

Stewardship Sunday
“Coconut Tree Tithing: A Lesson from the Church in India”
I Corinthians 16: 1-4
By Rev. Ruth Ragovin
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I Corinthians 16:1-4 (NRSV) ~ *“Now concerning the collection for the saints: you should follow the directions I gave to the churches of Galatia. ² On the first day of every week, each of you is to put aside and save whatever extra you earn, so that collections need not be taken when I come. ³ And when I arrive, I will send any whom you approve with letters to take your gift to Jerusalem. ⁴ If it seems advisable that I should go also, they will accompany me.”*



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One of the things I feel saddest about since our church buildings closed because of the Covid-19 pandemic is that I had just finished a baptism class with four young people: Leah, Maya, Marley, and Millie. On our last class we climbed the steps and entered the baptistry and went over the logistics of how one was to hold one's nose as I lowered them into the waters of baptism. They began asking questions about their special baptism day (and those of you who have attended a baptism at FCC know that it is a grand celebration!). One of the questions was whether they would get any gifts on their baptism. I told them that, yes, they would be getting some gifts that are symbolic of the new life in Christ that they would be beginning. One would be a Bible containing the teachings, encouragement, and instructions they would need for each new stage of life. Another would be a cross symbolizing Jesus Christ, the one they had pledged to follow. Since our baptisms are big public, joyous events, we are waiting until we are back for in-person worship to celebrate and witness the baptisms of these beautiful young people!

James E. Mead tells about a baptism he witnessed at the Evangelical Church in India. He says that:

“When the church baptizes a new believer, this new member of Christ’s church is given the gift of a coconut palm tree. The new believer takes it home and plants it, and within four years, this tree starts to bear fruit. When the coconut palm is young, it will bear about fifty dollars’ worth of coconuts a year, and, when it matures, it will provide about one hundred dollars of annual income. In India, one hundred dollars of yearly income is a significant amount of money, even for the middle class.

The church gives new believers coconut palms for two reasons. First, almost everyone in India is needy, and the income helps to provide for their needs. Second, the coconut palms teach a lesson about Christian stewardship. The church tells each new believer that it expects them to give ten percent, a tithe, of whatever income they get out of that coconut palm tree.

The “coconut tree plan” is a wonderful idea and a great expression of the deeper meaning of Christian stewardship. The income the family gets from the tree comes free, entirely as a gift. They don’t buy the tree; it is given to them. Also, the tithe, the ten percent, is money they get free. The family is able to enjoy the fruits of a gift given freely to them and also to have the joy of freely giving something away themselves.

*Moreover these new Christians play a crucial role as stewards in all of this. They have a choice. If they wish, they can take the tree home, throw it in a corner, and let it die, never growing any coconuts. But they also can choose to plant their coconut tree in a good spot, to take care of it, watch over it, and harvest the coconuts. Everything depends on their decision making. No one forces them to tithe. There are no ‘coconut tree tithing police’ to make sure they are giving 10 percent of the coconut income to the Lord’s work. People are free to choose to give or not.” (Quoted from James E. Mead, “Enjoying What Belongs to God,” in *Speaking of Stewardship: Model Sermons on Money and Possessions*, ed. William G. Carter (Louisville: Geneva, 1998), pp. 28-31.)*

From its earliest beginnings Christians have been encouraged to tithe, to set aside part of their earnings for the support of the church and its ministries. In our scripture passage today, Paul reminds those at the church in Corinth of their Christian responsibility to give. Paul uses nine different words in his letters to describe the collecting of money in the early church. In this passage, he uses the word *logia*, which means an extra collection, an over and above a tithe, which is to be used to help the poor in Jerusalem. We talk about “tithes and offerings.” A tithe is generally referred to as giving ten percent or a portion of our income to the support the church. An offering is over and above that.

Here at First Christian Church we also talk about tithes and offerings. When we talk about the “General Fund” we are referring to tithes, or that which a person pledges to give to help support the local church. We additionally take up special “offerings” for things like the Week of Compassion that go to disaster relief (and 2020 has been full of hurricanes, derechos that destroyed 57% of Iowa’s planted areas, fires), Disciples Mission Fund to support the many ministries of our denomination, and many local projects that right now include purchasing ingredients for Thanksgiving baskets to give a number of food insecure families in our community through Need Line.

Just as those who were baptized in India were given coconut tree palms and, with it, the opportunity to personally decide what to do with them, God calls upon us to freely and joyfully give of our tithes and offerings. This is not like paying the taxes forced upon us by the government. We are free to tithe or not to tithe. We are free to give to special offerings or not. When we make this decision, and as we fill out our pledge cards, we must always remember that everything we are and everything that we have ultimately belongs to God.

Psalm 24 says: *“The earth is the Lord’s and all that is in it, the world, and those who live in it.”* (Ps. 24: 1-2) ALL that is in it! Our very bodies, the clothes on our backs and in our closets, the homes we live in, the food in our refrigerators, the cars we drive, our cell phones and computers, any money we might have in the bank, our pension funds, our 401Ks, the church! Even though we might enjoy these possessions while we are on earth and might somehow think they are ours, they are on loan to us from God. Indeed, if we are truly honest and tell someone that actually my house isn’t really mine but belongs to the bank, the more complete truth is that the house is not ours or even the banks but it is actually God’s property!

To remember that everything we are and have belongs to God radically reorients our understanding of stewardship. Since we are so ego-driven, we usually think of stewardship as our giving to God or to the church that which we worked hard for, which belongs to us. Yet the Biblical view of stewardship is the opposite. The Bible calls upon us to change the way we look at our possessions, our money, our investments, our activities, and our even time. All we have actually belongs to God and God is allowing us to freely use it, enjoy it, but then asks us to release just a small portion of it to be used for God’s Kingdom building activities.

For some of us tithing is a natural way of life that we may have learned from our parents or grandparents; for others it is something that needs to be learned and cultivated over time. The first year of our marriage, Russ and I made some decisions about tithing. One Sunday at the church where Russ was a pastor intern in Woodbury, New Jersey, the senior pastor, Dr. Jesse Brown, gave a sermon on tithing. It was based on the provocative passage from Malachi 3:10 where God says: ***“Bring the full tithe into the storehouse, so that there may be food in my house, and thus put me to the test, says the Lord of hosts; see if I will not open the windows of heaven for you and pour down for you an overflowing blessing.”*** (Malachi 3:10)]

Dr. Brown surprised us by saying that this is the only place in the Bible where God challenges people to test Him. In all other places the warning is “You shall NOT test the Lord, your God.” But here God is saying: test me! Bring me your tithe, your tenth, a portion of your income, and just wait and see what I will do with it! Test God to see whether, when you open up your hands and hearts and give a portion of your income to your faith community, God will “open the windows of heaven and pour down an overflowing blessing.” “Trust me,” says the Lord our God, that when you give that I will take care of you.

We soon had an opportunity to test God on this. Russ and I went home and talked about this scripture. We sat down at our kitchen table that Sunday afternoon in front of a pile of bills. At that time Russ was finishing seminary. I had just gotten my Ph.D. It was a period of time, however, when it was almost impossible to get university teaching positions or for women to get churches, so I was working as a poorly paid translator and editor. We lived on \$800 a month in an expensive part of the country and, out of this money, we had to pay installments on Russ' tuition, pretty expensive rent, high utilities during the long, cold, south Jersey winter months, frequent car repairs on our old Datsun, gas, food, health insurance, and my student loan payments were also about to come due.

We talked about how in the world we could afford to tithe when we only had \$800 a month. I remember Russ saying to me: "The question isn't whether we can afford to tithe. It's whether we can afford not to." We decided to trust in the promise of God given through Malachi to the people then and the people today and started tithing \$80 a month.

One month later Russ was out in the back yard on a beautiful summer night, looking into his telescope at Mars when his left contact lens popped out. We took out a flashlight but couldn't find it in the grass. We marked the area where it had dropped and decided we would look for it first thing in the morning.

Back in 1985 when this happened contact lenses like Russ' were made of glass and were very expensive. It isn't like today when you can get on the internet and purchase a box of contacts for \$20.00. To get a new one was about \$80.00 and for Russ to get a pair of glasses was well over \$100. So we knew we had to find it. Without it, Russ would not be able to see to drive, and his new academic semester was going to start the next week.

So early the next morning Russ and I went out to see if we could find it. When we went outside, what should we see but dew drops spread all over the grass. The ground looked like there were literally thousands of contact lenses all over the place! Every day for a week we went outside to look for the contact lens. Every day we went back inside disappointed. The last thing we wanted to do was to have to ask someone to lend us the money to buy a new one. After all, we were newly married and wanted to be self sufficient.

The day before Russ was to go back to seminary, we began to get extremely anxious. I remember Russ saying “If we hadn’t tithed we would have had the \$80 we need to buy a contact lens. God said to trust God on this. We did, and now I don’t have a way to drive to get to school.” A friend of ours had come to visit us very early that morning and she listened in on the whole conversation. I turned to Russ and said, “Just watch, I’m going to pray and we will find the contact lens. You’ll be able to see to drive to school tomorrow.” I remember our friend (a rich Episcopalian by the way) smirking when I said this. But out we went, with our friend snickering at us, and knelt down in the grass where there were hundreds of drops of dew, each of which looked like a contact lens, and prayed, “God, we have faithfully tithed to you this month. We have given back to you one tenth of what you have given us. God, you have promised us that if we tithed you would take care of us. Please God, help us to find the contact lens so that Russ can see to go to work and to school.” And when we opened our eyes we looked down and the contact lens was right in front of us. And, to add to that blessing, the very next day I got a phone call offering me a position teaching world religions up in Alberta, Canada, for a professor who would be on sabbatical leave that upcoming semester. So we not only found the missing contact lens but now also had an additional means of earning income that would help us make ends meet. We never questioned whether we should tithe again.

What did we learn from the contact lens episode? Our takeaway from this experience was that the purpose of tithing is not so much about money itself as it is a spiritual exercise in trust. Trusting God to lead us and to provide. It is about believing that God will make good on God’s promises. It is about walking out in faith and putting our lives into God’s hands. It is about not being afraid as we more fully come to understand the difference between what we need and what we want as we embrace all of life as a gift from God and as a great joyful adventure.

Recently I learned something else about stewardship. While the lesson I learned with my husband was that tithing teaches us to trust in God’s provision in our lives, the second lesson was taught to me by my daughter Rachel. It is that gratitude is foundational to tithing. Rachel is a young professional working wife and mother of two preschoolers living in an expensive part of the country. She has developed a spiritual practice related to finances and giving. When the bills come in and pile up on her kitchen table just like they did for Russ and me, she picks up each bill and before she pays each one she first gratefully and mindfully remembers all the things that it pays for.

When the mortgage bill comes in she looks around at the little starter home they have and is grateful for the roof that no longer leaks, the furniture that they sit on, the children's toys she trips over, the laundry that always needs to be done, the back yard with its three orange trees. And, as she pays it, with gratitude in her heart, she writes "Thank you – Paid." When the electric bill comes in she first takes time to be grateful for all the things this electricity provides them: the air conditioning that makes living in Florida pleasant, the lights that allow them to read bedtime stories to the kids, their refrigerator, stove, microwave, dishwasher. She relishes these comforts and, as she pays her electric bill, on it she writes "Thank you – Paid." When the internet bill comes it she takes time to be grateful for the way the internet allows for increased communication and the ability to work partly at home during this pandemic, writing on it, "Thank you—Paid." When she makes a car payment, she spends some time dwelling in memories of the places their cars allow them to go—to the grocery store, job sites, taking the children to daycare, driving them over to visit with their grandparents Grimmie and Pops, the beach, and, filled with gratitude, she writes "Thank you – Paid." She says that not only has it changed her relationship to money but it even seems that she has a little more of it to give to the faith community they belong to and to share with others. Gratitude, she tells me, primes the pump for genuine generosity and giving back that which God has first given her. And she no longer lives in fear of scarcity but is entering more fully into God's abundance as she lives from a place of joyous gratitude for all that life has given her, meeting life's challenges with radical trust.

I've adopted this as a spiritual practice too. Before paying each bill I spend some time thanking God for what I am using God's money for: my little red brick home off the university campus, the two cars that transport us around, the great variety of food we eat, the many medical bills that have allowed us to take care of our bodies, all the books and newspapers I read. I've changed Rachel's language of "Thank you – Paid" to writing "Thank you God" on each bill I pay as I think about and am grateful for all it supplies in my life. I thank God for giving me all these gifts. But my first and favorite thing I pay, before I pay any other bill, is the check that goes to First Christian Church of Murray, KY. Before writing it, I think about and am so grateful for all God provides for me through my congregation: the beautiful community of people who share each other's joys and concerns and serve as fellow pilgrims along life's way, the comfort and security of having a place to belong where I know that I matter and people actually care about me and I about them, the joy (and relief) of being with others who share a common value system based on loving God, and neighbor as self, the opportunity to learn and deepen spiritually, to joyously worship, the challenge of learning about and becoming involved

with important social justice issues, the Christian mandate of and means to unite with other people in reaching out and strengthening the lives of others not just in our church family, but in our community, nation, and world. And, last but not least, in my case, the honor and privilege of serving as your minister. For that I am eternally grateful!

Even though we are not meeting in our beautiful sanctuary right now because we are busy putting into practice that foundational Christian teaching of loving God and neighbor as self by not putting people in danger of perhaps transmitting or getting Covid-19, we still are the church, we still are building God's Kingdom here on earth, we still are being grateful stewards, and we still need to be willing to help support our church even as it now functions differently from what we have been used to.

As we consider the amount we will pledge for the upcoming year, let us take some time to truly appreciate all the many gifts God has placed in our lives. Tithing is our way of giving thanks to God. Tithing is an outward sign of our faith, demonstrating that we put our trust not in the things of the world but the provision of God. Tithing is perhaps, too, the primary way that we learn to trust and experience the fruit of the foundational spiritual principle of gratitude, which truly primes the pump for an abundant life.

Closing Prayer: Loving God, we are grateful for all that you have given us as we acknowledge that all we have is yours and is on loan for us to use for your glory and your sacred purposes. May we, like the Christians in India, receive your gifts like coconut bearing palm trees, with a strong desire not to hoard but to share our bounty with others from a place of open-hearted generosity. And, when this pandemic is over, we thank you that we will be able to gather together again in our beautiful sanctuary and witness the baptisms of some of our young people. In Jesus' Name. Amen.