

REDISCOVER MACEDONIA

A spirit of gratitude and generosity



Evangelical Lutheran Church in America
God's work. Our hands.

10-10-80 – Why Tithe? Why Save? How to Spend?

In the 1980s, an exciting activity occurred in the lives of Lutheran youth. Each youth received \$50.00 they could use in any way they wished. They were simply to keep track of how they used it and share with each other what they did with the money. The inter-synod idea was developed by three synods in the ELCA, all in Wisconsin. The church gave them the money through each of the three synod stewardship directors. The purpose of the exercise was to experience how Christians decide and perhaps struggle with how to use money God gives them. The youth could spend their \$50.00 however they wished. Most of them had never considered the question. They wrestled with all kinds of ways to use this money, and they documented their experience.

If you had been one of those youth, how do you think you would have used the \$50.00? The youth shared what they experienced with each other. They said that God transformed their hearts through this exercise. The results were published in a DVD called “10-10-80,” which stand for “Give 10%, Save 10%, and Spend the remaining 80%.” The DVD is still used by youth and adults to grow in discipleship financial management.

Some of us have not thought about how we decide to use money. We hope to do so today as we discuss “10-10-80.” It may surprise some of us that we start with “giving 10 percent.”

A. Why Give?(2 Corinthians 8:9; 2 Corinthians 9:8; 1 Timothy 6:17-19)

1. Why start with giving?

- a. It really doesn't. Giving begins with receiving.
- b. We recognize and acknowledge that we receive everything from God. “The earth is the Lord's ...” (Psalm 24:1).
- c. We respond to God because we are grateful; this is worship. “Celebrate with all the bounty that the Lord your God has given to you” (Deuteronomy 26:11).

- d. We respond because we trust God; it is about faith, and that is why we first give our best to God's work and to all that glorifies God. "It is required of stewards that they be found trustworthy" (1 Corinthians 4:2).

2. Why give a significant amount?

- a. So you notice your act of giving as God-pleasing rather than casual.
- b. So you can better celebrate how "where your treasure is, there your heart will be also" (Matthew 6:21, Luke 12:34).
- c. How much is "significant?" You choose; each person may decide that.
- d. Consider what proportionate level, "in keeping with your income" (1 Corinthians 16:2) is significant to give; this grows trust in God.
- e. Consider tithing 10 percent. Why? It is a significant amount, and it is a good traditional guideline for enabling God's work in the world.
- f. Tell your story about giving, toward a tithe or beyond; include your struggle.
- g. Why tithe? It helps you gratefully establish your priorities.
- h. Why tithe? It is wise financial management, leads you to appreciate conservation and simplicity, encourages you to continue to grow in becoming generous, and reflects a life journey, not an amount of "money" or "dollars."
- i. Why tithe? You learn how God blesses you to grow.
- j. Why tithe? It is God's way for your congregation's dreams to come true.

3. Is there such a thing as excessive giving?

- a. Any of God's gifts to us, when used unwisely or to excess, can become a curse.
- b. Excessive giving may result from spiritual immaturity, ignoring wisdom, or worshiping tradition.

- c. Excessive giving is not God-pleasing if it prevents people from supporting their families. Jesus says, “You say it is all right for people to say to their parents, ‘Sorry, I can’t help you. For I have vowed to give to God what I would have given to you.’ And so you cancel the word of God for the sake of your own tradition” (Matthew 15:5-6).
- d. We even have a phrase that describes this – “Generous to a fault.”
- e. Some giving is misguided, stimulated by self-interest. Peter said to Jesus, “If you want, I’ll make three shelters as memorials.” Jesus ignored the offer.
- f. God promises that a life of giving is the way to abundance. “Give and it will be given to you” (Luke 6:38).

B. Why Save? (Genesis 41, Luke 12:15-21)

1. How does saving benefit you and your loved ones?

- a. Saving helps you gratefully establish your priorities.
- b. Why save 10 percent? Saving 10 percent is a good traditional guideline for financial management because it helps you prepare for the future.
- c. Saving 10 percent all but erases “emergencies” and lessens the tension and anxiety they can cause.
- d. God gives us an exciting story of how Joseph, by saving, led a whole country through famine (Genesis 41).
- e. Saving is the responsible way to live; like the farmer who saves the first part of the crop for next year’s seed; or the new ewes for next year’s lambs.
- f. Saving makes you free to live more intentionally and more peaceably.
- g. Saving helps you be free from the handcuffs of debt.
- h. Saving may reduce your work schedule.
- i. Saving may give you freedom to serve God’s work without having to depend on being paid money.

- j. Saving helps you care for your loved ones.
- k. Saving enables you to support someone starting a business or getting an education.
- l. Saving helps you avoid having to live from paycheck to paycheck.

2. What are the dangers of excessive saving?

- a. Excessive saving occurs when it leads a person not to trust God, like the farmer whose crops were so bounteous that he “built bigger barns” instead of giving (Luke 12).
- b. Excessive saving occurs when we put off taking important action now; it is better to fix things before they become major problems.
- c. Saving becomes excessive any time it distracts us from God’s priorities; we can easily become greedy without realizing it.
- d. Excessive saving occurs when it leads to hoarding.
- e. Saving becomes excessive when it leads us to think of ourselves without sharing with others.
- f. Excessive saving sometimes develops because people are in a hurry. It takes time to grow into the discipline of saving.
- g. Excessive saving often flows out of a desire for immediate gratification; only later do we realize how saving prepares us for the many unknowns in life.

C. How to Spend (Matthew 6:24-34)

1. How is spending a blessing to use what God has entrusted to us?

- a. We have greater appreciation for how to use God’s gifts when we recognize that all we have is a gift from God.
- b. Spending, whether in balance or not, is a learned behavior.
- c. Spending becomes excessive whenever it scuttles our giving and saving, when it seduces us into foolish debt, when we see our “wants” as “needs,” and when we buy anything we cannot afford.

- d. Spending is also excessive even when we can afford it if it is foolish, extravagant, or ostentatious.
- e. Living at a higher standard of living is not excessive spending when it is matched by a higher standard of giving.
- f. All of our spending is to glorify God.

2. How is security different from freedom?

- a. Security is an intoxicating spending desire when it is based on our efforts and human measurements.
- b. Security is not a God-pleasing urge when consumerism flows from ingratitude or self-centeredness.
- c. It is a cultural delusion to wish or want to be financially independent; we are dependent on God financially as well as in every other way.
- d. Security is a figment of our imagination if it is only based on our lifetime.
- e. True security comes only from God; and it lasts into eternity.
- f. True security comes from God's promises in Christ, and our Spirit-given faith to live in those promises.
- g. Freedom is different from worldly security; freedom flows from the "peace that the world cannot give" (John 14:27).
- h. Freedom, even on a human level, is not connected to security; it is connected to serving.
- i. Freedom is different from security; freedom can lead one to live in insecurity; that's the freedom of Jesus-followers who are willing to die for him. Jesus said, "If you give up your life for my sake and for the sake of the Good News, you will save it" (Mark 8:35).
- j. It is not against God's plan to have a high quality of life, as long as God defines it.
- k. "Spend your energy seeking eternal life that the Son of Man can give you" (John 6:27).

D. For Further Discussion:

- 1. Why, do you suppose, Jesus said, “It will be hard for a rich man to enter the kingdom of heaven” (Matthew. 18:9-23)?**
- 2. On a scale of 1 to 10, how would you rate your awareness of where your income goes? How does this compare with one, three or five years ago?**
- 3. What is the real meaning of “money” in the world? (POWER!)**
- 4. Why, do you suppose, Jesus says, “You cannot serve God and wealth” (Matthew 6:24)? Why would he specifically mention “serving money” as threatening our serving God?**
- 5. How do you decide what lifestyle you want?**
- 6. Why, do you suppose, the word of God says, “Keep your lives free from the love of money, and be content with what you have” (Hebrews 13:5)?**
- 7. How much, or what percent, would you like to grow in giving to God’s work this coming year?**
- 8. How much, or what percent, would you like to save for the future this coming year?**
- 9. What will “growing in giving” to God’s work look like in your life:**
 - a. Five years from now?**
 - b. In your estate?**

“It is more blessed to give than to receive”(Acts 20:35).