

Sermon preached at Faith Presbyterian Church, Springfield, Virginia,
on Sunday, October 23, 1988, by the Rev. W. Graham Smith, D.D.

DEUTERONOMY 14:23

“The purpose of tithing is to teach you always
to put God first in your lives.” (Living Bible)

HOW TO LAY THE FOUNDATION FOR FINANCIAL FREEDOM II

Last Lord’s Day we began to deal with the subject, “How to lay the foundation for financial freedom.” We discovered that the first thing necessary is to settle the ownership question — recognize and accept the fact that God owns everything, including all you have and are; you are simply the steward, the manager of the talents and resources He has entrusted to you. The second thing needed is to establish a spiritual purpose for your life.

Today we come to the third foundational element which will help you gain financial freedom, and it is this:

Tithe your income to the Lord.

I honestly believe that the financial situation of many Christians is in chaos simply because they are cheating on God by refusing to give back to Him and His work one tenth of their income. How can we expect God to bless us in any way if we are robbing Him of that which belongs to Him? In conversation over the years with people who conscientiously tithe their income, I have found that their unanimous verdict is that God enables them to stretch the remaining nine-tenths farther than the ten-tenths would otherwise go.

The only way you can ever hope to achieve financial freedom, or any other kind, of freedom for that matter, is to put God first in your life. With that in mind, look at this wonderful text from the Old Testament book of Deuteronomy: “The purpose of tithing is to teach you always to put God first in your lives.” We often say that the test of faith and commitment to God is when it gets not only into our heart but into our pocket. I can assure you that when you skim off the top tenth from each paycheck, and carefully lay it aside for the work of the Lord, you are not only honoring Him, but you are giving a practical demonstration of the fact that He comes first in your life.

I love the words of Proverbs 3:4-6 in the Living Bible translation. Listen to this: “If you want favor with both God and man, and a reputation for good judgment and common sense, then trust the Lord completely; don’t ever trust yourself. In everything you do, put GOD FIRST, and He will direct you and crown your efforts with success.” “In everything you do, put God first...” Now, link that to our text, “The purpose of tithing is to teach you always to put GOD FIRST in your lives,” Would anyone dare to say in the light of these Scriptures that the tither is not a person of “good judgment and common sense”? Your check book will indicate whether you are really trusting God or trusting your money.

Every family, and especially every Christian family, should draw up and adhere to a sensible and realistic budget. I remember a Seminary professor saying to us once, “If you earn \$1.00 and spend 95 cents, you are in heaven; but if you earn \$1.00 and spend \$1.05 you’re in hell.” So, every dollar earned must be carefully budgeted.

But before you begin to budget your income, two things must come out of your paycheck - (1) Your Tithe, (2) Your Taxes. Those of you who are employed by Uncle Sam, or someone else, are fortunate, because your taxes are taken out of your pay at the source, so that you never even see it! But some of us, including ministers, are reckoned to be “self-employed,” which means that we receive our gross salary and then, each quarter, fulfil the painful duty of forwarding to the Internal Revenue Service and the State Department of Taxation our estimated amount of federal and state income tax.

Some years ago, Mrs. Smith and I set up a special checking account simply for those two things — the tithe and taxes. We call it our “Give and Take” account - the account from which we give to the Lord, and the government takes from us! But even if you are employed by someone else, I commend this special checking account to you - an account into which you will place each pay period one tenth of your income, together with the amount for taxes. Now some people say, “Dr. Smith, should I put aside one tenth of my gross income or of my net income?” And the answer to that question is very simple - “Do you want the Lord to bestow upon you a gross blessing or a net blessing?!”

I know one man who has this special checking account for the Lord’s work, and he had the bank put the “fish” symbol on all the checks, as a witness to all who receive them. At any rate, this special account puts you in the position where you will not be tempted, when the going gets rough, to cheat a bit, and pay all the pressing bills, and give God the leftovers. The money will be available in your special account, and one nice thing about this is, that when a special need arises in connection with God’s work, there will be resources in the Lord’s account to take care of it.

But I can hear someone say, “This sounds so terribly legalistic — this ‘tithing.’ After all, you have just said that everything I am and have belongs to God, and I am seeking to live my life for Christ. Why this legalism of the tithe? Oh, I realize that under the Old Testament dispensation the people of God were required to pay the tithe but let us not forget that the Christian is free from the Law. How can we then be under obligation to tithe? Paul says so clearly that ‘we are not under law but under grace.’”

Now that may sound very “spiritual” and very convenient; but let us take a closer look. Being “free from the Law” simply means that we are not trying to earn our way into heaven by our good works. We are the recipients of God’s gift of love and salvation in and through Christ, and a gift cannot be earned.

But that doesn’t mean that we now think God’s standards are irrelevant. Indeed, as Christians we are all the more anxious to fulfil them; and we discover, to our astonishment, that as we become more and more committed to Christ, we are more and more able to do so. We

delight to please God as Christ actually lives His life in and through us. We realize that if those who lived under the Law were required to give one tenth of their income back to God, how could we, who are under grace, possibly do less?

It isn't that we owe God 10% of what we have. It is that He owns all of what we have, but He entrusts its management, its stewardship, its care to us. In that sense, 10% "off the top" constitutes a minimum.

Notice what the prophet Malachi says when he really scolds the chosen people for their unfaithfulness: "Return to Me, and I will return to you," says the Lord of hosts. But you say, 'How shall we return?' 'Will a man rob God? Yet you are robbing Me.' But you say, 'How are we robbing You?' 'In your tithes and offerings.'" Do you see from that what the biblical perspective really is? It is this: we don't really begin to offer until after the first ten percent! The tithe is the requirement — the offerings are what you give on top of the tithe. So, you can see how much I trust you when I say each Lord's Day, "The offerings will now be received"!

You may say you don't have to tithe, but if you don't, God misses the honor and you miss the blessing. Our Lord said, "Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For the measure you give will be the measure you get back" (Luke 6:38). Don't let anybody ever tell you that you can't expect a special blessing when you give generously to the Lord. Jesus promises such a blessing!

The fact is that tithing is valid for Christians. It is a valid biblical principle apart from the Law. As a matter of fact, God considers tithing so important that He enunciated the principle 500 years before the Law was even given. Genesis 14 contains the first mention of tithing in the Bible. Abraham, the father of the Jewish nation, was coming back from battle bringing the spoils of war, a fabulous treasure he had captured. Melchizedek, who was both King of Jerusalem and also "a priest of God Most High," came out to meet and greet Abraham, and we read that Abraham "gave him tithes of all." This was 500 years before the Law was given through Moses. I find it extremely suggestive that the tithe concept was taught to Abraham, a man of faith, before it was taught to Moses, a man of law.

But someone says, "Jesus never taught tithing. It's not in the New Testament." But it is! Look at Matthew 23:23: "Woe to you, scribes and Pharisees, hypocrites! for you tithe mint and dill and cumin, and have neglected the weightier matters of the law, justice and mercy and faith; those you ought to have done, without neglecting the others." Notice that last phrase about not neglecting the others. What "other"? The paying of tithes. Jesus is saying that of course you ought to tithe. Anybody knows you are supposed to tithe, but don't get bogged down in the legalism of tithing and imagine that nothing more is required. Go on beyond the tithe and get involved with individuals in the areas of justice and mercy and faith. This you ought to do, but don't leave the other (the tithing) undone!

Some people, especially some young wage earners, think the tithe is an awful slice out of their paycheck. And it is; but so is the house mortgage payment, the car payment, and the payments on all the other things you think you must have. Good stewardship always involves getting our priorities into perspective.

But don't let anyone kid you: it is easier to tithe if you're earning \$50,000 a year than if you're earning half that amount. And that is why I believe in proportional giving; that is to say, people earning a handsome salary should do much better than the tithe, so that they may experience that same sense of sacrifice and joy which the lower wage earner experiences when he faithfully gives back his one tenth to the Lord!

Let me say something else — I firmly believe that one of two things is going to happen to your tithe — it will either be given to God or it will be collected by Satan. What do I mean when I say it could be collected by Satan? I mean that it will probably go for things that have absolutely no lasting value. It may be used for things you don't really need, or for unexpected bills, accidental losses -- any number of things. And you will lack financial freedom into the bargain. So, remember — “The purpose of tithing is to teach you always to put God first in your lives.... In everything you do, put God first, and He will direct you and crown your efforts with success.” Tithing is an integral part of sound financial planning, and it brings the untold blessing of God.

On November 6, we are going to bring our Faith Promises for 1989 and dedicate them to the Lord. We need for 1989 \$300,000 to meet our program of Christian service at home and abroad. And if we all give according to biblical principles we will meet our goal.

It has often been said that if every church member in the U.S.A. were living at the poverty level and tithing his income, (1) he wouldn't remain at the poverty level for long, and (2) the churches would raise far more money than they now do!

We think of Christians around the world who would consider themselves rich if they lived at our poverty level; and we remember how many of these Christians in the so-called “Third World” give so generously to the Lord's work, and even provide the means to send their own missionaries to other lands. This happens, for example, in countries like Nigeria, Ghana, Brazil and South Korea.

In 1951 the war-torn Republic of South Korea was wiped out economically, yet today it is rapidly becoming a world power; and I believe the main reason for its increasing prosperity is because the Korean Christian Church is growing by leaps and bounds; the flames of revival are sweeping through the land; Christians are mighty in prayer, in witnessing, and in giving; and God is blessing the nation because of the Christians.

I leave this challenge with you. Be much in prayer during the coming two weeks about what your Faith Promise ought to involve in terms of the money, time and talents God has entrusted to your stewardship. Remember the words of Jesus in Luke 6:38 (Living Bible translation) - “For if you give, you will get! Your gift will return to you in full and overflowing measure, pressed down, shaken together to make room for more, and running over. Whatever measure you use to give — large or small— will be used to measure what is given back to you.”

And let the words of our text ring in your ears, and touch a corresponding chord in your heart, as you make your Faith Promise for 1989:

“The purpose of tithing is to teach you
always to put God first in your lives.”

AMEN.