

Some Answers to Questions on Tithing and Giving

by Rick Stedman

Christians often have questions about giving and tithing. How much of our income are we to give to God? Why a tithe (10%)? Is tithing an Old Testament principle or is it in the New Testament as well? Are we free to designate exactly where or to which individual ministry our tithe should go? Should we tithe on our gross income or our net income? Should we tithe on just our salary or on all our income? What about wills and estates?

Wow! That's a lot of questions. But I believe they are all great, valid questions that deserve straight answers - biblical, honest answers. So let's get started. What does the Bible say about tithing and giving?

One of the best books on this subject that helped our family tremendously to understand what the Bible says and get our finances in order, is The ABC's of Financial Success by Barry Cameron. Barry has spoken at our church a few times, so many of our church family are familiar with him. He has a rare gift for explaining how to be free from debt and build a life of financial strength based on biblical principles of stewardship (His book is available in our bookstore, so if you haven't read it I highly encourage you to buy it, read it, and follow it! Amy and I did in 2001 and our personal finances have benefited tremendously, increasing greatly what we are able to give to the Lord here at Adventure and in world missions).

In Chapter 3, Barry explains the Eight Principles of Tithing. With his permission, I'm re-printing them here:

Eight Principles of Tithing

1. *The tithe belongs to the Lord, not us.*

Leviticus 27:30 says, "A tithe of everything...belongs to the *LORD*." In Malachi 3:10 God says, "Bring the tithe to Me, to My storehouse." If you study Joshua 7, the story of Achan, you'll find what Achan found out the hard way. You don't mess with the stuff that belongs to God. Study the story of the battle of Jericho. That was the first city they were to conquer in the Promised Land. All the spoils, the first fruits, the tithe, were set apart for the *Lord*. Achan took those spoils for himself. He thought, "God won't miss it; there's so much of it, and I can use this any way I want to." He paid a horrible price for his poor choice. Unfortunately, so did his dear wife, his children, every family member he had, and even his animals. He found out the tithe belongs to the *Lord*.

2. *We are to bring the whole tithe into the storehouse.*

Malachi 3:10 says we are to *bring* it. The storehouse in the Old Testament was the temple. In the New Testament it's the local church. In Mark 12:41-44 Jesus is with His disciples, and the Bible says they "sat down opposite the place where the offerings were put." You know where that was? The temple. Jesus and the disciples went there and sat down, and evidently no one was fired up about it. It was a very common thing. Everybody knew you were giving.

Today people get nervous and superspiritual when it comes to giving. They'll tell you giving is a private matter between them and God and no one should know anything about it.

Anyway, when Jesus saw a widow who came and gave her offering, He said, "All these others gave out of their abundance but she gave sacrificially, she gave of all she had" (paraphrase).

By the way, remember we're to bring the tithe into the storehouse where we are cared for and fed. You don't eat at Burger King and say, "I appreciate the food, but I'm going to go down to Taco Bell and give them my money." It doesn't work that way. We're to *bring* the tithe, God's tithe, to the storehouse where we're fed and cared for.

3. *We're to bring the whole tithe.*

In Malachi 3:10 God said, "Bring the *whole* tithe, all ten percent." Sometimes we make excuses for people and say, "Start with two percent and work your way up." God doesn't tell anybody that. God doesn't say, "Work on it." God doesn't say, "Pray about it." God doesn't say, "See if somehow you can fit that into your budget." That's a lie of the devil. No, God clearly says, "Bring the *whole* tithe."

By the way, partial obedience won't bring partial blessings. Some people think. "I'll just obey God a little bit and that will bring me a little bit of blessings." Sorry, I've got some bad news for you. Partial obedience is total disobedience. I've said this before to the ladies in our church. If your husband goes on a trip and comes home and says, "I was ninety-nine percent faithful to you while I was gone," that's one hundred percent unfaithfulness. Isn't it? You bet it is. Here's some more bad news. Delayed obedience is disobedience. James 4:17 says, "Anyone then, who knows the good he ought to do and doesn't do it, sins." So we're to bring the *whole* tithe.

4. *We're to bring the whole tithe into the storehouse.*

Again, in Malachi 3:10 notice God says to bring the whole tithe into the *storehouse*, not your house. Did you see that? That's a new revelation for some folks. It doesn't say take God's tithe and use it wherever you need it at your house. John Hagee, Pastor of the Cornerstone Church in San Antonio, has a message on tithing in which he says, "Some of you drove to church today in stolen cars. Some of you are sitting here in the service in stolen clothes. Some of you are living in houses that were built with stolen money. You took God's tithe and used it for yourself." Now I may never be so bold as to say that, but I happen to think he's right. We're not to use God's tithe for our house. It's to be brought to *His house* and used for His purposes. It's His tithe.

5. *We are to bring the whole tithe into the storehouse on Sunday, the first day of the week.*

“Where do you get that?” First Corinthians 16:1-2 where the Apostle Paul told the Corinthian church, “Now about the collection for God’s people... On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made.” The context is a “missionary offering.” Paul’s wanting them, when they come together for worship, in addition to the tithe and offerings they receive, to give something in accordance with their income and hold that for this mission offering so when he comes they don’t have to take one.

By the way, we ought to be prepared to give ahead of time. It’s Biblical to be prepared to give ahead of time. When you wait until the worship service to write your check for the offering, you’re saying to those around you and to our great God above you, “I didn’t plan to do this ahead of time.” Someone will say, “Well, that’s the way I’ve always done it.” Then change the way you do things and do it at home. Plan to do it. Make that a part of your regular routine. Decide ahead of time to obey God.

6. *The tithe belongs to God. We are not free to designate it, divide it, or direct it wherever we want.*

The tithe is not yours, the tithe is not mine. It’s *God’s!* We can’t designate it, divide it, or direct it wherever we want it to go. You’d be surprised how many different requests we get in our church. People say, “I want you to take my tithe and use it for this or apply it to that.” We can’t do that. That’s *God’s* tithe.

...It’s interesting how sometimes people will say, “Wow, I can’t believe how much money I’ve given to *God.*” I want to say to them, “Go back and figure out what *God’s* tithe is, and you’ll probably discover you really didn’t give that much to *God.*” You see, the tithe already belongs to Him. We’re not giving it to Him, we’re giving it back to Him. That’s why David said, “[Lord,] who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand” (1 Chronicles 29:14). The tithe belongs to *God.*

7. *In the Old Testament, priests administered the tithes and offerings. Today church leaders are in charge of that responsibility.*

First Timothy 5:17 says, “The elders who *direct the affairs of the church* well are worthy of double honor” (emphasis added). That’s their job. They are to take the tithes we bring, *God’s* tithes and our offerings, and they are to use them and we’re to trust them.

[Note from Rick: I’d like to add a comment here to Barry’s discussion. In our church, the Elders (At Adventure, our elders are called the “MPW Team”, from Acts 6:4) have delegated normal budget and expense oversight to the pastoral and administrative staff. The staff carefully and prayerfully decide, through an annual budget, which is approved by the MPW team, what amounts from the tithes and offerings should go to which ministries. It is vitally important that church members trust their leaders’ decisions, and not try to direct their tithes to pet or favorite ministries. (For example,

such ministries as youth, children's, women's, etc.) This is not only questionable legally, but it creates real problems for the church staff. For the church to run biblically and properly, it is important to trust that God is leading our staff and church leaders in the proper use of our church tithes and offerings (see Hebrews 13:17 on the importance of trusting church leaders).]

8. *It's Biblical for leaders to set aside a sum of money from the tithes and offerings from God's people for mission work.*

We already saw that in 1 Corinthians 16 and even Philippians 4. We've been doing that in our church for years. We regularly support a large number of missionaries.

[Note from Rick: Plus we do this here at Adventure to fund our new church plants, and have been able to plant 5 daughter churches so far.]

Let me share a final thought: Some people have been conditioned to think financial problems are a way of life. That's simply not true. Here's what happens for too many people. Perhaps it's happened to you. When something good happens, you get a raise or a promotion or some unexpected money comes your way, you start thinking, "Oh, this is too good to be true. It won't last. Something bad is coming." Has that ever happened to you?

Here's a verse I hope will become a new life-verse for you. Proverbs 10:22: "The blessing of the LORD brings wealth, and he adds no trouble to it."

How can we get ourselves in a position where God will bless us with wealth and add no trouble to it? Second Chronicles 26:5 says of Uzziah that "as long as he sought the LORD, God gave him success." What's true of Uzziah will be true of you and true of me. As long as we seek the Lord, as long as we put Him first, God will bless us. The choice is ours.

How do we do that? If we're serious about getting out of debt and getting rid of financial problems, we need to make tithing the centerpiece of our financial planning.

Get this in your head and in your heart. God is the One behind our financial problems. And God is also the One behind our financial blessings. Once again, here's the promise: If we will bring the whole tithe into the storehouse, God will open the floodgates of heaven and throw out so much blessing that we will not have room enough to receive it (Malachi 3:8:10). Can you think of a better deal than that? I didn't think so.

Remember we're the ones who determine whether God is behind the burdens or the blessings, the problems or the prosperity. The choice is ours.

[Barry Cameron, [The ABC's of Financial Success](#), pages 79-85. Used by permission.]

I agree with Barry wholeheartedly. When we put God first in our finances, and follow Biblical stewardship principles, our finances amazingly begin to improve. Why is that? Well, I learned years ago that God can do things with our finances that we can't. God can make the 90% left after tithing go farther than we can make 100% go. One way we have said this at Adventure is "God can do more with our 90% than we can with

100%.” When we trust God by recognizing the first 10% belongs to Him, He steps in and miraculously works to make the 90% left be more productive. Try it for a year or two and see! You’ll be amazed at what God does.

You may be thinking: “What about net vs gross tithing? Barry didn’t cover that.” Well, I’ve asked him and he answers that like every other mature Christian I’ve ever asked that question to: How big do you want God’s blessing to be? Do you want God to bless you with a gross measure or net measure? Jesus said, “The measure you use will be measured out to you.” (Luke 6:38). In our family, we tithe not just on our gross income, but we try to do more than the tithe. Some years it has been 11, 12, or 13 percent, and several times our tithes and offerings have totaled 15, 20, even 25 percent. We have even tithed on our home equity increase, and God blessed us then with a different home. We have even designated 10% of our estate to go to Adventure, so that even long after I retire and then Amy and I die, we will be obeying God and blessing this church, His precious Bride. And the amazing thing is that the more we gave to God, the more blessings He showered into our lives. The maxim is true that we can’t out give God.

But we can’t give just to get. God knows our hearts even better than we do, and we must be true givers and not just investors wanting a return. In addition, we must be applying basic Biblical stewardship principles to our finances, such as don’t get in too much debt and set aside some savings. A balanced, Christian approach to finances is not just financially wise, it’s also spiritually and practically wise. It’s good for our marriage, our kids, and our witness for Christ. It’s a great way to live!

Your Friend,

Rick Stedman