## "FOOTBALL FAITH (#2): FIRST AND TEN"

(Malachi 3:8-10) © 2023 Rev. Dr. Brian E. Germano

[PROPS NEEDED: Bowl of 10 chicken wings; VIDEO: "Remember to Tithe"]

[Cornerstone U.M.C.; 10-22-23]

--I--

- 1. [11am ONLY... Read Text: Malachi 3:8-10 and Pray.]
- 2. We're in the midst of a series called <u>Football Faith</u> in which we're talking about the importance of being part of God's "team" through the practice of generosity.
  - A--As most of us probably know, in football the main objective of the game is to drive the football down the field (either running or passing) in order to eventually score.
  - B--And those drives are most often accomplished through the accumulation of a series of what's called "first downs", which are each made up of ten-yard gains -- hence the phrase "First and Ten."
- 3. Well, in the Christian life, I believe "*First & Ten*" can remind us of a biblical tool that can help each of us learn to practice generosity better -- it's called (what do you think?) "*Tithing*," which we find described in today's scripture reading from Malachi 3:8-10...
  - [9am ONLY... Hear God speaking to the people of Israel through its words, "8 Should a person deceive God? Yet you deceive me. But you say, 'How have we deceived you?' With your tenth-part gifts and offerings. 9 You are being cursed with a curse, and you, the entire nation, are robbing me. 10 Bring the whole tenth-part (tithe) to the storage house so there might be food in my house. Please test me in this, says the Lord of heavenly forces. See whether I do not open all the windows of the heavens for you and empty out a blessing until there is enough."]
  - A--Think about it: Tithing is nothing more than us *sharing* what the Bible calls the "*First* Fruits" -- the *first* 10% -- of our time, talent, and income to God's work specifically through the work and ministry of our local community of faith (our church). <sup>1</sup>
  - B--In other words, its's giving God our "*First and Ten*," as referenced in today's scripture reading from Malachi 3.
  - C--Both here and in other scriptures, the tithe is considered to be God's biblical standard for giving -- the *minimum* we're expected to give back for God's work in our world. <sup>2</sup>
- 4. Yet, today's scripture says the believers there were "robbing God" and "under a curse" because they were failing to share God's tithe with their community of faith.
  - A--You know, the sad fact is that most of us *today* are very much like this, in that far too few of us as Christians actually take tithing seriously.

- B--For example, did you know that if every church member in the U.S. were to suddenly lose their job and go on welfare, and yet still tithe from that public assistance income, giving in our churches would increase over 30%!?
- C--Let's think about our own church as an example:
  - 1--Census data reveals that the 2023 median household income for Coweta County is \$76,506 per year. If all 236 of our church's active families earned this, and yet only *half* tithed faithfully, we'd surpass this year's financial ministry needs (our budget) by over \$275,000 (+44%)! <sup>3</sup>
  - 2--Put another way: ...If every family in our church was suddenly reduced to the 2023 national *poverty* level of \$30,000 for a family of four, but every family *tithed*, we'd still have 13% *more than* our ministry needs for the year. <sup>4</sup>
  - 3--So WHY is it, then, that even though we'll make it okay this year with our annual cash flow thanks to a final pandemic grant, <sup>5</sup> our actual *received* income is still almost \$60,000 *short* of our projected needs? <sup>6</sup>
- D--I'm going to ask the ushers to hand out something to each of you now, [9am ONLY... and while they do that, those of you online please download a PDF of this in the link below the video... [Wait for ushers to do this...]
- E--Now, take out a pen/pencil & turn to the side titled "*A Breakdown of Our Congregation's Giving Patterns*" and write the following numbers above the steps (from right to left): 0, 14, 11, 9, 12, 17, 15, 17, 25, 21, 13, 82 (yes, 35% of our members/attendees give \$0/nothing to our church annually).

--II--

- 5. Now, if you don't currently tithe (or give anything), please understand: I'm not judging you; I don't think you're a bad person. But here's what I think happens..
  - A--In keeping with our "football" theme, I have up here a bowl of 10 chicken wings [SHOW GLASS BOWL OF 10 WINGS]. God gives us nine of these to use and take care of our needs for *now*, and for us to put a few of these away to save for the *future*.
  - B--But God also says, "ONE of those 10 wings is mine... to be used by <u>you</u> to express your devotion to <u>me</u>, and then to be used by <u>me</u> to carry out my plan in and for the <u>world</u>."
  - C--But what often happens is that we begin to feel that our 9 wings aren't enough, so...

    God won't mind if we spend some money on a few things for ourselves like...

    ....[Take one bites for each of these...] ...that extra car [Bite],... the new iPhone that we've been wanting (but don't really need) [Bite],... the really expensive seats at our college football games [Bite],... and so on [Bite].
  - D--Then after we've finished, we take what's left and say "Okay, Lord, here's your part" [Hold empty bone of wing up "to God"...] 7

- 6. In other words, we let the "stuff" of our world consume us, and by the time we get around to giving to God, there's nothing to give but "left-overs"!
  - A--It happens to us today, but I think it also happened to the people in today's Bible story.
  - B--Yet, if we make the conscious decision to give God our "First and Ten" -- the first tenth (instead of our left-overs) -- then we're not as tempted to eat God's part.
  - C--You see, I think it's true what I once saw on a bumper sticker: "If you love Jesus, tithe; Anyone can honk!"

--III---

- 7. Now, I know that there's a lot of excuses we can give for *not* tithing. But in the end, that's all they are... excuses.
  - A--On the other hand, it's been said that "The Christian who tithes will be surprised...
    - ...at the amount of money they have for God's work.
    - ...at the extent to which their own spiritual lives deepen.
    - ...at the ease with which the 9/10 that remains meets their own financial obligations.
    - ...at the way in which tithing prepares them to be faithful and wise stewards over all their possessions.
    - ...And most of all, they'll be surprised at themselves for NOT tithing sooner."
  - B--I don't know if you tithe right now or not: it's not really *my* business. But it IS *God's* business. And it's *my* business to *remind* you that it's *God's* business.
    - 1--Maybe you're *not* in a position to tithe right now. But you *can* decide to *grow* (to make "*forward progress*") towards it over the next few years -- please take out your handout again...
    - 2--Look at the side called "*Personal Plan for Stewardship Growth*" on the chart, find the box where your *current* giving to CUMC places you, ...and then prayerfully consider moving 1-2 boxes to the right over the next few years until you *can* tithe (and God will honor that!) -- and those of you who *already* tithe may be being called to do what my wife and I already do... give *beyond/more than* the tithe (into what the Bible calls "sacrificial giving"). <sup>8</sup>
    - 3--Or if it's easier for you, on the reverse side, find where *you* are in your current giving and then prayerfully consider what "forward progress" God might be calling you to make by moving *one step UP* in your 2024 giving.
- 8. You see, my message today is simply an invitation/challenge for all of us to examine the level of our own current giving (not just of our money, but also our time & talents)...
  - A--...to see whether or not it truly reflects not only what God asks of *us* and what *we* want to say about *God*, but also how it reflects how we want to *grow in* that relationship through the "forward progress" of our generosity. 9

- B--And I believe the Bible clearly teaches that giving God our "First and Ten" is the foundational way to help us start doing just that! 10
- C--And just in case we *still* haven't gotten it yet, let me show you what I mean...

  [WATCH VIDEO "Remember to Tithe" (from SermonSpice.com, Time 0:32) -View online at <a href="https://vimeo.com/142150870">https://vimeo.com/142150870</a>]

## 9. [PRAYER]

## **ENDNOTES:**

- <sup>1</sup> The giving of the tithe through one's local community of faith (church) is especially evident in the New Testament, as Christians there lived under the rule of a secular power (Rome). This is different from the Old Testament where the ruling power (King of Israel/Judah) were considered *spiritual* leaders, as well as governmental leaders. Hence in the Old Testament the tithe could be given through the state, but by New Testament times, the understood recipient of the tithe was one's local faith community, since you could not always trust the state to use the tithe in the way that it was established. It's important to note, as well, that while the *tithe* in the Bible was expected to be given through the work and ministry of a local community of faith (i.e., a synagogue or church), "offerings" (anything over and above the tithe) were financial gifts that could be given either through the church OR also through other philanthropic organizations.
- And if we think about it, the concept of the tithe is actually quite reasonable: We don't but an eye at giving 10-15% for tips at a restaurant, and the government takes 30% or more in taxes out of each paycheck. So, all things considered, 10% for God and 90% for us is a *good deal*! (even with average 30% taxes taken out of that, 60% for us isn't bad!). Remember, too, that the Bible actually teaches that *everything* that we have or supposedly even "earn" (i.e., 100%) belongs to God anyway. All that tithing does is to return 1/10th of that *back* to Him for His use.
- <sup>3</sup> Source for Coweta County Median Household Income: Point2Homes (<a href="https://www.point2homes.com/US/Neighborhood/GA/Coweta-County-Demographics.html">https://www.point2homes.com/US/Neighborhood/GA/Coweta-County-Demographics.html</a>) data for 2023. Note that the latest U.S. Census data for Coweta Co. *average* household income was even higher = \$83,486 for 2021 (<a href="https://www.census.gov/quickfacts/fact/table/cowetacountygeorgia/PST045222">https://www.census.gov/quickfacts/fact/table/cowetacountygeorgia/PST045222</a>); however, I chose to report the more conservative *median* figure amount for purposes of my point here. A *tithe* for Cornerstone UMC's 236 member family units off of the Coweta Co. median household income = \$1,805,542; If 50% (118) of these 236 families tithed, the amount would = \$902,771; Current 2023 Cornerstone UMC budget is \$627,739, so giving from these 50% of tithers in excess of current budget would be +\$275,032 (+43.8% over budget needs).
- <sup>4</sup> Source for National Poverty Level (NPL): 2023 U.S. Department of Health and Human Services (<a href="https://www.healthcare.gov/glossary/federal-poverty-level-FPL/">https://www.healthcare.gov/glossary/federal-poverty-level-FPL/</a>) The figures here are arrived at in this way: 236 families x \$30,000 (NPL for family of 4) x 10% = \$708,000, which is \$80,261 *more than* our 2023 budget needs of \$627,739.
- <sup>5</sup> This grant was the E.R.T.C. (Employee Retention Tax Credit) of \$157,154 that we received this past Spring 2023.
- <sup>6</sup> Our budget/ministry needs through end of September 2023 were \$459,686. The amount we've received through that period has been \$400,359. Amount short = \$59,326.
- <sup>7</sup> This analogy was first suggested by Pastor Dan Slagle, as shared in the sermon "*Defined by Generosity*" (November 2007) by Rev. Adam Hamilton (www.cor.org).

- <sup>8</sup> For example, Pastor Rick Warren, author of the book <u>The Purpose-Driven Life</u>, earns so much money from his book royalties that he calls himself a "reverse tither": he keeps 10% for himself and gives away 90% for the work and ministry of God. In fact, in the Bible, anything given over and above the tithe is called an "offering," which is why we pastors will often refer to the giving of our "tithes and offerings," meaning gifts of our 10% AND gifts of MORE than 10%.
- <sup>9</sup> Please note that although today's focus has been on the giving of our *financial* tithe, biblically, the tithe can *also* be said to apply to the giving of our time, talent, service, and witness.
- <sup>10</sup> In the Bible, tithing is *not* the end/goal of giving in itself, but instead is merely the primary *tool/means* to *grow* us in our stewardship walk with God.