



# THE TOP FIVE REASONS WHY I DON'T TITHE...YET

Sunday, November 11, 2007  
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**Nehemiah 9:1-3, 38; 10:1, 28-39**

Our reading this morning is from the Book of Nehemiah. Let me set the scene. The people of Israel have recently returned from captivity in Babylon. Upon their return to Jerusalem they found the city wall demolished and they set themselves to the monumental task of rebuilding the wall in order to establish their security. Now the wall has been rebuilt but the people suddenly come to a harrowing realization: that in the midst of their work they have forgotten God. In their busyness they have penciled God into the margins of their lives, and they are appalled. And you know what they did next? They had a Commitment Sunday (a Consecration Sunday). They gathered just like we are this

morning and they had pledges to God.

I'd like to invite you to look at this experience that we see in Nehemiah. We're going to look at chapters 9 and 10, starting at 9:1. We're not going to read the chapters verbatim, but trace them in summary. You can sort of follow along with me as we hit the main points. You'll find it in the Old Testament of the pew Bible, at page 341. Nehemiah 9:1 we're going to start with this morning.

*9:1: "Now on the twenty-fourth day of this month the people of Israel were assembled with fasting and in sackcloth, and with earth*

*on their heads. Then those of Israelite descent separated themselves from all foreigners and stood and confessed their sins and the iniquities of their ancestors. They stood up in their place and read from the book of the law of the LORD their God for a fourth part of the day, and for another fourth they made confession and worshiped the LORD their God."*

Now let's jump down to the end of chapter 9 to the very last verse, verse 38. Here's what the people say: "*Because of all this [or in view of all this] we make a firm agreement in writing, ---(we're filling out pledge cards - we're putting it in writing) and on that sealed document are inscribed the names of our officials, our Levites, and our priests."*

Now I'm not going to put you through the next twenty-seven verses (the first 27 verses of chapter 10) because it's just one of those classic lists of Bible names where they name everybody and his brother who was a part of the sealing of this covenant.

Now what did they pledge? Well, if you take time later on to read chapter 10 you'll see that they pledged a number of things. But the big one for our purposes this morning is - they promised, "We will give to the work of God." If you drop down to verse 32 you'll see how specific it gets. A third of a shekel a year they're going to give; they're going to bring wood

to the temple for the temple fire; and then in verse 35 they pledge to bring the first fruits of all produce, animals and children. Produce, animals, and children. Now the animals committed were brought to the temple and killed - which probably made the eldest children nervous, thinking, "Woah, what are they going to do to me?" And you know in fact some of Israel's neighbors did practice that horrific practice - sacrificing children to the god Molech. But in Israel they did a beautiful thing. The first born was presented to God in the temple and then bought back by the parents - ransomed by the parents -- who put money in the temple treasury. "Wow, what a fund-raiser that would be, right?" --- You know first born children. --- I know there are times when we can be so fed up with our first-born that we'd just as soon drop her off at the church and say, "Keep her." But when you think about that --- a first-born child in that Jewish culture belonged to God. And to this day in many Jewish -orthodox Jewish circles - the eldest son will often become a rabbi - an offering of the eldest to God.

But hold on. There's more! Continuing in verse 37-39 they say, "Oh, on top of all of this we're going to tithe our income - 10 percent - to God and we vow that we will be regular in worship as we gather in worship." And think about it, this is all in addition

to what they have already given to rebuild the walls of Jerusalem.

What a sacrifice these people made to God!

My friends, one fast and sure truth all through the Bible is: When you give to God – *it has to be a sacrifice.* It is to be a sacrifice.

But I have a confession to make: I do not sacrifice like that. I do not tithe. At least, not yet. And I suspect that this is true for quite a number of us. That explains the title of this sermon: “The Top Five Reasons Why I Don’t Tithe....Yet.” Perhaps I should have titled it, “The Top Five Reasons Why *We* Don’t Tithe....Yet.” But as I’m not in a position to speak for you, -- yet in the hope that we can all benefit, -- let me list the top five reasons why I don’t tithe....yet.

Number Five: I do not tithe yet ---- --because we Presbyterians don’t like to talk about tithing very much.

Usually we talk about giving in general and never say anything specific. Or we talk about supporting a church budget, as if that were the only thing that mattered. That is not the case in other churches. Go to an Assembly of God church, for instance, and you will hear that tithing is the standard expectation of every church member.

The practice of tithing can become legalistic and lifeless, as we know. Nevertheless, the expectation is clear in other communions, and everybody knows it. We Presbyterians don’t talk about tithing very much. Perhaps the topic strikes a little too close to home.

Did you hear about the Presbyterian who tithed regularly when he first started his business? He made the commitment to give 10 percent off the top. Then his business really began to take off. Suddenly he was making a thousand dollars a week more than he used to make. His business expanded, and a greater share of his income went toward overhead costs. He didn’t have the margin to tithe any more. It bothered him. He went to his pastor to tell his sad story. The pastor listened and said, “I have an idea: let’s pray about it.” The man eagerly agreed. The minister prayed, “Lord, please reduce this man’s salary so he can tithe again.”

Number Four: I do not tithe yet ---- -because I have a series of handy questions in my back pocket to keep things from getting too close. What kinds of questions? You know them. “Am I to tithe on my gross or my net income?” “Does only giving to the church count towards a tithe?” “What about if my income is actually down?” “What if there are extenuating circumstances like

college expenses, and/or medical expenses? These are all important questions. It may well be that we cannot tithe. We'd like to tithe, but tithing can seem but a distant pipe dream. We will come back to that in a bit.

Number Three: I don't tithe yet because I am stuck in the world's mold. And here we're getting closer to the crux of the matter, aren't we? You know what I'm talking about, don't you? There's that deep impulse to just get more and more, and hold on tight for dear life to whatever we have. Remember the old Jack Benny gag? A robber came up to Jack Benny and said, "Your money or your life!" Mr. Benny stood there motionless. Again the robber repeated, "Your money or your life!" Mr. Benny replied, "I'm thinking! I'm thinking!"

You know I came across an interesting article. It wasn't the church, --it was the Stanford Business School, -- that came out with an article called "A New Take on Tithing." This is the Stanford Business School. "A New Take on Tithing" -- in which they appeal to people to think through a strategy for giving. Because they say most people give in an ad hoc sort of way and what they do is they don't give as much as they really can afford to. ---The number one reason for this being what they call the "myopia of eye-balling." And what they

mean by that -- (and I do this too) -- I look at the dollar amount that I give and it looks like a lot, but I don't think through how much I can really afford to give. And as a result we protect ourselves from giving as much as we really could afford to give -- which is often far more than we think ---if we only thought it through. And their phrase is, "When you eyeball you lowball."

So don't look at what you give; think through a strategy of what you can afford to give. That's what these Stanford Business School writers are saying.

And that brings up my Number Two reason for not tithing. Number Two: I do not tithe yet ---- -because giving is not always a first priority or a regular discipline. Now, I have to say in partial self-defense here, Cathy and I really do try. We try to give first to God. The people of Israel gave their first fruits. And we try to do that. Sometimes we do it better than at others. When we're really on top of our game we do it, such that we give first to God and every other commitment follows. But you know how it is. (I'm sure it happens with you, too). Sometimes other bills have a way of getting paid first. Tithing begs the question: *who comes first?*

I remember something a friend of mine once said that made a lot of sense. He said, "There are a lot

of creditors who want a piece of me and my paycheck. There are all sorts of other concerns that compete for my attention and my money. But I write out my check to the church first, before I pay anything else. It is my way of saying that I belong to God before anybody else can get a piece of me." His comment struck me, because it moves tithing from being an obligation to a statement of faith, a declaration of allegiance, a response to the care and protection of the Lord of your life.

One of the big concerns I know a lot of you parents have is: "Well, how can I raise children who will really be disciples of Jesus?" You know friends, it's not rocket science. The greatest chance of doing that ---is you establish early deliberate patterns of behavior in your family that are consistent and harmonious with Christian convictions. You go to church as a family. You pray as a family. You do kind things for the poor as a family. And each member of the family takes a portion of his or her income and consciously as a family you take it and put into the work of God. One of every penny of the children. One of every dollar for the adults. When you do that you go a long ways down the road towards raising a true disciple of Jesus.

Friends, when we give our money to the church, we are participating in the Lord's work -

are underwriting things that our Lord values and honors. God is doing important things, valuable things here in this church and through this church in our community and world.

I believe that, and I'm quite sure you do too. But still I don't tithe. At least, not yet. And do you know why? Are you ready? Get a pencil and write this down. Here is the *Number One* reason why I don't tithe yet: because I am afraid.

Fear is the issue, isn't it! If I tithe, will God catch me? Will God really see me through, financially? It is easy for me to add up all my financial commitments and put God last. The mortgage payment is so much \$\_\_\_\_\_ per month. The red CR-V is paid off, but the other car costs \$\_\_\_\_\_ a month. Utilities are another \$\_\_\_\_\_ so much a month. Then there are the credit card bills, the groceries, the gasoline, the insurance. Where does God fit into my budget?

So what are we going to do?

What each of us can do is - we can give a proportion to God. It doesn't have to be a full tithe. Probably for most of us that seems but a pipe dream. But still we can give on a proportionate, percentage basis. That's the most realistic, pragmatic way of knowing how much we're really giving. Give a *proportion*, a

percentage. A percentage of your income that will stretch you, that will make you sacrifice a bit – enough to give you a bit of a “pinch,” enough to be a sacrifice, -- but not so much that will make you wince. After all there’s one more string that God gives us. We’re to give a sacrifice, but the other thing God tells us is that our gift has to be given with joy. *“For God loves a cheerful giver.”*

*of the people of Israel in the time of Nehemiah – to come forward and give and to sacrifice things of value to us to further the kingdom of God in this world. Lord, we thank you for all the best that you’ve given to us. And now help us to offer to you our very best; in Jesus’ name. Amen.*

So give, -- give to the point, to the degree that it feels good. Enough to make you feel good --- you know, deep down inside. Remember, this is between you and God. *Make it a cheerful gift.* Give the way a young man does when he fumbles in his pocket to pull out that diamond ring that he wants to present to this young woman that he hopes to spend his life with. Bring your gift like that.

Here is a promise I will make with you today. This time next year, I will report to you how I am moving toward tithing. But here’s the catch: I will be interested in knowing how you are coming along too. After all, we are in this ministry together, aren’t we! If your answer is yes, I will have one less reason that I don’t tithe....yet.

Would you join with me in prayer?  
*Gracious God, we thank you for this marvelous privilege that we have of stepping in the footsteps*