

THE TITHE : A PREREQUISITE FOR YOUR FINANCIAL SUCCESS

“There is one who scatters, yet increases all the more, and there is one who withholds what is justly due, but it results only in want.” -- Prov. 11:24. This is a paradox that can only be explained by the reality of God.

Over the years I've observed a high correlation between people's financial advancement with a practice one might think is totally unrelated -- the practice of tithing. As a financial planner I regularly review people's finances. It may be a single mother on a tight budget, a business owner whose current problem is the inheritance tax on his substantial estate, or anyone in between. The spectrum is broad, but certain principles affect everyone. Whether they're content, managing well what they have, free from financial worry, and enjoying the provision of God, has little to do with their economic level. But it has everything to do with God's blessing (Prov. 10:22). And God's blessing for finances begins with the tithe.

The word “tithe” means “tenth part”. Thus tithing means giving to God's work at least 10% of our increase -- typically our incomes; though gifts, inheritances, and other “windfalls” count too. The most often used Bible reference for this principle is Malachi 3:6-12. However tithing has precedent with Abraham before the Law in Genesis 14:20, and is confirmed by Jesus in Matthew 23:23. The promise of God is simple and clear: If we do not tithe we will live under a curse, which allows Satan to devour our assets through unwise purchases, losses, missed opportunities, etc. He is given permission to delude us to make wasteful decisions perhaps using fear, greed, and discontentment. However if we tithe, God rebukes him and permission is denied. (See Job 1:10). Then we live under God's blessing and protection. After all it is God who gives us pay raises, the motivation and capacity to work hard, insight to be frugal, economic opportunities, and contentment. (Deut. 8:18). The bottom line is that the 10% we might withhold for a season isn't to be compared to the value of His favor and protection.

Why would anyone disobey? Typically for two reasons: 1) ignorance of God's Word, or 2) lack of faith to practice it. How do those who are aware of this principle most commonly disobey it? God answers this in verse 10 where He says, “Bring the *whole* tithe...” It's natural to shrink back by giving less than a full tithe. We call this a “contribution”, but God calls it “robbery.” (Malachi 3:8). This seems harsh when we think it's our income, but reasonable when we realize it's His. But remember a step of obedience is really a step of faith, and there's only one way to walk obediently -- first strengthen your faith through the Word and then...step out. A child cannot learn to walk while sitting down. He must try. God is waiting right there to prove himself... but only to those who will try Him. (vs. 10).

I am not a Christian leader who might benefit from your obedience. Nor am I worried that God will be hurt by anyone's lack of obedience. God's work will always have God's support, if not through us then through other obedient believers. But as a financially disinterested party, I have one simple motivation -- the welfare of God's children. An important part of God's agenda in the tithe is building *the Church* universal by building the faith of its members, not merely building *a church*- as an edifice, staff, and programs. If the latter had been His primary concern it seems He would have never flowed His money through the hands of those whom He knew would be largely unfaithful (as evidenced by giving statistics). Rather, His concern is that we all be given an opportunity to “prove” Him, as a

as a starting point in the process of transferring our trust from ourselves to Him.

In summary, tithing is an exercise whereby we prove (to ourselves) the reality of God in an area which is near and dear to our hearts, our money. He does not need our money; rather we need His blessing- and this only comes from obedience. I've seen it time and time again. Those who faithfully give at least 10% of their income to the church or other ministries doing His work seem to have a surplus, to be managing their finances well, able to pay their bills and save regularly, and stay free from financial pressure. Whereas those who think they can circumvent this first step are often plagued with high interest rate credit cards, never quite able to have enough, living paycheck to paycheck. Both groups demonstrate the truth of the tithing principle. That's why this phenomenon never ceases to thrill me. The clear instruction of God's Word, reinforced by observing many clients, has forged in me a deep conviction that this financial practice is a prerequisite for true financial success. This is my first goal for believing clients.

For those who haven't taken this first step, I would remind you that this is the only area in which God invites us to test Him. However the results are as measurable as your bank account. May I suggest four steps of action: 1) **Study** Malachi 3:8-12.

2) "**Remember** the Lord your God, for it is He who gives you the power to make wealth." - Deuteronomy 8:18. 3) **Try** it for six months. 4) **Check** your progress after that time and see if God hasn't proven Himself strong. I believe with all my heart it will be the beginning of not only financial success but success in all of life as you experience God more intimately. It's the greatest financial advice I could give you for a prosperous future!