

**Pastor Bill's sermon on November 16 & 17, 2013 generated lots of questions about tithes and offerings. Here are the answers for those questions.**

Poverty was no stranger to the first century church at Macedonia, yet their generosity was so great that it continues to be a model for giving 2,000 years later. Paul says the Macedonians were *pleased* to give, and God loves a cheerful giver. They gave *of their own accord*, not grudgingly or under compulsion. They *begged* Paul for the opportunity to give. For them, giving was a privilege. It is that type of giving that springs from a deep spiritual relationship that puts God in the proper perspective: as owner of all things. Psalms 24:1 declares, *"The earth is the Lord's, and all it contains."* Deuteronomy 8:18 says it is God who gives us power to make wealth, not we ourselves. In 1 Corinthians 4:7, Paul asks, *"And what do you have that you did not receive?"* When we recognize that God owns everything and all blessings come from Him (including our ability to work), our role as managers, or stewards, is evident. We also see the blessings we have to be thankful for. In response, we should view ourselves as God's servants, ready always to do His will.

### **Who's in charge?**

When we view ourselves as owners and not managers, we'll look at every other aspect of our lives the same way. Each of us will see himself or herself as the person in charge, but that can change quickly in the face of circumstances beyond our control. I've met several Christians who learned they had a terminal illness. Their perspective about the future and material things changed the instant they took on a short-range view of this world. Too often we find ourselves distracted by buildings, cars, investments, and retirement plans for 30 years in the future. The Bible story of Job is another reminder that, no matter how powerful, no one has a permanent hold on anything in this world: *"Naked I came from my mother's womb, and naked I shall return there. The Lord gave and the Lord has taken away."* Money is God's possession, which we hold in trust. Someday we'll be held accountable for the way we managed our allotments.

### **TITHING -- How much do you give?**

It's not that God "needs" our money. Giving serves as a tangible testimony that God owns both the material and spiritual things of our lives. It also supports the greatest, most enduring work ever conducted in this world: the Lord's work. One of the first standards of giving found in the Bible is the tithe, a word which means "tenth." Abraham tithed in Genesis 14 after returning from the daring rescue of his nephew Lot from four enemy kings. Some say that the tithe is Old Testament "legalism," but Abraham tithed some 430 years before the Law was given to Moses.

### **The Promise of the Tithe**

Although NOT tithing brings about a withholding of God's blessings, tithing with proper motives invokes God's blessings. Tithing has been, and always will be, a voluntary act on the part of God's people. (Malachi 3:10) *"Bring the whole tithe into the storehouse, so that there may be food in My house, and test Me now in this, 'says the Lord of hosts, 'if I will not open for you the windows of heaven, and pour out for you a blessing until it overflows' "*

### **The Storehouse**

The local church is the storehouse in God's economy today. Your tithes should be given to the church you attend. The Bible says you can't sit under the teaching of a local church and not support it financially (1 Timothy 5:17-18). In biblical time the storehouse was a physical place where the Jews delivered offerings of grain or animals for specific functions.

- *To feed the tribe of Levi (Numbers 18:24-29).* The tribe of Levi (priests) is equivalent to pastors and church staff today.
- *To feed the Hebrew widows and orphans living within the Hebrew city (Deuteronomy 14:28-29).* They would be equivalent to the widows and orphans served in a local church.
- *To feed the Gentile poor living in the Hebrew city (Deuteronomy 14:28-29).* Today's equivalent would be the unsaved people in the community surrounding a local church.

### **Learning to fear God**

The tithe was established so all the people of Israel might learn to fear God. Deuteronomy 14:22-23 says, *"You shall surely tithe all the produce from what you sow, which comes out of the field every year. And you shall eat in the presence of the Lord your God, at the place where He chooses to establish His name, the tithe of your grain, your new wine, your oil, and the first-born of your herd and your flock, in order that you may learn to fear the Lord your God always."* Does this still apply to God's people? Proverbs 9:10 says, *"The fear of the Lord is the beginning of wisdom."* If we want to be wise in

handling our finances, we must seek wisdom from God. One of the ways God intends for us to do this is to acknowledge His Lordship by tithing to Him. When we don't fear God, we discount His Lordship and put His will second to ours. Then we lose our eternal perspective as temporary, worldly things gain importance. The result when Israel did this was bondage in a foreign land. For Christians, it is bondage to worldly things, which often leads to divorce and ruined lives. Striving after these things also diverts us from works of eternal value. (1 Corinthians 3:11-15) *"For no man can lay a foundation other than the one which is laid, which is Jesus Christ. Now if any man builds upon the foundation with gold, silver, precious stones, wood, hay, straw, each man's work will become evident; for the day will show it, because it is to be revealed with fire; and the fire itself will test the quality of each man's work. If any man's work which he has built upon it remains, he shall receive a reward. If any man's work is burned up, he shall suffer loss; but he himself shall be saved, yet so as through fire"*. Imagine staring into eternity with nothing to show for our time here on earth!

### **When spouses disagree**

Because tithing involves money, it is a prime candidate for controversy between a husband and wife (many marital problems stem from finances). It's important for both spouses to be trained in God's principles of finance. The problem becomes more complicated when one spouse is an unbeliever. If the wife is an unbeliever, the husband must obey the Lord's direction. He must realize, however, that the Lord is more concerned about his wife's soul than his money. If tithing becomes a stumbling block to his wife, he should consider not tithing temporarily in order to win his wife to the Lord. If the unbelieving spouse is the husband, then the believing wife should submit to his wishes, trusting that her submissive attitude may win him to the Lord (1 Peter 3:1-6). But she may still ask him to let her give an amount smaller than the tithe for at least a year. In Malachi 3:10 the Lord says to test Him in tithing. Often, this is just the opportunity for God to prove Himself to an unbelieving spouse.

### **Is the tithe a limit?**

No. The Jews were admonished to give nearly one-fourth of their income each year. But most people need a starting point. God never asked less than a *tenth* from anyone. But if 10 % bothers people, there's no reason why they can't give 11 %, 12 %, or twice as much if they so desire. The law of grace means we're not compelled to do anything by virtue of a written law. It is unmerited and unearned favor. But grace is not a license to do nothing. As Paul said in Romans 7:7, the law was given to show us sin. We, who are under grace, can surely outdo those who gave according to the law. God doesn't own just 10 % of our money, he owns 100 %. That's why we should never tithe with the view that the remainder is ours. After giving our tithe, God may impress us to give sacrificially.

### **Answers to questions about tithing**

1. *When I calculate my tithe, should it be on my net or my gross income?* Proverbs 3:9-10 says God asks for firstfruits, which is the first and best of all that we receive. We should tithe from our total income before taxes (gross).
2. *Should I tithe if I am in debt?* The tithe helps us to fear God, which is the beginning of wisdom. If there is anybody in the world who needs God's wisdom in the area of finances, it is a person who is already in debt!
3. *Is it okay to take my tithe money and put it toward Bible college tuition?* Malachi 3 says we are actually stealing from God if we don't pay an honest tithe, as well as give liberal offerings as we are blessed. As noble a thing as saving for a Christian education is, God cannot bless it if you have sacrificed the tithe in favor of it.
4. *Could tithe money be used to support secular organizations?* The tithe is holy & should be used for God's work alone.
5. *Should I tithe from the profits from the sale of my house?* Any profit made from the sale of a house ought to be tithed because it is part of your firstfruits. Even if profits are reinvested in a new home, a tithe should first be given.
6. *Should a person tithe on an inheritance?* Because an inheritance our "increase," we give a portion of it back to the Lord to honor Him.
7. *What about insurance payments received upon the death of a spouse—should a person tithe on the lump sum, or just on the interest earnings?* If insurance proceeds are paid in a lump sum distribution, a tithe should be paid on the entire amount. Afterwards a tithe should be paid on any increase received (interest, dividends) from the investment of those funds. If proceeds are held in trust and distributed periodically, a tithe should be paid on each distribution.
8. *If my parents are in great need, can I give a part of my tithe money to help them?* In Matthew 15:5-6 Jesus condemns the Pharisees' practice of consecrating their possessions to God while their parents suffered need. If the tithe is the only resource available to help your parents, give it to them. However, be sure you have sacrificed your portion before you decide to give what belongs to God.

9. Should I tithe on alimony or child support from my ex-husband? Alimony is part of your income from which a tithe should be given, but child support belongs to the children and isn't part of your personal "increase."
10. Wouldn't you be exempt from tithing if you were on a fixed income (Social Security, pension, annuity) and barely making ends meet? Yes. God doesn't "need" our money. His desire is to bless His children, and it is for our good that He instituted the principle of tithing. Remember the widow who put 2 "mites" in the offering? Jesus commended her by saying, *"This poor widow put in more than all the contributors to the treasury; for they all put in out of their surplus, but she, out of her poverty, put in all she owned, all she had to live on"* (Mark 12:43-44).

### **Giving with the right attitude**

All giving (including the tithe) should be done with the right attitude. When giving is viewed as a rule and done out of a sense of duty, it becomes legalism. But it is not legalistic to give if we do so in thanksgiving to the Lord. We have plenty to be thankful for, including our ability to work. Giving in the hope that you'll receive two or three times as much is also a wrong attitude. If we give only to receive that is self-serving. Another wrong attitude is giving out of fear. If you give because you feel intimidated, then you are giving under compulsion, which is contrary to 2 Corinthians 9:7. Never support a ministry that uses threats as a fund-raising gimmick. If you feel pressured to give.... Don't. We should never give to impress others. In Matthew 6:2-4, Jesus warned: *"When therefore you give alms, do not sound a trumpet before you, as the hypocrites do in the synagogues and in the streets, that they may be honored by men. Truly I say to you, they have their reward in full. But when you give alms, do not let your left hand know what your right hand is doing that your alms may be in secret; and your Father who sees in secret will repay you."* This doesn't mean that all giving must be done entirely in secret. It means we are not to draw attention to ourselves when we give. But... Allowing your children to witness your giving, particularly when sacrifice is involved, teaches them the importance of commitment.

### **GIVING BEYOND THE TITHE**

2 Corinthians 9:7 says, *"Let each one do just as he has purposed in his heart; not grudgingly or under compulsion; for God loves a cheerful giver."* Perhaps the Holy Spirit is prompting you to give to a special cause above and beyond your tithes to the church you attend. How can you determine if such a desire is actually from God or just an emotional response? Read God's Word and pray. If you are married, include your spouse in the decision to ensure balance in your giving. You may have the spiritual gift of giving described by the Apostle Paul in Romans 12:8. These people live very disciplined lives, enabling them to give generously. They are especially sensitive to the needs of others and check out every cause they give to. **When giving beyond the tithe**, 2 Corinthians 8:14 says God doesn't want us to give until we are made poor, unless it is to improve our lives spiritually. A balanced attitude toward material "things" can be found in Proverbs 30:8-9. Other guidelines for this type of giving include:

- Knowing the difference between faith promises and pledges – A faith promise is a commitment to give a certain amount, which allows ministries to prepare good, logical financial planning for a special project. It's understood that if God doesn't provide the funds, you're not obligated to give them. A pledge, on the other hand, is an absolute commitment to pay something. This type of giving is presumptuous, but a faith promise is scriptural. *"Now faith is the assurance of things hoped for, the conviction of things not seen"* (Hebrews 11:1).
- Donating something other than money – You may donate your time or services to an organization or noncash gifts such as food, furniture, and clothing, but don't give junk. You may also give something with an appreciated value (an asset you bought at a low price that is now worth much more). This includes such things as stocks, bonds, jewelry, real estate, or anything that grows in value.
- Drawing the line when it comes to borrowing – Deuteronomy 15:4-6 says if we obey and trust God, we will not have to borrow money. There is no example in Scripture of God using a loan to manifest His will in the lives of His people.
- Taking a balanced approach to sacrificial giving – Sacrificing to give is a way to honor God but this should be the result of a heart attitude and not a desire to impress others.

### **Who deserves my support?**

100% of our tithes belong in our local church. However, we may feel led to give to other ministries and causes. Avoid any that use high-pressure fund-raising techniques or questionable gimmicks. We should ask at least 3 questions:

1. Who are the people asking for the funds? Be familiar with what the organization does. Ask for a doctrinal statement. Notice... is the ministry bearing fruit?

2. For what purpose will the funds be used? Ask for a projected budget.
3. How are funds raised? If 25 % or more of resources are being used for fund-raising or management don't give.

### **Misused gifts**

We should give wisely, but if we unknowingly give to an organization that misuses funds, in God's eyes we have still given it to Him. Although the Temple was greatly misused in Christ's time, He commended the widow for her two mites.

### **Giving to secular causes**

Non-Christian causes must be evaluated on an individual basis. There are many secular organizations that make good use of funds and perform much-needed community services. Many of us are asked to give to the United Way. There is nothing wrong in doing this as long as you reserve the right to select the organizations that will be helped by your gift.

### **BUSINESS TITHING -- Tithing on the increase**

The principle of tithing from a business is not dramatically different from tithing out of personal income. Most people in Old Testament times were employed in agriculture. The precedent for tithing from a business is clear in God's Word. Proverbs 3:9 says, "*Honor the Lord from your wealth, and from the first of all your produce.*" Figuring a business tithe is not necessarily as clear-cut as figuring the tithe on one's personal income. For example, you should tithe on the business' increase (i.e. profit), which may not be the same as gross income.

### **Dealing with noncash assets**

Business profits are often tied up in buildings, equipment, and vehicles, so it takes some creative thinking (and prayer) to decide how best to "honor the Lord" through your business. A farmer may say, "I hardly made anything this year," when, in fact, he added a combine, a new tractor, and another barn. The return was there, but it was in noncash assets. So how can you give in such a situation? The answer for many Christians is to give a partial ownership in the business. Stanley Tamm developed a successful company called U.S. Plastics and deeded a portion of his company stock to a foundation established to do the Lord's work. If a dividend was declared, the foundation got its share. If the company is ever sold, the foundation will get its equitable portion. In the case of real property such as buildings, trucks, and so on, tithing may be as simple as assigning the Lord's portion of the property to your church or other ministry. Through the use of nonvoting stock, a company owner can do this without diluting his or her authority or decision-making ability.

### **Benefits of stock gifts**

The gift of stock in a company can be a double benefit to both the ministry and the businessperson. Since existing tax laws allow the value of a noncash gift to be claimed at its fair market value, the donor can receive a tax deduction at far above his or her actual cost. For instance, if the donor has a cost basis in his or her company's stock of \$10 per share, but the current market value is \$100 per share, the tax-deductible gift value of the stock is \$100. Since the stock wasn't actually sold by the donor, there is no capital gains tax due, so the entire gift value is a deduction. If the stock had been sold and the proceeds donated, the donor would have had to include the sale in total income for tax purposes and then deduct the gift. Donating the stock prior to sale, therefore, represents a significant savings. If the ministry is a nonprofit organization, the stock can then be sold by them without incurring the capital gains tax.

### **Product gifts**

Some Christians have donated furniture, paint, electrical parts, and lumber to help FCC build out improvements in our campus. Others have donated trucks, food, office equipment and supplies.

### **The Question of net or gross (probably the most asked question by Christians)**

According to Proverbs 3:9, we are to honor God from the first fruits of our harvest. This implies that we are to give from our gross income. Paul said in 2 Corinthians 9:7: "*Let each one do just as he has purposed in his heart; not grudgingly or under compulsion; for God loves a cheerful giver.*" God is more concerned about the attitude of the heart in giving than the percentage or the amount given. Nevertheless, the minimum He has asked His people to give is the tithe.