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the

Blessed

life

tithing booklet



One topic that people tend to shy away from in church is the subject of tithing (Malachi 3:10-12). Yet, it is one of the most important topics in the Bible for Christians to understand—for their own benefit.

This booklet has been produced to help people understand what the Bible does say about tithing. Many people have misconceptions of tithing, while others are simply untaught and avoid learning about this biblical principle.

My prayer is that people become informed about one of the most important benefits available to Christians who tithe: **living a blessed life financially**. Money hits us where we live—every single day. When we recognize who our financial source truly is and operate in the biblical principle of tithing, it takes the everyday worry and fear away regarding finances.

I trust that you will read this booklet, glean from it, and take the steps necessary to enter into a world where your needs are not only met, but you have an overflow to sow into the lives of others. *Be blessed so that you can be a blessing!*

For the Harvest,

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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 your herd grew by 100 cattle, you would give 10 of them to the Lord. **The biblical concept is that 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 all 100% of your income. Tithing is a pledge of trust.** One pastor said: “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, *“Bring the whole tithe into the store house, 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 Are My Thoughts on Tithing?

Believe it or not, the Bible has an amazing amount to say about financial stewardship. There are more than 2,350 verses on finances alone! **Clearly, God wants us to have a plan for financial stewardship, and 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 booklet, 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 that there are two topics on which most people do NOT want anyone to advise them:

- 1) how to parent their kids and
- 2) how to manage their money.

At the same time, the Bible has some pretty amazing promises for those who put God first with their families and 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 treasures in heaven? Of course, I’ve read a good

number of arguments both for and against tithing. Most of the articles I’ve read “against tithing,” often come from people who have been treated poorly by churches—people who come from churches where there was gross mismanagement or manipulative 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 churches who manage their finances horribly. Although I empathize, I don’t think bad theology toward financial stewardship is a smart response either. **No matter what your experiences, I simply ask that as you read the following, you open your heart toward the Lord.**

What Is the History of the Tithe?

Although tithing (a.k.a. first fruits), can be traced back to the Garden of Eden, the practice of tithing was popularized and institutionalized 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. Since this was the tribe from which Moses & 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 keep alive 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% (i.e., 10% of the remaining 90%, a.k.a., approximately 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 (which in that day was agricultural) 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 means of support 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 toward the

local Levites and the storehouses that were local. In the third year, a potential secondary tithe (in addition to the 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 (Deut. 14:22, 28-29):

1. to keep reverence and faith in the hearts of the people toward God—the provider of their wealth,
2. to empower the Levites to continue their full-time devotion toward 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/storehouses” from which we can reach out to the hurting.** 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 this, allow me to give you a few facts about tithing. **First of all, it's important to note that tithing pre-existed 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's 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 hold to this unbiblical view even though tithing pre-dated 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 throughout the Old & New Testaments. **Second, Jesus did advocate 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). This is Jesus clearly affirming tithing. 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 6:19-23). Jesus was basically “re-preaching” a

classic tithing text, and His listeners would have unmistakably connected Christ's message with its Old Testament counterpart. There is also very convincing evidence that comes from the historical writings of the early church fathers. The Apostles obviously disciplined many people before they died, and thankfully, many of the 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 as to what the Apostles actually taught. For example, Irenaeus was a disciple of the Apostle John. He wrote that “systems of giving like tithing never ceased to be taught” . . . but that the focus was not “what's the minimum amount the Bible commands us to give.” Rather, he writes, “Instead of being taught to 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 were dead!”

And you said, *“Well, can I help you kill him?”*

A bit surprised, he or she responds, *“Aren't you a passionate Christian?”*

You say, *“Yeah, 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 it's not applicable in the New. Not all of the Mosaic Covenant was nullified, only the ceremonial parts. Basically three aspects of the Mosaic Law exist:

- 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 a nation state).

Only the latter two were technically “nullified.” 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 hard to argue that tithing "has no place" in the New Testament. Also, Hebrews 7:8 clearly teaches tithing 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 clearer that we are called to *"Honor the Lord with our wealth, with the first fruits of all our 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 of our lives.**

Jesus repeated this theme during His famous financial message in Matthew, Chapter 6: **Jesus taught that 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 or girl gets the first piece of cake (first fruits). He or she is the first to eat it and usually gets the best piece (the one with all of the frosting on it). In the same way, God demands 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 (first fruits). Again this theme shows up in Cain and Abel. 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 toward Him.

The big idea is this: **Tithing is nothing more than an application of the "first fruits" principle. This principle really asks: "Is God first in our finances?"** When we ask this question, it forces us to go far beyond the 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 called Michelle and me to give far more than just the tithe, and we have

done so since the first day of our marriage. Consider that almost every American is within the top 5% of the world's wealthiest people. In fact, when you make more than \$40,000 a year, 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 well under 10% of all 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.

You see, **I believe that every Christian needs to ask a fundamental question: "What is God calling me to give?"** God has at certain times called my wife and me to give more than 20% of our income away, and multiple times He has led us to give all of our money 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"* (Proverbs 11:25). Or as Jesus said, *"Give, and it will be given unto you."* I believe that 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 and provide us the provision, favor, and vision necessary to build a fruitful life?** If not, I believe we are not only robbing ourselves, but also we're robbing God.

Four Types of People Who Usually Struggle with Tithing

Most of the people who struggle with tithing aren't stingy. In fact, most of them fall into four categories:

1. People who are financially strapped and feel hopeless about their finances.
2. People who have been beaten up by a ministry that talks about tithing and giving 52 weeks a year.
3. People who came out of churches that mismanaged their income (either by producing no measurable fruit, purchasing buildings they couldn't afford, or by unscrupulous fundraising tactics). This third group of people really desires more autonomy over their giving.
4. People whose spouses are not Christians or don't agree with tithing. I always encourage people not to tithe the money the unbelieving spouse brings into the budget. God never violates our will, and we shouldn't violate the will of our spouse. Very often godly women who have committed much of their lives to raising their children bring very little money into the home. These women often have a strong relationship with God and long to be a tither and a giver. God knows the heart of such people and will honor the willingness of their hearts, even though the ability to act upon it is not within their power. Don't become legalistic about this or any issue with God.

How Do I Handle My Giving?

So, 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 we were faithful to put God first. **A clearer way to say this is that we tithed and gave offerings when we were living well below the poverty line.** 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 we have experienced the grace of God upon our personal lives.
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 designate monies above our tithe in our monthly budget. Of course, this is not because we're "rich," but because **we are committed to honoring the Lord by being tithers and givers.** Many times when we were facing financial uncertainty or transition, God spoke to us to give to a ministry above what we were comfortable giving. To this day, God leads us quite often about giving more than we are comfortable with. My wife and I have always budgeted for both tithes, offerings, and the poor. 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" and "giving to the poor" (additional charities, people, or projects that the Lord directs us to give toward).** Since we founded Victory Family Church, we have always given above our tithe into the building projects that mark Victory's progress.

So 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.**

I have learned that we not only “receive by faith,” but that we must learn to “give by faith” as well. When you’re giving to God, the Bible promises that “*he will increase your store of seed*” (II Cor. 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 things well beyond our control.

If you are reading this, you are likely born in the United States (the wealthiest nation on earth). You didn’t choose that. Most would concur that business success is a combination of hard work and developed skills. However, most will also agree that there were connections that occurred that were unexpected (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. After all, you can’t control the market. You can’t control the economy. You see, the more you think about it, despite the things we CAN control in our finances, there are ten times as many things we DON’T control. So let’s face it, we need God on our side!

And that’s what tithing is to the faith-filled believer. It’s our way of saying, “God I make you my business partner”; but this may require some of us to give some serious thought to how we live and what we put first in our lives. Before you move forward with a discretionary purchase, ask, “Have I put God first, and does this move me further from my desire to be a tither and a giver?” Ironically, the moment you decide to honor God with simplicity, He will begin to supernaturally bless you with favor, wisdom, and opportunities. **If you are struggling to get started because of current financial strains, a great place to start is by developing a good budget. Take advantage of our financial classes that will help to provide you with the resources to start honoring God with your finances.**

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

Your “gross income” usually refers to your “pretax” 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 increase. 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 life and finances?”** What kind of person does God honor: the person who nitpicks over percentages or the person who’s generous toward God? You see, 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) elicit 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, when we gave away so much money, I almost thought we were crazy, yet my life is filled with blessings. I have never been in want where the faithfulness of God didn’t abound. You see, God is true to His Word: **if we honor Him with our wealth, He blesses us** (Proverbs 3:9-10). Think about it: it was Cornelius’ generosity toward 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 American Christians, we should set an example of living generous and contented lives. After all, we will celebrate these decisions for the rest of eternity! So, let the party start here and now!

Can You Tithe to Random People?

In Scripture, people tithed to their “local storehouses” (i.e., the places that provided them with the most spiritual services.) Exodus 23:19 says, “*The first of the first fruits of your land you shall bring in to the house of the LORD your God.*” **Most Bible teachers agree that you should tithe to the storehouse that is most likely to “pray for you, fellowship with you, bail you out, and/or support you in crisis.”** Don’t confuse tithing with giving to those in need. The tithe is to be given without designation to your “storehouse” or “church.” The monies we give above our tithes in offerings or to those in need are placed entirely within our control by Scripture. 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 nonprofit organization is incredibly difficult when Christians adopt a random approach to tithing and giving. 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. You see, it's a cyclical problem, and the devil loves every minute of it. So, how do we stop this cycle? **At Victory Family Church, we strive to run the most financially efficient church possible. It is our hope that as those who attend Victory catch the vision and experience our operations, it will build a trust in them that we won't mismanage their finances.** 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 your giving practices. Wherever you stand on this issue, don't allow some bad experiences or your own materialistic sin nature to rob you of your treasures in Heaven.

So, if you regularly attend a church yet contribute nothing, that's okay for a season (after all, we've all gone through rough times before). But 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 says, *"But you (the people) ask 'How do we rob you, Lord?' 'In tithes and offerings.' 'You are under a curse . . . because you are robbing me'"* (Malachi 3:8-9). God takes it personally when we take, but never contribute. I believe the main reason is that we are taking the resources that God has deemed to be "eternal" and meant to impact lives for eternity and used them for things that perish. Am I saying this so that you will give your money to Victory? Of course not! But I am simply saying:

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) or not giving at all. After all, your 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 pastor friend of mine once had a person tell him, "I'm not giving money to the church because they don't value outreach enough." Later that day, he heard their pastor tell him, "I

wish we could do more for outreach, but we don't have enough income." Talk about a sad and ironic situation. The devil loves this. And finally:

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 (II Corinthians 9) and neither could Jesus (Luke 8:3). 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.

My Two Commitments to Victory Family Church Members

1. **I make a commitment to manage the monies well that you have committed to Victory Family Church.** I owe it to everyone who gives financially to run an organization with sound financial practices. **I also commit to model the giving spirit that 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 Victory Family Church in such a way 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 coverup for my own mismanagement. I want you to know that whenever we bring up money at Victory, it's because it is a strategic and powerful time to do so.
2. **I make a commitment to get you the largest R.O.I. (return on your investment) that I can.** The question I ask is: "How can I get you the most treasures in Heaven per dollar given?" **We take Victory Family Church monies and invest them strategically to reach people distant from God and to minister to God's people both creatively and biblically.** Long ago, we joined the ECFA (Evangelical Council for Financial Accountability). This is a national organization to which churches and ministries belong that desire financial accountability. The Billy Graham Association is a part of the ECFA. Members agree to a standard of strict financial practices that exceeds IRS requirements, a yearly audit from an independent accounting firm, stringent internal control, compensation reviews, and an audit from the ECFA to ensure compliance.