

Theological Musings from Dave's Laptop

July 10, 2018

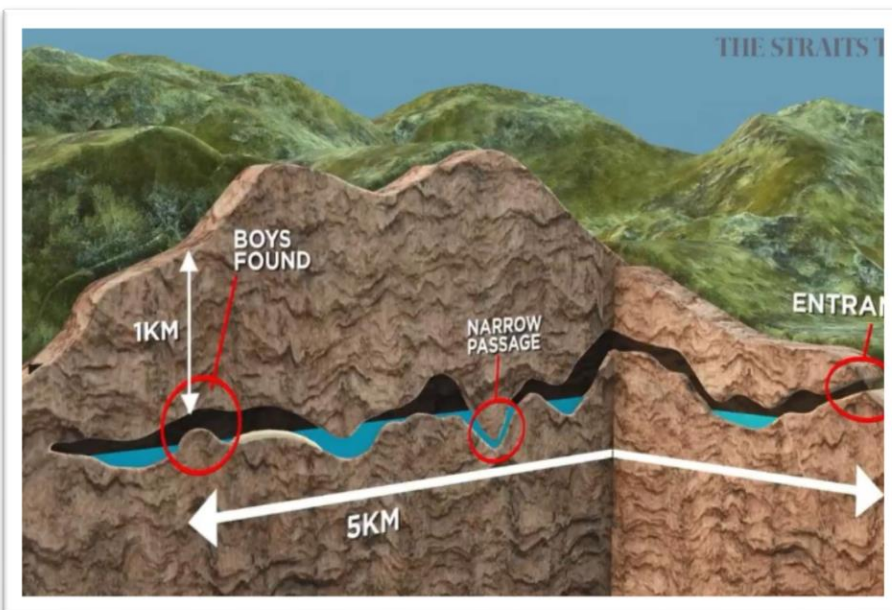
Do you recognize the face or the name of Saman Kunan? Saman was the former Thai Navy Diver who died on Friday when he ran out of oxygen while returning from the subterranean chamber where the boys were trapped.

Every diver who participated in this daring, dangerous, and successful rescue operation risked his or her life in the effort. Saman Kunan paid the ultimate price, and those rescued will forever owe their own lives to Saman's sacrifice. I'm reminded of the powerful scene in the movie, *Saving Private Ryan*, where Captain John Miller, mortally wounded, says with nearly his last breath, **"Earn this, Ryan. Earn this."**

How does one ever pay such a debt? The main way we attempt to show our gratitude for such sacrifice is to "Pay It Forward," demonstrating our gratitude through gracious and generous lives.

Our lives in Christ, as those redeemed by the Blood of Jesus from eternal despair and destruction, are much like this. We serve God, not out of guilt or compulsion, but out of love and gratitude. Everything we do as followers of Jesus, we do not to earn God's Gift, but in gratitude that this Gift has been given to us.

As we "Pay It Forward," we use our Time, Talents, and Treasure to share the Good News of God's Forgiveness and of New Life in Christ. I think that most of us have an easier time understanding giving our time and talents in this way; giving our "treasure" may be a bit more of a challenge.



But even giving our "treasure" (i.e., money) for the work of God's Kingdom is done, not out of guilt or compulsion, but **out of love and gratitude**. Jesus talked about money more than any other subject other than the Kingdom of God itself, because He knew that it is money, more than any other aspect of our lives, that is likely to keep us out of that Kingdom.

Everything you or I have, including our finances, is the gift of God. Our names may be on the ownership documents, but the truth is that we are stewards of God's resources that have been placed under our management. And God, the owner of those resources,

Sacrifice & Gratitude

has told us in both the Older and the Newer Testaments that ten percent of our “increase” is to be invested in Kingdom work. The biblical term for that “first 10%” is the “tithe.”

Some years ago, a group of leaders in another church I served made a list of what they regarded as the “Top 12 Reasons People Don’t Tithe,” and they asked me to write something in response to each one. From time to time, it does me good to read through all that again, as I have done while thinking about “Sacrifice and Gratitude” this week. I encourage you to take the time to read and ponder these for yourself.

Dave



Tithing Computation Chart

WEEKLY INCOME	BEYOND A TITHE		TITHE	UPPER RANGE GIVING			MIDDLE RANGE GIVING			LOWER RANGE GIVING		
	15%	12%	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%
\$200	\$30	\$24	\$20	\$18	\$16	\$14	\$12	\$10	\$8	\$6	\$4	\$2
\$300	\$45	\$36	\$30	\$27	\$24	\$21	\$18	\$15	\$12	\$9	\$6	\$3
\$400	\$60	\$48	\$40	\$36	\$32	\$28	\$24	\$20	\$16	\$12	\$8	\$4
\$500	\$75	\$60	\$50	\$45	\$40	\$35	\$30	\$25	\$20	\$15	\$10	\$5
\$600	\$90	\$72	\$60	\$54	\$48	\$42	\$36	\$30	\$24	\$18	\$12	\$6
\$700	\$105	\$84	\$70	\$63	\$56	\$49	\$42	\$35	\$28	\$21	\$14	\$7
\$800	\$120	\$96	\$80	\$72	\$64	\$56	\$48	\$40	\$32	\$24	\$16	\$8
\$900	\$135	\$108	\$90	\$81	\$72	\$63	\$54	\$45	\$36	\$27	\$18	\$9
\$1,000	\$150	\$120	\$100	\$90	\$80	\$70	\$60	\$50	\$40	\$30	\$20	\$10
\$1,100	\$165	\$132	\$110	\$99	\$88	\$77	\$66	\$55	\$44	\$33	\$22	\$11
\$2,000	\$300	\$240	\$200	\$180	\$160	\$140	\$120	\$100	\$80	\$60	\$40	\$20
\$3,000	\$450	\$360	\$300	\$270	\$240	\$210	\$180	\$150	\$120	\$90	\$60	\$30

Where Are You?

1. Find out where YOU are on the chart (your weekly income/giving).
2. Move one block to the left to determine what GROW ONE% would be for you.



Pondering the Top 12 Reasons Why People Don't Tithe

Excuse #1 "I'm not convinced that the Bible teaches tithing."

Tithing began as giving "a tenth of the produce of the land . . . to the Lord" (Leviticus 27:30-32). The purpose of tithing is to provide for the expenses involved in corporate worship and to "teach you always to fear the LORD your God" (Deuteronomy 14:23-25). Tithing is taught throughout the Old Testament, and Jesus reaffirmed it as a minimum standard (Matthew 23:23; Luke 11:42).

While tithing has a practical value in providing for the needs of the faith community, its primary purpose doesn't really have to do with money at all. Tithing has to do with priorities and values. Tithing has to do with acknowledging that everything we have is really managed for its true owner, God, and is to be deployed to accomplish God's purposes.

Other Bible passages about tithing include Genesis 28:22, Numbers 18:26, Nehemiah 10:37-38, and Malachi 3:8-10.

Excuse #2 "There's just nothing left after I pay all my bills."

An actual conversation between a church member and his pastor:

"I just think it would be easier to trust God if I had extra money to trust Him with."

"That would not be faith, then, would it?"

"No."

"Well, bud, I just want you to know I hate this part of the job, 'cause it sounds like I am asking for your money. I don't care whether or not we have your money. Our needs are met. I want to tell you that you are missing out on so much, Don."

"So much what?"

"The fruit of obedience," he said, looking very pastoral. "When we do what God wants us to do, we are blessed, we are spiritually healthy. God wants us to give a portion of our money to His work on earth. By setting aside money from every check, you are trusting God to provide. He wants you to get over that fear—that fear of trusting Him. It is a scary place, but that is where you have to go as a follower of Christ. There are times when my wife and I don't have enough money to cover bills, but we know the first bill, the first payment we make, is to the church. That is most important. If the other bills get neglected, then we need to watch how we are spending money. And there are times when we have found ourselves in that situation. But it works out. We are getting good at trusting God, and we are getting good at managing money. . . ."

"It is possible not to let possessions own me, to rest happily in the security that God, not money, can give. I have been feeling that a little lately. Rick asked me how I was doing with the money thing, with the tithe thing, and I told him I was on the up-and-up. He asked me how I was feeling about all of that, and I told him I was feeling good, free, light. He told me not to get a big head about it." (Donald Miller, *Blue Like Jazz: Nonreligious Thoughts in Christian Spirituality*. Nashville: Nelson, 2003, pp. 196, 197, 199)

Excuse #3 “I don’t think the church spends money wisely.”

Our church operates in many ways like any other family. We make up a budget together each year, and then we do our best to live by it in circumstances that may or may not be similar to those we expected. Here’s how this works:

Each year our MINISTRY Team nominates persons to serve on our ADMIN Team, and these persons are elected in December. In late summer, the ADMIN Team begins to develop a proposed budget for the new calendar year, soliciting input from team leaders and staff members as they do.

In November, the ADMIN Team sends the proposed Budget to the Church Council. The Church Council examines the proposed Ministry Budget, modifies it if necessary, and forwards it to the whole church family at the Annual Business Meeting. The entire family examines the proposal, modifies it if necessary, and approves it as our Budget for the next calendar year. Every line item in the Budget is assigned to a Team or to a Staff Member for accountability.

As the New Year begins, our ADMIN Team and our Financial Management Team monitor the Budget every week. The ADMIN Team reviews a summary of income and expenses every month, and each Budget Manager receives a printout of all transactions in his or her areas of responsibility every month. The church as a whole receives a summary of income and expenses at each quarterly Business Meeting.

All of these rather considerable efforts are designed to ensure that we carefully follow the church’s instructions about how we deploy God’s resources under our care. And any member can access and influence the process at nearly every one of these points. If you have concerns about how the church is managing money, please give us the opportunity to respond to your concern!

Excuse #4 – “I disagree with the direction of the church these days.”

One of the many reasons I (Dave) am a Baptist is that “free and faithful” Baptists practice congregational government. Baptist congregations are not “beholden” to any group or authority outside themselves. We are self-governing and self-directing, though we choose to participate with other churches and groups to achieve commonly-desired ends.

Although every member has an equal vote in our Business Meetings, Baptist churches are not democracies. Neither are Baptist churches monarchies, whether the monarch is the pastor or an influential member. Baptist churches are not oligarchies either (controlled by a small group, whether elders, deacons, or a powerful special interest group). Baptist churches are communities of faith.

Being a “community of faith” means that we make decisions as a community—as a family. Authority in a Baptist church rests with the congregation as a whole . . . under God. Because the Holy Spirit is given in equal measure to all who are born again, each of us listens as carefully as we can to the Spirit, bringing what we discover to the common discussion. What we then try to do is to discover God’s will in each decision, not our own will, whether individually or collectively.

Our congregation is organized into eight leadership teams, which are the WORSHIP Team, the FELLOWSHIP Team, the DISCIPLESHIP Team, the MINISTRY Team, the MISSION Team,

the DEACONS, and the ADMIN Team, with the Church COUNCIL being the aggregation of these leaders. The purpose for such organization is effectiveness, not control, and with very few exceptions, every meeting of every group is open to any member to attend.

However one defines “the direction of the church,” our system is elegantly designed to ensure that this direction is one we have chosen together, seeking earnestly for God’s will to be done in and through our common life. If you have concerns about our “direction,” you have many ways in which to gain a hearing, and I or any of our church leaders will be most happy to show you how to do that. We’re all in this together!

Excuse #5 – “I don’t like one or more persons on the church staff.”

Paul talked a good bit about spiritual gifts and church staff folk in 1 Corinthians 9 & 12. In particular, Paul wrote that “A *spiritual gift is given to each of us as a means of helping the entire church,*” and “*God has put each part just where he wants it.*” That being said, we also need to remember that church staff members are ordinary, fallible human beings, just like every other person God redeems and adds to the Body of Christ.

Church staff members serve the church; they/we don’t run the church. That’s why Baptist churches are organized as mentioned above. Because staff members are “works in progress” like every other member of the church, it sometimes happens that we say or do things in less than the best possible way, and that sometimes results in “bumps and bruises” in relationships with other members. Rather than providing occasion for pouting and gossiping, however, such experiences are actually signal opportunities for community building.

The whole point of the Church is to share the Gospel so that individuals accept God’s redemption and undertake the lifelong process of becoming shaped into the character of Christ, joining our lives together in a faith community that functions in ways that only God can accomplish. Each of us, staff or not, enjoys the opportunity to develop a clear spirit in all of our relationships.

The key passages that guide us in such moments are Matthew 5:9, 23-24, 18:15-20, and Hebrews 12:15. If you find that you have a concern or a grievance with any other person in our community, staff or not, the way of Jesus is to study these passages, pray diligently, ask for coaching if that would be helpful, and then go to that person and attempt to restore a clear spirit. As we do this sweaty soul work of reconciliation, God’s Kingdom comes on earth as it is in heaven!

Excuse #6 – “The church staff/members don’t meet my needs or give me enough attention.”

Women and men whom God calls to serve as church staff members are, with rare exceptions, people who love people. We love talking to people, being in people’s homes, and doing all kinds of “people stuff.” At the same time, there are just so many hours in a day.

Let me speak for myself. I’d love to spend all day long every day visiting you in your homes and businesses, drinking coffee and simply being friends—and I try to be in at least one member home each week. At the same time, I have to be in the homes and businesses of folks who have expressed interest in our church, nurturing and developing those relationships. There are hospitals and nursing homes to visit, premarital and other counseling to do, funerals and other grief-related visits, preparation for meeting with committees, boards, and councils, preparation for preaching and teaching (imagine that!), service on the Board of

Directors of Help End Homelessness Howard County and the Interfaith Coalition for Compassion, administrative details of a hundred sorts . . . you get the picture.

The good news is that I love all this “preacher stuff”! And bad theology though it is, I understand the desire to get a call or a visit from “the pastor.” Still, apart from unusual circumstances, and whether it’s how I’d like it to be or not, it’s just not good stewardship of the whole Body for me to even attempt to meet every need in the Body. The same thing is true of other staff members.

That’s why every family in the congregation has its very own Deacon to provide front-line care through calls, notes, visits, and various other ministries. That’s why each Bible study class needs an Outreach/Inreach/Care Leader to minister to varying needs within that small cluster of families and lives. Staff, Deacons, and Outreach/Inreach/Care Leaders don’t always get everything right, but we do work hard to meet needs in the community as we become aware of them.

But do you know what? Being a member of the Body of Christ means that each of us is to focus on what we can do for others, not on what others might do for us. Let me ask you to do two things: first, if you yourself have a need or you become aware of a need in the congregation, would you *please* be sure that I, your Deacon, Tim, Jenetha, or Rebecca know about it? And second, please remember that the best way to get out of the “nobody has done much for me lately” mode is to do something kind for someone else yourself. That really does work!

Excuse #7 – “I probably give as much as anybody else does.”

The fact is that this just might be the truth . . . but it’s not likely to be anything to brag about. A recent issue of *Baptists Today* indicated that persons who give for reasons of faith give an average of 2.7% of their income to charitable causes—and that’s all causes, not just the church. People who claim no faith at all give an average of 2.1%, and 25-30% of most congregations give nothing at all. Those who only tip God—and it’s a poor tip at that—have lots of company. But this is the wrong way to approach the question.

The truth is that Jesus talked about money more than any other issue—about one-third of the time—because he knew that materialism is the greatest competitor to his Lordship in our lives. Jesus said, “*You didn’t choose me. I chose you. I appointed you to go and produce fruit that will last*” (John 15:16). But he also said, “*All too quickly the message is crowded out by the cares of this life, the lure of wealth, and the desire for nice things, so no crop is produced*” (Mark 4:19). And Jesus reminded us, “*Wherever your treasure is, there your heart and thoughts will also be*” (Matthew 6:21).

Tithing isn’t about raising money or paying bills. **Tithing is about love.** That’s what Jesus meant when He stood in the temple and watched people giving their offerings. “*Many rich people put in large amounts. Then a poor widow came and dropped in two pennies. He called his disciples to him and said, ‘I assure you, this poor widow has given more than all the other have given. For they gave a tiny part of their surplus, but she, poor as she is, has given everything she has’*” (Mark 12:41-44).

That puts a different face on the question, doesn’t it? People who are in love don’t see how little they can get away with. People who really mean it when they ask for God’s kingdom “*to come on earth as it is in heaven*” (Matthew 6:10) are tithers, not tippers.

Excuse #8 – Personal need: “I’m on a fixed income, or I have lots of medical expenses.”

While much of our financial bondage comes from having chosen to spend or to obligate God’s resources in ways that God never intended, it’s also true that we sometimes find ourselves strapped for cash due to circumstances beyond our control.

Even so, the tithing principle is 10% of our “increase”—the first 10%. When Elijah met the nearly-starving widow in Zarephath, he told her, “*Go ahead and cook that ‘last meal,’ but bake me a little loaf of bread first. Afterward there will still be enough food for you and your son*” (1 Kings 17:13). Many folks can testify—I among them—that if we return the tithe to God as the first check we write, somehow there’s always a way to get through the pay period; but if it’s not the first check, usually there will be no check. God honors obedience.

The Bible says, “*Give whatever you can according to what you have. If you are really eager to give, it isn’t important how much you are able to give. God wants you to give what you have, not what you don’t have. . . . You must each make up your own mind as to how much you should give. Don’t give reluctantly or in response to pressure. For God loves the person who gives cheerfully. And God will generously provide all you need. Then you will always have everything you need and plenty left over to share with others*” (2 Corinthians 8:11-12, 9:7-8).

Remember . . . this is a LOVE THING. “*No one can serve two masters,” Jesus said. “For you will hate one and love the other, or be devoted to one and despise the other. You cannot serve both God and money*” (Matthew 6:24).

Excuse #9 – Care for others: “I’ve got kids in college, or I’m taking care of needy family members.”

Let’s begin thinking about this topic by remembering that Paul wrote that “*those who won’t care for their own relatives, especially those living in the same household, have denied what we believe. Such people are worse than unbelievers*” (1 Timothy 5:8; cp. Mark 7:11-13).

We do have a clear responsibility to provide for the needs of our families, but sometimes we confuse needs and wants. The world teaches us that “*Happiness waits at the Stuff-Mart. All you need is lots more Stuff!*” The world teaches us that it’s not enough to have an automobile; we “deserve” the very, very best. The world teaches us that it’s not enough to put our kids through college; they really need to go to the most socially valuable colleges.

Each of us has to make our own decisions about these matters, of course. *The key is whether or not we’re being obedient to God’s claim on and Jesus’ Lordship in our lives.* The fact of the matter is that whatever we’re doing with our money, **if we’re not tithing as a regular act of obedience and worship, we’re experiencing a higher standard of living than God intends for us to have** (you might want to read that again).

I encourage you to read 2 Corinthians 8:1-5 as a model for giving. There Paul wrote about the churches in Macedonia (which were, truth be told, his favorite churches), who “*though they have been going through much trouble and hard times . . . gave not only what they could afford but far more. . . . Best of all, they went beyond our highest hopes, for their first action was to dedicate themselves to the Lord and to us for whatever directions God might give them.*” There’s the key: dedication of all that we are and have to the Lord for whatever directions God might give. That’s the way of joy-full living!

Excuse #10 – “Even if I tithed, that wouldn’t be enough to do any good.”

Here we look at those whose financial ability seems modest; next we’ll consider those whose ability is much greater. In some ways these perspectives are different; in other ways they’re much the same.

There are two main principles involved in tithing. The first of these principles is the strength of cooperation. Even if the amount of your tithe doesn’t seem like much to you, when your tithe is added to everyone else’s, the result can be pretty impressive. Our ADMIN Team estimates that if all of our members tithed, our church’s giving would be at least twice—and perhaps as much as three times—as much as it is now. When our church’s giving is combined with that of other BWA churches, what we can do together becomes quite exciting!

The second principle may be even more important. People who choose not to tithe, whether their tithe would be little or much, do so because they don’t believe tithing to be in their own best interest. They want to use their money for other things than Kingdom Work.

But here’s the deal. As we’ve seen before, tithing is first of all an act of obedience and love; and *obedience or the lack of it has consequences*. The negative consequences that attend failures of obedience are not things God does to us, but are rather things that don’t happen in our lives . . . but could have.

Nondiscipleship has both temporal and eternal consequences. Dr. Dallas Willard has written that in this life, “Nondiscipleship costs the loss of abiding peace, the loss of a life penetrated throughout by love, the loss of a faith that sees everything in the light of God’s overriding governance for good, the loss of hopefulness that stands firm in the most discouraging of circumstances, and the loss of the power to do what is right and withstand the forces of evil. *In short, it costs exactly that abundance of life Jesus said he came to bring* (John 10:10)” (*The Spirit of the Disciplines*, pp. 262-263).

Beyond this, the extent to which we submit ourselves continuously and wholeheartedly to God’s transforming Spirit in this life determines what we’ll experience in the next. Salvation is by grace alone; but the New Testament is also very clear that not all rewards on the Other Side will be the same. So what do you think is really in your own best interest?

Excuse #11 – “It really makes me uncomfortable to give away that much money.”

For some of us, God’s material blessings have been so substantial that ten percent of our gross income seems like—and actually is—a lot of money. The real question, though, is “Whose money is this?” And a second question is “What does the owner of this money intend for me to do with it?” The reality remains that if we’re not tithing our income—and even giving offerings beyond the tithe—we’re enjoying a higher standard of living than God intends for us to have, which is disobedience; and God never blesses disobedience.

C. S. Lewis wrote that “In the passage where the New Testament says that everyone must work, it gives as a reason ‘in order that he may have something to give to those in need.’ Charity—giving to the poor—is an essential part of Christian morality: in the frightening parable of the sheep and the goats it seems to be the point on which everything turns. . . .

“I am afraid the only safe rule is to give more than we can spare. In other words, if our expenditure on comforts, luxuries, amusements, etc., is up to the standard common among those with the same income as our own, we are probably giving away too little. . . . There

ought to be things we should like to do and cannot do because our charities expenditure excludes them.”

Charlie Bris-Bois is one of many who have discovered the joy of the reality that Lewis described. Charlie is a Deacon at First Baptist Winston-Salem, and is an eighty year-old retired businessman who had a most successful career in terms of income. It was only well into retirement, though, that Charlie discovered the power of giving his resources away: “Just because I’m 80 years old doesn’t mean that I can’t change,” he says. “I simply have to open my heart to the work of God in my life. We spend far too much of our time and money on making our lives more comfortable rather than sharing those resources to help the less fortunate. Use the skills and resources God has allowed you to gain to help others. I am the happiest now I have been in my entire life. I never knew serving others could bring such joy!”

Excuse #12 – “I give my tithe to other non-profits instead of to the church.”

Well, here we are at the last of “The Twelve Top Reasons Why People Don’t Tithe.” I’ve found it interesting to give more sustained thought to these questions than I usually do, and I hope that these ponderings have been of some use to your own thinking about stewardship of financial resources.

This last excuse has to do not with tithing per se, but with what we do with our tithe. God’s first instructions for stewardship included the stipulation that “*you must bring everything I command you—your burnt offerings, your sacrifices, your tithes, your special gifts, and your offerings to fulfill a vow—to the place the LORD your God will choose for his name to be honored. . . . Be careful not to sacrifice your burnt offerings just anywhere*” (Deuteronomy 12:11, 13).

Perhaps the most famous passage on this subject is Malachi 3:10: “*Bring all the tithes into the storehouse so there will be enough food in my Temple. If you do,*” says the LORD Almighty, “*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! Let me prove it to you!*”

Both of these passages assume that worshipers will tithe, and both instruct that tithes are to be brought to the Lord as an act of worship. This highlights once again the four purposes of tithing: (1) to remind us of the Source of all that we are and have; (2) to protect us from trusting in material things rather than in God; (3) to meet the material needs of the worshiping community; and (4) to carry out the work of the Great Commission around the world (Matthew 28:18-20).

The passage in Deuteronomy is one of literally hundreds that mention the giving of offerings above and beyond the tithe. Many of these offerings are also given through the church for missionary and ministry efforts; but some of these offerings are those charitable gifts we make to meet human need through organizations beyond the local church.

Such needs are many, and the pleas we receive for their support are many, too. Because God enriches us so that we can give generously (2 Corinthians 9:11), each of us has the glad opportunity to give in many ways, remembering that Jesus told us that whatever kindness we do for others, we are also doing for Him (Matthew 25:40)!