

20 Adar 2, 5774 (22/3/14) **Spiritual Principles of Sound Financial Management** J. M. Terrett

Shemini Eighth

Torah: Lev. 9:1-11:47 (The fire moves from the mountain and takes over the tabernacle, strange fire (unwise familiarity), Kosher (Jewish biology))

Haftarah: 2 Sam. 6:1-7:17 violating Ark transpiration protocols (Uzzah commits sacrilege), Obed-Edom gets blessed, David gets it right and receives the promise of Messiah

Brit Chadashah: Heb. 7:1-19 Messiah does in reality what the rituals did symbolically.

Shabbat Parah: Num. 19:1-22 (the atonement calf – Adam's cow, He took on the image of sinful flesh and brought it sinless to the cross); Ezek. 36:16-38 (promise of the New Covenant of the heart)

(Jack p. 161) **Psalm 128** **Jewish Hero:** Eleazar and Ithamar **AGM** **Nosh**

I am excited that we are coming in to our eleventh year as a shul and I continue to strive to provide our community with a balanced diet of biblical truths so that we may grow strong as a well nourished flock whose house remains both firmly on the rock and impervious to all the storms which this fickle life can bombard us with. As well, next Friday (March 28th) is my spiritual birthday and will mark my 42nd year as a believer, and means that I have spent one quarter of my spiritual walk as the leader of this amazing Messianic Jewish congregation!

I accepted the L-rd on Maundy Thursday, 1972, when the Gentile church remembers the Passover Seder where the L-rd's Table was initiated, so Passover is really spiritual birthday – I was set free from the Egypt of this world and began the portion of my life when I really began to live. It has not always been easy, but it has never been either boring or disappointing, because in all these things I have been more than a conqueror because I have learned to live with abundance and with need and so I can do and endure all things because of the Messiah.

One of the biggest concerns for modern believers in the developed world is learning to adopt the spiritual principles of sound financial management in a global economy which possesses greater wealth than at any other time in human history and the global GDP is still rising, along with global greed and materialism. This morning, as we prepare for our AGM, I want to outline a balanced, biblical approach to the spiritual principles of sound financial management.

I want you all to understand how daunting this task is for me, so let me begin with a post I put on Facebook and which I also used as part of a prayer request concerning this message: ***I am preparing a message on the spiritual principles of sound financial management, which is a scary thing for an aging hippy to tackle, but which is a necessary part of practical spirituality in our wealth obsessed global society.***

There have been many times in my life when I have had very little money and yet I have never abandoned the tithe, even if I fell into the same category as the widow who could only literally contribute her two cents worth. I am nervous because too many believers are suspicious of ministers and rabbis who appear to be after their hard earned cash - and too many unbelievers (or as I prefer to call them, pre-believers) feel the church and the synagogue are really just in it for the money. But until believers learn to manage their material goods from a spiritual perspective, they will remain greedy, spiritually stunted materialists who need to take the tithing cure. Ten percent of a little is just as valid as ten percent of a lot, but less than ten percent is short changing G-d who is the real owner of all we temporally possess. We have to learn to manage our money, or our money will manage us.

I struggled because I would never want to discourage people and yet I want to be faithful to my mandate as a shepherd charged with caring for the sheep holistically. So let's plunge into the safest place to discuss such a controversial, pertinent topic – the Bible.

Let me begin by defining what the tithe is and giving scriptural support for my definition. A tithe is a tenth part of the increase which you have acquired, be it agricultural or financial (Lev. 27:30; Num. 18:26) – whether it was the first fruits of the fields or the first born of the flocks. It is given from our increase and will vary from year to year, depending on the size of the harvests and on the increase of the herds. If someone wanted to redeem part of what was tithed or given to the L-rd, they were to add a fifth of its value and gave this amount (value plus a fifth more) to the L-rd.

What about earned money or acquired possessions? Abraham gave the L-rd a tenth of the spoils he gained from the battle of the kings (Gen. 14:20) and Jacob promised the L-rd a tenth of any increase he acquired during his journey to Haran (Gen. 28:22). Again, the principle is to tithe from the increase and not from the seed grain or the original flock. I would also argue that you should tithe from any increase you acquire – be it an inheritance or the sale of property, or of any kind of possessions, but not until the unpaid balance or the amount owing is covered – so if you sold a property worth \$300,000 but had a \$200,000 mortgage on it, you would pay the mortgage and then tithe on the increase – or on the acquired value that comes into your hands – on the increase – the first fruits of your financial flocks.

It has also been my habit to tithe on my tax refund, but not on reimbursements of money which I have had to spend when I am just being paid back the same sum with no increase. You tithe on your increase, be it ever so great or ever so little. In a very real sense all of our money and our possessions belong to the L-rd (Ps. 24:1) and we are merely stewards who are given 90% of our increase to work with. If there is no increase or if there is a loss, there can be no tithe.

Does this mean if your bills are higher than your salary that you pay all your bills first and pay the L-rd last?. No, It means that you pay your tithe first and use the rest of your salary to pay down your bills. Your salary is an increase, a kind of monetary first fruits. I have always found that the money I have left after the tithe seems to go further and if it takes longer than I like to get rid of debts, I do not wait until I am debt free to serve the L-rd with my financial resources.

When no monetary increase comes in, no tithe goes out or better yet, you tithe on the profit that comes in after you have taken care of the necessary business expenses which will determine whether you have made any money. However, this would apply to business owners and not to those who receive a salary. Businesses which operate in the red still have to pay salaries as part of the business expenses and farmers whose crop does not cover the expenses of the year should still tithe from the portion they set aside for living expenses.

Unless there is nothing left to live on, then they should be recipients of help, just like someone whose salary does not leave them enough to live on. Bills which are not generated as business expenses are not exempt from the need to tithe from whatever increase comes in first, before they are dealt with.

I know this may sound fairly cut and dried, but let me tell you, the principles are cut and dried, how we apply them needs to have as its flexible objective to fulfil the spiritual principles of sound financial management and not find ways around the principles. Our job is to design our faithful obedience and not fabricate loopholes which would encourage unfaithful disobedience. Our righteousness must exceed that of the loop hole seekers (Matt. 5:20).

There are perhaps four main biblical passages which outline the principles of tithing in context and I would like to briefly touch on these as I outline ten spiritual principles of sound financial management and invite you to come to Yeshiva or invite the old rabbi over for a perfume free discussion of how these teaching passages may apply in extraordinary situations.

(1) Godliness with contentment is the greatest profit you can earn (I Tim. 6:3-10) -cause naked we came and wrinkled we go and our true riches are waiting for us in glory.

(2) Generosity in this fleeting life reaps a truly substantial reward in the life which is to come (I Tim. 6:17-19).

(3) Willingly supporting the material needs of our local spiritual community through our tithe sets our remaining finances free to meet our needs and to accomplish what they were given to us for (2 Corin. 8:1-9:15- G-d loves a cheerful giver).

(4) We need to contribute practically to those who help us spiritually, because we will reap what we sow (Gal. 6:6-10). The tithe is paid locally to our local community.

(5) The regular upkeep of the house of G-d (the local community) is the G-d given mandate of local believers (Mal. 3:7-10). Reneging on this responsibility is cheating G-d.

(6) True wealth is measured in how we use the wealth which has been entrusted to us by G-d, be we ever so rich or ever so poor. Tithed money always goes further!

(7) How we behave with our resources when they are under stress is one of the surest signs of the practical strength our spirituality. The sun still shines above the storm!

(8) Tithing is never about pleasing men or impressing our community, it is a spiritual discipline where we make our pocket books serve G-d. Tithing makes our money kosher!

(9) The support we give to ministries beyond our local congregation is not tithing. We should never use our groceries to feed strangers before we take care of our family first.

(10) The spiritual abuse of financial management should never be used as a reason for us to follow suit and withhold our tithes.

There are many related issues with financial responsibility we could delve into (do you tithe from your gross or your net? Can you tithe in kind instead of with your money? Should we not work towards becoming a community which holds all things in common? To name a few), but today as we prepare for our AGM and for another excellent year in the L-rd, I wanted to give you some teaching on the spiritual principles of sound financial management, so that we can build and maintain a balanced biblical perspective which reflects what the Scriptures teach rather than the practices of men, be they ever so good or ever so deficient).

Now I want to be careful about how we handle our finances. I am glad that we have a financial administrator and a Leadership Board to deal with the details of our congregational finances both confidentially and with integrity (Jack does a superlative job). The area of sound financial management needs to be based on spiritual principles, but in our shul, we do not use anyone's financial performance as a prerequisite to helping them or even for appreciating them, but gently and gradually we want to help everyone adopt a biblical approach to financial management and we will stand beside them as they learn to grow and to operate victoriously in this realm of financial spiritual warfare.

When this shul started, I had to work up to eight or nine part time jobs on top of my shul duties (tutoring, counselling, delivering, preaching, substitute teaching etc.) because it took us awhile to be able to offer me any kind of regular, liveable salary and if it were not for Patti's job and the extra tutoring and counselling I am starting to be able to do again, we would not be able to continue to work full time for the shul. When I was so sick, we lived on what came in and received help from unexpected and surprising sources, but things were pretty tight and we never stopped tithing.

I will talk more about some of this in my rabbi's report, but I want you all to know that I am grateful for the salary I receive and am more concerned about the spiritual welfare of those who have not discovered the power and the wonder of tithing, than I am about my pocket book. G-d will always provide. Both my contentment and my godliness are worth more to me than any desire to grow rich in ministry, because spiritual treasures are more durable (and satisfying) than the fickle treasures of this world which fade so quickly.

May we be blessed as a community which exercises the spiritual principles of sound financial management, Amen.