

# A TIP OR A TITTLE?



**M**AKING A QUICK STOP at the local coffee shop on my way to work, I order a medium latte. It costs \$3.80, and I hand a five dollar bill to the cashier. She smiles, hands me the change, and says "Have a nice day!" I put the one dollar bill back into my wallet and drop the two dimes into a jar labeled TIPS.

Perhaps you do this too. Or maybe you are more generous, giving cashiers and barristas the full \$1.20. In any case, it is a spontaneous gift, often reflecting our own mood, if not the fast or friendly service. Most of us add a 15 to 20 percent tip after a tasty meal at a restaurant. But still, the tip comes *last*. We give out of what is leftover. Is this how we give to God?

The church invites us to a life of intentional giving. With this kind of giving, we give to God first, before all our other expenses. Giving to God first is a spiritual practice. It is done out of gratitude for all God has given us and in faith that we will have all we need. It is not about donating some money from what is left over. It is not a tip.

### ***Why should I make a pledge to the church?***

Through pledging, we orient our lives so that God comes first. When we make a pledge, we sit down and think about all that God has

done for us, and we decide how much we want to give back to God. Giving only what is left over after we have paid for everything we want is like dropping our spare change into that tip jar at the coffee shop. God is not our waiter.

To remind us that God—who lovingly provides for our needs—comes first, many Christians write their first check each month to the church, before looking at other bills and commitments. Having the church pledge automatically deducted from our bank accounts each month is another way to do this. Even those with limited resources can put God first, as seen in the story of the widow who put her two small coins into the temple treasury (Mark 12:41-44) and was commended by Jesus.

Obviously our local church needs our support to budget, pay expenses, and fund ministries. Sometimes we make the mistake of thinking that pledging is done to benefit the church and its budgeting process. While pledges certainly help a congregation make plans, the real reason we should pledge has to do with our own need to give.

### ***Why not just give when I feel like it?***

Spontaneous giving is a good thing. A need arises and we move to address it: We pass a person begging on the street or a natural disaster devastates an entire region, and we

take immediate action to help. A parish appeal for mission or a capital campaign might also inspire us to give more. But this does not take the place of pledging. To share with God first is to transform our whole relationship with money. You don't get that holy encounter unless you are giving to God through intentional giving.

### ***What is a tithe?***

Deuteronomy 14 speaks of the tithe in connection with the "first fruits" of the harvest, and the 10 percent standard was devised to define more exactly what was to be offered. A few verses suggest that the people's tithes were used not merely to support religious professionals (the Levites) but also the needy in the community (resident aliens, orphans, and widows). Tithing in support of religious institutions was widespread in ancient times, in many cultures.

Jesus stressed the generous heart over a mathematical formula (Matthew 23:23 and Luke 11:42). Giving is not meant to be legalistic—that's a tax, not a gift. We are to give as God gives—happily, freely, graciously. People's circumstances vary, and one formula may not fit everyone. But Jesus warns again and again of the seductive power of our possessions. It is vital that we give generously, whatever that amount is.

## ***What does tithing mean today?***

There is a difference between tithing and pledging. A tithe is specifically a pledge of 10 percent of one's income to support God's work in the world. Ten percent may seem daunting or even impossible. An intentional way to work toward a tithe is to begin by computing what our current pledge is and increase giving by 1 or 2 percent each year until we reach the 10 percent goal. Some find this so easy and spiritually satisfying that they continue to increase their pledge after they have reached the tithe.

## ***Does it all have to be given to the church?***

The words "have to" inject a note of legalism into the discussion, which isn't helpful. We must answer this question for ourselves. The church does encourage us to give the greatest portion of our tithe to God's work in the church. But our intentional giving might also include other organizations that carry out God's work in the world. The important thing is being intentional and planning ahead. We might also consider pledging to other organizations on an ongoing basis rather than making sporadic, spontaneous gifts.

## ***What if I can't fulfill my pledge?***

A pledge is a statement of intent, not a contractual obligation. Circumstances change

and sometimes we can't give as we intended. The church won't penalize us if we don't pay the right amount. If our income increases, we might choose to increase our pledge. And if our income changes because of a job loss, it is okay to lower our pledge.

JESUS SAID "I came that they may have life, and have it abundantly" (John 10:10). Prayerful, intentional giving back to God encourages us to live and give out of the abundance that we have been given. Tithing—not tipping God—can change our lives, deepening our relationship with God and opening us to a life of gratitude and joy.

*Almighty God, whose loving hand has given us all that we possess: Grant us grace that we may honor you with our substance, and, remembering the account which we must one day give, may be faithful stewards of your bounty, through Jesus Christ our Lord. Amen.*

—THE BOOK OF COMMON PRAYER

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