

Guidance from God's Word: Christian Giving *by Sanders Willson*

There's a story about a horrible riot in a major city that local policemen found impossible to disperse. They tried tear gas, fire hoses, rubber bullets — nothing worked. The local Presbyterian pastor offered his help. The chief of police kindly thanked him and said, "Yes, Pastor, prayer is all we have left to do." The pastor said, "Chief, I can do that and more," as he immersed himself in the crowd. Fifteen minutes later the crowd had completely dispersed and all of the rioters had run home. Later, the chief of police said to the Presbyterian pastor, "Your prayers must be absolutely incredible!" The pastor said, "Well, Chief, I did pray before I went into that unruly mob, but what really made them scatter was what I said to them." "And what was that?" asked the chief. The pastor replied, "I just began to preach last Sunday's stewardship sermon."

Why is it that the Lord said, "It is more blessed to give than to receive,"¹ and the people of God often believe just the opposite? Is it not a simple lack of faith in God's promises? There is only one place in the Bible where God explicitly invites us to "test" His promises to see if they be true — it is His promise to bless those who bring tithes into the storehouse.

⁸ "Will a man rob God? Yet you rob me.

"But you ask, 'How do we rob you?'

"In tithes and offerings. ⁹ You are under a curse—the whole nation of you—because you are robbing me. ¹⁰ Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the LORD Almighty, "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: 8-10 NIV

What is also clear in this text is that the non-tithing Israelites were under a "curse" (v.9) because of their disobedient stewardship. Wow! Dear friends, we may be concerned about stewardship for many reasons — wanting to pay our church utility bills, compensate our staff, support our missions agencies, etc. — but the overwhelming concern is that we be under God's blessing, and not under His curse! For the Israelites, following their recent return from Babylon, this divine curse² would explain their poor economy, their withering crops, their persecution from their neighbors, and their broken families. In our case, it might explain much of the spiritual lethargy and relational heartbreak in churches today. The message seems to be clear: Tithers invite God's blessing; non-tithers invite God's cursing. That is a powerful statement! Why would God get so upset about such a seemingly minor matter? Let me ask you something. Has your home ever been burglarized? Has anyone broken into your home, rummaged through your drawers, and taken what he wanted?

¹ Acts 20: 35

² See also Malachi 1:14 and 2:2

If so, you know the outrage, the sensation of being personally violated, the righteous indignation against high-handed injustice. That is exactly how the Lord describes his own feelings concerning one who does not bring a tithe into His storehouse. How, then, would God feel toward His Church if there were “robbers” rummaging through His property, taking what they wanted, and asking with feigned innocence, “How do we rob you?” (v. 8) This is why God is so angry with the Church’s failure to tithe; but no matter how angry God becomes with us, He is always gracious, and He faithfully shows us the way back to His blessing: “Bring the whole tithe into my storehouse, that there may be food in my house.” (v. 10a)

The Biblical Tithe

What is a tithe? The word means “tenth.” In the Old Testament the tithe of the Israelites’ harvests was given to support the poor³, to supply the priests and teachers⁴, and to provide for the major festivals of worship and fellowship⁵. (In fact, some scholars believe there were actually three tithes: a triennial tithe for the poor, and annual tithes for the priesthood and the festivals — 23 1/3% per year!) The primary purpose of the tithe, however, is to confess and confirm our relationship with the Lord: He is the owner, we are the “tenant farmers.” He does not require 100% or 50% or even 33 1/3%, but only 10% from His “renters.” The tithe is a reminder to us that everything, including our very bodies, belongs to the Sovereign Lord.

Some might say, “I thought that tithing was an Old Testament requirement, and that we are now required by the New Testament simply to give cheerfully, generously, sacrificially, intentionally, and proportionately.” This is true, but it is only part of the truth. The full truth is that the Old Testament and the New Testament both teach tithing⁶ and also cheerful, generous, sacrificial, planned, and proportionate giving.⁷ Jesus chided the Pharisees for meticulously tithing their garden herbs (a relatively light matter), but ignoring justice, mercy, and faithfulness (weighty matters). His solution was not for the Pharisees to obey the weighty and ignore the light, but rather to obey both the weighty and the light matters of the law.⁸ The same is true for us today.

Sometimes folks ask, “Should I tithe on the gross income (before taxes) or the net income (after taxes)?” The answer seems clearly to be that we are commanded to tithe on our total personal earned income, whether it be a teenager’s baby-sitting

³ Deuteronomy 14:28, 29

⁴ Numbers 18:28

⁵ Deuteronomy 14: 22-27

⁶ Genesis 14:20; Leviticus 27:30; Numbers 18:21; Deuteronomy 14:22f; II Chronicles 31: 5,6; Nehemiah 10: 37-39; 13: 4,5; Matthew 23:23

⁷ Cheerful (Exodus 35:4, 21, 22, 26, 29; 36: 2-7; II Corinthians 9:7); Generous (Proverbs 11:25; 22:9; II Corinthians 9:6); Sacrificial (2 Samuel 24: 24; Mark 12: 43, 44; II Corinthians 8: 1-5); Planned (I Chronicles 16:29; I Corinthians 16:1,2); Proportionate (Deuteronomy 16:17; II Corinthians 8:12).

⁸ See also Matthew 5:17-20

money, a child's allowance for chores performed, or a CEO's multi-million dollar income. Isn't it interesting that in American tax policy, charitable giving is tax-deductible. Have you ever considered why? It is because our early founders acknowledged that tithes belong to the Lord, not to individuals, and not to governments. Righteous governments don't tax God! We would do well to look at our gross, pre-tax income the same way. When one Presbyterian elder was asked whether to tithe on the gross or on the net, he simply asked, "Which do you want God to bless?"

The Biblical Storehouse

God told the Israelites to bring their tithes into the "storehouse." The question is often asked, "What is the contemporary equivalent of the storehouse: Is it the church, all Christian causes, or even all charitable causes?" Let's look at what the Bible says.

In II Chronicles 31, King Hezekiah calls upon the people to repent and bring in their tithes. Do they ever! The response is so massive that Hezekiah had to build "storehouses" (storerooms in the temple) to accommodate their generosity. (Isn't it also obvious that it had been a while since the people had tithed – the temple's capacity was woefully inadequate and out of date.) We are told that God blessed and prospered His people.

So the storehouse is within the temple; but where is the temple today? Was it not destroyed in 70 A.D.? Yes, but the apostles of Christ teach us about the real temple of God. Paul says that we, the people of God, are that sacred temple⁹; Peter says that each believer is a "living stone" of God's temple¹⁰. If we, then, bring our "tithes into the storehouse," we bring 10% of our earned income into the Church of Jesus Christ, the church whom God created, to whom He gave apostles, prophets, pastors and teachers, the Church to whom He gave the sacraments and the keys of the Kingdom (Church discipline). This seems to imply rather strongly that para-church organizations and other charitable groups are not qualified recipients of God's tithe.

Moishe Rosen, the founder of Jews for Jesus, once sent a letter appealing for gifts to meet the urgent financial need of the organization. In his letter, Moishe said, "We really need your help, but please don't send us any tithe money; we prefer not to operate with stolen funds." As a completed Jew, Moishe knows his Bible — Old and New Testaments!

There are a number of objections that could be raised. One time a man said to his pastor, "Preacher, I make too much money to give the whole 10% to the church; it would overwhelm the deacons and probably give me too much influence in the local church." The pastor said, "I understand. Let's just pray about that right here: 'Dear Lord, please reduce this man's personal, earned income until he feels safe giving a tithe to Your Church.'" That is one way to handle it!

⁹ I Corinthians 3: 16,17; see also Ephesians 2: 19-22

¹⁰ I Peter 2:5

Sometimes folks believe their small income doesn't matter or that their creditors should be paid before they tithe. Remember the woman with two mites¹¹ and how Christ commended her generosity, not because of the amount, but because of her attitude. The size of our gift makes absolutely no difference to Him; what matters is our repentant and loving hearts. Remember also that every human creditor must learn to line up behind our Heavenly Creditor!

Some folks may be concerned about how para-church organizations would finance their ministries if we did not send them tithe money. Dear friend, if every church member tithed to the church, there would be absolutely no problem financing every worthwhile ministry in the country from the church's treasury; furthermore, God's people learn to give free-will offerings beyond the tithe, which may be sent to many different types of Christian and secular causes. This is God's way. Since we are giving God's tithe, it is best for us as individuals not to attempt to direct those funds beyond simply bringing them into "the storehouse." This is why the saints in the early church brought their gifts to the feet of the apostles.¹² God's ordained church leaders were the ones who then allocated and disbursed God's tithes and offerings. There is something beautiful about the tithe: the individual donor gets no thank you notes, no special influence in the church, no "position on the board of directors." Why should he? He is merely giving to God what is His!

The Biblical Blessing

If the tither gives 10% of his income and does not even get a thank you note, what motivates him to persevere. The scripture text in Malachi promises to the Israelites several blessings: material abundance, physical protection, healthy reputations, and spiritual confirmation. Although many Christian tithers can attest to God's many material and physical blessings to them, the people of God no longer own a holy land with geopolitical boundaries — when the rains fall, they fall on all alike. We are now a chosen people in dispersion among all the nations; therefore, God's blessings are not always physically (or fiscally) discernible; but we do experience the unspeakable privilege of God's favor resting upon us, individually and corporately, so much so that we can truly say we "do not have room enough for it." (v. 10)

There was a man,
Some called him mad;
The more he gave,
The more he had.
—John Bunyan

¹¹ Luke 21:1-4

¹² Acts 4:37

And we do have a promised land: a new Jerusalem coming down from heaven¹³. Our rewards are truly “out of this world.” God is no man’s debtor; the rewards will be astonishingly immense and beautiful.

There is a small church not too far from here where the pastor preached to his congregation what the Bible says about tithing. The next week the pastor was visited by the church treasurer, the Sunday School superintendent, and the chairman of the deacons, all of whom confessed they had not been tithing but were going to begin tithing immediately. Over the next four years, that little church sent four of their families to the mission field, tripled their giving to world missions, and led a number of people to saving faith in Christ. Could there be a connection?

One of our senior members wrote recently to our senior minister:

I want to share a story with you about myself. I was well past middle age when the Lord finally decided that it was time for me to meet His Son and give my life to Him. As is the case with any new Christian, I was hungry for the Gospel. It was about this time that Lane Adams was selected as the Senior Minister at Second. What a preacher! His ability to present the Lord Jesus as the Living Savior came as a breath of fresh air to this baby Christian. Sunday after Sunday I would sit in the sanctuary and feel spiritually lifted up and yet there was something wrong – something was missing.

It wasn’t until Lane preached a stewardship sermon that the mystery was solved. He used the third chapter of Malachi as his text, and the light finally dawned when he got to that part where Malachi speaking for God told the people, “You have robbed me in tithes and offerings.” I had been robbing God. That was what was wrong. We weren’t tithing – far from it. Ten percent right off the top – it just didn’t seem possible. It didn’t come easy at first – house notes, car notes, children in school, bills to pay, and very little if anything left over at the end of the month – but we did it.

We started the very next Sunday and have continued to experience the joy of God’s blessing – just as He promised. Pray boldly about stewardship, Sandy. Convey to those listening that the Lord truly opens the windows of heaven and the joy of His love to those who heed his admonition with regard to giving. He does open the windows of heaven.

Will you take the Lord at His Word? Test Him! Today!

¹³ Revelation 21 and 22

General Advice on Christian Giving

The Christian is the eternal beneficiary of One Who emptied Himself of His great riches and became poor in order that we might become rich. (II Cor. 8: 9) Because he/she has been greatly loved, the Christian cultivates a cheerful, generous, sacrificial attitude and cheerfully plans his giving for maximum good in the Kingdom of God. There are normally four objects of Christian giving: The Church, the para-church ministries, the non-Christian charitable organizations, and the non tax-deductible giving to individuals. Within the category of church giving alone, there are various designations at Second Presbyterian Church: general ministry fund, world missions fund, building fund, the 2PC Foundation, and designated gifts.

Here are several legitimate giving models for the Christian, from which you might choose:

A Conservative Christian Giving Model

The tithe is divided among:

General Fund (5%)	World Missions (2%)	Building Fund (2%)	2PC Foundation (1%)
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Giving beyond the tithe is divided among:

Designated Gifts	Para-church Ministries	Non-Christian charitable causes	Personal gifts to those in need
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A Recommended Christian Giving Model

The tithe is divided among:

General Fund (7-9%)	World Missions (1-3%)
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Gifts beyond the tithe are divided among:

2PC Building Fund	2PC Foundation	2PC Designated Giving	Para-church Ministries	Non-Christian charitable causes	Personal gifts to those in need
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An Aggressive Christian Giving Model

The tithe is given to:

General Fund

Another tithe is given to:

World Missions (3 1/3%)	Building Fund (3 1/3%)	Para-church Ministries (3 1/3 %)
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Other gifts divided among:

2PC Designated Gifts	2PC Foundation	Non-Christian Charities	Personal gifts
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The Christian should plan his/her giving at least one year ahead of time. His tithes and offerings to the church are an act of worship and, therefore, should be given to the Lord in the public worship services, as much as possible. His giving to non-church institutions should normally be planned annually so that he does not make the mistake of simply responding to “urgent” appeals. He should normally plan for a personal discretionary fund that allows personal gifts to be given as needs may arise. In giving to non-church institutions, the Christian needs to evaluate the agency in a number of ways:

- 1) mission statement of the organization;
- 2) accomplishment of stated mission;
- 3) caliber of non-family board members;
- 4) caliber of director;
- 5) statement of faith;
- 6) financial accountability;
- 7) base of donors and donor trends;
- 8) recommendations from knowledgeable people;
- 9) involvement of capable volunteers.

The most important principle, however, in all of our giving is to give out of a grateful and joyful heart seeking to bring praise and glory to God alone.

