

IF NOT ME, WHO? IF NOT NOW, WHEN?**MARK 12:41-44; MALACHI 3:8-10**

Several years ago, a cartoon was published which depicted two men marooned on a desert island. One of them is standing at the water's edge looking extremely distraught and worried. The other man is sitting back against a palm tree, looking perfectly relaxed and at ease. "Don't worry," he says to his anxious companion. "I know I'll be found soon. My financial pledge to my church is due this week."

I'm not sure how many churches today either ask for or receive financial pledges anymore, but every church and Christian ministry out there continues to be very interested in the faithful giving of their members and friends. Last Sunday, we began a three Sunday message series revolving around a brief but very important story about a poor widow. I call the series "Two Copper Coins" which refers to the amount of money this dear woman dropped into one of the trumpet-shaped offering boxes located in the Jewish temple in Jerusalem. She put in two very thin, copper coins that equaled less than one penny in our currency today. But Jesus said she gave the biggest offering of anyone that day – even more than the rich people who brought in bags of gold and silver coins. Let's read that story once again this morning. The giving of our money to the Lord's work is just part of how we give to or serve the Lord. Giving also includes gifts of our time and our talents to the Lord's work here in this church and elsewhere. Another word for the giving of our time, talent, and treasure is stewardship. I suggest to you today that when you consider this story we just read as well as other Bible passages, three great principles emerge about how to give. Here's the first one we want to consider today...

BE REALISTIC IN YOUR GIVING.

Very few people do not admire Jesus – who He is, what He's done, and what He taught. Even many non-believers pay lip service to Jesus as a great man even if they never become His followers. That being said, many people have concluded that Jesus could be impractical or unrealistic at times. If you're honest, you've probably thought that about Jesus as well. Here's one example. "So if your eye—even your good eye—causes you to lust, gouge it out and throw it away. It is better for you to lose one part of your body than for your whole body to be thrown into hell. And if your hand—even your stronger hand—causes you to sin, cut it off and throw it away. It is better for you to lose one part of your body than for your whole body to be thrown into hell." (Mt 5:29-30 NLT) Is Jesus really suggesting that you mutilate your own body to stop you from committing a sin? No. Jesus often used dramatic, dynamic language in order to get an important point across to you and me. What Jesus is teaching there is that we need to get very serious about rejecting sinful actions and attitudes in our lives and not just tolerating them. Some things in you and me just need to be dealt with and stopped and that will require effort on our part. It will likely be very hard, difficult and painful to do.

In much the same way, we might consider Jesus' statements about this poor widow's gift as being unrealistic. She literally gave away all she had when she put those two coins into the offering box. Jesus praises her gift and tells His disciples that in God's

estimation she just gave far more than the wealthy people who put in large amounts of money. She gave her very last cent while they still had plenty to live on even after their gift. Now, I don't blame you for scratching your head, rubbing your chin, and saying, "Yeah, but is that realistic? Is that what God expects of me? Am I supposed to give my entire paycheck to the church? If so, how can God expect me to take care of my family or myself? If that's not really the point of this story, then what is?"

When it comes to the giving of our time, talent, and treasure to the Lord, God expects you and me to be realistic and practical. Be careful how you apply this story of the poor widow! Jesus isn't suggesting that you turn over your entire paycheck to the church – as tempting as that thought might be for me to preach! Nor does God expect you to give 24 hours a day to the ministries of this church or to give literally all of your energy and ability to it. That's absurd. Such a conclusion ignores a multitude of other biblical teachings that makes it only too clear that God expects us to earn a living, provide for our families, stay out of debt, give to those in need, and save and invest for the future. None of that would be possible if you literally gave every dollar away, every minute of time away, or every ounce of talent or energy away.

So, what is the point of this story about the poor widow? Her gift reveals that our attitude and motivation is vastly more important to God than the actual size of the gift. Her gift was large to Jesus because she had literally given everything she had to give. It was large because it was everything. The gifts of the wealthy that day were much smaller in spiritual value because they still had more than enough to live on. So, the motivation behind my gifts of time, talent, and treasure is more important to God than the size of those gifts. There's also the matter of what the poor widow's gift represented. She gave away everything she had. She refused to clutch selfishly and claim for herself even the little that she had. This complete surrender of herself up to God was what so impressed Jesus. So, my attitude as I give my gifts of time, talent, and treasure is more important to God than the amount of those gifts. I can't believe Jesus expects us to follow the widow's literal practice – to give away literally all of our money, all of our time, and all of our energy to supporting this church or some other ministry. The example is the poor widow's attitude – wholehearted, open hearted, cheerful, sacrificial giving away of oneself in continual surrender to King Jesus.

Now, let's be very careful right at this point. Someone might say, "Right on, Rick! What matters is the attitude behind my gift not the amount I give. That's exactly why I can't buy into this tithing business. 10% is so legalistic! I want to give spontaneously and from the heart – not get tied down to some legalistic rule about a tithe!" Let me say with both compassion and candor that such a reaction is really just a smokescreen for selfish, inadequate giving. You're just looking for a way to weasel out of giving the tithe to the Lord and justify your disobedience to God by pouring a lot of false spirituality all over it. I know that because – and I've admitted this many times – there was a time when I was disobedient to God in the area of the tithe. There was a time years ago when I was a pastor and didn't tithe. I'm ashamed to admit it, but it's true. Believe me, I know all the reasons not to tithe, because I've used them all!

Believe me, 99.9% of the people who are into “giving spontaneously” or “giving from the heart” give far less than the tithe. Please don’t think the story about the poor widow and her two copper coins somehow gets you off the hook when it comes to tithing or justifies your disobedience. We’re going to see next that God has given us a very realistic, practical pattern for our financial giving. He’s even told us the specific amount He wants us to give. Of course, God wants you to give from the heart and to give spontaneously! But that’s never incompatible with the following...

BE OBEDIENT IN YOUR GIVING.

The Bible makes it very clear that the beginning point of obedience in the area of financial giving is the tithe or 10% of our income. Let’s read perhaps the most important reference to it just now. No, it’s true that tithing is not specifically taught in the New Testament. I used to think that was no excuse not to tithe. “Oh, tithing was part of the Mosaic Law. As Christians, we’re no longer under the Law, but under grace; therefore, we don’t have to tithe.” Such a perspective overlooks the fact that tithing never made someone a child of God back in the Old Testament either. God never told Old Testament believers to tithe in order to earn their salvation or get spiritual gold stars or merit badges. Tithing was and is about worship, obedience and our proper response to Almighty God. The reason we don’t find tithing specifically taught in the Old Testament is because God doesn’t need to repeat Himself! We don’t find the Ten Commandments specifically repeated in the New Testament either, but do you really want to argue that they aren’t applicable to you and me today?

Here are four simple, straightforward truths about tithing. One, the tithe is a perpetual reminder that everything you have been given belongs to the Lord. God is the final or ultimate owner of everything in this world and the universe. The house I call mine today will belong to someone else in the future. The car I drive will belong to someone else or, more likely, to a junked car dealer. When I die, all of my property, savings, investments and assets will be given to others. The Bible teaches that everything ultimately comes from and then goes back to God. All we do is to manage or steward His resources. The tithe is the most important way God provides to you and me to remind us of that very important truth year in and year out.

The Bible says, “Bring this tithe to the designated place of worship—the place the LORD your God chooses for his name to be honored—and eat it there in his presence. This applies to your tithes of grain, new wine, olive oil, and the firstborn males of your flocks and herds. Doing this will teach you always to fear the LORD your God.” (Deut 14:23 NLT) By giving the tithe of what the land produced, the people of Israel were indicating that they knew the land belonged to God ultimately. They were just stewards of it. When we tithe week in and week out, month after month, year after year, we, too are being taught to fear the Lord our God. The tithe is one proof that God has His proper place in our lives. It’s the beginning point of obedience to God in our financial giving.

Let me add an additional thought based on Malachi 3:10. “Bring the whole tithe into the storehouse....” (Mal 3:10 NIV) A key word there is the word “whole.” Apparently, the

people of Israel were giving a tithe, but the whole 10% wasn't getting to where it needed to go for some reason. Here's the application for us. As followers of Jesus, we should be giving the full 10% of our income to the Lord's work. Don't give a portion of your tithe to the United Way, or to the university you graduated from, or some other non-profit organization. Those groups may fully deserve your financial support, but they are not entitled to any portion of your tithe. Your tithe belong to the Lord and to His work in this world exclusively. Give Him and that work your whole tithe!

Two, tithing is act of worship. The Bible 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." (Lev 27:30 NLT) It's almost ridiculous to say God is rich. He transcends wealth as we know it. Be that as it may, the giving of my tithe is of great importance to God. My tithe is holy to Him precisely because it's a profound act of worship. When we give it, we recognize that He is God and we are His people. What the poor widow gave was holy to the Lord; it was an act of worship. Your tithe is no less an act of worship. On the basis of this wonderful story, yes, even when kids tithe on their allowance, it's holy to the Lord. Even when teenagers tithe on their part time earnings, it's holy to the Lord. Even when you tithe on your fixed or low income wages, it's holy to the Lord – just as holy and perhaps even more holy than some multi-million dollar gift from some billionaire that doesn't represent a tithe. Someone has written a parable about tithing in King James Version language that goes something like this.

Now it came to pass that a certain churchman inviteth a friend to lunch. The waiter was very efficient and the food was very good. As they arose to depart, the friend observeth that his host had laid some bills under the edge of the plate. And the waiter, who stood by watching, smiled happily, which being interpreted, meant the tip was satisfactory. Now the friend was familiar with this custom called tipping. Well did he know that the customer tip used to be the same as the biblical tithe, ten percent, but that in these latter days, lo, it had risen to a minimum of fifteen percent and in some cases twenty percent, lest the waiter turn against thee. As he mediated upon these bills, it came to this friend that few people honor their God as much as they honor their waiter. Even his churchman friend here would not thinketh of giving unto his waiter less than the tithe, but did he also give as much unto his God? He asked him about this matter. "No, verily," replied the churchman. "I give unto God whatsoever I feel inspired to give or whatsoever I can spareth. In olden days I often put into the collection plate a quarter, but nowadays I usually put in a paperback, a dollar, and on rare occasions, even perchance a five-spot. But added altogether, it maketh not the total of the tithe. I know what the Bible saith but I just cannot afford to tithe these days. Everything costeth so much, like the expense of eating out. Even the tip hath gone up!" "Verily," mused his friend, "doth man fear his waiter more than he feareth God? And doth he love God less than he loveth the waiter?"

Three, tithing is giving God what He is owed. The tithe is not truly a gift, even though we're to give it to God with great joy like a gift. In the passage we read God says, "Will a mere mortal rob God? Yet you rob me. But you ask, "How are we robbing you?" In tithes and offerings. You are under a curse—your whole nation—because you are

robbing me.” (Mal 3:8-9 NIV) If you decide not to give me a gift, no one calls you a thief. You can only be called a thief if you take from me what rightfully belongs to me. God accuses the people of Israel of stealing from Him by withholding the tithe. When I don’t tithe, God considers me a thief. When you fail to tithe, you steal from God.

The tithe is what we owe God – no questions, no ifs, no ands, no buts. It’s His money, just like the mortgage or rent payment is the bank’s or the apartment complex’s money, just like your AEP payment is AEP’s money, just like your Verizon payment is Verizon’s money. But this is where God is far more gracious than any company to whom you owe money. Most companies want their money regardless of how much money you have. Nor do they care if you even have a job and are earning money. But your tithe is always figured on what you have actually earned. God never asks you for what you do not have, but instead for 10% of what you’ve already been given. If that’s isn’t both realistic and incredibly gracious, I don’t know what is!

Four, tithing invites God’s blessing. God says in His Word, “‘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!’” (Mal 3:10 NLT) I can’t think of any other place in the Bible where God invites us to put Him to the test, but there it is in black and white. Yes, lots of really dumb stuff has been taught about this subject – like God is required to make you fabulously wealthy if you tithe. God never says that! By the same token, don’t throw the proverbial baby out with the bathwater! It’s just as wrong to say there is absolutely no relationship between faithful tithing and financial blessing. God promises wealth to no one, but He does promise to meet our needs. Tithing invites blessing. Blessing follows obeying the Lord.

It’s from this perspective that we need to consider debt as an excuse not to tithe. Someone here today is thinking, “Rick, I’d love to tithe, but I’m up to my ears in debt. Isn’t it more responsible to pay off my debts first and then begin tithing?” No. How will holding on to what doesn’t belong to you – the tithe – help you in the end? Obeying God is the single most important thing you can ever do. By the same token, can you sincerely ask for God’s help to pay your debts and bless you financially while you are, at the same time, withholding from God what rightfully belongs to Him? Blessing is the result of obedience. Has the fact that you aren’t tithing helped you get out of debt? Are you truly better off financially because you don’t tithe? Probably not. Disobeying God puts an obstacle in front of God’s blessing. God wants to bless you! But if you disobey Him – even for reasons that seem justified to you – you usually forfeit God’s blessings upon your life. The simple fact is that many of us will never get out of debt until and unless we put God first in our financial lives by giving Him what already belongs to Him. Put God first so He can bless you! A final and quick principle to share is this one ...

BE GROWING IN YOUR GIVING.

For some of us here today, growing in our giving means to begin to tithe. For others, it’s to tithe consistently. For still others of us, growing in our giving means to give beyond

the tithe. When I think of the poor widow's gift, I'm humbled. By God's grace, Cheryl and I are tithers, but the poor widow gave far more than the tithe. She gave everything she had. I'm challenged by other examples of extravagant giving. R.J. LeTourneau, a Christian businessman who became very wealthy building earth moving equipment, practiced reverse tithing. What's that? He eventually got to the place where he gave away 90% of his income to the Lord's work around the world and lived comfortably and simply on 10%. Isn't that amazing? Reverse tithing. When you hear about Christians like that, it's easy to get discouraged. It's similar to hearing that famous Christians like Martin Luther or John Wesley prayed three to four hours every day! All these folk were abnormal in the best sense of that word. So was the poor widow. It's a good abnormality, but it's abnormal just the same. God doesn't expect all of us to give like R.J. LeTourneau or pray like Martin Luther. But tithing isn't abnormal; it's normal. That's why God expects the tithe. If you don't tithe, I invite you to start next week. Be intentional. Grow! For others of us, I invite you to grow beyond the tithe. I believe God enables many of His children to give far beyond 10%. How about increasing it by a percentage point this coming year? Being a disciple of Jesus is something intentional and purposeful. Here's a final question. What am I doing to grow in my giving? What are you doing to grow in your giving?

An older man was spending time with his grandson one day. As often happened, this little boy was asking his grandpa all sorts of questions. Suddenly, out of the blue, the little boy asked, "Grandpa, what happens when you die?" Grandpa explained it to the best of his ability, but his grandson was troubled, "Does that mean you won't be here with me anymore?" Grandpa nodded his head and said, "Yes, that's true." "Does that mean you won't be able to play catch with me anymore?" asked the boy. "Yes, that's true." "Does that mean we won't be able to fly kites together anymore?" "Yes, true enough." "Will it mean you won't be able to take me fishing again?" "Yes, that, too." "Well, then," said the boy, "when that time comes, who is going to do those things, if you aren't?" Grandpa responded, "My boy, when that time comes, it will be time for you to do those things for another little boy."

Brothers and sisters, this church is almost 110 years old. We've been at this location for over 50 years. One reason this ministry is here today is because God's people from previous generations grew in their giving. They made the commitment to tithe. Some of them gave far more than the tithe. Many of them have gone on to their eternal reward. The simple fact is that many more of us need to become realistic, obedient, and growing if the ministry of this church is going to thrive and grow in the years ahead. Many of us as children had the joy of a wonderful church home and a godly upbringing because someone else paid the bills and did the work. Many of us have been a part of a church – this church or other congregations – that has blessed your life, but the truth is that someone else paid the bills and did the work. At some point in time, you need to pay the bills and do the work if this church will continue to thrive and grow so that others can come to know Jesus and follow Him. When it comes to giving time, talent, and treasure, God says be realistic, be obedient, and be growing. If not you, then who? If not me, then who? If not now, when?