I actually had a wealthy church member (who obviously didn't tithe) ask me in all seriousness, "What would God do with all that money?" Well, in the first place, it's not your/his/my money. **It's God's money**, and God has given some pretty clear guidance about how we are to manage it.

No, God doesn't need the money; *but we need the obedience*; and without the obedience, we miss most of the blessings God really wants to give us (check out Malachi 3:8-10). Even if there were no other benefits—and there are many—the blessing of being able to look yourself in the eye and know you're being a faithful steward of God's resources is worth a lot.

I'm really not very concerned about church budgets. **What I want for you is the joy and exuberance of faithful stewardship.** It really is a good ride!

But even if we make the commitment to be faithful stewards, it's sometimes hard to know just how to implement the "nuts and bolts" of tithing as a part of our family's stewardship. The best short resource I've ever seen on that topic was done by Dr. Bill Hull when he was pastor of the First Baptist Church of Shreveport, Louisiana, and he has given me permission to share those thoughts with the congregations I serve. You'll find it attached with this *Laptop*.

One matter that Bill doesn't mention in his article, and that I've recently been surprised to discover is not known to everyone, is that gifts to the church are deductible charitable contributions on your income tax. Another development since he wrote the article is that the required minimum distributions of retirement accounts after the age of 70½ can be given to the church or to other non-profits (assuming that you don't require them for other needs) without being taxed.<sup>1</sup>

In the end, it's difficult to improve on Paul's comments on the matter of stewardship:  
<sup>6</sup> *Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously.* <sup>7</sup> *Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.* <sup>8</sup> *And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work. . . .* <sup>11</sup> **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 Corinthians 9:6-11).

Adventuring On!

Dave

Last week's picnic (the Cooks and the "Supervisors") – THANKS Guys!



Last Sunday's Preschool Ministry Training  
THANKS, Neville!

<sup>1</sup> <http://www.irs.gov/Retirement-Plans/Charitable-Donations-from-IRAs-for-2012-and-2013>