

# The Misunderstood 10%

## Intro: An Unpopular Topic

If you are a preacher and you want to grab people's attention, talk about SEX.

If you are a preacher and you want to lose people's attention, talk about SIN.

If you are a preacher and you want to make people run for the exits, talk about MONEY!

Today, I'm not going to talk about sex or sin.

I want to talk about money, in particular financial giving, more specifically...tithing.

Okay, so far, so good... no one has headed for the door... yet! And I hope you all are still paying attention. You see, I understand that most of us have a negative knee-jerk reaction whenever the topic of money is brought up in the context of church. I often do, too.

We are conditioned to be cynical when the subject of financial giving is brought up in church because of at least two reasons:

- We make associations with the numerous financial scandals that have plagued the church
- We are wary that preachers talking about tithing are ultimately after only one thing... our wallets! They invariably end their talks making a plea for our money.

If you are worried about where I am headed, allow me to put you at ease by telling you at the outset what my goals are for this talk:

I believe there are a lot of misconceptions about tithing and financial giving in the church.

So, my first goal is to try to explain the Biblical concept of tithing and to try to answer some common questions about tithing such as:

- "Why should I tithe?"
- "I can barely make ends meet now. How can I afford to give 10% to the church?"
- "Isn't tithing just an OT requirement no longer incumbent on Christians today?"

My second goal for this talk is to elicit an active response. I hope that we will leave here today and seriously consider what our level of financial giving should be to our home church—whether that is this church or, if you are visiting today, to another church.

Is our giving in line with the principles of God's word that we will discuss today?  
If so, great! If not, then let's honestly ask ourselves, why not?

So there you have it! No manipulation. No arm twisting. I'm telling you right up front what my aim is for today!

Now, everybody... relax. You can exhale!

## **I. The Issue of Tithing (Malachi 3:6-12)**

I want to examine this issue of financial giving by looking at one of the most often quoted passages of scripture re: tithing—Malachi 3:6-12.

We will first discuss the historical background of Malachi. Then we will go through the verses and see what they say regarding tithing. Next, we will look at what the NT says about some of the financial issues that Malachi raises. Finally, we will address some related concerns that are not explicitly evident in Malachi.

### **A. Background of Malachi**

Malachi was the last of Israel's prophets before the advent of John the Baptist over 400 years later. He probably wrote his book either during or right after the time that Nehemiah led the rebuilding of the walls around Jerusalem, around 430 B.C. That was about a hundred years after the Babylonian Captivity had ended, the people had returned to Jerusalem, and the temple had been rebuilt.

For those of you who may be unfamiliar with it, the Babylonian Captivity occurred in the 6th century B.C. when the Jews in the kingdom of Judah were deported and exiled for 70 years in Babylon by the Babylonian king Nebuchadnezzar. God allowed this to take place as his judgment on the Jews because they had broken their covenant with him.

Having learned little from their captivity, by the time of Malachi most of the people had lapsed back into the same sins that caused the Babylonian Captivity in the first place. They worshipped idols, intermarried with pagans, and oppressed the poor. In short, they were disobedient to the Mosaic Law and unfaithful to their covenant with God. Malachi wrote to pronounce God's judgment on their sins but also to offer blessings should they repent and return to God.

The particular sin Malachi addresses in the passage we will look at today was the people's failure to give tithes and offerings.

### **B. Why Tithe?**

As we go through this passage in Malachi, there are four principles I want to draw out that answer the question, "Why tithe?"

Malachi 3:6 — *"I the Lord do not change. So you, O descendants of Jacob, are not destroyed. Ever since the time of your forefathers you have turned away from my decrees and have not kept them. Return to me, and I will return to you," says the Lord Almighty.*"

Since the time of Moses, the Israelites have frequently been disobedient to their covenant with God — their agreement to obey him and serve him only — and have deserved to be destroyed. Yet, God in his unchanging, unfailing love has not done so. Even at this point in time, when they have turned away from him, he beckons them to return to him and receive his blessing.

*“But you ask, ‘How are we to return?’<sup>8</sup> Will a man rob God? Yet you rob me. But you ask, ‘How do we rob you?’ In tithes and offerings.<sup>9</sup> You are under a curse — the whole nation of you — because you are robbing me.”*

God is saying that one way they can demonstrate they have returned to him is by bringing their tithes and offerings to the temple again. The tithe was a tenth of each year’s produce and livestock that was to be set aside for the Lord by giving it to the Levites who served at the temple (Num. 18:21ff; Deut. 14:22-23). Offerings were voluntary contributions beyond the required tithe.

The giving of tithes and offerings expressed love for and trust in God. It meant they loved God enough that they would give up something of great value to them. It meant they trusted God would make the land produce enough to compensate for what they had given away.

#### 1. Why tithe? To show God we love and trust him.

In much the same way as the Israelites, we demonstrate our love for God and our trust in him by giving him the things we most value: our time, energy, and money. We give of our time and energy through service, evangelism, and worship. And we give of our money through tithes and offerings.

Have you ever seen those cheesy bumper stickers that say, “HONK IF YOU LOVE JESUS!”?

There’s another one that I like better. It says, “TITHE IF YOU LOVE JESUS...ANYONE CAN HONK!”

I think there is a lot of truth in that. If we love Jesus, we will give what we most value to his church—including our hard-earned money.

#### 2. Why tithe? Out of gratitude, because all our money is a gift from God.

God says that the Israelites have robbed him. They should give God the tithe because, according to the OT Law, the tithe belonged to God.

We read in Lev. 27: *“A tithe of everything from the land, whether grain from the soil or fruit from the trees, belongs to the Lord; it is holy to the Lord... The entire tithe of the herd and flock—every tenth animal that passes under the shepherd’s rod—will be holy to the Lord.”* (vv. 30, 32)

By withholding their tithes and offerings the people have essentially robbed God of what was his.

What about us? Why should we tithe?

Out of gratitude, because all our money is a gift from God.

In addition to the OT teaching us that the tithe belongs to God, the NT teaches us that all our resources are gifts from God.

The apostle James says that every good gift comes to us from God the Father (Ja. 1:17). That would certainly include our money.

One of the lessons of the parable of the talents (Mt. 25) is that God expects us to be wise stewards of the incomes that he gives us.

Therefore, whether or not we believe in tithing, 100% of our money ultimately is a gift from God. So to only give back 10% is a pretty good deal!

### 3. Why tithe? Because God blesses those who give.

As a consequence of their withholding tithes and offerings, the Israelites were under God's curse, not his blessing. Throughout Israel's history, their obedience to God brought blessing and their disobedience brought curses.

<sup>10</sup> *“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.*

*<sup>11</sup> I will prevent pests from devouring your crops, and the vines in your fields will not cast their fruit,’ says the Lord Almighty. <sup>12</sup> ‘Then all the nations will call you blessed, for yours will be a delightful land,’ says the Lord Almighty.”*

Today, many Christians point to this as a proof text that if we tithe faithfully, God promises to bless us materially in return. However, just because we are faithful tithers does not mean God will drop a Lexus or Park Avenue condo into our laps.

While I believe the Bible does indicate God blesses those who are generous givers, Christians who try to apply this passage on tithing like a magic formula are apt to be disappointed or worse.

#### Ex: Someone misunderstanding this passage

Just this past week, by coincidence, someone spoke to us about tithing. He referenced what he understood as God's promise in this passage and spoke painfully of how he had tried to tithe faithfully, yet he had not received material blessings in return. In fact, he was under so much financial hardship that he had stopped tithing altogether. He had grown deeply disillusioned that God seemingly had not kept his promise.

I was upset that the application he had been taught for this passage had caused him so much confusion and heartache.

So what is the problem in applying this scripture as a promise for material blessing?

The problem is that this was God's specific word to the Israelites in a specific situation at a particular time in history, none of which has to do with the church. We simply cannot apply every promise that God made to the nation of Israel to the church today. That is a misunderstanding and a misuse of scripture. We can certainly draw applications for us today from God's dealings with Israel, but we cannot apply every promise verbatim.

The Israelites of Malachi's time understood that the curses for disobedience and blessings for obedience mentioned in Mal. 3 were an intrinsic part of their covenant with God (Deut. 28).

However, the Mosaic Covenant with its promises of material blessings to Israel for her obedience does not apply to those of us who are under the New Covenant in Christ.

So then, what principles do we find in the New Covenant regarding God's blessing for financial giving?

While not mentioning the tithe per se, in several places in the NT God speaks of blessing those who give generously to others.

- In Php. 4, Paul commends the church at Philippi for sending him financial aid again and again and he says God will meet their needs in return (vv. 14-19).
- Furthermore, Paul informs the church in Corinth of this principle regarding financial giving:

*"Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously."* He adds that each person should give, not reluctantly or under compulsion, but cheerfully. (II Cor. 9:6-7)

Therefore, while scripture does indicate God will bless those who give generously, it is completely out of his grace that he does so. God is not obligated by our giving to give back to us anything in return. And the nature of how he blesses us is up to him. It may or may not be financial in nature.

4. Why tithe? Because it's needed to support the local church.

*"Bring the whole tithe into the storehouse..."*

The storehouse referred to a room in the temple where the tithed produce was kept (Neh. 10:38; 13:12). The whole tithe, not a partial tithe, was necessary so that the Levites and priests would have adequate food.

If the Levites and priests did not receive the tithes and offerings that were rightfully theirs, they would have to find other means of supporting themselves and the temple ministry would suffer. (Bible Knowledge Commentary, p. 1585)

Why should we tithe? Because it's needed to support our local church.

God gave the tithes to the Levites as their inheritance in return for their work at the tabernacle (Num. 18:21). This principle applies to us today in the sense that the tithe is necessary to pay the salaries of the ministers and administrators who work in the local church. Tithes also are necessary to pay church expenses such as rent, Sunday School supplies, sound equipment, refreshments, etc.

Ex: Money is necessary to run a business

In addition to being a pastor, I own a small design firm. As a business owner, I depend on a sufficient revenue stream in order to keep my doors open. It's the same in any business and it's the same in any church. The local church depends on tithes to operate. It may not sound spiritual but the reality of living in this world is that churches, like almost every other human organization, depend on money to conduct their business.

If we do not give sufficiently, the local church's ministers who depend on tithes for their support, like the Levites of old—those ministers will suffer.

If we do not give sufficiently, the local church cannot keep its doors open.

By the way, I am not a salaried employee of this church so there is absolutely no self-interest in my telling you this. It is simply a fact for all churches everywhere.

Now that we have discussed all four principles for giving found in Mal. 3, I want to address two questions related to tithing that are not touched on in Malachi...

## **II. What If I Can't Afford to Tithe?**

One question that people sometimes ask is, "What if I can't afford to tithe?"

One thing that makes the tithe affordable for almost everyone is the fact that it is a percentage. Therefore, it applies equally to everyone regardless of income. A person making six figures may give a larger tithe than someone making five figures, but each of them are giving the same percentage of their income.

A few people may have extraordinary circumstances where they need every last cent just to survive. But that is not true for the vast majority of us. Even in cases of extreme financial hardship, a person can afford to give something, though it may not be a full 10% of their income.

Paul told the Corinthians, "*For if the willingness is there, the gift is acceptable according to what one has, not according to what he does not have.*" (I Cor. 8:12; cf. Acts 11:29; I Cor. 16:2)

Then, of course, there is the classic example of the widow's mite. Remember how Jesus commended the widow above all the rich people who put large amounts into the temple treasury? When the widow put in two small copper coins worth only a fraction of a penny, Jesus said that (proportionately) she had put in more than everyone else.

As another example of those who “cannot afford to give,” Paul relates the extraordinary story of the Macedonian churches. They had taken an offering for the suffering church in Jerusalem.

Paul writes, “*Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. For I testify that they gave as much as they were able, and even beyond their ability.*” (II Cor. 8:1-3)

So the Macedonians gave out of their poverty, and they gave with joy and generosity.

God is less interested in the amount of our giving than in our attitude in giving. What God most prizes is an attitude of willingness, generosity, and joy.

### **III. Are Christians Required to Tithe?**

Now we come to perhaps the biggest question of all when it comes to tithing:

“Are Christians required to tithe?”

In other words, “Isn’t the tithe only an OT concept? Is it really binding on NT believers (i.e., on us today)?”

To be fair, there are two schools of thought on this— those who think Christians are required to tithe and those who do not.

#### **A. Tithing Is Not Required for Christians**

Some Christians think that the tithe, as a set amount for giving, is not binding on believers today. They believe this because:

1. Tithing is nowhere explicitly commanded in the NT.

There is no evidence in Acts or the epistles that the early church practiced tithing.

2. Tithing was an obligation for the nation of Israel as part of their covenant agreement with God.

The church exists under the New Covenant and the Mosaic Covenant obligations of Israel are not binding on the church.

#### **B. Tithing Is Required for Christians**

Then there are some Christians who believe the tithe is binding on believers today because:

1. Tithing is nowhere explicitly revoked in the NT.

There are no passages in the NT where the church is told to not tithe.

2. Tithing was instituted before the creation of the Mosaic Law.

The precedent for the tithe is first seen in Gen. 14:20 where, in gratitude to God for a great victory in battle, Abram gave King Melchizedek a tenth of all he had.

In addition, later in Genesis, Jacob vowed to give God a tenth of all that God gave to him (Gen. 28:20-22).

It was hundreds of years after these incidents that God included the tithe in his covenant with the nation of Israel (Num. 18:21).

Therefore, although the church is not under Mosaic Law, tithing precedes the Law and is still to be expected of God's people.

### 3. Tithing is still needed to provide for full-time ministers.

God included tithing in the Mosaic Law in order to provide for the Levites so they could focus on their duties in the tabernacle. Members of the other tribes of Israel were responsible to give their tithe to the Levites.

Many have argued that this parallels the relationship that Christians should have with their ministers. In order for ministers to focus on their responsibilities to their churches, they need to have their financial needs met by the members of their congregation.

### **C. Christians Should Give Freely, Cheerfully, and Generously**

So, to tithe or not to tithe, that is the question!

What do I think? I'm glad you asked!

I believe because there is no evidence that the NT church tithed and because there is no explicit scriptural command for Christians to tithe, that we are not required to tithe.

However, the danger of saying we are not required to tithe is that people will take that as their "out" — "Whew! I don't have to tithe!" — and they will become stingy in their giving to the church.

Nothing could be further from God's intent for us.

You see, Christians on both sides of the tithing debate totally agree that the NT principles governing financial giving indicate that we should give freely, cheerfully, and generously to the church. Some would argue that the level of giving expected of Christians should actually exceed the tithe!

To see for yourself, review some of the scriptures I have already cited. If you really want to do your homework, look at II Cor. 8-9, probably the most thorough treatment of financial giving in the NT.

By the way, in case you were wondering, Barbara and I do tithe. And any offerings we give are in excess of our tithe. I don't say that to brag but to be transparent. This is one case where I actually do practice what I preach!

#### **IV. The Bottom Line**

To summarize what we have discussed today, consider the following:

Whether we tithe or not, we should still give financially to the church:

- To show God we love and trust him
- Out of gratitude, because all our money is a gift from God
- Because God blesses those who give
- Because it's needed to support the local church

Whether we tithe or not, these clear guidelines from the NT should govern our giving:

1. We should give according to our means
2. All of us can afford to give something
3. Above all, we should be generous