

MARK:

Hello,

I am Mark Dyer and this is my wife, Theresa. We have been married for over 28 years. We have two daughters - Rosanna, age 25, and Rachel, age 23.

Many of you will recognize Theresa as our parish secretary. We became members of Holy Family parish shortly after Theresa started working here three years ago.

Before coming to Holy Family, we were active members of Holy Rosary parish in Flint for over 40 years. But we did not understand tithing until about 20 years ago, when a couple came to Holy Rosary to share their experiences. What we heard from them, and what we want to share with you today, is how our tithing covenant with God has touched our lives.

THERESA:

The couple read passages from the Bible where the people gave 10 percent of their crops to the church, in thanksgiving for all the blessings that God had given them. This couple was recommending offering 10 percent of our income, in thanksgiving for all that God had given us.

This couple explained that when they and others tithed, that their needs were always taken care of. They might not always be able to afford what they *wanted*, but they could afford what they *needed*. They shared that since they had been tithing, they had also received money in other ways. It seemed the more they gave, the more they benefited. I believed them as I remembered things from when I was growing up. A missionary would come to church and my dad would give a generous donation. My mother would later tell how she wondered why dad had to be so generous as now she would be short on grocery money. Then my dad would come home from work and one of his suggestions had paid off. He received double or triple what he had just given up. I remembered how my mom marveled at how that turned out. And this happened over and over again.

I knew that this giving 10% in thanksgiving was something that I wanted to try, but I had no idea what Mark would think about it.

MARK:

I guess God had been preparing me to hear the tithing witness as I had been thinking about how little money we were giving to the church and charities. When we left Mass, Theresa and I talked about what we had heard and Theresa told me about her family's experiences with generous giving. We decided that day to start tithing.

At first, we could not give the whole 10 percent, so we did what we could. And every time I got a pay raise, or we paid off a bill, we increased our giving until we reached 10 percent.

The couple explained that we should give 5% to our church and 5% to charities. They also mentioned that they counted their Catholic school tuition as a charity, so Theresa and I did likewise. It wasn't until our girls were out of Catholic schools that we were able to send the charity money to the North End Soup Kitchen and Flint Carriage Town Ministries year round.

We have found it best to make our tithing the first checks we write on payday. We then pay all the bills and what is left is ours to spend. We always have enough for what we need.

THERESA:

Through the years we received money many times from unexpected sources.

Once when the girls were young, I was short \$15 for school pictures. Unexpectedly, a friend called and asked me to watch her daughter for the day. Afterward, I refused to accept money but she stuffed it in my hand as she left. When I opened my hand and unfolded the money, I saw the \$15 I had needed. This was a small gift, but it was the first time I witnessed receiving the exact amount I needed and it touched me deeply. There have been many more unexpected gifts over the years.

Once Mark lost his job and was given a four month severance check. He said we needed to tithe that money. I thought he was nuts. We had to live on that money until he found a job. But he insisted it was income and we give the 10 percent. So we did. Within a week he had a new better paying job and the rest of the money was like a bonus. We were able to replace our worn out car with a brand new one.

Over the years we've also received things that we needed or wanted and could not afford such as a water softener, garage door opener, window air conditioner and computers. And there have been many others.

MARK:

I have worked for about a dozen companies. Most job changes came as a result of company downsizing or mergers. In the early years, Theresa and I would worry for weeks about me losing my job. In every case, I found a new job that met or exceeded my needs. It took me many years to see that God was working in my life through these job changes. Since 2007, there have been at least 3 different occasions that my current job was supposed to end. The most significant of these occurred when I received an unexpected phone call from my boss telling me that I was going to be released in 10 days. I sat in my car shaking at the news. I realized it was time to trust that God would continue to provide. I said a prayer, then went home and shared the news with Theresa and explained how I had turned the situation over to God. I also asked many friends to pray for me during this time. Five days later, my boss called to say that my name had been removed from the termination list.

THERESA:

Being a natural worrier, it took me a little longer to see the pattern of God taking care of our employment needs. This last time when Mark's job was supposed to be over at the end of 2008, I finally did not worry.....well, mostly.

One thing that always nagged me over the years was that we were never able to save any money for our girls' college. But it all worked out, as both girls used academic scholarships and student loans to pay for their tuition. Rosanna graduated from Kettering University and Rachel graduated from Grand Valley State University.

In the past, there were times when I wanted something and it felt like we gave away so much of our money. If we just kept that tithing money for several months, I could get what I wanted. Thankfully, Mark helped me to see that my wants did not

justify taking money away from the charities we knew were helping people. I could still eventually get what I wanted, it just took longer and I had to prioritize.

MARK:

While we wholeheartedly believe in tithing, there was a time when we had to reduce our charitable giving for a short period to deal with a financial burden.

Theresa and I have many blessings from God. We tithe because we are thankful for these things. It doesn't matter to us if other people tithe, this is between us and our Lord. We wanted to share this with you, just as a couple shared with us over 20 years ago, a way of life that can be deeply rewarding. We have found it to be true – that when we gave 10% of our income back to the Lord in thanksgiving for all that he has given us, our needs have always been met. We have seen that when we thank God for our blessings, he showers us with even more blessings. Theresa and I want to share the following verse with you from Luke 6:38

Give and gifts will be given to you; a good measure, packed together, shaken down, and overflowing, will be poured into your lap. For the measure with which you measure will in return be measured out to you.