

## Tithing is Not the Issue

Tithing is not about legalism, but about distancing ourselves from our love of the world, and choosing to further God's kingdom with our resources. Tithing enables us to multiply what God has entrusted to us (see the *Parable of the Talents*, Mt 25:14-30). As with fasting, tithing is not about self-denial, but self-control. It's about making no provision for the flesh so as to gratify it (Rom 13:14). It's about limiting our financial ties to the world, and returning a portion of what God has so graciously provided to us in order to participate in building his kingdom on earth.

**1 John 2:15-17** Do not love the world or anything in the world. If anyone loves the world, the love of the Father is not in him. <sup>16</sup> For everything in the world – the cravings of sinful man, the lust of his eyes and the boasting of what he has and does – comes not from the Father but from the world. <sup>17</sup> The world and its desires pass away, but the man who does the will of God lives forever.

**Romans 12:2** Do not conform any longer to the pattern of this world, but be transformed by the renewing of your mind. Then you will be able to test and approve what God's will is – his good, pleasing and perfect will.

**John 17:14-19** I have given them your word and the world has hated them, for they are not of the world any more than I am of the world. <sup>15</sup> My prayer is not that you take them out of the world but that you protect them from the evil one. <sup>16</sup> They are not of the world, even as I am not of it. <sup>17</sup> Sanctify<sup>1</sup> them by the truth; your word is truth. <sup>18</sup> As you sent me into the world, I have sent them into the world. <sup>19</sup> For them I sanctify myself, that they too may be truly sanctified.

The kingdom is where we submit to the rule of God *together*. It's where we love one another as Christ loved us. It's where we disciple the nations, baptizing them in the name of the Godhead, and teaching them to obey all that Christ has commanded. Tithing is how we demonstrate to God and to the rest of the Church that the world doesn't own us, but that God owns us; it's one way to publicly acknowledge that He gave us all we have. "What do you have that you did not receive?" (1Co 4:7). Tithing, then, is a heart issue, not a head issue; we are required to do it *cheerfully*. It is a sign and not a duty. It has more in common with baptism than with the Ten Commandments.

- It's not about whether tithing is a universal law that predates the nation of Israel
- It's not about whether the law regarding tithing continues in the NT with the Mosaic Code
- It's not about whether ministers of the word are equivalent to the Levite priests of old
- It's not about muzzling the ox as it treads out the grain, or whether the pastor is a worker who deserves his wages
- It's not about the amount, or about whether it should be ten percent of gross or net
- It's not about how the money is spent, whether on buildings, bibles, or charity
- It's not even about what the first century church did in its practices

We are warned to beware the yeast of the Pharisees (Mt 16:6-12). That refers to our external and obligatory observance of the law, without having the heart-felt love, mercy, compassion, and grace that characterize our God to whom we belong; we are his children, his servants, and his representatives in this world – ambassadors for Christ (2Co 5:20).

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<sup>1</sup> Greek *hagiazō* (set apart for sacred use or make holy); also in verse 19

“Woe to you, scribes and Pharisees, hypocrites! For you tithe mint, dill, and cummin, and have neglected the weightier matters of the law: justice and mercy and faith. It is these you ought to have practiced without neglecting the others. (Mat 23:23 & Luke 11:42)

‘... I fast twice a week; I give a tenth of all my income.’ But the tax collector, standing far off, would not even look up to heaven, but was beating his breast and saying, ‘God, be merciful to me, a sinner!’ I tell you, this man went down to his home justified rather than the other; for all who exalt themselves will be humbled, but all who humble themselves will be exalted.” (Luke 18:12-14 <sup>NRSV</sup>)

How do we humble ourselves under God’s mighty hand as this tax collector did? (1Pe 5:6) What practical act can we perform that might demonstrate and facilitate our faithfulness to God and to his people? How may we exercise our faith in God’s provision, express our gratitude for what we have received, and at the same time further his kingdom? *We tithe*. It’s not done out of rote obedience simply because we think it is a duty prescribed by the law. Instead, we do it out of our firm conviction that God is *Jehovah Jireh*, God our Provider, to whom all glory and honor is due.

***We have to do more than obey the law.*** “Unless your righteousness goes beyond that of the scribes and the Pharisees, **you will not enter the kingdom of heaven**” (Mt 5:20). This isn’t addressing salvation in particular; it sets up the standard of our relationship to God and our submission to his will. We abide in the kingdom of heaven when we willingly serve and submit to God. When we are disobedient as believers, we don’t lose our salvation; Christ’s blood covered *all* our sin two thousand years ago. But we do wind up serving another master, which is sin; when we cling to our material goods and wealth, and seek our security and comfort in them rather than finding our security and comfort in God, we separate ourselves from the vine and step outside of our kingdom relationship (Mt 6:24; Jn 8:34 – this highlights the need to be “in Christ”; Rom 8:12-18; 2Pet 2:19; Jn 15:4-10).

Tithing is one way to attest to the fact that we *abide* in the kingdom of heaven – that we may be *in* the world, but we’re not *of* the world. We are commanded to stop conforming ourselves to the pattern of this world, and allow ourselves to be transformed by the renewing of our minds (Rom 12:2). Tithing is a consequence, a result, or a product, of that transformation. It’s how we say we are committed to abiding in the kingdom; we have disciplined ourselves to choose whom we will serve each day (Josh 24:15); tithing shows that we are led by the Spirit and not by the desires of our flesh, proving our sonship (Rom 8:13-14). We need to go beyond rules and regulations and get to the heart of the matter. The righteousness that exceeds that of the Pharisees is not speaking of an impossible standard that no one can meet. Rather, it reminds us that rote obedience is no obedience at all.

Going beyond the Pharisees in our righteousness means that we must understand the underlying principles of the Law, and not just its literal regulations. “Therefore be perfect [or *expert*], as your Father in heaven is perfect.” (Mt 5:48; 19:21) That phrase is an idiom. It means to know all the lines of our trade, and to consider the whole as well as the parts. God not only gives us the law, but the reasoning behind the law. That way we will know what to do in every circumstance. We are to become skilled craftsmen, expert at what we do. We must be eager to show ourselves as workmen who are approved by God himself, who have no need to be ashamed, and who rightly divide the word of God because we know it like the back of our hand. (2Tim 2:15). The day will come when that’s no longer necessary, but that day has not yet come (Rev 18:22). Listen to Christ explaining the underlying principles behind the law:

**Mark 12:28-34** One of the teachers of the law came and heard them debating. Noticing that Jesus had given them a good answer, he asked him, “Of all the commandments, which is the most important?”<sup>29</sup> “The most important one,” answered Jesus, “is this: ‘Hear, O Israel, the Lord our God, the Lord is one.’<sup>30</sup> Love the Lord your God with all your heart and with all your soul and with all your mind and with all your strength.’<sup>2 31</sup> The second is this: ‘Love your neighbor as yourself.’<sup>3</sup> There is no commandment greater than these.”<sup>32</sup> “Well said, teacher,” the man replied. “You are right in saying that God is one and there is no other but him.”<sup>33</sup> To love him with all your heart, with all your understanding and with all your strength, and to love your neighbor as yourself is more important than all burnt offerings and sacrifices.”<sup>34</sup> When Jesus saw that he had answered wisely, he said to him, “**You are not far from the kingdom of God.**” And from then on no one dared ask him any more questions.<sup>NIV</sup>

When the widow in the temple approaches the temple collection box with her mite, or penny, it wasn't the amount of the money that mattered, or the percentage. It was her devotion to God which she showed by giving far more than the literal tithe required of her.

**Mark 12:43-44** Calling his disciples to him, Jesus said, “I tell you the truth, this poor widow has put more into the treasury than all the others.<sup>44</sup> They all gave out of their wealth; but she, out of her poverty, put in everything – all she had to live on.”

Are we then to sell all we own and follow Christ, having nothing more to live on and nothing more to give? Is that what is being asked of us? How then will we provide for our families, and avoid living off of the labor of others through charity? Again, it's not about rules and standards. It's about what is required of us individually in our relationship with God. We are to discipline ourselves to put away the things of the world, committing ourselves to the things of God – to building his kingdom.

**Matthew 6:25, 33** “Therefore I tell you, do not worry about your life, what you will eat or drink; or what you will wear about your body. Is not life more important than food, and the body more important than clothes? But seek first the kingdom of God and his righteousness, and all these things will be provided to you.”

Why would we refuse to believe this promise of Christ himself, of God our Creator? We doubt because we doubt God. We doubt because we want to be self-reliant. We doubt because we want to walk by sight and *not* by faith (2Co 5:7). We don't tithe because we don't believe God. We don't tithe because we live in fear. We don't tithe because we love the things of this world. Worse still, we may not be able to tithe because we have sinned and worshipped Mammon with our wealth – we have given our “temple-tithe” to our creditors, and robbed God.

**Malachi 3:8-10** Will man rob God? Yet you are robbing me. But you say, ‘How have we robbed you?’ In your tithes and contributions.<sup>9</sup> You are cursed with a curse, for you are robbing me, the whole nation of you.<sup>10</sup> Bring the full tithe into the storehouse, that there may be food in my house. And thereby put me to the test, says the LORD of hosts, if I will not open the windows of heaven for you and pour down for you a blessing until there is no more need.

One more time, don't look at the rule, or the timing, or the fact that this verse is in the OT, or that it doesn't apply because we don't have a temple or a priesthood or sacrifices anymore. That's not the point. The point is that when we don't bring our possessions to God for his disposal through

<sup>2</sup> Deut. 6:4,5

<sup>3</sup> Lev. 19:18

his appointed under-shepherds, we are withholding from him what rightfully belongs to him, and our attitude is both selfish and self-serving. We want to justify ourselves by finding excuses why the Principle of Fasting, in the form of tithing, does not apply to us. We want to be exempted from the principle so that we may spend our money on our own pleasures.

**James 4:2-4** You do not have, because you do not ask God. <sup>3</sup> When you ask, you do not receive, because you ask with wrong motives, that you may spend what you get on your pleasures. <sup>4</sup> You adulterous people, don't you know that friendship with the world is hatred toward God? Anyone who chooses to be a friend of the world becomes an enemy of God.

Perhaps you think the verse is pulled out of context – that it's talking about dissension and not about failing to tithe? What it's talking about is the sort of self-centeredness that leads to both sins. James is paraphrasing the principle which underlies God's instruction about fasting in the OT, especially Isa 58. God had to explain what he meant by fasting, and tithing, and the Sabbath because the people of God obeyed the law without understanding its purpose or intent – they thought external obedience was sufficient without having to address their heart or attitude. Listen to God's rebuke. Consider the principle and not the act alone:

**Isaiah 58:2-11** For day after day they seek me out; they seem eager to know my ways, as if they were a nation that does what is right and has not forsaken the commands of its God. They ask me for just decisions and seem eager for God to come near them. <sup>3</sup> 'Why have we fasted,' they say, 'and you have not seen it? Why have we humbled ourselves, and you have not noticed?' 'Yet on the day of your fasting, you do as you please and exploit all your workers. <sup>4</sup> Your fasting ends in quarreling and strife, and in striking each other with wicked fists. You cannot fast as you do today and expect your voice to be heard on high. <sup>5</sup> Is this the kind of fast I have chosen, only a day for a man to humble himself? Is it only for bowing one's head like a reed and for lying on sackcloth and ashes? Is that what you call a fast, a day acceptable to the LORD? <sup>6</sup> 'Is not this the kind of fasting I have chosen: to loose the chains of injustice and untie the cords of the yoke, to set the oppressed free and break every yoke? <sup>7</sup> Is it not to share your food with the hungry and to provide the poor wanderer with shelter – when you see the naked, to clothe him, and not to turn away from your own flesh and blood? <sup>8</sup> Then your light will break forth like the dawn, and your healing will quickly appear; then your righteousness<sup>4</sup> will go before you, and the glory of the LORD will be your rear guard. <sup>9</sup> Then you will call, and the LORD will answer; you will cry for help, and he will say: Here am I. 'If you do away with the yoke of oppression, with the pointing finger and malicious talk, <sup>10</sup> and if you spend yourselves in behalf of the hungry and satisfy the needs of the oppressed, then your light will rise in the darkness, and your night will become like the noonday. <sup>11</sup> The LORD will guide you always; he will satisfy your needs in a sun-scorched land and will strengthen your frame. You will be like a well-watered garden, like a spring whose waters never fail.

**James 1:27** Religion that is pure and undefiled before God, the Father, is this: to visit orphans and widows in their affliction, and to keep oneself unstained from the world.

If we withhold from the Church, from the Bride and Body of Christ, the resources necessary to conduct the business of God, to feed and clothe the poor for example, then we rob God. When we cannot, as a Body, provide for the needs of those believers among us who cannot provide for themselves, we break fellowship with one another and with God. We step outside the kingdom

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<sup>4</sup> Or your righteous One

and into the world and make our abode with men instead of with God. How then are we to tithe? What are the governing principles that regulate the practice and the discipline of tithing?

### ***Three Principles of Tithing***

1. MAINTAIN MARGINS IN YOUR LIFE OF BOTH TIME AND MONEY.<sup>5</sup>
2. GIVE TO GOD ONLY WHAT BELONGS TO YOU.
3. GIVE CHEERFULLY.

OK. Let's look at these a little closer, and apply some practical tools and biblical principles.

#### ***1. Maintain margins in your life of both time and money:***

- Live below your means to create excess funds, regardless of your income.<sup>6</sup>
- Never commit to more than you can actually deliver.<sup>7</sup>
- Learn to say 'no' when asked to help
  - 1) if it won't further the Great Commission.<sup>8</sup>
  - 2) if it interferes with higher biblical priorities in you life (*see next bullet*).
- Get and maintain a calendar<sup>9</sup>
  - 1) Fill in your calendar according to your priorities – God, spouse, kids, work, church, and then everything else, in that order
    - a. Enter your work time – this is God's provision for your family<sup>10</sup>
    - b. Enter days and times for Bible-study and family devotions<sup>11</sup>
    - c. Enter a date-night with your spouse<sup>12</sup> – children will leave the home, but your spouse is for a lifetime: you are *one* flesh (Gen 2:24)
    - d. Enter time with your children to encourage and instruct them<sup>13</sup>
    - e. Enter worship time with the saints<sup>14</sup>
    - f. Enter service time with the Church<sup>15</sup>
    - g. Enter everything else<sup>16</sup>

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<sup>5</sup> **Luke 14:28-30** <sup>28</sup> For which of you, desiring to build a tower, does not first sit down and count the cost, whether he has enough to complete it? <sup>29</sup> Otherwise, when he has laid a foundation and is not able to finish, all who see it begin to mock him, <sup>30</sup> saying, 'This man began to build and was not able to finish.'

<sup>6</sup> **Philippians 4:11-12** For I have learned, in whatever situation I am, to be content. <sup>12</sup> I know how to be brought low, and I know how to abound. In any and every circumstance, I have learned the secret of facing plenty and hunger, abundance and need.

<sup>7</sup> **Deuteronomy 23:21** If you make a vow to the LORD your God, you shall not delay fulfilling it, for the LORD your God will surely require it of you, and you will be guilty of sin. **Ecclesiastes 5:4** When you vow a vow to God, do not delay paying it, for he has no pleasure in fools. Pay what you vow. – *All commitments are vows, and all vows are made to God* – WHG

<sup>8</sup> **Proverbs 16:3** Commit your work to the LORD, and your plans will be established.

<sup>9</sup> **Proverbs 21:5** The plans of the diligent lead surely to abundance, but everyone who is hasty comes only to poverty.

<sup>10</sup> **1 Timothy 5:8** But if anyone does not provide for his relatives, and especially for members of his household, he has denied the faith and is worse than an unbeliever.

<sup>11</sup> **2 Timothy 2:15** Do your best to present yourself to God as one approved, a worker who has no need to be ashamed, rightly handling the word of truth.

<sup>12</sup> **Ephesians 5:25** Husbands, love your wives, as Christ loved the church and gave himself up for her – we know that family will naturally supersede Church because of Paul's comment on it: **1 Corinthians 7:32-34** I want you to be free from anxieties. The unmarried man is anxious about the things of the Lord, how to please the Lord. But the married man is anxious about worldly things, how to please his wife, and his interests are divided. *Paul isn't saying it's a bad thing; it's just a fact of life* - WHG.

<sup>13</sup> **Colossians 3:21** Fathers, do not provoke your children, lest they become discouraged; **1 Thessalonians 2:11-12** For you know how, like a father with his children, we exhorted each one of you and encouraged you and charged you to walk in a manner worthy of God,

<sup>14</sup> **Hebrews 10:24-25** And let us consider how to stir up one another to love and good works, <sup>25</sup> not neglecting to meet together,

<sup>15</sup> **Ephesians 6:7** Obey with enthusiasm, as though serving the Lord and not people...

<sup>16</sup> **Matthew 6:33** But seek first the kingdom of God and his righteousness...

- 2) Leave space for contingencies – an over-booked calendar shows more about our pride (“see how needed and important I am?”) than it does about our commitment to activities that have eternal consequences
- Get and maintain a budget – the essential amounts listed below can be calculated before or after our taxes have been set aside, depending on the extent of our faith.<sup>17</sup>
  - 1) Set aside 10% for tithing first – it’s the “first-fruits” of God’s provision<sup>18</sup>
  - 2) Figure your *needs* for food, clothing, and shelter – everything else is a luxury<sup>19</sup>
  - 3) Set aside 10% for savings<sup>20</sup>

If these primary allocations exceed our income, or if we cannot liquidate all our assets and clear 100% of our debt, then we are living beyond our means and we are *sinning*; we have financially enslaved ourselves to satisfy the desires of our flesh. We spent money we did not have to satisfy a false need for control. “I don’t have control over anything else in my life, so I’ll spend money to give myself control over this part of it.” Ironically, we’ve only demonstrated our *lack* of control. Is the size, style, or extravagance of our house or car more than we can afford, or more than we actually need? Have we gotten into credit card debt because we refuse to wait until we can afford what we want? Are we living right at the edge with no margins, and no ability to withstand a downturn in the market? Do we have 3-6 months of income in the bank to cover the loss of our job or business? If not, why not? That’s a heart issue, and it’s what tithing is designed to reveal. Only if we have funded these basic needs may we think about spending any remainder:

- 4) Choose to spend what remains in order of necessity, not in order of nicety – here is where we discover what kind of car and how much insurance we can afford.
- 5) Never borrow or use a credit card unless it’s a medical emergency, and even then, only if we have the ability to repay the debt within 6 months without sacrificing any other essential expense – this is why we set aside those savings. If we have to borrow, then it’s likely we did not set aside 10% for savings.

**2. Give to God only what belongs to you.** We can’t give to God what we owe to others – first we need to clear our debts to others, and be reconciled to our brother; then we bring our offering.

**Matthew 5:23-24** “Therefore, if you are offering your gift at the altar and there remember that your brother has something against you,<sup>24</sup> leave your gift there in front of the altar. First go and be reconciled to your brother; then come and offer your gift.

**1 Timothy 5:8** But if anyone does not provide for his relatives, and especially for members of his household, he has denied the faith and is worse than an unbeliever.

**Matthew 15:5-9** But you say, ‘If anyone tells his father or his mother, “What you would have gained from me is given to God,”<sup>21</sup> he need not honor his father.’ So for the sake of your

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<sup>17</sup> Consider that we directly benefit from how our taxes are spent, e.g. roads, defense, schools, etc., just as though we had willingly paid for them out of our income as we do for our cars, houses, etc. **Romans 13:5-7** “Therefore one must be in subjection, not only to avoid God’s wrath but also for the sake of conscience. <sup>6</sup> For because of this you also pay taxes, for the authorities are ministers of God, attending to this very thing. <sup>7</sup> Pay to all what is owed to them: taxes to whom taxes are owed, revenue to whom revenue is owed, respect to whom respect is owed, honor to whom honor is owed.”

<sup>18</sup> **Proverbs 3:9** Honor the LORD with your wealth and with the firstfruits of all your produce [or *increase* NKJ]; <sup>10</sup> then your barns will be filled with plenty, and your vats will be bursting with wine. (also **Deu 14:22; 26:12**)

<sup>19</sup> **1 Timothy 6:8** But if we have food and clothing (or covering), with these we will be content.

<sup>20</sup> **Proverbs 21:20** “There is desirable treasure and oil in the dwelling of the wise; but a foolish man squanders it,” NKJV. In other words, the wise man saves his money, while the fool spends whatever he gets.

<sup>21</sup> In other words, “Mom and Dad, I’d love to provide for you, but I gave my tithe to the Church and I have nothing left for you.”



tradition you have made void the word of God.<sup>7</sup> You hypocrites! Well did Isaiah prophesy of you, when he said:<sup>8</sup> ‘This people honors me with their lips, but their heart is far from me;’<sup>9</sup> in vain do they worship me, teaching as doctrines the commandments of men.’

This principle seems too obvious. Many believers live beyond their means and have little money to give. And yet they give so much to the church that they cannot provide for their family. Then they ask the Church for help to pay for their needs – they treat the Church like a credit union. They may find themselves in credit card debt, and yet they continue to tithe while making minimum payments on their credit cards. This is foolish. What they’re doing is putting borrowed money in the collection plate. They’ve taken out a loan to pay God what belongs to him. “I will not offer burnt offerings to the LORD my God that cost me nothing.”<sup>2Sa 24:24</sup> Credit card debt can be sinful. Occasionally there are expenses that must be paid even though we don’t currently have the money; these would include medical expenses as I mentioned earlier. But more often, credit card debt is incurred to buy TV sets, stereos, toys, furniture, paintings, and other luxury items.

***We are to practice delayed gratification.*** That means we must exercise self-control; we do not spend money we don’t have. We set aside a Luxury Fund for the particular items we want. When we have enough money to buy them, we pay *cash* for what we want. The Luxury Fund is *not* part of our 10% savings fund. Our 10% fund is for investment and contingencies; it is an *emergency* fund. If we invest our savings, as in stocks and bonds, then we need to be able to liquidate those assets in the event of an emergency with minimal penalty. And so we need to invest accordingly. The luxury fund, by comparison, is intended to be spent on the luxury item we want.

***If we have sinned,*** and gotten ourselves into unnecessary debt, the best course of action is to clear our debt as quickly as possible so that we minimize the penalty interest and fees. We need to free up our money so that we can give to God what rightfully belongs to him. If that means not tithing for six months to throw every dollar at our debt, then we need to do that. It shows better stewardship than throwing away 18-21% interest over two to three years by slowly clearing the debt. We wind up giving less to God because we’re giving more to our creditors. Stop that!<sup>22</sup>

***When we clear debt,*** we clear our smallest debts first, satisfying the largest number of creditors. We take the amounts we were paying for those and add them to the amount paid toward the next larger debt. When that is cleared, we shift that whole amount to the next larger debt, and so on until *all* of our debts are cleared. Negotiating with our creditors wouldn’t hurt either.<sup>23</sup>

***Note:*** Debt is not money outstanding to a lender. It’s not a lease or a mortgage in and of itself. Debt is money *overdue*. Debt enslaves us;<sup>24</sup> thus it must be cleared.<sup>25</sup> Debt is money we owe and for which, on the day we are required to pay the portion owed, we lack adequate resources to make that payment. Debt means we have inadequate resources to clear *all* outstanding balances on a given day, whether due or not. *What does that look like in practice?* If a church takes out a

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<sup>22</sup> This doesn’t mean you may force the rest of the congregation to foot the bill for the church expenses, or for your Christmas gifts to others, while you continue to enjoy your luxury items, the ones that got you into debt. You clear your debt by liquidating all non-essential assets—everything but food, clothing, shelter, and basic transportation. For example, you wouldn’t continue to drive a new Lexus; instead, you’d trade it for a used Kia and throw the difference at your debt. After liquidating your assets, consider the possibility of reducing your housing costs by moving into cheaper lodging. If you still lack the funds to both tithe and clear your debt in a timely fashion, *defer* your tithe (don’t ignore it). But take something out of your food budget each week, and put it in the offering plate as your pledge to God. Please counsel with your church elders before taking such drastic measures.

**Pro 12:15** *The way of a fool is right in his own eyes, but a wise man listens to advice.*

<sup>23</sup> These are “principles of shrewdness” implied by the *Parable of the Dishonest Manager* – **Lk 16:1-13**

<sup>24</sup> **Proverbs 22:7** The rich rules over the poor, and the borrower is the slave of the lender.

<sup>25</sup> **Romans 13:8** Owe no one anything, except to love each other, for the one who loves another has fulfilled the law.

lease on a building for five years, but the church dissolves after six months, there must already be sufficient funds in the church bank account to cover the penalty for breaking the lease *before* the church signs the lease. If we buy a car, the car decreases in value the minute we drive it off the lot. We must have sufficient funds in the bank *before* we buy the car to cover the difference between what we pay for the car and what its depreciated value would be if we had to sell the car to clear the car loan. That's a variable amount and it requires us to review our "gap" funds every few months. If we buy a house, we need to be sure that the value of that house will increase at the same rate or faster than the interest accruing on the mortgage – otherwise we run into negative equity and fall into debt. Debt is often the tell-tale sign of having worshipped money, assuming the debt has not been brought on by sudden medical bills or economic disaster. *We cannot serve both God and Mammon.*<sup>26</sup> At a minimum, debt may be evidence of seeking our security in material things instead of trusting in God alone.

### 3. Give cheerfully.

**2 Corinthians 9:7** "Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver." The Greek word for cheerful is "hilarity" – we are to give with great joy and enthusiasm. We are giving according to our heart, our passion, and our conviction. We know that we are making the best use of our money and time when we give both to further the eternal kingdom of God. We are not just the servants of Jesus Christ, but his friends, siblings, and co-heirs.

**John 15:15-16** I no longer call you servants, because a servant does not know his master's business. Instead, I have called you friends, for everything that I learned from my Father I have made known to you.<sup>16</sup> You did not choose me, but I chose you and appointed you to go and bear fruit-- fruit that will last. Then the Father will give you whatever you ask in my name.

That ought to change our attitude towards giving and towards the Church. What we are involved in when we give to the Church is the construction of a bulwark behind which we equip the saints for works of ministry (Eph 4:12); we raise them up to full maturity in the faith (Eph 4:13), so that we may send them out into the world with full armor and sharpened swords.

**Ephesians 6:10-18** Finally, be strong in the Lord and in his mighty power.<sup>11</sup> Put on the full armor of God so that you can take your stand against the devil's schemes.<sup>12</sup> For our struggle is not against flesh and blood, but against the rulers, against the authorities, against the powers of this dark world and against the spiritual forces of evil in the heavenly realms.<sup>13</sup> Therefore put on the full armor of God, so that when the day of evil comes, you may be able to stand your ground, and after you have done everything, to stand.<sup>14</sup> Stand firm then, with the belt of truth buckled around your waist, with the breastplate of righteousness in place,<sup>15</sup> and with your feet fitted with the readiness that comes from the gospel of peace.<sup>16</sup> In addition to all this, take up the shield of faith, with which you can extinguish all the flaming arrows of the evil one.<sup>17</sup> Take the helmet of salvation and the sword of the Spirit, which is the word of God.<sup>18</sup> And pray in the Spirit on all occasions with all kinds of prayers and requests. With this in mind, be alert and always keep on praying for all the saints.

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<sup>26</sup> **Matthew 6:24** No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money (lit. the god *Mammon*).



Until we recognize what we are engaged in as a Church, and what we have been called to as the Body of Christ, and we are interactively pursuing the Great Commission together, there will be a reluctance to tithe. Ravi Zacharias writes in his Spring 2007 newsletter,

Are we going to sit back and take the easy road, just content to feel unsettled by the attacks..., or are we going to acknowledge the hunger that is there and, at all costs, take the bread of life to them? That is the challenge before every Christian today. Far too much time and money is spent on things that the church does not need and far too little is spent on equipping and teaching those who ask sincere questions...

**Conclusion** - There are two things involved in the principle of Fasting upon which Tithing rests. The first is the need and the command to separate ourselves from the world; the second is the need and the command to expand the dominion of God's kingdom. The first requires that we deny ourselves; the second requires that we commit ourselves. Tithing is the linchpin between the two. How much does it take to break us away from the desires of our flesh, cutting off the money supply that feeds our lust? How much does it take to put together the resources necessary to equip the saints and send them out? The Scripture has taught for some 4000 years (Abraham tithed to Melchizedek) that the *Tithe* will help to break our bondage to the world and subdue our fleshly desires; it is the minimum needed to fund an effective kingdom-building campaign. We need to *start* there, and gather the funds, before we consider how best to spend the funds in that endeavor. We must not use the potential misapplication of funds by church leaders as an excuse to withhold our tithe; our fear that funds may be misspent is likely a reflection of our reluctance to submit to the church authorities whom God has placed over us. There are recourses prescribed to deal with waywardness and wolves in our midst. Withholding the tithe is *not* one of them.

**Hebrews 13:16-17 Do** not neglect to do good and to share what you have, for such sacrifices are pleasing to God. Obey your leaders and submit to them, for they are keeping watch over your souls, as those who will have to give an account. Let them do this with joy and not with groaning, for that would be of no advantage to you.

Tithing isn't about funding God's work, although it does. It isn't about legalism, although it is about self-control. *Tithing is about Lordship*, nothing more. It's about choosing this day, or any day, whom we will serve (Josh 24:15). It's about submitting to the Spirit and being led by Him rather than by our flesh (Rom 8:14). It's about giving no opportunity to gratify the desires of the flesh (Rom 13:14; Gal 5:16). It's a practical way to wean ourselves off the world. It's something we can choose to do that is visible, tangible, and effective. When we tithe it isn't like trying to figure out what God's will is in a given circumstance, or imagining what the outcome of our actions might be in eternity. Tithing has no such vagueness about it. It's a very concrete action; in fact, it's an inherent act of contrition and submission. As such, tithing is good and efficacious in and of itself. And that makes it a highly desirable thing for any believer to do.