

# CHRISTIAN MONEY \$ENSE

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## Stretching Your Faith

*Chris Williams*

During the course of my eight years in the pastorate, I did my fair share of family counseling. There was always a very familiar theme to those counseling sessions. It did not seem to matter what the economic status was, nor did it matter where they attended church. All young couples seem to face similar challenges. These challenges are the very same issues that bring about our country's alarming divorce rate. The subject of finances always seems to be a key player in the mix of marital problems.

In my first church, I had a young man and his wife who came to me for counseling. It seemed that they argued all the time over how their money was being spent. They invited me to their home for one counseling session where I began to see some of the problems. Their small apartment was crammed with all of the latest furniture, electronics, and computer hardware. On one wall were several hundred CDs, DVDs, and videos. The cost of those items alone made my mind whirl. The trash was filled to the point of overflowing with fast-food containers, and they laughed as they added a stack of unpaid bills to the heap. The problem had grown to the point that the couple was over \$26,000 in credit card debt. In light of all the "stuff" they owned on credit, they really owned nothing.

They saw their financial problems as an insignificant problem, while I saw those same areas as symptoms of their marital problems. We finally reached a point where they said, "Tell us what we need to do to get our marriage back together." It was truly a turning point. They had not tithed since they were married, claiming they never had enough to even pay the bills. I reviewed their budget, and while they wanted to get things straightened out, they did not want to consider giving God the tithe until the debt was paid down. We struck a compromise that I have used many times since that day.

We began by reading Malachi 3:10: "Bring the whole tithe into the storehouse, that there may be food in my

house. Test me in this," says the Lord Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it." I challenged them to give one percent of their income that particular month and then to increase it by that same amount each month. They agreed and set out to fulfill their goal. A funny thing happened in the midst of all of this. They paid down their bills faster than they had expected. They even increased their giving to the Lord's work and became more involved in the ministry of the church. The words of Malachi 3:10 were now making sense to them, and their faith was beginning to grow.

To them, giving a tenth of their income to the Lord's work was a stretch of their faith. They needed to take smaller steps of faith by trusting God with a little each month. I have used this same method many times and have seen people buy into the gradual approach of putting God first. In about a year, a couple that once gave nothing can be tithing. It helps people start the practice of giving and also increases their faith in proportion to their giving. This very practical method of giving can ultimately cause those who have never given to start a pattern that will continue for years.

If you are currently not giving to the Lord's work, I challenge you to start this way. It will take the initial fear out of giving and help you learn to trust God. Others of you may know people who are struggling with the subject of giving, and this very simple method might work for them. Share this article and ask them to read it. You just might be used as a change agent within the plan of God.

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