

## The Great Tithing Misunderstanding

“How much are Christians supposed to give?” I asked an Evangelical friend as we walked to a crowded meeting where an offering would soon be taken. He didn’t hesitate. “Giving? Ten percent to the church and extra [optional] offerings to the para-church,” he blurted confidently.

“Where did you learn that?” I queried.

“Isn’t that what the Bible says?” he responded.

Hmmm.

During a funding seminar in Asia I asked, “How much should a Christian give?” A senior woman leader piped up with the well-worn quip, “The tithe is the Lord’s.” Everyone nodded. Except me. Looking her in the eye I said, “So the rest belongs to you?” She smiled awkwardly, but she got it. This is the unintended consequence of teaching tithing—ten percent is the Lord’s and the rest is mine!

I’m not suggesting we water down our giving, but let’s admit tithing is an Old Testament teaching. The New Testament contains a theme that overrides it. So set aside your emotions for a moment and let’s see what the New Testament actually says about tithing.

Jesus’s words about tithing are brief—only two comments. In Matthew 23:23 (also Luke 11:42), Jesus criticized the Pharisees for neglecting justice, mercy, and faithfulness in their tithing. Look carefully at His words:

“For you tithe mint and dill and cumin, and have neglected the weightier provisions of the law: justice and mercy and faithfulness; but these are the things you should have done without neglecting the *others*.” (Italics mine)

To be sure, they are tithing but with the wrong attitude—sans justice, mercy and faithfulness. *Others* is plural in the New American Standard bible and it refers to the Old Testament laws—not only tithing! He wants them to be good Jews—don’t neglect the Jewish law! But He says in verse 24 they are “straining out a gnat and swallowing a camel.” Wrong priorities.

This cannot be construed as Jesus advocating tithing for the New Way He is announcing in the gospels.

Jesus also mentions tithing in Luke 18:12 where a Pharisee boasts, “I fast twice a week and give a tenth of all I get.” Again, Jesus does not speak against tithing but challenges the Pharisee’s self-righteousness.

Jesus does not teach tithing. He challenges the Jews to tithe with the proper attitudes.

What about the Apostle Paul? As a former Pharisee, we would expect him to advocate tithing. But when Paul teaches giving (1 Corinthians 16:1–4, 1 Timothy 6:17-19, 2 Corinthians 8–9, Galatians 6:6) he does not mention the T-word.

Why not? Obviously, Paul did not want new Gentile believers to be tempted by Judaism. Keeping

the gospel pure without adding Jewish rules was his constant concern. The famous Jerusalem Council of Acts 15 met to decide if the Gentiles had to adhere to Jewish law. The answer was no and that included tithing.

Instead of setting a percentage as the standard, Paul, like Jesus, sets a standard of grace.

Furthermore, neither Peter nor John nor James mentions tithing in their letters.

If ten percent is the standard, then consider what happens to Adam (not his real name), a new believer I met with for Bible study on Tuesday mornings. Adam earned \$806 per month take home, or \$9,672 per year—below the poverty line in America. To tithe, he would have given \$80 each month, leaving \$726 to live on. Rent for his modest apartment was \$500 per month.

His teenage son lived with him and he took care of another son on weekends.

Adam heard his pastor preach on tithing, and on the next Tuesday morning he asked me if he should give ten percent. He said skeptically, “I couldn’t make it.” Would you have advised Adam to tithe?

Another friend I was discipling across town at the same time earned \$250,000 yearly. Like Adam, he was a growing believer who wanted to honor Christ. If he gave ten percent, that would leave \$225,000 for living expenses.

Is my \$250,000 friend “off the hook” if he tithes? Most of us would say he should do more—and perhaps he does. But many rich Christians are content to tithe, thinking they are obeying the bible. Ten percent for the Lord, 90 percent for me.

So how much is enough? If the New Testament is silent on tithing, does it offer another guideline?

Yes. It’s tucked away in Luke 21:1–4, the familiar story of Jesus observing the rich men and a poor widow putting their gifts into the treasury. Jesus said the widow “put in more than all” even though she gave only two small copper coins. Why? Because “she [gave] out of her poverty [her living]” whereas the rich gave “out of their surplus” (NASB). Jesus commended the widow because her giving affected her lifestyle. If we give only out of surplus, we’ve missed the point.

What about Paul? Paul exhorted Christ-followers to abound in generosity (2 Corinthians 8:7, italics mine):

“But just as you abound in everything, in faith, and utterance and knowledge and in all earnestness and in the love we inspired within you, see that you *abound* in this gracious work [giving] also.”

C. S. Lewis put it well, “I’m afraid biblical charity is more than merely giving away that which we could afford to do without anyway.” (my paraphrase)

Is ten percent a good place to start? Certainly. Pastors can advocate that, but they cannot say that is what the New Testament teaches.

So how much should a Christian give? My suggestion:

*Give in such a way that it makes a difference in your lifestyle.*

Like the widow, give out of your living—your serious money—not merely your surplus. Your generosity should affect the way you live! And that may be more or less than 10 percent. You are free. Abound in giving!

Now, *where* shall I give? Here's a second misunderstanding: You must give the first ten percent to your local church.

Commonly known as *storehouse tithing*, this teaching comes from Malachi 3:10, italics mine:

“Bring the *whole* tithe into the storehouse.” Not a partial tithe, but all of it.

Here's the background: The Jews were sending the worst of the flock to the Jerusalem religious celebrations—the ones that would probably die anyway—rather than the best. Malachi 1:7–8 provides the context, and it has a humorous twist. Malachi suggested they give these damaged lambs to the civil governor. Then he asks in 1:8, “Would he [the governor] receive you kindly?” Absolutely not! That's why Malachi emphasized the “whole” tithe. The Jews were “keeping the law” but they gave their worst—not their best.

Note the word storehouse. Many say this means the local church. Actually, it was a special granary for tithed grain. The storehouses were built in the days of King Hezekiah 300 years previous because the people were so generous in support of the Levites that they ran out of room in the temple. So they built granaries—storehouses.

Is the local church the cultural equivalent of the Jewish temple? Does storehouse = church house? Walter C. Kaiser, in *Malachi: God's Unchanging Love*, says, “We must be careful about using this verse to insist on ‘storehouse’ tithing . . . the storehouse is not equated with the local church.”<sup>1</sup>

Pastors may ask for the first ten percent for the local church if they make it clear it's not a biblical command. A pastor friend says asking for the first ten percent for the local church is a “fine policy, but you can't get that from Malachi 3:10.”

Certainly a large portion or even the biggest portion of giving should go to your local church—where you are being taught—not because of Malachi 3:10 but because of logic. If the parishioners don't support their local assembly, who will?

Biblically, where else might we give? New Testament examples include the poor (Galatians 2:10), orphans and widows (James 1:27), and missions (Philippians 4:10–20). Give where you choose. Paul summed it up in 2 Corinthians 9:7: “Each man should give what he has decided in his heart to give.”

Won't this kill support for the local church? No. Not if giving is taught as a part of discipleship regularly. Too often we talk about money only when we need it.

Why is a correct understanding about tithing important for leaders? You are expected to teach biblical giving—especially pastors—and you must teach biblically. Many people around the world are under the law to tithing and at the same time, many believers around the world barely give anything at all. This popular tithing teaching is not discipling our people. Something must change, and it is the teaching that is suspect.

## **Takeaway:**

1. What do you believe about tithing?
2. What are you teaching about giving?

<sup>1</sup>Walter C. Kaiser Jr., *Malachi: God's Unchanging Love*, Baker Book House, 1984.