

## You May Not Be As Good a Tither as you Thought

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I hesitate to approach this subject because it makes me uncomfortable. It is prickly because it causes us to consider something differently than we normally do and that is always difficult. It is a subject that many folks think they have mastered for years and there is no need to think any more about it. The subject is tithing.

I trust that most of you are aware of the fact that the word "tithe" actually means ten percent. There is no such thing as tithing anything other than a tenth. If you give three or four percent of what you have you are not a tither. Some of you, probably many of you who take the time to read an article on stewardship, are faithful tithers. Consequently, I don't presume to be able to teach you anything about the subject.

However, I learned something recently that caused me to reflect on the issue. The fact is that ninety percent of the giving in this country is accomplished by using cash. In other words, when we give, we do so with money in our pocket or in our bank account. The problem is that ninety percent of the wealth in this country is not in cash. It is tied up in non-liquid assets.

Before going any further, let me say that I examined my own financial situation and sure enough, less than ten percent of my net worth is actually in the form of cash. When I give, I typically only consider a very small part of what God has actually given to me. Do you understand the ramifications of this new information? Even the most faithful tithers are really only giving a tenth of a tenth of what they have.

The first comment I am going to receive is that we really cannot give a tithe of a non-liquid asset until it is turned into cash. When we sell the item or cash in the stock then we can give the tithe. Let me say that I agree with you. It would certainly be difficult to give a tenth of your house. I am sure your church has little use for a bunch of spare bedrooms.

The problem is that we seldom think about the tithe when we consider our non liquid assets. For example, if you sell your house, it is likely that you will get a price that exceeds what you paid. In most situations, a house is an appreciating asset. Let's say you paid \$100,000 for a house and sold it for \$125,000. You have an increase of \$25,000. A tithe would be \$2,500. However, most folks simply plow all the money from the sale into a new, more expensive house.

The common scenario for most Christians, including those who have been faithful tithers throughout life, is for a young family to purchase a house. Throughout life, the house appreciates, traded for a more expensive house, and the process is repeated several times. At the end of life, the family probably owns a nice house that is worth considerably more than the original investment. Upon death, the house is given to the children who sell it and divide the money. A very small investment grows into a significant asset and God is never considered in the transaction.

This same principle can be applied to most of our investments and assets. As figures indicate, perhaps as much as 90% of our wealth is not even considered when we make giving decisions. Even at death we should think about giving at least a tithe of our estate, and it would certainly honor God if we gave much more.

I certainly don't want to be seen as a legalist - there are more than enough of you already. However, it would serve us well to expand our thinking and honestly consider all the gifts God has given.

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