

DAVE SAYS:

Working On My Budget, Should I Reduce My Tithe?

Dear Dave,

My husband and I are on Baby Step 2 of your plan, and we're working hard to pay off all of our debt. We're Christians, but would it be a good idea to decrease our traditional 10 to 15 percent tithe while we work through the debt snowball?

— Janelle

Dear Janelle,
I've studied Scripture on this subject for about 20 years and taught in Christian settings. But I don't want you to take my word as the final authority. What we're about to get



by Dave Ramsey www.davesays.org



Financial Straight-Talk

into comes from God, not some guy with a radio show, okay?

When you look up the Hebrew word "tithe," it literally means tenth. Not 10 to 15 percent — a tenth. The book of Deuteronomy says to give a tenth of your net

increase. In Proverbs, it refers to the tithe as first fruits, off the top, before anything else. About 1,200 years of protestant Christian teaching has focused on the idea that the tithe goes to the local church, because it's the

New Testament representation of the Old Testament storehouse. The storehouse took care of the Levites, which were the priests — or pastors — and the widows and orphans. Today, the New Testament church in your community is supposed to use it for the same kinds of things: pastor's salaries and helping people who are struggling.

Now, once we've said all that, the problem is that there's enough toxicity in Christianity and twisted information that surrounds tithing to choke a horse! I want you to remember one

thing, though. God doesn't love you more just because you tithe more than the person sitting next to you. It's not a salvation issue, either. We're not going to get into performance-based legalism here. God thinks you're cool! You're His kid, and He's going to love you even if you don't tithe. But He knows what tithing does for us. It makes us focus on something other than ourselves. God doesn't need your money, but He does want us to be loving and giving to the people around us.

I wouldn't stop or reduce my tithe if I were in your situation. When I hit bottom 20 years ago, I tithed all the way into bankruptcy court and all the way out. Just please keep in mind that you shouldn't do this because Dave Ramsey gave you a "rule." It comes straight from God, and it's a loving father's instructions as to what's best for his kids! — Dave

* For more financial help, please visit daveramsey.com.

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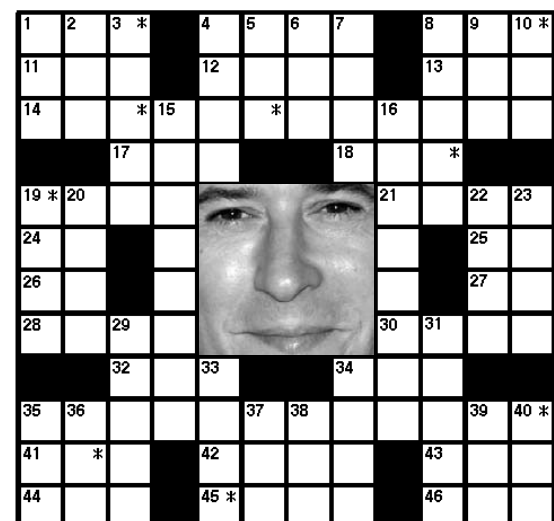
1	6	3	5	8	9	4	7	2
9	8	4	2	3	7	6	5	1
5	7	2	6	4	1	8	9	3
6	3	1	7	2	8	9	4	5
7	4	5	1	9	6	3	2	8
8	2	9	3	5	4	1	6	7
3	1	6	9	7	2	5	8	4
4	5	7	8	6	3	2	1	9
2	9	8	4	1	5	7	3	6

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HOURS: Mon.-Fri. 9:00 a.m.-5:00 p.m.
Evenings & Weekends by Appointment

TV CROSSWORD



The identity of the featured celebrity is found within the answers in the puzzle. In order to take the TV Challenge, unscramble the letters noted with asterisks within the puzzle.

- ACROSS**
- Paul Guilfoyle's "CSI" role
 - "Queen of Jazz"
 - "The Ken Berry Show"; 1972 series
 - Hubbub
 - "Man"; 1988 best picture Oscar winner
 - "Private Practice" role (2)
 - "The Adventures of ... Tin Tin"
 - "Con..."; 1997 Nicolas Cage movie
 - "Range"; 2003 Kevin Costner film
 - "The Seven-Per-Solution"; 1976 Alan Arkin film
 - "Magnum, ..."
 - "What'd ya say?"
 - Number of seasons for "Cheers"
 - James Jones
 - Part of the title of Monty Hall's show
 - 2003 Bob Newhart film
 - Star of "Gary Unmarried"
 - Actor on "Heroes" (2)
 - Role on "The Mary Tyler Moore Show"
 - Rex or Donna
 - "Fly Away"
 - Margaret
 - Actor Auberjonois
 - 1997 U.S. Open champ
- DOWN**
- "The Brady Bunch" role
 - Lupino
 - Actor Shemar
 - Role on "The Waltons"
 - Blood analysis site
 - Whopper
 - Actress Belknap
 - "O Brother, ... Art Thou?"; 2000 film
 - "... of Practice"
 - Darnp
 - "Cabaret" star
 - Lea, for one
 - Ron Howard role
 - Famous tower city
 - "America's ... Top Model"
 - "Flip ... House"
 - Second showing
 - Ms. Gorme
 - Actor on "M*A*S*H"
 - Green gem
 - Emmylou Harris' state of birth: abbr.
 - Role on "NUMB3RS"
 - Michelle Obama
 - Robinson
 - "Edie & ..."; 1996 Jennifer Tilly/Stockard Channing movie
 - "... in the Family"
 - Monogram for the author of "Kidnapped"

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