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I am happy to share the concept of tithing with you today. My family and I learned and came to believe in the great power of tithing when it was introduced into St. Teresa Parish.

PERSONAL EXPERIENCE

When my husband and I gave our tithe, somehow our financial situation became easier to deal with. Our family life, our relationship with others, our health and certain things that we desired to have come into order. Along with faith and trust, we realized our tithing played a great part in how we looked at negative situations.

Last summer, we had a flood in the house caused by the bursting of a water line connected to the refrigerator. We were away on vacation at the time it happened. The damage was extensive. The kitchen and dining room floors were beyond repair. The basement was almost totally destroyed. It was a heartbreaking sight to see, but then we saw something. Miraculously, water did not flow into the living room, where we had just installed new carpeting and furniture a few months ago. Thanks to a fair insurance settlement we received, we were able to install brand new kitchen and dining room flooring. The best part is that we were able to have the basement fully renovated based on the layout and color scheme we had long desired to have but couldn't afford to do. We realized that this negative happening was a blessing after all. But the real blessing is that whenever a problem comes into our lives now, and believe me, the flood was a disaster, whenever a problem comes, we have learned to look beyond its negative side.

TITHING IS SPIRITUAL . . .

It is a personal choice made by you and me to share that which comes from God. When we decide to tithe, it should be given freely with joy and with no feeling of resentment. As we believe that we are giving freely and happily, our good naturally comes back to us increased and multiplied. Tithing, however, should not be construed as a "Get-rich-quick" scheme by which you can force your good. Tithing is not based on "getting," but in "giving," as we are only returning to

God a portion of all He has already given us.

Tithing means sharing our money or our time, our energy, our talent, or a combination of these. Because tithing is spiritual and personal, it is wise to give quietly with no strings attached regardless of the amounts involved. The conscientious tither does not give for "show or publicity."

It is also important to know where tithing is given. Because tithing is spiritual and personal, the highest form of giving is at the point where a person is receiving spiritual help and enlightenment.

Needless to say, St. Teresa is the place where we as a parish gather, pray and socialize together. It is the place where we as individuals seek spiritual consolation and refuge. It is the place convenient for ethnic group gatherings, or meetings held by various religious groups, the block association, the Girl and Boy Scouts, different sports groups and so on, which I'm sure a lot of you are involved with. St. Teresa is the stronghold that keeps this community proud and united.

TENTH . . .

Tithing as referred to in the Bible means, "tenth." If you give at least 5% of your tithe to your parish, it will go a long way to paying the maintenance bills and other necessary expenses. You might consider giving the other 5% to other religious organizations of your choice.

One will see the results of tithing when it is given systematically, joyously and with faith and trust. When you tithe first, before paying bills or meeting financial obligations, you will find that the other 90% of your income goes much further.

Tithing can prove to be the best investment in successful living that you can make over the years and the most soul satisfying. I feel honored to have had this opportunity to share the meaning of tithing with you, the way my family and I believe in it. Thank you for your time to listen. The next move is yours.