

The House's Money

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Deuteronomy 12:1, 5-7, Matthew 6:19-24

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Last week I had the pleasure of talking with a friend involved in our church who is in a delightful place in her life—after a close call. She was diagnosed with serious cancer three years ago. She went right to the brink, and is now fully cured. Cancer-free. She was telling me about how freeing that experience has been and how, in her case, it helped her to see all those lesser things she had been taking so seriously for what they were. It helped motivate her for a whole different second half of her life. She has begun, even now, to take classes to be ready to live life in a whole different attitude of freedom, and to embrace different priorities after that “close call,” that point of God’s healing.

My brother, up in the Bay Area, has an irreverent title for that sort of thing. He would say, “You could say ‘she’s playing with the house’s money now’.” (And if you don’t get that reference maybe it’s a good thing. If you do understand it, you’ve probably been spending entirely too much time in Las Vegas).

Imagine the difference in attitude and body language: you’re playing at the tables in Las Vegas and your debts are high, and you’re habitually playing in Las Vegas and you’re an impulse bettor and you lose a lot more than you win. And your last stack is down to a pathetic few chips—and you’re afraid a guy name Luca might be coming to pay you a very unfriendly visit very shortly, and you really need to start getting hot. That’s very a different way of enjoying your time in Las Vegas, isn’t it, from when you just hit three huge jackpots in a row, you can’t even count all your chips piled up so high in front of you, and you can afford to have a little fun, because it’s all “the house’s money”.

So we continue to think about what we just heard from Deuteronomy and Matthew. By now you’re all probably putting two and two together: sure enough, this is that one time in the year when you get “the Sermon on the Amount”. And for the second week in a row you have permission to leave early (last Sunday you heard Tom Grabiell preach so beautifully, and his giving full permission to anyone who would like to leave early). If you were one of those who’s pretty sure that the church is just after your money; pretty sure, like Tom was at one point, that you are never going to get carried overboard in some church—you have full permission to leave now. But then if you’re interested how the Holy Spirit might

bring you to become a person of greater peace, of greater joy, of greater generosity, you might want to listen in on a little house business with Jesus and His Church family.

I want to say three things today about tithing. Number one, what is tithing? Number two, what are those things that probably hold us back from tithing? And number three, what is it that you can expect, or, if you already tithe, what is it that you have probably come to experience?

Number one, what is the tithe? We know, right? In the English language, a third is 33%; half is 50%; a tithe is simply 10%. This giving back 10% is an ancient tradition in the Church stretching back way before we Christians learned it. Moses instructed God’s people in the tithe; Jacob offered 10%; Abraham celebrated a military victory with a 10% offering with the priest Melchizedek.

(Jesus didn’t emphasize the tithe, giving 10%, but I think He just assumed this is what God’s covenant people did, and more. When He’s recorded talking about the tithe, He observes the religious leaders and the hypocrites at the time, who were so careful, so persnickety to be sure that God gets 10% of the grains the tiniest spices, the cumin and the dill, but were missing the biggest part of a generous life. He expected them to be giving 10%; that was no special credit to them. He’s just saying that’s a foundation from which they should continue then to live the generous life God has for them.

Let’s be more specific: “10% of what part of my income?” I guess that’s up to you to decide: gross or net, earned income, dividends cost basis...I’m not IRS or a tax accountant or the Holy Spirit. That’s something for you to pray about. My suggestion is start high and give until you become joyful about it. (We did hear from Deuteronomy the tithe was one of seven different concurring gifts the people were asked to give back then. So there’s the tithe, the first 10%, after which follow other gifts and taxes. On the other hand they didn’t have federal, state and local income taxes. They did not have Social Services to look after the poor). There’s no direct formula. How it is you choose to reckon the tithe?

And how about “tithing our time and our conversation”? What would that look like? We have 168 hours in the week, and if we sleep about seven hours a day, that leaves 119/week. Ten percent of that would be 11.9 hours per week to dedicate exclusively to God’s

work. That would be 5.2 weekends per year, wouldn't it, to go on a women's retreat, or a church retreat, or to do something entirely different? That would be a tenth of all the music you listen to, of all the podcasts you download or books to read—you are following the Spirit in ways to lead you deeper into the Kingdom. Of all the times that you meet a friend for coffee or lunch; every tenth appointment would be dedicated expressly maybe to those six whom you have chosen to influence for Jesus. Every tenth one would be exclusively to build Christ's church to help the kingdom to expand. Every tenth vacation might be a Habitat for Humanity or other service vacation, you and your family. Kind of interesting to think about, isn't it—what does 10% in our daily life look like? (There are many ways to give back to God. Being a stay-at-home mom. Supporting your family; fulfilling your God-given responsibilities. Foregoing profit in your firm which would be dishonorable. There are many ways to fulfill God's assignments in your life).

What if we “earnestly move toward tithing”? The math is simple, isn't it? Average percentage of giving per member in United Church of Christ is estimated to be about 1.7% of our income. Let's say we in this church were ahead of that and we were at 2%. So let's say we are “moving earnestly toward tithing” on average. Let's say we all decided next year, “Okay, I can give 2% more on top of the 2% I'm now giving. And the year after that I'll give 2% more...” Let's say if we all went from 2% to 4% next year—what would that do to our church's budget? Wouldn't that be fun for the trustees? Our budget would double, or that portion of it that's our people's giving, which is the lion's share of it. The request budget could stand undiminished. Imagine how Christ's hand would be strengthened as we all kept moving toward tithing. (Two caveats: the tithe is a baseline. Some of you may have no business tithing, in my opinion. If you have been responsible but still find yourself in great debt—pay your creditors. You'll know what to do when God brings you plenty again. Jesus' financial hero was the widow in the Temple who gave but a penny—but she gave all of what she had. For some of us giving the tithe may not impact our lifestyle at all, and cost little—it may be less than what the Spirit would ask of us. You get to decide, in your life, in obedience before God).

What do you suppose stands in our way; why are many so reluctant to tithe? Here comes point two, and there are two subpoints raised in our texts. One is that there is something about greed that makes us blind. We can't see it in ourselves. And I think the second subpoint and main answer to the question “What stands keeps us

from tithing” boils down to one simple presupposition.

One question: “Who does it all belong to, anyway?” Who does it all belong to? What are two of the first words a toddler learns? “No” and “mine”. If it just viscerally bothers you, rubs you the wrong way that a preacher or the church is implying, “Maybe you could be doing a lot better than 1 or 2%” then maybe the problem is this basic assumption... “Whose money is it, anyway? Is it yours, or is it God's? Doesn't our entire response, how generous we are with everything we have, grow out of our answer to this question? “Is it all my money?” or “Is it the House's money?”

I get to experience a lot of great things in the life of this church. Two weeks ago, a ten of us men had the chance set aside the weekend to go to Mexico on a work project for Open Arms Daycare Center. And it was the most harmonious, the most enjoyable, the most focused and fulfilling weekend... One of the ten was new to this church, and actually, thank God, has some great construction experience. Do you know his assessment of the weekend? On the drive home he said “I have been blown away by this weekend. I've been around a lot of construction guys, and I've been around plenty of church mission groups”. He said “I did not see one second of wasted time. I didn't hear one thought of any friction. And I didn't hear, even though there's no ladies here, I didn't hear even one single bad word. Count me in next time you guys do this.” He marveled at how the ten got along and worked so hard. What caused that?

I think it's pretty obvious. It was so enjoyable, even though we spent a lot of hours cooped up in three tiny rooms doing very hard work in uncomfortable circumstances, because every one of us ten who showed up at 7:15 in the parking lot on Saturday morning was clear the entire weekend belonged to Jesus. Every one of us understood from the moment we showed up until the moment we arrived back Sunday evening: “I'm here to serve, to work, and to offer the weekend to God.” Once you're clear about who the weekend belongs to, and what the purpose is, it's very easy to be generous. It's also great fun.

(Now what do you think the attitude of the ten would be if I had been misleading up front, and said, “Guys, we're gonna go on a nice weekend trip to Baja. Bring your surfboard, we'll get to do a little of this, a little of that. Maybe if you feel like it, you could go over to Open Arms and do drywall and insulation and mudding”... But then once we're south of Tijuana I inform everyone, “Just kidding. Every second from now on you have to do this hard manual labor at Open Arms”. That's a much different attitude, isn't it—and it will provoke a

very different response. To whom does our time belong?

What's the attitude toward our life? This is what Jesus mentioned in the third of the three paragraphs from the Sermon on the Mount Suzanne. To whom does it all belong? Did you notice the huge non sequitur in the three consecutive paragraphs? The first had to do with treasure. Jesus is asking "Why would you possibly work so that all your treasure is down here, and when you die it's all gone?" It's so temporary, and it's certainly not going help you much long-term. You can only eat three meals a day.

The third paragraph we heard again about money. "You cannot be a slave to both God and to "Mammon"(that is, the world's system of wealth and security). You know about the life of a slave back then; a slave didn't give 10% to the master or even 90%—every single minute, day or night belonged to the master. No potty break, no coffee break, no time for anything. No owning a penny of your own savings or belongings. You were in total, absolute bondage to the master 24/7. Jesus is saying that's the way you must choose either to serve the Kingdom of God or the kingdom of this world, in your own way of trying to guard your treasure. You can't have it both ways

Summing up this text: first we hear talk about where your treasure is. Third, we have "you cannot divide your loyalty; you must decide whom you serve 100%"—and right in the middle of these paragraphs we get an ophthalmological lesson about our eyesight. What is that about? Jesus is saying literally, "if your eye is generous it will change everything and you will become generous". "If your eye is stingy, if your eye is greedy, that will poison your relationship with yourself, with others, with God, with the world". Everything is going to be changed as a result of the input into our mind, a result of our attitude.

I was mentioning how our greed is something that by definition is a little bit invisible. It's not like adultery, for example, which is not so invisible. It's not like you could wake up and say, "Oh surprise, you're not my wife?" But with greed, it blinds us. We always compare upwards. "I'm not greedy. I'm not hoarding...other people have a lot more than I have..." Maybe that's why that 10% principle is just so rigid, so inflexible. Maybe God is saying, "You know what? We need something we cannot try to finesse, fudge, stretch..."

It's all too natural for us not to compare ourselves to the 99% in the world economically below us. (If you are living on \$50,000 a year, you are in the 100th percentile of income. You're ahead of 99% of the people

in world). But how many of us habitually think of it that way? Don't we keep looking to those higher on the hill, with a better view; nicer cars, feeling "Those people are a lot more wealthy than I am. They have more than I do." Why is it we don't go around thinking we're in the top 1%, we are wealthy, many of us?

It's one reason I love to go to Open Arms, to Mexico. I get a reset. It helps me reevaluate how wealthy I am, in every respect. Why is it that we who have so much find it so difficult to be generous? We're like the guy in the story. This poor guy hears an inspiring sermon from his country preacher about tithing. He's saying, "Oh yeah, God. I'm gonna give you 10%. I'm there!" Then the collection plate comes around; he remembers, "Oh yeah...I don't have a dime. But I will tithe to you when I can, God!" So all that guy can do is pass along that plate, empty, but guess what? That very next week he gets some part-time work, near minimum wage. He gets ten hours; let's say \$9 an hour. He makes \$90, and guess what he does that next Sunday? Sure enough he takes \$9 and puts it in the collection plate and he is the happiest guy in that whole church. He's so happy to keep his promise. He thinks, "God if you will just keep allowing me to be a blessing, if you bring me work, I promise I'll remember You." And sure enough a few years go by, he has a great attitude. He's grateful to God. He's now in charge of the retail store. He's making \$52,000 a year. He's into the top 1%. He does the math; it's an easy number. He says "Wow, Lord! I will give You \$5200 a year. That's a hundred bucks a week. I am thrilled to do that, because I used to have so little". He puts his \$100 a week into the plate, and he's the happiest guy in that church. And now a decade goes by and his little store gets bought out, he's now the CEO of the corporation. He's making \$520,000 a year. He does the math. That comes to \$52,000. He says "Oh my gosh. You have so blessed me, God! This is great. You get \$1000 a week, and we're all happy, aren't we?" Now guess what? This guy's company gets bought out. He goes to New York. He starts hanging around with some really big movers and shakers and hedge fund managers. He's now he finds himself up there with Bill, and Warren, and George. He's making \$5.2 billion a year. He starts doing the math now. He says, "\$5.2 billion—a tenth of that is \$520 million...God, are you kidding me? That's a lot of money. Are you crazy? I don't have that kind of money to throw away on church..." Aren't we like that? We have so much. But we're not clear to whom it belongs. If it's mine, that's very different from "Thank you Lord". Thank you for having blessed me so abundantly.

Third point. If you tithe, what is it that you have already experienced? And if you maybe haven't yet moved up to 10%, what is it that you might experience? (A real simple question, would you rather be married to someone who's a 0.1% giver or a 10% giver? Would you rather go on a vacation, let's say a tour group, with someone who's generous and joyful about giving or someone who's worried and stingy about every little thing? Wouldn't you rather be in a church with people who are joyful and generous? I would. Many of you are so joyful about the ways you serve. Many of you are so eager to serve the church—through boards or committees, or the ways you are living each day “out there”).

But I love the future God has for this church as we continue to strive to tithe our time, our conversation, and our finances. All of what we have. There are so many people that are just being crushed by this economic fiasco. There are people all around us who are worried about their kids. They've poured their love and their life into them, and their teens are getting introduced, to crazy values, to drugs, to promiscuity, to craziness parading as “normal”. There are people all around us not “down and out”, but “up and out”. People who are spending a fortune with their therapists; who are spending so much in prescription drugs, who don't know how the Holy Spirit who would love to come in and begin to transform them from the inside out; all they know about Christ's Church is they're a place full of hypocrites waiting to take your money. We're surrounded by people waiting for someone kindly, patiently, inviting them to taste and see that the Lord is good; surrounded by so longing to know a community of genuine people caring about them, not for what they have to give, but for who they are. Longing for Christ's Church, for you and me, whether they know it yet or not.

I'm eager to be part of a church able and willing to help support our own good people who are falling through the cracks. We have people, members, who through no fault of their own haven't earned a reasonable paycheck in two or three years. Christ's Church has always been generous to take in and provide for its members (and also those outside) going back to the earliest centuries after Jesus. How fabulous when we have enough as a congregation to be able to continue to invite folks in. To be a light in this community; to be a meaningful, generous support to our own members who are in great need. This is all so possible if we recognize how wealthy we are; if we understand to whom it all belongs.

But how would I know the way God blesses us? Let me tell you. It was 1984. As most of you know, I was married once before. This was around the time things

were going from bad to worse in that first marriage. Both my wife and I were making fairly good money at that time, and we were ready to move up from our apartment to buy a condo. We lived in a little 1-bedroom apartment, 130 East Avenue, Norwalk, Connecticut. I can still see it. We had found a realtor in our church whom we trusted. We went out looking at condos. And you know what? We couldn't afford the down payment. I was annoyed about that, but worse than that, this day which should have been so happy brought some things to the surface within me that I had been pretty successfully ignoring and repressing.

By the time of that evening, it was awful. (I'm sure none of you has ever had a blowout argument with your spouse...But we did that evening). I was so frustrated. I could barely exhale. I was ready to crawl out of my skin. I had to get away, so I just did. (Did not slam the door, but I felt like it, and I went out and I was like a low-grade roiling Mount Saint Helens for I don't know, maybe 45 minutes, and finally I took a breath).

I am not one of these who “hears the voice of God” talking to me. A few times in my life, however, I have had the overwhelming impression God was speaking in my mind. This whisper was unmistakable. Clear as crystal. I heard, “You don't have enough money because you're holding out on Me.” I pondered that for a while. Then a second time: “Chip, you don't have enough money for a down payment. You are not tithing to My Church”.

Whoa. I thought, “God, I thought You invented math. What kind of math is that? I don't have enough money on hand because I'm saving my money? I don't have enough because I'm not giving it away? How does that work?” Long pause... and the third and final thing that I heard: “How well is your way working?” That was the end of my reluctance, in those next few moments. Absolutely no more questions on my end. I did the math very quickly. Took my annual salary, my estimated commissions, totaled 'em up, divided by 52, and that's the check I wrote the following Sunday and put in the plate. (The following Sunday after that I did the same thing and I've never stopped. I was so happy about that I started making extra yearend gifts, started to be really generous. It has been a lot of fun).

But guess what happened next, back in 1984? About a month later I had a call from a headhunter. Soon after that I was working for a new company making better money. A month or two after that, I got a commission check in the mail from my former company I was not even expecting—it was the exact amount we needed for a

down payment on a nicer condo than we couldn't afford three months before.

"Individual circumstances may vary". What if God hadn't blessed me in that way? I wouldn't know about that. God did. And how about any person I've ever talked to that has habitually tithed 10%; what if God hadn't blessed them? I wouldn't know. God does.

I don't want to be misunderstood. We do not manipulate God. And this is not to say that it's been upward and onward financially since 1984—God blesses us in a lot of different ways. Trish and I have had some lean years, financially, too. At one point for several years, we could only afford one car. We had these two little babies. Trish was a great mom from Day One; early on she did not work outside the home. We were living on a pastor's salary, and I'll never forget how God took care of us.

We had this one car. Trish had taken it that day, doing what she needed to do, and I got an urgent car from Alma Keillor. "Can you hurry up to Mount Clemens General? My husband is dying and it would mean so much to him and to me if you could get here in time". I made a few phone calls, but I did not make it in time. I had no car. I felt awful. But do you know what Mrs. Keillor did? The following week I was visiting in her home. She said, "I've been thinking...I now have an extra car. Here are the keys. This car is for you, any time you need to use it." And the word got around, and within two weeks we had access to Gerry Weber's car, we had the Breeze's car—we had four cars.

Do you think God forgot us? God is not going to forget you. Go ahead; transfer your treasure. Release your grip on what God has been gracious to entrust to you. You can't take it with you. Believe me: God will keep His promise to you.

Let me ask you one final question. (OK, two final questions). Number one, let's say you had been diagnosed with life-threatening cancer and you fought it right to the brink—and finally God healed you, and you got the good news that you're cancer-free, you're going to live. You have a whole new chance, an unexpected new life before you. How would you feel? How would you feel about all your stuff?

Here's a better question than that. Let's say, Thank God, you don't have cancer. You have never been diagnosed with cancer. Still, from this day forward, you do have a chance at a whole new life before you. Sisters and brothers in Christ: every day you have is a gift from God. You are playing with the House's money.

Deuteronomy 12:1, 5-7

These are the statutes and ordinances that you must diligently observe in the land that the Lord, the God of your ancestors, has given you to occupy all the days that you live on the earth. But you shall seek the place that the Lord your God will choose out of all your tribes as his habitation to put his name there. You shall go there, bringing there your burnt-offerings and your sacrifices, your tithes and your donations, your votive gifts, your freewill-offerings, and the firstlings of your herds and flocks. And you shall eat there in the presence of the Lord your God, you and your households together, rejoicing in all the undertakings in which the Lord your God has blessed you.

Matthew 6:19-24

'Do not store up for yourselves treasures on earth, where moth and rust consume and where thieves break in and steal; but store up for yourselves treasures in heaven, where neither moth nor rust consumes and where thieves do not break in and steal. For where your treasure is, there your heart will be also.

'The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light; but if your eye is unhealthy, your whole body will be full of darkness. If then the light in you is darkness, how great is the darkness!

'No one can serve two masters; for a slave will either hate the one and love the other, or be devoted to the one and despise the other. You cannot serve God and wealth.