

October 25, 2026

Sermon Manuscript



Matthew 22:34-46 (NIV)

³⁴ Hearing that Jesus had silenced the Sadducees, the Pharisees got together. ³⁵ One of them, an expert in the law, tested him with this question: ³⁶ “Teacher, which is the greatest commandment in the Law?”

³⁷ Jesus replied: “‘Love the Lord your God with all your heart and with all your soul and with all your mind.’ ³⁸ This is the first and greatest commandment. ³⁹ And the second is like it: ‘Love your neighbor as yourself.’ ⁴⁰ All the Law and the Prophets hang on these two commandments.”

⁴¹ While the Pharisees were gathered together, Jesus asked them, ⁴² “What do you think about the Messiah?

Whose son is he?”

“The son of David,” they replied.

⁴³ He said to them, “How is it then that David, speaking by the Spirit, calls him ‘Lord’? For he says,

⁴⁴ “‘The Lord said to my Lord:

“Sit at my right hand
until I put your enemies
under your feet.””

⁴⁵ If then David calls him ‘Lord,’ how can he be his son?” ⁴⁶ No one could say a word in reply, and from that day on no one dared to ask him any more questions.

Discerning What to Give

After last week’s gospel gave Dcn Dolores the challenging topic of politics to preach on, the occasion of today gives me one as well, as today we’ll launch our annual Stewardship Drive to help us budget for the next year. This is an annual custom in the Anglican tradition where each of us are invited to consider how we might support the financial needs of the parish and its ministries in the upcoming year. And Andrew Hongo, our Senior Warden, will outline what those needs are later in today’s service.

Now, unfortunately I am confident that many of you may have heard sermons in the past about money & giving to the Church that were unhelpful or even harmful. But I’m hopeful - and optimistic - that what I have to say about this today will be a different experience. The good news I want to proclaim about giving financially to the Church is that God invites us to do so only from a place of love; and as the Lord of our finances He wants to help us discern whether giving and in what amount would be best for our own flourishing by relieving us of any lies we may carry or have been told that could cause us to give either more or less than would be best for us. And to unpack this, I want to draw from Jesus’ Two Greatest Commandments we heard from our gospel passage this morning, as well as some additional scriptures found in your bulletin.

I think the most important truth for you to hear this morning is that *how much we give* to the Church and its ministries does not have any impact whatsoever upon God’s love or acceptance of us. No amount we ever choose to give or not give can change God’s heart toward us or our standing with Him; indeed that *never* hangs in the balance with *anything* we do.

So, giving back to God is *not* a way to attain or maintain God’s love. Rather, it is instead *one means* by which we can love God. The first of Jesus’ Two Greatest Commandments (we heard) is to “love the Lord your God with all your heart and with all your soul and with all your mind.” And giving back to God from what He has provided is one way we can do that: to give honor & praise & gratitude to Him for the ways He provides for our needs through financial provision.

It can be difficult to recognize God is our financial provider, particularly of the provision that comes from our work: from our putting in the sweat or time. However, it is God who gave us the abilities, training, experience, and opportunities to put in that work. And so, giving back to God

toward *His* purpose of expanding His Kingdom through this Church, both within our walls and beyond, is a way to love God. But for it to really *be* love, it cannot be done under compulsion. In order for acts of love to truly be loving, they must be given of our own free will. The good news about giving financially to the Church is that God invites us to do so only from a place of love; and as our provider He wants to help us discern whether giving, and in what amount, would be best for our own flourishing.

So God's heart about our giving is that it first of all only be done from a place of love - for Him *and for others*, as I'll talk about. But what is God's heart about *how much* we give? Well, God invites us to give - even sacrificially - but never at the expense of our own God-given needs: the needs He created us with. And the God-given needs are not just our physical needs for things like food and shelter and necessary transportation, and not just always the cheapest thing: reliability and ethical production matters. And paying insurance and saving money toward future needs is a consideration as well. But also included in our God-given needs are our emotional and relational needs as well. Even things like taking a vacation and recreation and enjoying the beauty of God's creation can absolutely fall in the category of our god-given needs, certainly that which isn't done in excess. I don't wanna hurt anybody's feelings, but I need a vacation from y'all time to time.

Many Churches today teach the universal tithe; including our province - the ACNA - by the way. Tithe means "tenth", so tithing means giving back ten percent of our income as an offering to the Lord. However, the notion that this is universally best for all believers to give is not supported in scripture. I've actually included at the end of the sermon manuscript a brief survey of 2,000 years of Church history and how much variance there has been about whether the tithe is obligatory for all believers, and it has been varied for sure: the Church's teaching has been all over the map.

The concept of a tenth originates in the Old Testament where God commanded that produce and animals from the land be tithed. But among the Jews in Jesus' day, it is estimated that perhaps as many as 90% of people lived either at or below the subsistence level: meaning they had either just enough to survive or had fallen below what they needed to survive.¹ Under Roman Occupation, there was no middle class, and there were of course no retirement funds or social security: these people lived hand to mouth.

And there was *also* no expectation for people in this situation to tithe. Instead, they were expected to pay something called the temple tax. This went toward the religious services held at the temple and the upkeep of the temple itself and it was a half shekel, which amounted to about a day and a half of their annual wage. It would be unjust to require it of those who didn't have it to spare. And, consistent with this, there is no evidence that Jesus himself gave ten percent either - all we see in scripture is Him giving this temple tax; this was in Matthew 17.² And it would make

¹ Häkkinen, Sakari. (2016). Poverty in the first-century Galilee. HTS Teologiese Studies / Theological Studies. 72. 10.4102/hts.v72i4.3398.

² **Matthew 17:24-27**

²⁴ After Jesus and his disciples arrived in Capernaum, the collectors of the two-drachma temple tax came to Peter and asked, "Doesn't your teacher pay the temple tax?"

²⁵ "Yes, he does," he replied.

When Peter came into the house, Jesus was the first to speak. "What do you think, Simon?" he asked. "From whom do the kings of the earth collect duty and taxes—from their own children or from others?"

²⁶ "From others," Peter answered.

"Then the children are exempt,"* Jesus said to him. ²⁷ "But so that we may not cause offense, go to the lake and throw out your line. Take the first fish you catch; open its mouth and you will find a four-drachma coin. Take it and give it to them for my tax and yours."

*Jesus is explaining to Peter why he, as the Son of God, is actually not obligated to pay the temple tax: because it is the temple of His own Father! But the implication of Jesus' statement is not only that He is exempt, but that all of the children of God are exempt. So, for those who are in Christ, giving financially in support of the religious services

sense if he didn't because remember: as an itinerant rabbi, Jesus and his disciples were surviving off the generosity of other people. And so, it is unacceptable for the Church to teach that *all believers* must give at such an amount, when for many it would be to the detriment of their God-given needs.

So, if we're seeking to discern with God whether giving or in what amount would be best for our own flourishing then we first need to consider what amount of God's financial provision to us is necessary for the many and varied needs of those in our household to be met. How much we would give to the Church or those less fortunate must not detract from that. And consequently, we might discern we *cannot* give anything, or we might discern we need to give something akin to the amount Jesus and those who were living hand-to-mouth gave. Or, God might show us we can give 5%, 10%, 25% generously and without compunction.

God wants to help us discern whether giving and in what amount would be consistent with what is best for our own spiritual, physical & emotional flourishing. The ministry of this Church, both within our Church body and to the world beyond (Sonora & so forth), is a ministry about expanding God's kingdom. And we partner with one another in that by sacrificing in many different ways. And sacrificial giving toward that is when we offer up what we don't *really* need - the funds that might enable us to indulge in this way or that, but that wouldn't actually satisfy us like it would to partner generously in the work of God's kingdom. And this is where that second of the two Greatest Commandments comes in. Jesus taught that the first and greatest commandment is to "Love the Lord your God with all your heart and with all your soul and with all your mind."... "And the second is like it: 'Love your neighbor as yourself.'" Giving through the Church or by giving alms or through some other avenue is not just loving God, it's loving our neighbor.

But sacrificial giving is not just a way to love others, but also to love ourselves by putting materialism to death and opening ourselves up to more partnership with God. One litmus test of sacrificial giving is that it doesn't feel unwise or harmful for us to make the pledge or write the check, but that it also doesn't exactly feel easy. It can feel really scary, because we often live in the lie that it's up to us to care for ourselves - that God and His way can't really be trusted as best - and the primary ways we seek to care for ourselves apart from him is through excessive spending. But God will not lead us to do anything that will fall short of His best for us. But if you hear what I'm saying as a should or meant to induce guilt, I assure you that is not my intent and that is from the evil one. We are each on a journey of spiritual healing, and sometimes baggage around money is one of the later things to heal. So be compassionate to yourself and the discomforts you may feel around this.

If you sense God may be calling you to give more, but you aren't sure or feel uneasy, perhaps a way forward is to try an experiment of just giving just 1% increase or for the first time and see what fruit it will bear. So long as it's sacrificing wants and not needs, 1% likely won't impact your budget, but it could affect your spiritual life; and I'm confident our Church leadership's aim will be using it for His Kingdom.

But, your situation may be such that you really shouldn't give. I've said giving to the Church mustn't be at the expense of your God-given needs. And this includes if giving would exacerbate any financial instability you may be experiencing or cause you to incur debt. God also asks us not to give under compulsion, but rather from a heart of generosity.³ And, related to this, a final situation I'll highlight when it is not loving to give to the Church is when a married person wants to

³ 2 Cor 9:7

give but their spouse is not on board with it, with giving from money that is under both of their authority. An act of “loving God” is not really love if we are coercing someone else to participate.

So there are a variety of circumstances where it would not be loving God or others to give *at all*. But if that’s the case, don’t think for a moment that it means you can’t support the financial provision for God’s ministry here, because you can always support it through prayer: through praying that God would meet those financial needs through whatever means.

I think it can be tempting to feel like saying we’ll pray for something is a cop out; to struggle to believe prayer can really do all that much. But (to the contrary) St. James tells us that the prayers of a righteous person availeth much,⁴ and Paul says we have been *made righteous* through (our faith in) Christ.⁵ And so, through our opportunity to pray and bring all our requests to God, there is not a person here who doesn’t have the opportunity to support our financial needs to complete the Kingdom work God has set before our parish. Therefore, you’ll see in a bit that this year our pledge cards include an opportunity to pledge to simply pray for God to provide for the ministry here through whatever means He wills.

The best way any of us can respond to what’s been said here is simply to give this some prayerful consideration: to be intentional at some point over the next four weeks to ask God for direction, and for those who are married to have a discussion with your spouse about where you’re genuinely at. And if we do that, I believe God will lead each one of us to a place and decision we can feel good about - and give generously and from our hearts - to Him and toward His Kingdom coming. And He *will* provide for what He wants to do here.

In the name of the Father, and the Son, and the Holy Spirit, Amen.

⁴ **James 5:16b**

The prayer of a righteous person is powerful and effective.

⁵ **Romans 3:22-24**

This righteousness is given through faith in Jesus Christ to all who believe. There is no difference between Jew and Gentile, for all have sinned and fall short of the glory of God, 24 and all are justified freely by his grace through the redemption that came by Christ Jesus.*

* Or through the faithfulness of

2 Corinthians 5:21

God made him who had no sin to be sin[a] for us, so that in him we might become the righteousness of God.

A brief history of the tithe in the Christian Church summarized from David A. Croteau

David A. Croteau has written a fairly exhaustive analysis of the history of tithing in the Church, which shows that “the ‘Christian view’ on this issue has not been monolithic; in fact, there is no universal Christian view and there has not been one for centuries.

In the Early church... “Tithes were not instituted from the beginning” (i.e., Acts 2). Bingham provides three reasons for this. First, tithes, if being paid, were probably still being paid to the priests and Levites. The synagogue would have to be completely separated from the church before tithes and offerings could be used in the church. Second, the community of Christians in the first and early second century gave abundantly; there was no need for commanding tithes. Third, paying tithes would have been very inconvenient and unwieldy. It hardly could have been done effectively. Therefore, tithing was set aside for a short time (like circumcision when Israel was in the wilderness).”

Generally, the Ante-Nicene Fathers (AD 100–325) expected believers to give abundantly regardless of the percentage. Powers concludes, “So sincere, in the beginning of Christianity, was the devotion of believers that their gifts to the Evangelical priesthood far exceeded what the tenth would have been.” The collections in the early church were generally for the poor and support of the clergy.

The Nicene and Post-Nicene Period (AD 325–604): “Giving by Christians during this period was much less abundant than in the Ante-Nicene period. After Constantine provided protection for Christians, it is possible that many people became Christians who did not know the teachings of Scripture. While the state never imposed tithe laws on the people, the Second Synod of Macon (585) made tithing church law. The Old Testament understanding of tithing waned during this period as the church became more removed from its Jewish roots.”

“It is during the Middle Ages (AD 604–1517) that tithing moved from being a custom sanctioned by church law (Second Synod of Macon) to being made obligatory by the state... Before the Reformation, the majority of the church supported some kind of tithing. However, there were exceptions. Three main categories of opinion rise to the surface. Those who supported tithing include Clement of Alexandria, Jerome, Augustine, Charlemagne, Bernard, and several synods and councils. Several sources described Christian giving in a way that was incompatible with tithing, including Irenaeus, Clement of Rome, and Justin Martyr. Finally, some were more explicit and appeared to advocate the abrogation of tithing laws, including Origen, Epiphanius, Wycliff, and Huss. A few significant individuals did not make reference either way, such as Constantine, Gregory of Nazianzus (though he referenced first fruits), and Gregory of Nyssa.

“Therefore, the church has not had a unanimous opinion on tithing throughout its history. Instead, the doctrine of the tithe has developed throughout church history from being nearly non-existent early in church history, to an exhortation to voluntarily tithe, to tithing becoming part of ecclesiastical law, and finally to it being made state law.”

“Contrary to the conclusions of most, the Reformation period (AD 1517–1648) closed with no (major) Reformer explicitly advocating tithing. Their hesitancy to support tithing was based largely on scriptural arguments (e.g., tithes were ceremonial), not as a reaction to Catholic abuses of the tithe system. The German peasants, Martin Luther, the Anabaptists (especially the Swiss Anabaptists), Separatists, and John Smyth concluded that tithing, as a religious law, was not binding on Christians. While Zwingli also believed this at one point, his view on tithes changed throughout his ministry. Finally, Calvin’s view is frustratingly ambiguous.

“The Post-Reformation period (AD 1648–1873) had many who advocated tithing, including Matthew Henry and Charles Finney. While the comments of some were ambiguous (e.g., Jonathan Edwards and John Wesley), many, like the Particular Baptists, John Owen, Francis

Turretin, John Bunyan, the Quakers, John Gill, and Charles Haddon Spurgeon, concluded that Christians were not bound to tithe.”

An interesting case is John Wesley (1703–1791): credited with founding Methodism, and who lived a life of sacrifice, preached a wonderful sermon containing three rules on money: earn all you can, save all you can, and give all you can. Wesley said that tithing was a rule of Christian prudence and that Christians should not be confined to any proportion but that they should give all they were able: “Do not stint yourself, like a Jew rather than a Christian, to this or that proportion. Render unto God, not a tenth, not a third, not half, but all that is God’s, be it more or less.”...While Wesley said that tithes “must” be given, he also said that it was a very weak offering if it ended at 10 percent. It is difficult to categorize Wesley. Some have concluded that he supported tithing, others that he opposed it...However, a more judicious conclusion is that Wesley emphasized, “giving all you can” over any emphasis on tithing and his emphasis was not in line with modern advocates of tithing... He has consistently been described as a generous giver. However, when one does the math, he did not begin with tithing but gave less than that. He had figured that he needed a certain amount to live (28 pounds), and he gave the rest in contributions (2 pounds); therefore, he gave less than 10 percent.

“The Tithing Renewal (1873–Present): “The mid-nineteenth century saw an emphasis on stewardship that was probably ignited by two developments: (1) the recognition that ministers were not receiving the proper support and (2) the missionary movement. Both of these worthy causes inspired a competition that sought essays on stewardship between 1850–1855, a period known as The Great Reform.”

The Baptists are an interesting example: “During this period Baptists in America were specifically opposed to tithing... However, Baptists were known for their stinginess and their ministers did not have an adequate income...While tithing may have been used by Baptists during the early and mid-nineteenth century, only around the beginning of the twentieth century did tithing receive much attention, after many other groups had embraced it...Eventually the Southern Baptist Convention adopted a statement supporting tithing in 1896.”

Suffice it to say that the ‘Christian view’ on the 10% tithe “has not been monolithic; in fact, there is no universal Christian view and there has not been one for centuries.”