

TITHING

A Cure for Greed

a sermon resource created by Dan Boone



In 1923, 9 of the world's wealthiest men gathered in the Edgewater Beach Hotel in Chicago, IL. The group was comprised of

- The president of the world's largest steel company
- The president of the world's largest utility company
- The president of the world's largest gas company
- The world's greatest wheat speculator
- The president of the New York Stock Exchange
- A Cabinet member of the President of the United States
- The biggest bear on Wall Street
- The head of the world's largest monopoly
- President of the Bank of International Settlements

The supreme masters of world finance had gathered. You would imagine that these men were set for life and would enjoy their days upon the earth.

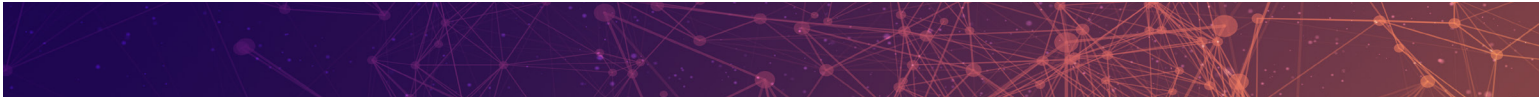
Fast forward 25 years to 1948.

- Charles Schwab died bankrupt after living on borrowed money his last five years.
- Samuel Insull died running from the law, penniless in another country.
- Howard Hopson was insane.
- Arthur Critten was insolvent.
- Richard Whitney was just released from Sing Sing Prison.
- Albert Fall was pardoned from prison so he could die at home.
- Jesse Livermore committed suicide.
- Leon Fraser committed suicide.
- Ivan Kreuger committed suicide.

The men who mastered money had somehow suffered a fate under its curse. Whether it was losing it in the Great Depression, or misusing it, or falling prey to its power over reason, their lives unraveled. Our relationship to money is still something so complicated that it can easily become the root of our demise.

I wonder if any of the nine ever considered Paul's wisdom to young Timothy.

A devout life does bring wealth, but it's the rich simplicity of being yourself before God. Since we entered the world penniless and will leave it penniless, if we have bread on the table and shoes on our feet, that's enough. But if it's only money these leaders are after, they'll self-destruct in no time. Lust for money brings



trouble and nothing but trouble. Going down that path, some lose their footing in the faith completely and live to regret it bitterly ever after. (I Timothy 6:6-10, The Message)

These were the words of Paul to a young man. Greed begins early, and seldom takes its foot off the pedal until we are in the grave.

Somewhere in the world right now, advertisers are planning for the Christmas assault. They no longer wait until the Thanksgiving table is cleared. Around Labor Day they begin telling us to get a jump on the Christmas shopping. I must confess some sarcasm about the commercialism of Christmas. I believe in going to the mall once a year, for about 15 minutes. If I were the American prototype, the country would be in a serious recession. Merchants would be closing their stores in droves. I hate to shop. And walking the mall to look at what's there is my idea of torture. My wife, on the other hand, is the patron saint of merchants. And I find the gift-giving scene on Christmas morning a joyous occasion, due largely to her shopping excursions on behalf of our whole family. It's April. She already has her eye on December 25.

My earliest recollection of Christmas wishing revolves around the thick Sears and Roebuck Catalogue. Dad worked for Sears. We got a good discount on everything Sears sold. He would bring copies of the catalogue home in the fall and we three kids felt like we three kings as we sat drooling over the pages. We had to decide what we wanted and prioritize it by placing a number beside the item. My most difficult year was age 13. I was aging into the big ticket years when things like guitars, miniature race car tracks, hunting equipment, and stereos were enticing me to pick them. My parents were wise to limit my choices. I wanted them all. I wanted them bad. I wanted them now.

The lure book is no longer a catalogue. It is commercials on the cartoons our kids watch while we are busy doing other things. It is advertising that sneaks past our watchful sentry and entices our child with irresistible merchandise. I call this the mauling of young souls. And they don't even have to go to the mall to be mauled.

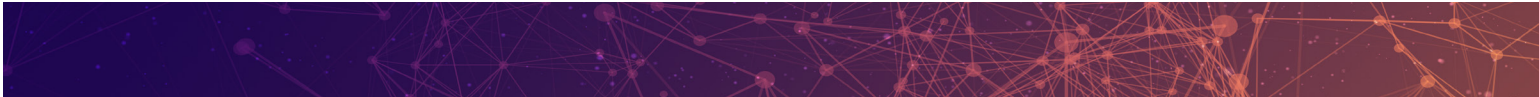
Do I begrudge children their toys? Are you kidding, I have grandchildren now, and I want to be the one to race to the store and get them what they want...because their grandmother is fast. Just yesterday at a Little League baseball game, the sister of the star player eased over into my lap and informed me that she would really like Gabby's Dollhouse for her birthday. I'm toast.

Also, I do not begrudge stores their sales? As a pastor for most of my life, my salary has come from good business people who made profit and dropped a tithe in the offering plate. To wish them not to profit would be my own demise.

But this rush to extravagance is where "gotta have it" and "can't live without it" begins. This is where greed is a seed planted deep in the innocent soul of a child. If a child is schooled in whining, pouting, and getting, greed is well on the way to doing its deadly work.

During teen years, the game gets nastier. There is a cruel world of judgment based on brand and taste. Are your tennis shoes the right ones? Do you have the latest music download and the right technology to play it on? Can you amuse yourself with portable devices? Are you wearing the right things and are you wearing them the right way? The fragile esteem of a teen hangs on gaining acceptance in a world of peers that often destroys. Many teens are not capable of withstanding the assault and their greed is attached to survival in the junior high jungle. They don't have the capacity to figure this game out. The deadly sin is subtly at work making promises about popularity.

Greed at college? Freshmen get credit cards applications in the mail. I've seen the splashy brochures. The messages suggest that their life is being minimized by lack of goods and that college is about living



life to the max. No need to wait...you can have it now. Enjoy your college years. You have a lifetime to pay it back. Be the person on campus you want to be. Join the human race. Get a credit card! Not one brochure mentions that educational debt is piling up, and government loans will one day be due, and at the present moment **THEY DON'T HAVE A JOB**. Can you hear my decibel increase?

The possession of a credit card is now the equivalent of having a driver's license. It is the right of every American! Like Adam and Eve reached for the forbidden fruit, we grab the card and consume our hearts desires. We are the **MASTER** in **CHARGE**. We are **AMERICANS** who know how to **EXPRESS** ourselves. We can **DISCOVER** who we are. We are the heirs of Caesar who stated "veni, visi, VISA", "I came, I saw, I charged."

Denise and I have done our share of pre-marriage counseling. Call us old-fashioned, but we have encouraged couples to begin their married life without a credit card. We espouse the envelope system. Cash your check; place a set amount of budgeted money in an envelope – groceries, gas, entertainment, clothes, haircuts, vacation, etc. Pay the mail bills by check, but everything else by cash. Inconvenient? Certainly. I know you can track all this with a credit card. But the value is in learning to live on what you make, and saving ahead for things like vacations and major purchases. If the envelope is empty the answer is no. We did this for years. It forms a principle of careful stewardship instead of indulging the appetite.

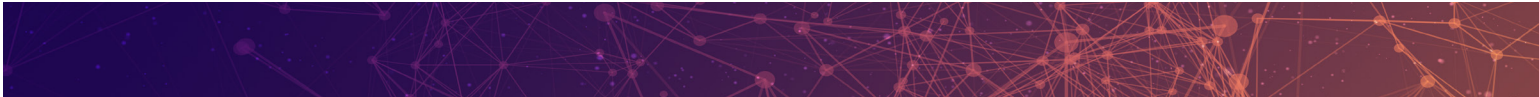
It takes years to make a person deeply greedy. By the time they are formed, they do not realize the shaping work done by a deadly sin. It seems natural to them and the world cheers them on, and sends another credit card application in the mail. The conscience is easily conformed to greed in a consuming society.

God started working on the greed of his people as soon as they cleared the Red Sea. Wilderness was their training ground for life. They were totally dependent on God. No crops. No fast food restaurants. No Kroger's or Wal-Mart. Just God. He gave them manna in the morning and quail in the evening. The instructions were simple. Gather only what you need. Some got greedy and began to stockpile the heavenly groceries, only to discover maggots in their manna. The lesson was simple. Learn to live from the hand of God. Go out every day and work for what he gives you. On the sixth day, gather enough for the seventh day. Enough is enough. Don't stockpile. Don't get greedy.

Now to the point. Greed is a deadly sin because it destroys our capacity to trust God. It suggests that we can secure ourselves and please ourselves by the possession of things rather than in obedient relationship with God. It destroys our concern for our neighbor and for their "enough". Greed makes us small.

Small like Ebenezer Scrooge. He has become the personification of greed in the Christmas Carol. While Tiny Tim is blessing everyone, Scrooge is bilking everyone. This master of miser is not only greedy; he has lost his capacity to behold the humans that frequent his life every day. Greed blinds before it kills. Scrooge reminds us of the one called fool in the parable of Luke 12:16-21.

Then he told them this story: "The farm of a certain rich man produced a terrific crop. He talked to himself: 'What can I do? My barn isn't big enough for this harvest.' Then he said, 'Here's what I'll do: I'll tear down my barns and build bigger ones. Then I'll gather in all my grain and goods, and I'll say to myself, Self, you've done well! You've got it made and can now retire. Take it easy and have the time of your life!' "Just then God showed up and said, 'Fool! Tonight you die. And your barnful of goods—who gets it?' "That's what happens when you fill your barn with Self and not with God." (The Message)



This man was an early forerunner of Ebenezer. Both believed in storing up for self. Both believed that life consists in possessing.

Both were unconcerned for the neighbor. Both were stingy. Yet God intersects old Scrooge with angels of mercy who show him the past which shaped him. He went back in time to see what he had done to people along the way, people who had tried to love him. He went forward in time to see the consequences of his character. And he was given eyes to see the present moment in the Cratchit home, and the chair that would soon be empty. And he is changed. He did not change because he figured things out. He changed because he saw a preferable future.

Can we? In a consuming world, can we imagine ourselves unplugged from greed? Is there a spiritual laxative that can loosen the constipation of stuff that clogs our soul? Stuff that clutters our lives like trinkets in a musty attic. Is there any other way to live?

We began in a garden where God provided everything we would need for a rich and full life. Everything was at our fingertips – food, air, work, relationship, love, beauty, conversation, sexual joy, creative engagement, nature. Nothing was lacking. And in this exquisite setting God was as near as daily conversation. No limits were set, except for one. No requirements were placed on us, except for one.

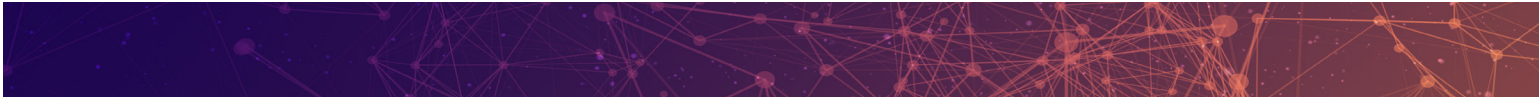
“Everything in the garden”, God said to us, “everything is yours to enjoy. But this tree in the center of the garden is mine and mine alone. You are not to take from it. By respecting what is mine, you will honor me as Creator and Lord.”

The practice of tithing began in the garden. It is the act of recognizing God as Creator and Lord by respecting that which is God's and God's alone. It is an act of worship. We take the first tenth of all we earn and hold it up before God each week. We are saying, “This belongs to you, along with everything else you have given us. We are stewards, not owners. And you have asked that we return this tithe to you as an act of respect and reverence. In this tithe we submit our entire life to you, offering thanks for the provision of our needs, and affirming our partnership with you in the care of all creation.” The practice of tithing is a holy habit that loosens the grip of greed on our heart.

In the garden, we raided God's tree. We took what belonged to God. We fell captive to the avarice that cannot live within boundaries. We became greedy.

Much later in our story, the people of Malachi's day were doing the same thing again. They were giving God all the sick, diseased, scrawny animals as a sacrifice of devotion. They were treating God like a trash can. He got what they no longer needed or wanted. And God said to them in effect, “You're raiding my tree again.”

Across the years, I've heard many people opt out of tithing because it is Old testament law, and we all know that in Christ the law has been abolished and we live under grace not law...or at least that's how they rationalize it. Yes, tithing is found in the Old Testament law, and yes, much of the cultural law has been superseded or fulfilled in Christ. But tithing is rooted, not in law, but in the opening narrative of creation. We also see it early in Abraham's journey when he gives a tenth of the loot from a raiding excursion to a priest named Melchizedek. This was a long time before Moses came down the mountain with stone tablets in his hands and a long list of dictated law in his back pocket. Tithing is rooted in the narrative of our creation. Jesus has never abolished or done away with the practice of respecting that which belongs to God. He fulfills this act by enabling us to offer ourselves totally to God for the sanctification and hallowing of our entire lives. What better practice to begin with than to humbly place the tithe in an offering plate and say, “You are God and I am not. All that I have belongs to you. I return this tenth as an act of respect and worship. I cannot secure myself in this world. The ability to work and



provide for myself and those I love comes from you. Grant me wisdom to use the remaining 90% as a good and wise steward.”

Greed will throw a tantrum like you’ve never seen. But eventually, it will give way to the practice of un-greed, or generosity. Enjoy tithing. God loves a cheerful giver.

Henry Fairlie tells the following story:

“I know of a family that made a commitment to support several poor children in Haiti. A little more than \$100 dollars a month was sufficient to feed, clothe, and educate five orphan children who otherwise would have no hope. In order for the family to carry out its commitment, there were sacrifices to be made. The children had to forego some of the things that many of their friends took for granted. They rode secondhand bicycles and sometimes their Christmas presents did not compare favorably with what their friends got. The family, nevertheless, stayed with their commitment for almost a decade.

One day the father of this family came home with some exciting news. His company was sending him to Haiti for a week to care for some business matters. Because his way would be paid by his company, he would be able to take his family along, provided they travel in the most economical way possible. The family was thrilled with the possibility of meeting the five children whom they had supported for such a long time.

The second day they were in Haiti, the family hired a jeep and drove out to the village where their young friends lived. The children, who were now teenagers, had been told of the visit and looked forward eagerly to the day when they would meet those who had done so much for them. The American family traveled for hours, but their tiredness did not detract from the joy they experienced when they arrived at their destination.

The five young people whom they had supported stood waiting in front of their school. They had been there since the early morning waiting to meet their American friends. As soon as the jeep stopped in front of the school, the five Haitian teenagers ran to it with happy excitement. The two American children bounced out of the jeep and into their arms and there followed a quarter-hour of glorious hugging. Despite the language barrier, the young people communicated their affection for each other. At the end that special day there was an unplanned ceremony in which the Haitian children gave to their American friends Christmas tree ornaments they themselves had made out of twigs and sisal. After a long and affectionate good-bye, the Americans got back into their jeep to return to Port-au-Prince.

On the way to the capital city, the two children sat in pensive silence. Their silence seemed so strange and puzzling that their father asked what was wrong. ‘Oh, nothing’s wrong,’ answered his daughter. ‘I was just thinking that there was nothing we could have done with our money over the last ten years that would have made us happier than we are right now.’”

(Seven Deadly Sins Today, Henry Fairlie, University of Notre Dame Press, 1988, p.144-145)

It matters to God that we experience life in a way that enjoys his gracious provision, participate in his work, and provide for our needs without becoming a slave to greed in the process. Tithing is the practice that keeps it all in perspective.