



## TITHING: IF 'MONEY TALKS'...WHAT IS OUR MONEY SAYING?

### INTRODUCTION

Perhaps you've heard the old saying: Money makes the world go 'round. While this is, of course, not true, it is the case that our lives often revolve around money. A lot of our time and effort goes into making, spending, budgeting, investing and worrying about money! No doubt this is why God's Word has so much to say about the topic. There is more said about money and possessions in Scripture than about faith or prayer or heaven! It's estimated that one out of every ten New Testament verses, including a third of Jesus' parables, deals with the subject.

The focus of this position paper is on one particular aspect of managing our money: tithing. Although some refer to this as "stewardship," stewardship is a much broader topic. It covers the management of all the resources that God has entrusted to us: our money; our time; our talents; our relationships; etc. Tithing is only concerned with our money. And although it has to do with the giving of our money, tithing is even narrower than giving in general. It's a very basic kind of giving that is often surpassed as we grow in generosity.

Tithing is an important issue for every Christ follower to consider because it reflects the truth of another old saying about money: Money talks! When we tithe we are making significant declarations about our relationship with God. In fact, we cannot wholeheartedly make these statements unless we are tithing. Here they are...

### I AM DETERMINED TO OBEY GOD

Tithing is the giving (literally, the returning) of the first 10% of our income to the Lord. Tithe comes from the word "tenth." This practice is commanded of believers in Scripture. Because tithing was included in the Old Testament law some have suggested that it is no longer expected of us since we don't live under that law. But Abraham, the first tither to appear in the Bible (Genesis 14:20), gave his 10% to the Lord hundreds of years before tithing became part of the Old Testament law that Moses introduced.

Tithing is a practice for believers of all times. Although the New Testament does not say as much about tithing as the Old Testament does, nowhere do we read that this command has been abolished. It is noteworthy that Jesus endorsed it (Matthew 23:23). Some say that the 10% baseline amount is no longer mandatory since the Apostle Paul instructed that: "each man should give what he has decided to give" (II Corinthians 9:7). But Paul was referring to a special offering that he was collecting for the impoverished church in Jerusalem. Contributions to such would have been over-and-above people's tithes.

It is popular, in some Christian circles, to dismiss practices like tithing as being “legalistic” (i.e. wrongfully focused on rule-keeping). But tithing is basic obedience and obedience is foundational to a relationship with God. Jesus said, repeatedly, that if we love him we will obey him (John 14:15,21,23,24). Tithing, as an act of obedience, says: I love you, Lord.

## **I ACKNOWLEDGE GOD’S OWNERSHIP OF EVERYTHING I HAVE**

“The earth is the LORD’s,” the Psalmist declared (Psalm 24:1), “and everything in it.” In other words, we don’t own anything. It all belongs to God. Jesus underscored this truth in his parable of the talents (Matthew 25:14ff). It’s the story of a master who entrusts his servants with the responsibility of managing his property while he is gone on a trip. When he returns, he asks them for an accounting. In a similar manner, Jesus inferred, God will one day evaluate what we have done with the resources that he’s entrusted to us. We manage it. But God owns it.

When we give the Lord the first 10% of our income we’re acknowledging the fact that 100% of what we have belongs to him. When we withhold our full tithe we are acting as if the money is ours to do with as we please. God says this even more strongly through the prophet Malachi. Listen to God’s accusation: “Will a man rob God? Yet you rob me. But you ask, “How do we rob you?” In tithes and offerings...” (Malachi 3:8). Interestingly, the people whom Malachi addressed felt that God didn’t care about them because he wasn’t answering their prayers. No wonder! Do we expect God to respond to our prayers while we are robbing him of his tithes?

People frequently ask if they should be tithing before they have all their debts paid off. Because debts represent borrowed money (i.e. money that isn’t theirs) they reason that it’s inappropriate to give God 10% of their income until these debts have been retired. But what if we took this approach with our taxes? What if we told the government that we couldn’t, in good conscience, pay our taxes until we had paid off our debts? The government would probably remind us that our taxes belong to them and we are not free to withhold them for any reason. Similarly, our tithes belong to God and should be paid even when we are in debt. In fact, since God blesses obedience we can expect his help in retiring our debt if we are honoring him with a regular tithe.

## **I TRUST GOD**

Tithing can be scary—whether we make a meager income or a lot of money. Those with limited means worry about being able to pay the bills if they give away the first 10% of their income. But we must remember that obedience always brings God into the equation. It is infinitely better to face our financial challenges with 90% of our income plus God than to be hanging onto 100% of what we make while leaving God out of the picture.

At the other end of the financial spectrum are those with substantial incomes. They may hesitate to tithe because of the large sum of money that 10% of their income represents. That’s \$10,000, for example, to be given to the Lord from a salary of \$100,000! It’s tempting to start calculating the purchasing power of that tithe money if it were directed instead toward a car, or a vacation, or a college tuition.

Tithing is an opportunity to show God that we trust him. We believe that he will cover all the bases in our lives if we put him first in everything. Jesus said, “But seek first his kingdom and his righteousness, and all these things will be given to you as well” (Matthew 6:33).

## **I WANT TO GROW SPIRITUALLY**

Does tithing seem like advanced Christianity to you—801 or 901? Many believers reason that someday they’ll grow into tithing. In the meantime, they figure, there are more basic steps to be taken on their spiritual journey. Nothing could be further from the truth! Not only is tithing one of those basic steps, the Bible teaches that learning to manage our money in a God-honoring way is a key to experiencing overall spiritual progress. “If you have not been trustworthy in handling worldly wealth,” Jesus warns us, “who will trust you with true riches” (Luke 16:11)?

If we get tithing wrong it will be very difficult to get anything else right in our relationship with God. Tithing is foundational. The greatest roadblock to spiritual growth in the lives of many Christ followers in an affluent culture is their attitude toward money. They don’t give God his due. Conversely, when these same people begin to honor God with tithes and offerings they take off spiritually.

## **I BELONG TO THIS CHURCH**

Tithing is not a reference to charitable giving in general. It is money that we give to the Lord through our local church. There are many organizations that are worthy of our tax- exempt gifts: museums, the symphony, the YMCA, the local Little League. But these gifts are not tithes. Neither are the gifts that we give to Christian organizations (radio stations, schools, world missions, social action advocates, etc.) outside of our local church. These causes should be supported from money beyond our tithes. But our tithes are to go to our church family.

There are several ways in which the Bible makes this point. First, the purpose of the tithe in Old Testament times was to support those who ministered at the local worship center—the “church staff,” so to speak. Here were God’s instructions: “I give to the Levites (i.e. the priests) all the tithes in Israel as their inheritance in return for the work they do while serving at the Tent of Meeting” (Numbers 18:21). The New Testament reiterates this theme, encouraging the support of a church’s leaders: “In the same way, the Lord has commanded that those who preach the gospel should receive their living from the gospel” (I Corinthians 9:14). And again: “The elders (i.e. pastors) who direct the affairs of the church are worthy of double honor...For the Scripture says...“The worker deserves his wages”” (I Timothy 5:17,18).

A second indication that tithes are to be directed toward the church is the Bible’s emphasis on “storehouse” giving. “Bring the whole tithe into the storehouse,” the Lord commands (Malachi 3:10). The storehouse is the local place of worship. All through Scripture we see a pattern of God’s people bringing their tithes and offerings to a central location where local leaders have the responsibility to distribute these resources as God directs them.

Finally, it is instructive to note the Bible’s “family first” policy when it comes to the allocation of our financial support. The Apostle Paul told Pastor Timothy that believers have a primary responsibility to

provide for their families. The person who fails to do so, Paul says, “has denied the faith and is worse than an unbeliever” (I Timothy 5:8). Does it not make sense to apply this same principle to one’s church family? Just as a father, for example, must see to it that his own kids are fed before he gives his money to other causes, those who belong to a local church must meet its needs before they give toward other organizations. This is the purpose of a tithe.

If money talks...what is our money saying? Tithing says quite a lot!

## **CONCLUSION**

Nothing is easier than figuring out what our tithe should be. We look at our paycheck and move the decimal point to the left one place. That’s a tenth. Did God make it that simple on purpose? Probably.

Should this amount be calculated before or after taxes? The answer to this question is found in the Bible’s reference to these gifts as “firstfruits.” “Honor the LORD with your wealth, with the firstfruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine” (Proverbs 3:9,10). Tithes are firstfruits. They come right off the top of our income—before taxes, before we pay the bills, before we spend anything on ourselves. The tithe check should be the first check we write.

Should we tithe on income that we receive that is not from a paycheck (i.e. birthday gifts, bonuses, commissions, inheritances, etc.)? If we believe that these financial blessings have come from God’s hand then it seems appropriate to give a tenth of the windfall back to God.

What if it seems mathematically impossible to begin tithing right away? God answers that question directly when he says: “Bring the whole tithe into the storehouse... Test me in this...and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it” (Malachi 3:10). God asks us to test him on this score. He challenges us to begin tithing and to see if he won’t meet our needs and bless our lives.

Why not take God up on this challenge? Tithe for the next six months and watch what happens. The blessing God promises may not come in the form of financial reward. It may be the blessing of answered prayer, peace of mind, spiritual growth, clear direction in a decision, or conflict resolution in a relationship. Some people have found that just the simple act of calculating a tithe brings structure and discipline to the overall management of their finances—and that, too, is a blessing!