

GIVING
IN GOD'S HOUSE

Your guide to giving in God's house.

What are your thoughts on tithing and financial giving?

Believe it or not, the Bible has an amazing amount to say about financial stewardship. There are over 2,350 verses on finances alone! Clearly, God wants us to have a plan for financial stewardship, and according to many people tithing is one of several practices that the Bible wants us to use. Today, there are many different teachings on this issue. So, not surprisingly, many people come to me with rather complicated questions on this issue. In this writing, I hope to settle a few questions on tithing. Obviously, any discussion on finances can be a sensitive topic. Over the years, I've learned there are two topics that most people do NOT want anyone to advise them on: how to parent their kids and how to spend their money. At the same time, the Bible has some pretty amazing promises for those who put God first with their finances (see Prov. 3:9-10 as an example). What kind of pastor would I be if I ignored such amazing opportunities to store up treasure in Heaven?

Of course, I've read a good number of arguments both for and against tithing. Although there are a few good articles against tithing, most of them come from people who have been treated poorly by churches, people who came from churches where there was gross mismanagement of money or endless fundraisers. Their frustration ends up manifesting itself in a theological debate.

I can relate to these people. As a pastor, I know a lot of pastors who are horrible financial managers. Although I sympathize, I don't think bad theology towards financial stewardship is a smart response either. No matter what your experience, I simply ask that as you read the following letter, you open your heart towards the Lord.

What is Tithing?

Tithing is the practice of giving 10% of your increase as an offering to the Lord. Thus, if you were a rancher and you grew by 100 cattle, you would give 10 of them to the Lord. The idea is when you give God 10%, He'll supernaturally bless you, and you'll be able to do more with your 90% than you ever would with 100% of your income. Tithing is a pledge of trust. One of my pastor friends says, "Tithing is merely a way of saying to God, 'I want you to be my business partner.'" For example, God says in Malachi 3:10-11, "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. I will prevent pests from devouring your crops, and the vines in your fields will not cast their fruit," says the Lord Almighty. "Then all the nations will call you blessed . . ." In other words, God will give us divine opportunities and provision that would not otherwise be humanly possible.

What is the History of the Tithe?

Although tithing, or "first-fruits," can be traced back to the Garden of Eden, the practice of tithing was popularized during the time of Moses. In the Old Testament, the Levites were essentially a group of people from the tribe of Levi who were devoted to work in the sanctuary. Being that this was the tribe from which Moses and Aaron came, the Levites were a logical group devoted to carrying out the systems of worship for the rest of Israel. Because of this task, the law forbade them from doing normal agricultural activity which was the typical way of making a living. In the Promised Land, they were designated to go to certain cities. The idea was that the Levites would continue to preserve the awareness of God, His laws, and the services demanded from the Covenant.

Originally, the tithe was a mechanism to keep a group of people in “full-time ministry” (Numbers 18:21-32).

But in Deuteronomy 14:22, Moses seemed to add a new feature to the legislation of the tithe. Many scholars believe that this was an additional 10% to the original tithe, thus making it 20%. Either way, the “ministry budget” for Israel’s spiritual life was increasing in a specific way. Moses commanded that they take the fruit of their increase and take it to the central sanctuary for a common meal in which they would acknowledge their complete and total dependence on God for their wealth. The rest would be given to the Levites there. This was a reverent worship experience as well as a fundraiser for the Levites. Another stipulation was given in Deuteronomy 14:28-29. In the third year, the second tithe (10% of the 90%) was to be given for the purpose of helping the poor. Therefore, tithes were applied to numerous things. The tithe went towards the local Levites and the local storehouses. A potential secondary tithe would go to the national center of their worship as well as to the less fortunate.

But the point of the tithe was three-fold (Deuteronomy. 14:22, 28-29):

- 1). To keep reverence and faith in the hearts of the people towards God – the provider of our wealth.
- 2). To empower the Levites to continue their full-time devotion towards keeping worship alive within their communities.
- 3). To provide a budget from which the Levites could help people.

With these three purposes in mind, it begs the question: Why would people resist the tithe now? After all, it makes sense that we would want to continue “keeping worship alive” to “create common budgets and storehouses” from which we can reach out to the hurting. And certainly, it makes sense to continue enabling some people to serve these purposes in a full-time capacity.

Is Tithing a New Testament Principle?

Before sharing what I think about all of this, allow me to give you a few facts about tithing that most scholars agree upon. First of all, it’s important to note that tithing preceded the Mosaic Law (the law that was “fulfilled” with the death of Christ). Most arguments against the tithe usually appeal to convoluted arguments about Christ fulfilling the Ceremonial Law. Of course, there is a certain truth to such a line of reasoning. After all, we don’t continue to do animal sacrifices either. But many systematic theologians feel this is a poor argument because tithing predated the Mosaic Law. For example, Abraham tithed 430 years before the Mosaic Law was even instituted (Genesis 14). Even if certain tithing practices ceased, the concept of “first-fruits” is still found all throughout the Old and New Testaments. Secondly, Jesus advocated tithing in Matthew 23:23. In this context, Jesus is rebuking the Pharisees for their hypocritical teachings on tithing. So he says, “You should practice the former [tithing] without neglecting the latter [justice].” Many scholars take this to be a clear affirmation of tithing, so long as it is stewarded in a holy and just manner. Even more, the context of Christ’s sermon in Matthew 6 was clearly a “first-fruits” teaching. (For the curious, read Proverbs 3:9-10, then read Matthew 6:19-33). Jesus was basically “re-preaching” a classic tithing text and His listeners would have unmistakably connected Christ’s message with its Old Testament counterpart. But, for me, the most convincing evidence comes from the historical writings of the early church fathers. The Apostles obviously disciplined many people before they died. And thankfully, many of these disciples wrote about what they learned. Thus, some of the best commentaries on scripture can be found in the writings of the people who were virtual contemporaries of the Apostles themselves. Of course, their writings

are not scripture, but these people give us some profound context to what the Apostles actually taught. For example, Irenaeus was a disciple of the Apostle John & Polycarp. He wrote, "Systems of giving like tithing never ceased to be taught" but that the focus was not on "what the minimum amount the Bible commands us to give." Rather, he writes, "Instead of being taught the tithe, we were taught to give all our possessions..." (See Acts 2:44-45; 4:32-36). Other historical writings show that the Apostles taught tithing as a "starting point" for those whose faith was too weak to give more than 10%. Finally, imagine if someone walked up to you and said, "Man, I wish my neighbor was dead!" And you said, "Well, can I help you kill him?" A bit surprised, they respond, "Aren't you a passionate Christian?" And you say, "Yea, but I'm a New Testament Christian! I'm not 'under the law' anymore. I can steal, kill, and commit adultery now!" You see, just because something was taught in the Old Testament doesn't mean that it's not applicable in the New Testament. Not all of the Mosaic Covenant was nullified, only the ceremonial parts of it. There are three basic aspects of the Mosaic Law: The Moral Law (good things to do all the time), Ceremonial Law (symbolic things, like animal sacrifice which applied until Christ came), and Civil Political parts of the Law (which existed as long as Israel was both a church and nation state). Only the latter two were technically nullified. And, in light of the above evidence, I think it takes quite a bit of ignorance to simply denounce the doctrine of first-fruits with a simplistic "New Covenant" argument.

But, it still begs the question: What do I think about all of this?

In light of the evidence, it's pretty difficult to argue that tithing "has no place" in the New Testament. After all, there's a lot of historical evidence that shows first century New Testament churches continuing to teach tithing as a starting point for giving. The Bible couldn't be more clear: "Honor the LORD with your wealth, with the first-fruits 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). In other words, God wants to be first in every area. And Jesus repeated this theme during His famous financial message in Matthew Chapter 6. Jesus taught we cannot serve both God and money. Thus, He finally says, "Seek first the kingdom of God and His righteousness, and all these things will be added unto you" (Matthew 6:33). God wants to be first in every area of our lives. Our time, our money, and our resources are technically His. "First fruits" is merely an expression that means: "God reserves for Himself a portion of everything we have." For example, the birthday boy gets the first piece of cake (first-fruits). He's the first to eat it. He also usually gets the "best piece" (the one with all the frosting on it). In the same way, God asks that we give Him the "first-fruits" of everything we possess. In fact, this theme of "first-fruits" runs through the whole Bible. In the Garden of Eden, God gave Adam and Eve the ability to eat from any tree. Yet, He kept a particular tree for His own. God wanted to produce fruit through our cultivation that He claims as His own. Again this theme shows up in Cain and Able. In some ways, even the Sabbath day is a first-fruits idea as the Sabbath was the first day of the week. God wanted the first part of every week to be devoted to Himself.

The big idea is this: Tithing is nothing more than an application of the "first-

fruits" principle. And this principle really asks, "Is God first in our finances?" And when we ask this question, it forces us to go far beyond the grotesquely simple question: "Is God calling me to give 10% or not?" After all, when each of us asks the Holy Spirit, "What percentage of my income would be putting You first?" He may give us an answer that is more than 10%. For example, I believe that God has always called me and my wife to give far above the tithe. Here's why: Almost every American is within the top 5% of the world's wealthiest people. In fact, if you make more than \$40,000 a year, then you are in the top 1.72% of the world's wealthiest people. American Christians possess around 53% of the Global church's wealth – making us some of the wealthiest Christians who have ever walked the planet in all of church history. So what kind of Christian would I be if I whined about giving away 10%? Keeping this in mind, realize that currently only 10% of Christians in the United States even give 10% of their income away! Ironically, if 25% of American Evangelical Christians merely tithed, we could send hundreds of thousands of full-time missionaries into the world. Americans annually spend more money on pornography than it would cost us to eliminate the worst of global poverty (around 13 billion). You see, I believe that every Christian needs to ask a more fundamental question. "What is God calling me to give?" God has at certain times called my wife and I to give more than 20% of our income away. To merely tithe would have been disobedience for us. And are we blessed? Absolutely! God has been faithful to His Word: "A generous man prospers" (Prov. 11:25). Or as Jesus said, "Give and it will be given unto you." And our friends can testify to God's hand on our lives because of our generosity. I believe debating over the "correct percentage" causes us to miss the greater point of scripture. No matter where you stand on this, the real question is simple: Do we trust God

more than our money? Do we believe that when we put His kingdom first that God will supernaturally stretch the remainder of our finances? If not, I believe we are not only robbing ourselves but we're robbing God.

3 Types of People Who Usually Hate Tithing

Most of the people who rant against tithing aren't stingy. In fact, most of them fall into one of three categories:

- (1) People who are financially strapped and feel hopeless about starting.
- (2) People who have been beat up by a ministry that talked about tithing 52 weeks a year.
- (3) People who came out of churches that mismanaged their income - either by purchasing buildings they couldn't afford, or by funding ministries that were inefficient. This third group of people really desires more autonomy over their giving.

My Three Commitments to Citymark Members

- (1). I make a commitment towards modesty. "Modesty" is merely a Biblical expression for "avoiding the extremes." Financial modesty would simply be "avoiding flashy things that imply greed." That's why the Apostle Paul said, "But among you there must not even be a hint of . . . greed. For this is improper for God's holy people" (Ephesians 5:3). Of course, if some people had their way, all pastors would be poor beggars on the street. So, your definition of modesty may be different than mine; however, I never want any Citymark member to have to apologize for their senior pastor's lifestyle. I don't want you to have to explain to your unchurched neighbor why I just pulled up in my \$100,000 dollar sports car and then preached on giving. Don't get me wrong, I believe that pastors can be blessed. I also believe that it's impossible to judge other people by what they own. After all, you have no idea just how generous that person truly is. Also, I know many people who've been given cars, houses, and other items on the condition that they could not sell them. All that being said, my wife and I

have personally made the decision to live very frugal and modest lives. We drive normal cars, live in a normal size house, and our salary is set based upon national averages recommended by an outside compensation committee approved by our internal board. Don't get me wrong, we are blessed and could never say otherwise, but because of a more important priority like a new hire or project that we feel is more pressing, we pass for a more appropriate season. Our motives are to build God's kingdom, not our own.

(2). I make a commitment to manage your money well the first time you give it. For the last several years, we've operated Citymark on almost 100% of our income, not out of duty or being overcommitted but out of a desire to model generosity with resources beyond our already committed expenses. It has been our concept that what God gives us, we want to use to reach people and move forward. God has honored this and I've never had to stand behind the pulpit "needing an offering" due to leadership mismanagement. I owe it to everyone who gives financially to run an organization well within margin, not to over-hire staff and purchase mortgages we cannot afford, but also to have enough faith to model the giving spirit we ask of you. Proverbs 21:20 says, "In the house of the wise are stores of choice food and oil, but a foolish man devours all he has." We lead Citymark in such a way that we will always have enough margin in the bank that I don't need to use the pulpit as a means of manipulating people to give more. I refuse to "cry wolf" and use offering sermons as a cover-up for my own mismanagement. I want you to know that whenever we bring up money at Citymark, it's because it is a strategic and powerful time to do so.

(3). Lastly, I make a commitment to get you the largest R.O.I. (return on your investment) that I can. Much like a stock broker, I see my "value" measured by my R.O.I. How can I get you the most treasures in Heaven per dollar given? We take Citymark money and invest it in strategic ways to reach people distant from God. I LOVE bragging about our budgeting philosophies because the greatest bottom line R.O.I. is winning people to Christ - and that we do well.

How do I handle my

Giving?

This is how my wife and I have generally practiced generosity:

(1). First, we have always tithed, even when it was totally inconvenient for us. There were times when we lived amidst total financial uncertainty yet, even still, we were faithful to put God first. And when we gave to our local church, we didn't see it as giving to man, but giving to God. In fact, I'm convinced that it was because we did this that God gave us quick and timely financial promotions.

(2). The Bible refers to tithes and offerings. Generally in scripture, tithing went to the local storehouse (the church), and offerings went to "the rest." So, my wife and I have always given both "tithes" and "offerings." For example, my wife and I have always kept extra on-hand to give away if the Spirit leads us. Of course, this is not because we're rich, but because we are committed to honoring the Lord by living with financial margin. Many times when I was facing financial uncertainty or transition, God spoke to me to give to a ministry above what I was comfortable. To this day, God speaks to me quite often about giving more than I'm comfortable with. So, my wife and I have always budgeted for both tithes as well as offerings. We don't haphazardly give to random charities. Rather, we give our tithes to our "local storehouse" (our church community that we would draw from in times of need), and we also budget for "offerings" (additional charities, people, or projects that the Lord directs us to give towards).

What do I Recommend for Other People?

I realize that most people have too much debt to simply start giving away 10%, so I always tell people: Start wherever you can and work your way up. When you're giving to God, the Bible promises that "He will increase your store of seed" (2 Corinthians 9:8-11). It's actually quite amazing to watch God supernaturally provide for

you as you put Him first. In fact, think about how many opportunities in life come down to random chance. You happened to be born in the U.S. (the wealthiest nation on earth). You didn't choose that. You just happened to get lucky. Any business person would concur that most business deals come down to luck: (i.e., you happened to talk to the right person, who led you to the next right person, who networked you with your biggest client). Sure, you may have worked hard, but there are a lot of people who work hard. There are a lot of people with brilliant ideas and amazing resources who can't seem to prosper them. After all, you can't control the market. You can't control the economy. The more you think about it, despite the things we can control in our finances, there are ten times as many things we can't control. So let's face it, we need God on our side! And that's what tithing is. It's God's way of saying, "Make me your business partner!" This may require some of you to give some serious thought to how you live. Do you really need a new car or a bigger house? Ironically, the moment you decide to honor God with simplicity, He will supernaturally bless you with an amazing deal. Why? Because he knows that you are not addicted to money. He knows that you will not start seeking the "gift" more than "the Giver." As Paul put it in 1 Timothy 6:6, "Godliness with contentment is great gain!" A great place to start is by developing a good budget. Take a financial class. Build up your savings account. I tell people: live on 80%, give 10% to yourself (in savings), and give 10% to God (your business partner). If 10% is too much due to overwhelming debt, you need to consider getting some serious help. I'd rather liquidate my assets and drive an ugly clunker than be too strapped to be generous towards God. After all, even if you didn't believe in tithing, you still should have at least 10% margin built into your budget for crisis and car repairs. So, if you have any credit card debt, or have a hard time living on 80%,

get some help. And when you prove to God you are a good steward, His Word promises that He will entrust you with more (Matthew 25).

Don't Pick and Choose

Technically, you can tithe just about anything. But some people get the idea that they can simply "pick and choose" what they want to tithe. However, this logic doesn't necessarily line up with Scripture. After all, the whole idea of first-fruits is that God wants to be first in "all of our increase." Of course, no one but God is going to force you to tithe in every area. But we can't simply pick and choose our least costly commodity and think God is going to feel special. God constantly promises rewards for putting Him first. So, why would we want to compartmentalize His blessings into one area of our lives? In the Old Testament, a wealthy man once gave King David a large monetary amount so that David could sacrifice to the Lord. David responded: "I will not sacrifice to the Lord my God burnt offerings that cost me nothing!" Not only would that rob God of a true sacrifice, but it would also rob David of the joy and blessing of sacrificial giving. Of course, there are always exceptions. Many people who've lost their jobs will come in and work at the church. God honors this. And, as always, give God what you can and He will honor it. But remember, sacrifice always requires an uncomfortable amount of faith. So, let's make sure that we're not subconsciously cheating both God and ourselves out of a faith moment. God is always testing us for promotion.

Can You Tithe to Random People?

In scripture, people generally tithed to their "local storehouses," i.e., the places who provide you with the most spiritual services. Exodus 23:19 says, "The first of the first fruits of your land you shall bring into the house of the LORD your God." Many scholars say you

should tithe to the storehouse that is most likely to “pray for you, fellowship with you, and / or support you in crisis through life’s challenges, minister to your children and youth, and partner with you in life.” Even more, we all have expectations for our local churches. Yet, ironically, many people expect these churches to do everything without any financial resources. It costs money to meet needs! Malachi 3 teaches that we rob God when we draw from “storehouses” that we don’t sow into. Also, church budgeting, or budgeting for any non-profit organization, is incredibly hard when Christians adopt this random approach to tithing. Ultimately, it causes organizations to take larger risks on staff and buildings, which is, ironically, what causes many people to not want to tithe to churches in the first place. You see, inconsistent givers contribute to the problem of risky church budgeting, which contributes to the problem of pulpit manipulation, which contributes to the problem of stingy and inconsistent givers. It’s a cyclical problem. And the devil loves every minute of it. So how do we stop this cycle? Well, at Citymark, we strive to run one of the most financially efficient churches ever. Pastors are always shocked when they hear how much we’re able to do on our budget level. They’re also surprised how low our per-capita giving is, but when they experience our church and how many people are authentically brand new believers, a lot of this makes sense. Even though many of our people are new Christians, we still avoid the cycle of using “pulpit pressure.” It’s our hope they catch the vision by their own experience and therefore trust that we won’t mismanage their finances. I believe that God understands this cycle, which is why, in scripture, tithes would generally go to the local church that people belonged to. Offerings are what we give to other people or para-church ministries. However, if you do find yourself in the unfortunate scenario where you do not trust your local church authorities, you should really be switching churches rather than tithing to storehouses that you will never draw from. Wherever you stand on this issue, don’t allow some bad experiences or your own

materialistic nature to rob you of your treasures in Heaven. Remember, even basic ministries cost a lot of money. People pretend that facilities, cleaning, and electric bills pay for themselves. People want their churches to have small groups, premarital counseling, kids programs, etc., but many people like to think that these programs should be entirely cost-free. Believe it or not, on average, Citymark spends around \$30 a week on every person who attends our services (around \$1,000 a year for every member of your family that consistently attends). Whether you give financially to Citymark or not, by merely attending our church services, we spend \$1,500 a year on you. Most growing churches spend this same average amount on each member per year. Church really is expensive and costly. Certainly, I could become a cynical idealist and believe that churches should operate for free. But, in my experience, most American churches who spend less than this either aren’t growing, or they lack a large number of the basic ministries that make holistic discipleship effective. So, if you regularly attend a church yet contribute nothing, that’s okay for a season (after all, we’ve all gone through tough times before). However, if you regularly do this, you’re actually taking from God’s bride. That’s why God was upset at the people in Malachi Chapter 3. God said, “But you ask ‘How do we rob you Lord?’ In tithes and offerings. You are under a curse . . . because you’re robbing me” (Malachi 3:8-9). God takes it personally when we take but never contribute. Am I saying this so you will give your money to Citymark? Of course not! But I am simply saying three things:

- [1] If you draw from a local church, then that is where you should be tithing.
- [2] If you don’t agree with that church or its budget, then change churches instead of haphazardly throwing your tithe at random charities and then taking. After all, lack of contributions could be the very reason why your church hasn’t self-corrected the behavior that made you upset in the first place. A person once told me, “I’m not giving money to that church because they don’t value outreach

enough." Later that day, I heard their pastor tell me, "I wish we could do more outreach, but we don't have enough income." Talk about a sad and ironic situation. The devil loves this.

(3). Don't buy into the idealistic notion that churches should be able to operate for free. The Apostle Paul couldn't even do it (2 Corinthians 9). Clearly, it costs money to reach people. Even more, when faithful people unite their giving around people who are uniquely gifted at stewarding it, we can reach people on an accelerated level. So think wisely about these things before you adopt a haphazard pattern of tithes and offerings.

Do I Tithe off of the Gross or the Net Income of My Salary?

Your "gross income" usually refers to your "pre-tax" income (i.e., ALL of it) while, your "net" is what you actually take home. Most people say that tithing should be based on your "gross income" because all of it is technically your "income." However, once again, I don't think we need to obsess over the exact percentage because, the bigger question is this: "Is God truly first in my finances?" and "What kind of person would God bless more? The person who nitpicks over percentages, or the person who's generous towards God?" My goal in giving is not to define the fence-line — the minimum effort — so that God won't strike me with lightning. Rather, my goal is to find the fence and then completely jump over it into generosity. Besides, giving is fun! The Bible says in Matthew 19:29 that even "little" generous acts, like offering someone water in Christ's name, elicits a 100-fold return! That's a ridiculous return on our investment!

So, why would we be stingy?

There have been years of my life where I gave away so much money, I almost thought I was crazy. Yet, my life is filled with blessings. And I have never been

in want. You see, God is true to his Word: If we honor Him with our wealth, He blesses us (Proverbs 3:9-10). It was Cornelius' generosity towards the poor in the book of Acts that caused God to send him an angel (Acts 10:4). God is looking out for men and women of faith. As Americans, we should set an example of generous, content, and frugal living. After all, we will celebrate these decisions for the rest of eternity! So, let the party start here and now!

Sincerely,

A handwritten signature in black ink that reads "Matt Jones". The signature is written in a cursive, flowing style with a large, sweeping loop over the "J" and "o" in "Jones".

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