

# GIVING AND TITHING AT *Tapestry*

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 almost 2,000 years later. The source of that generosity was in the spiritual wealth of the Macedonians, which overflowed in such abundant giving that the apostle Paul made note of it repeatedly in his epistles.

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, not having to be begged themselves. And they entreated Paul for the *favor* of helping support the saints. For them, giving was a privilege.

More than anything, however, giving seemed to come naturally to the Macedonians. It is that type of giving that is done in love, requires no audience, and is followed by no reasoning or regrets. It 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. And in 1 Corinthians 4:7, Paul asks *“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, becomes evident. We also see the multitude of blessings we have to be thankful for.

In response, we should view ourselves as God’s servants, ready always to do His will. That is why we call Him Lord, meaning “ruler,” “owner,” “sovereign,” “king.”

## **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.

During my early years as a counselor, I met several Christians who had learned that they had terminal illnesses. 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 very second we cease to breathe, all those concerns are going to be irrelevant.

The Bible story of Job is another reminder that no one has a permanent hold on anything in this world, no matter how powerful he or she is. Suddenly stripped of his many possessions, Job confirmed this fact, pointing to his own mortality as the undeniable evidence of God’s controlling ownership: *“Naked I came from my mother’s womb, and naked I shall return there. The Lord gave and the Lord has taken away”* (Job 1:21).

Thus, money is not ours; it is God's. We just hold it in trust. He allots different amounts to His children, based on His plan and purpose for their lives.

And someday we'll be held accountable for the way we managed our allotments.

### **Tithing, How Much Do You Give?**

Part of being a good manager, or steward, is giving back to God a portion of what He's entrusted to us. It's not that God "needs" our money. Rather, giving serves as an external, material 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. He encountered the priest Melchizedek and voluntarily surrendered to him one-tenth of all the spoils he had taken from his enemies. It's often said that the tithe is Old Testament legalism, but Abraham tithed some 430 years before the Law was given to Moses.

### **The Storehouse**

*" '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' "* (Malachi 3:10).

In order to bring our tithes into the storehouse, it is necessary to determine exactly what the storehouse is. In biblical time it was a physical place where the Jews would deliver their offerings of grain or animals. A storehouse had specific functions according to God's Word.

- ◆ *To feed the tribe of Levi* (Numbers 18:24-29). The tribe of Levi and the priests would be equivalent to pastors and other church staff, missionaries, and evangelists.
- ◆ *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. Ideally, the local church could serve as the storehouse in God's economy today. Then people's tithes would simply be given to the church. After all, God has designed the church to carry out vital social functions among Christians and non-Christians, as shown above. These functions also include ministering to the sick, teaching families to care for themselves, and taking the Gospel to the lost at home and abroad. Unfortunately, the vast majority of local churches do not minister fully in these areas. Therefore, to the extent that a church lacks in a specific area of ministry, a portion of the tithe should be given to the individual or parachurch organization that is "filling in the gap." But remember that you can't sit under the teaching of a local church and not support it financially (1 Timothy 5:17-18). If you see possible areas of ministry that are lacking, share your concerns with the church leadership in an open, loving manner. If there's no response, prayerfully consider whether this is the church that God wants you to attend.

## Learning to Fear God

During Moses' time, the tithe was established so that the children 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. 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 firstborn of your herd and your flock, so that you may learn to fear the Lord your God always."*

But what about the implications of this statement today? Does it 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. In the midst of this we lose our eternal perspective, as temporary worldly things gain importance. We then shift our attention to material idols, just as the Israelites turned their attention to literal idols before the captivity.

The result for Israel was bondage in a foreign land. For Christians, it's bondage to worldly things, which often leads to divorce and ruined lives. Striving after these things also diverts us from works of eternal value.

*"For no man can lay a foundation other than the one which is laid, which is Jesus Christ. Now if any man builds on 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 on it remains, he will receive a reward. If any man's work is burned up, he will suffer loss; but he himself will be saved, yet so as through fire"* (1 Corinthians 3:11-15).

Imagine staring into eternity with nothing to show for our time here on earth. The length of this life and the things we substituted for God would suddenly appear insignificant.

## 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). However, if both spouses are Christians, they should have a desire to please the Lord.

It's important for both spouses to be trained in God's principles of finance. That way, they'll understand tithing is God-ordained, not just a personal desire that the wife is trying to impose on the husband or vice versa.

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—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.

If at the end of a year they are worse off financially as a result of her giving, she will cease to give. But if they are better off, she will be allowed to give more. 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?**

One excuse for not tithing is that it “limits” the amount a Christian gives to God. But the tithe was never meant to be a limit. In fact, the Jews were admonished to give nearly one-fourth of their income each year. With such giving today, the church could replace government welfare programs. But most people need a starting point. As well as I can tell, God never asked less than a tenth from anyone. But if 10 percent bothers people, there’s no reason why they can’t give 11 percent, 12 percent, 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. Again, the principle of God’s ownership comes into play. God doesn’t own just 10 percent of our money, he owns 100 percent. 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 an additional amount to a missionary, rescue mission, or other work. (General guidelines for all types of giving, including that which goes beyond the tithe, are covered in the next section.)

### **Answers to Questions About Tithing**

- ◆ *When I calculate my tithe, should it be on my net or my gross income?* There are different schools of thought on this issue. At tapestry, we encourage members to tithe on their net income. This would then require that they pay tithe on their tax return as well. If you choose to pay on your gross income, then you would not pay on your tax return. The scripture instructs us to tithe on our “increase”.
- ◆ *Should I tithe if I am in debt?* As already discussed, 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.
- ◆ *Could tithe money be used to support secular organizations?* The tithe is given in God’s name and should be used specifically for His work.
- ◆ *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 on, because it is, in fact, part of your firstfruits. Even if the profits are to be reinvested in a new home, a tithe should be given first.
- ◆ *Should a person tithe on an inheritance?* Because an inheritance is part of our “increase,” we should give a portion of it back to the Lord to honor Him.
- ◆ *What about insurance payments received after the death of a spouse—should a person tithe on the lump sum or just on the interest earnings?* Again, look at the principle of tithing on our “increase.” If

insurance proceeds are paid in a lump sum distribution, a tithe should first be paid on the entire amount. [SEP]Afterward a tithe should be paid on any increase received (interest, dividends) from the investment of those funds. If the proceeds are held in trust and distributed periodically, then a tithe should be paid on each distribution.

- ◆ *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. [SEP]In light of this, 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.
- ◆ *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."
- ◆ *Wouldn't you be exempt from tithing if you were on a fixed income (Social Security, pension, annuity) and barely making ends meet?* As already stated, God doesn't "need" our money. His desire is to bless His children, and it is for our good that He has instituted the principle of tithing in His Word. [SEP]Remember the widow who put two "mites" into the treasury? Jesus knew her situation and 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** [SEP]

Like every other facet of serving God, 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. As mentioned at the beginning of this pamphlet, we have plenty to be thankful for, including our ability to work. [SEP]Giving in the hope that you'll receive two or three times as much is also a wrong attitude. Romans 11:35 says, *"Or who has first given to Him that it might be paid back to Him again?"* If we give only to receive, then we are no better than Simon, described in Acts 8, who offered money to the apostles in hopes of receiving spiritual power. [SEP]His offer brought a stern rebuke from Peter, who answered, *"May your silver perish with you, because you thought you could obtain the gift of God with money!"* (Acts 8:20). [SEP]Another wrong attitude is giving out of fear. Reverence and respect toward God, when tempered with confidence in His love, are signs of spiritual maturity. This is not the kind of fear I refer to. What I warn against is giving because you've been told by someone that if you don't give God will punish you.

If you give because you feel intimidated, then you are giving under compulsion, which is contrary to what is taught in 2 Corinthians 9:7. Never support a ministry that uses threats as a fund-raising gimmick.

Finally, we should never give to impress others. In Matthew 6:2-4, Jesus gave us the following warning: *"So when you give to the poor, do not sound a trumpet before you, as the hypocrites do in the synagogues and in the streets, so that they may be honored by men. Truly I say to you, they have their reward in full. But when you give to the poor, do not let your left hand know what your right hand is doing, so that your giving will be in secret; and your Father who sees what is done in secret will*

*reward you.”*

People who have a problem with pride need to do their giving in a modest and humble way. This doesn't mean that all giving must be done entirely in secret. It simply means that we are not to draw attention to ourselves when we give.

It would be very difficult for Christian ministries to prepare yearly budgets if they didn't have an idea how much to expect from their supporters; therefore, letting a ministry know that you will contribute a certain amount each year is helpful.

Allowing your children to witness your giving, particularly when sacrifice is involved, will teach them the importance of commitment. Giving for applause or approval from others, however, is unscriptural.

### **Giving Beyond the Tithe, Reasons for Giving**

Like tithing, giving beyond the tithe should be an outward material expression of a deeper spiritual commitment and an indication of a willing and obedient heart.

Just as the Macedonians did, we should give out of a grateful heart and with an attitude of joy. Second Corinthians 9:7 says, *“Each one must do just as he has purposed in his heart, not grudgingly or under compulsion, for God loves a cheerful giver.”* This Scripture applies even more in this situation, since larger and larger amounts of money are being sacrificed.

Another reason for giving beyond the tithe is conviction. Perhaps the Holy Spirit is prompting you to give to a special cause. How can you determine if such a desire to give 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.

Finally, some 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 conscious of the need to check out every cause they give to. Generally, they are very prudent people.

### **How to Give**

When giving beyond the tithe, give out of your abundance, according to the principle taught in 2 Corinthians 8:14. 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. God's main concern for us is what's in our hearts. Other guidelines for this type of giving include the following.

◆ *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 the year. It's understood that if God doesn't provide the funds, you're not obligated to give them. <sup>[L]</sup><sub>[SEP]</sub>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 give noncash gifts such as food, furniture, and clothing. Avoid giving useless or junk gifts. <sup>[L]</sup><sub>[SEP]</sub>You also

may 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*—Some organizations encourage people to borrow to give. I do not believe this is scriptural. It doesn't require much trust to borrow money. [SEP]Deuteronomy 15:4-6 says that if we obey and trust God, we will not have to borrow money. There is no example in Scripture of God ever 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, once again, this should be the result of a heart attitude and not a desire to impress others. [SEP]All of us have been called to suffer for Christ according to Philippians 1:29. In this generation, that may not include great physical sacrifice, but it does require an understanding that the purpose of our abundance is to further the kingdom of God. [SEP]It's clear that neither a voluntary rejection of all wealth nor a display of material success is part of a balanced Christian walk. In America, however, very few have a problem with sacrificing too much. [SEP]

**Who Deserves My Support?** [SEP]During the past few years, a number of well-known ministers have come under fire because of deception and lavish lifestyles. Their followers gave millions to support "ministry" activities at home and abroad but found out later that their contributions had been buying huge homes, extravagant cars, and other luxuries for ministry leaders. [SEP]If we want to be the best stewards possible of the money God has entrusted to us, we should ask at least three fundamental questions before giving the Lord's money to an organization.

1. *Who are the people asking for the funds?* If you are not personally familiar with exactly what the organization does, get a list of references from that organization that can be verified through other well-known groups.

Ask for a doctrinal statement to determine whether the ministry is communicating a message true to Scripture. Notice how people respond to the message. Are goals being accomplished and is the ministry bearing fruit?

1. *For what purpose will the funds be used?* Ask for a projected budget. At times you may want to specify exactly where your gift will be applied.

2. *How are funds raised and managed?* It's wise to ask if a fund-raising group is involved and what percentage of the funds go to that group. If more than 25 percent of the resources are being used for fund-raising, be suspicious. A good indication of financial management is the debt/income ratio and changes in overhead expenses from year to year.

Definitely avoid giving to ministries that use high-pressure fund-raising techniques or questionable gimmicks (examples include special delivery letters, telegrams, and "miracle" items).

Insist on a copy of the ministry's annual budget and an audited financial statement for the previous year if you don't know the group well. I recommend that you request a form called a "990" that nonprofit organizations file each year with the Internal Revenue Service.

Do not give to ministries whose leaders have rich and lavish lifestyles. The laborer is worthy of his

hire, but a true servant of Christ will have a servant's attitude when it comes to material possessions. The ministry should maintain a high standard of excellence, along with freedom from waste.

An organization that investigates and reports financial responsibility in ministries is listed below:

ECFA (Evangelical Council for Financial Accountability) PO BOX 17456 Washington DC 20041-0456 1-800-323-9473

### **Misused Gifts**

Christians should be familiar with the organizations that receive their donations, but what if you give unknowingly to an organization that misuses the Lord's money? Does that lessen the importance of your gift?

The answer is no, unless you haven't properly investigated the organization. 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. Once again, God is concerned about our hearts.

### **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.

For instance, if you enjoy watching the public television station in your area, you should support it. By becoming a regular contributor you will acquire more influence regarding the type of programs that are aired.

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 donation. Usually, you will be given a card to fill out that contains a long list of nonprofit groups from which you can choose.

### **Business Tithing, Tithing on the Increase**

The principle of tithing from a business is not dramatically different from tithing personal income. Actually, most of the Scriptures on giving in the Old Testament deal with business-generated income, since few people were actually employees in the sense they are today.

The vast majority of people in Old Testament times were employed in agriculture, as were most Americans prior to the 1950s. 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.*"

Notice that the reference here is to farming. However, 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's increase, 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 good example of this can be seen in farming. 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. That way, as the business prospers so does the Lord’s portion.

Stanley Tamm is a good example of this. He 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**

Many Christian business owners also have found that donating some of their products is an excellent way to support the Lord’s work. When we were refurbishing our ministry offices, a Christian who owned a window-blind company donated the blinds for all of our windows.

Other Christians have donated trucks, airplanes, food, and office equipment to ministries. But regardless of what your gift consists of, remember to give only what belongs to you, not what rightfully belongs to your creditors, stockholders, or others.

### **Summary, Giving Is for Everyone**

For the majority of Christians, serving God will never lead to worldwide fame, writing best-selling books, or singing before thousands of people. But regardless of the work to which we're called, there's hardly a Christian who can't give; and when that giving is done in love it exemplifies the greatest sacrifice ever made for mankind: the death of Jesus on the cross.

Jesus gave out of love when He laid aside His privileges and left heaven to come to earth. It was because of love that He became a servant and gave His life to save us from our sins. And the Bible tells us that God also was motivated by love when He gave His only begotten Son.

Along this line, Dr. Charles Ryrie made a powerful statement about love and money that lays bare the truth of our devotion.

"How we use our money demonstrates the reality of our love for God," he said. "In some ways it proves our love more conclusively than depth of knowledge, length of prayers, or prominence of service. These things can be feigned, but the use of our possessions shows us up for what we actually are."