

What are your thoughts on tithing and financial giving?

Answered below:

What is tithing?

What is the history of the tithe?

Is tithing a New Testament principle? (Do we still have to do it?)

What is the concept of first-fruits?

How does Substance manage it's money?

How do I personally manage my money?

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Can you tithe your time?

Can you tithe to random people or para-church ministries?

Where should we give if we distrust our local church?

Do we tithe off of the gross or net of our income?

Believe it or not, the Bible has an amazing amount to say about financial stewardship. In fact, did you know that there are over 2350 verses on finances! Clearly, God wants us to have a plan for financial stewardship; and, according to many people, tithing is one of practices that the Bible wants us to use. But what is tithing all about? Does the Bible really command us to tithe? Today, there are a lot of different teachings on this issue. So, not surprisingly, many people come to me with rather complicated questions on this issue. So in this essay, I hope to settle a few questions on tithing.

Obviously, any discussion of finances can be a sensitive topic. Over the years I've learned: There are two topics that most people do NOT want anyone to advise them on: (1) How to parent their kids; and (2). How to manage their money. Yet, at the same time, the Bible has some pretty amazing promises for those who put God first with their finances (See Prov. 3:9-10 as an example). So, what kind of pastor would I be if I ignored such amazing opportunities to store up treasure in heaven?

Of course, over the years, I've read a good number of arguments both for and against tithing. Although there are a few good articles "against tithing", most of them come from people who have been abused by some sort of manipulative pastor. I.e., People came from churches where there was gross mismanagement or endless manipulative fund-raisers; thus, their frustration ends up manifesting itself in a theological debate.

Frankly, I can relate to these people. As a pastor, I know a lot of pastors who are horrible financial managers. So, to make up for this, they unfortunately abuse their members by ranting about money. But on the other hand, although I empathize with these people, I don't think that bad theology towards financial stewardship is a smart response either.

So, no matter what your experiences, I simply ask that, as you read the following information, open your heart towards the Lord. We American Christians are some of the wealthiest Christians who have ever walked the face of the planet. And the Bible says, "to whom much is given much is required." Of course, I don't see this verse as a threat as much as it is an opportunity to sow seeds into God's kingdom. So, let's explore this opportunity together. And to start, we'll begin by defining the basics.

What is Tithing?

Tithing is the practice of giving "10% of your increase" as an offering to the Lord. Thus, if you were a rancher and you grew by 100 cattle, you would give 10 of them to the Lord. The idea is that, when you give God 10%, he'll supernaturally bless you; thus, you'll be able to do more with your "90%" than you ever were able to do with all 100% of your income. Thus, it's a pledge of trust so to speak. One of my pastor friends says: "Tithing is merely a way of saying to God: I want you to be my business partner."

For example, God says in Malachi 3:10 *"Bring the whole tithe in to the storehouse, that there may be food in my house. Test me in this," says the Lord Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it. I will prevent pests from devouring your crops, and the vines in your fields will not cast their fruit," says the Lord Almighty. "Then all the nations will call you blessed..."* I.e., God will give us divine opportunities and provision that would otherwise be humanly impossible.

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 during the time of Moses. In the Old Testament, the Levites were essentially a group of people from the tribe of the Levi who were devoted to work in the sanctuary. Being that this was the tribe from which Moses and Aaron came from, the Levites were a logical group to be 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. Thus originally, the tithe was a mechanism to keep a group of people in "full time ministry" (Num. 18:21-32).

But in Deut. 14:22ff, 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., approx. 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 fund-raiser for the Levites. Another stipulation was given in Deut 14:28-29. In the third year, the second tithe (10% of the 90%) was to be given for the purpose of helping the poor. Therefore, tithes were applied to numerous things. The tithe went towards the local Levites and the 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: 1). To keep reverence and faith in the hearts of the people towards God – the provider of our wealth. 2). To empower the Levites to continue their full-time devotion towards keeping worship alive within their communities. 3). To provide a budget from which the Levites could help people.

With these three purposes in mind, it begs the question: Why would people resist the tithe now? After all, it makes sense that we would want to continue “keeping worship alive”, continue “creating common budgets/storehouses” from which we can reach out to the hurting. And certainly, it makes sense to continue enabling some people to serve these purposes in a full-time capacity. But, many people ask the question: Does God still demand that we technically give him 10%? I.e., More specifically, many people question whether tithing is a New Testament principle.

Is Tithing a New Testament Principle?

Before sharing what I think about all of this, allow me to give you a few facts about tithing that most scholars agree upon.

First of all, it’s important to note that tithing 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 Christi fulfilling the ceremonial law. Of course, there is a certain truth to such a line of reasoning (after all, we don’t continue to do animal sacrifices either); but, many systematic theologians feel this is a poor argument because tithing pre-dated the Mosaic law. (For Ex.) Abraham tithed 430 yrs before the Mosaic law was even instituted (Genesis 14). And *even if* certain tithing practices ceased, the concept of “first-fruits” is still found all throughout the old and new testaments.

Secondly, Jesus *did* advocate tithing in Mt.23:23. In the 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]”. Thus, many scholars take this to be a clear affirmation of tithing, so long as it is stewarded in a holy and just manner. Even more, the context of Christ’s sermon in Mt. 6 was clearly a “first-fruits” teaching. (For the curious, Read Prv.3:9-10, then read Mt. 6:19-33) Jesus was basically “repreaching” a classic tithing text. And his listeners would have unmistakably connected Christ’s message with its O.T. counterpart.

But, for me, the most convincing evidence comes from the historical writings of the Early Church Fathers. The Apostles obviously disciplined many people before they died. And thankfully, many of these disciples wrote about what they were taught. Thus, some of the best commentaries on scripture can be found in the writings of the people who were virtual contemporaries of the Apostles themselves. Of course, their writings are not scripture; but, these people give us some profound context to what the Apostles actually taught.

For example, **Irenaeus**, was a disciple of the Apostle John & Polycarp. He wrote that “*systems of giving like tithing never ceased to be taught*” ...but that the focus was not on “what’s the minimum amount the Bible commands us to give.” Rather, he writes: “*Instead of being taught the tithe, we were taught to give all our possessions...*” (See Acts 2:44-45; 4:32-36). Other historical writings show that the Apostles taught tithing as a “starting point” for those whose faith was too weak to give *more* than 10%.

Last of all, imagine if someone walked up to you and said, “Man, I wish my neighbor was dead!” And you said: “Well, can I help you kill him?” And, a bit surprised, they respond: “Aren’t you a passionate Christian?” And you say, “Yea, but I’m a *New Testament Christian! I’m not ‘under the law’ anymore. I can steal, kill and commit adultery now!*” You see, just because something was taught in the Old Testament doesn’t mean it’s not applicable in the New. You see, not all of the Mosaic covenant was “nullified,” only the ceremonial parts of it. I.e., There are basically 3 aspects of the Mosaic law: The Moral law (good things to do all the time), Ceremonial law (symbolic things, like animal sacrifice which apply until Christ comes), and Civil Political parts of the law (which existed as long as Israel was both a church *and* nation state.) Only the latter two were technically “nullified.” And, in light of the above evidence, I think it takes quite a bit of ignorance to simply denounce the doctrine of first fruits with a simplistic “New Covenant” argument.

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

In light of the evidence, it’s pretty hard to argue that tithing “has no place” in the New Testament. After all, there’s a lot of historical evidence that shows first century New Testament churches continuing to teach tithing as a starting point for giving. But, no matter what you believe about tithing, the Bible seems to indicate that this is nothing more than a practice to demonstrate a far more important concept called “first-fruits.”

For example, no matter what you believe, the Bible couldn’t be more clear that we are to “*Honor the LORD with your wealth, with the firstfruits of all your crops; 10 then your barns will be filled to overflowing, and your vats will brim over with new wine.*” Prov. 3:9-10. In other words, God wants to be first in *every area*. And Jesus repeated this theme during his famous financial message in Matthew chapter six.

Jesus taught (Mt. 6) 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*” (Mt. 6:33). I.e., God wants to be first in every area of our lives. Our time, our money, and our resources are technically His. Thus “first fruits” is merely an expression that means: “*God reserves for himself a portion of everything we have.*”

For example, the birthday boy gets the first piece of cake (first-fruits). He’s the first to eat it. AND, he usually gets the “best piece” (usually the one with all the frosting on it :) In the same way, God demands that we give him a “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. I.e., God wanted to produce fruit through our cultivation that he claims as his own (first-fruits). Again this theme shows up in Cain and Able. In some ways, even the Sabbath day is a first-fruits idea (as Sabbath was the first day of the week). Thus, God wanted the first part of every week to be devoted towards himself.

So, the big idea is this: Tithing is nothing more than an application of the "First fruits" principle. And this principle really asks: "Is God first in our finances?" And when we ask this question, it forces us to go far beyond the grotesquely simple question: "Is God calling me to give 10% or not?" After all, when each of us asks the Holy Spirit: "What percentage of my income would be putting you first?" He may give us an answer that is *more than* 10%. For example, I believe that God has always called my wife and I to give far more than just a measly tithe. Here's why:

Almost every American is within the top 5% of the world's wealthiest people. In fact, if you make more than \$40,000 a year, then you are in the top 1.72% of the world's wealthiest people. American Christians possess around 53% of the Global churches' 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%? Could I honestly say that I'm "putting God first," while 2000 kids die every day due to poverty issues? Personally, I certainly couldn't!

Quite sickeningly, of Born-Again Christians in the U.S., only 10% even give 10% of their income away! Ironically, if only 25% of American Evangelical Christians merely tithed, we could send hundreds of thousands of full-time missionaries to the world. Americans annually spend more money on pornography than it would cost us to eliminate the worst of global poverty (around 13 billion). American Christians have enough money to start an unprecedented global church planting revolution; yet, we are so addicted to our materialism that we are unable to muster the will.

In fact, right now, Substance pays for dozens of full-time church planters in 3rd world countries that only cost us a measly \$150 a month. I.e., Most Americans could single-handedly fund an entire churches budget for a year on less than 4% of their income (the cost of some people's cable tv);

You see: I believe that every Christian needs to ask a more fundamental question which is this: "What is God calling me to give?" There have actually been years where God has called my wife and I to give more than 40% of our income away. Thus, to merely tithe would have been disobedience for us. And are we blessed? Absolutely. God has been faithful to his word: "*A generous man prospers*" (Prov. 11:25). Or as Jesus said: "*Give and it will be given unto you.*" And all of our friends can testify to God's hand on our lives because of our generosity.

So, I believe that debates over the "correct percentage" miss the greater point of scripture. But, 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 you put his kingdom first that God will supernaturally stretch the remainder of your finances? If not, I believe we are not only robbing ourselves but we're robbing God.

3 Types of People who usually hate Tithing

However, most of the people who rant against tithing aren't stingy. In fact, most of them fall into one of three categories: (1). People who are financially strapped and feel hopeless about starting. (2). People who have been beat up by a manipulative pastor (who talked about tithing 52 weeks a year). Or, (3). People who came out of churches that mis-managed their income (either by purchasing buildings they couldn't afford, or by funding ministries that were inefficient.) I.e., this third group of people is really just upset with corporate wastefulness; thus, they simply desire more autonomy over their giving. Once again, I can empathize with all three groups. So at Substance, I try to do things a little bit differently; hence, I make three classic commitments to change this.

My Three Commitments to Substance Members

First of all, whenever someone gives to Substance, I make three commitments:

(1). I make a commitment towards modesty. "Modestly" is merely a Biblical expression for "avoiding the extremes." Thus, financial modesty would simply be "Avoiding flashy things that imply greed." That's why the Apostle Paul said: "But among you there must not even be a hint of...greed. For this is improper for God's holy people" (Eph 5:3). Of course, if some people had their way: All pastors would be poor beggars on the street. So, *your* definition of modesty may be different than mine; however, I never want any Substance member to have to apologize for their senior pastor's lifestyle. I don't want you to have to explain to your unchurched neighbor why I just pulled up in my \$100 thousand dollar sports car... and then preached on giving. Don't get me wrong. I believe that pastors can be blessed. I also believe that it's impossible to judge other people by what they own. After all, you have no idea just how generous that person truly is. Even more, I know many people who've been given cars, given houses, etc. on the condition that they could not sell them. Yet, all that being said: My wife and I have personally made the decision to live very frugal and modest lives. We drive normal cars. We live in a normal size house. And our salary is set based upon national averages (based on the recommendation of our trustees). You see, I want to make it easy for you to defend my motives. And what is that? To build God's kingdom, not my own.

(2). I make a commitment to manage your money well the first time you give it: For the last several years, I've operated Substance on less than 50% of our income. This is because I've made a vow before God to "*never stand behind the pulpit needing an offering*" due to my own mis-management. I.e., For everyone that gives financially, I owe it to them to run an organization well with plenty of margin. However, many churches over-hire staff and purchase mortgages they cannot afford. Thus, pastors end up viewing God's people as "giving units" rather than human beings. I think that this grieves the Holy Spirit. 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.*" I.e., a wise person always has financial margin. Thus, I lead Substance in such a way where I am not dysfunctionally "co-dependant" upon givers.

Of course, we won't always be operating on 50% of our income; but, I will always have enough margin in the bank so that I don't need to use the pulpit as a means of manipulating people to give more. Every growing church will need money. But, I refuse to "cry wolf" and use offering sermons as a cover-up for my own mis-management. I want you to know that whenever we bring up money at Substance,

it's only because it is a strategic and powerful time to do so.

(3). Lastly, I make a commitment to get you the largest R.O.I. (Return on your investment) that I can. Much like a stock broker, I see my "value" measured by my R.O.I. I.e., Can I get you the most treasures in heaven per dollar given. Thus, we take Substance's money and invest it in some of the most strategic places on earth. Your money plants churches in Pakistan, Egypt, and all over the U.S. Unlike many pastors, I LOVE bragging about our budgeting philosophies because we've put an amazing amount of thought and research into every expense.

How do I handle my Giving?

So, this is how my wife and I have generally practiced "generosity:" (1). First off, we have always tithed...even when it was totally inconvenient for us. There were times when we lived amidst total financial uncertainty; yet, even still, we were faithful to put God first. And when we gave to our local church, we didn't see it as giving to *man*, but giving to *God*. In fact, I'm convinced that it was *because we did this* that God gave us quick and timely financial promotions. (2). The Bible refers to tithes and *offerings*. Generally in scripture, tithing went to the local storehouse (the church); and *offerings* went to "the rest." So, my wife and I have always given both "tithes" and "offerings." For example, my wife and I have always kept at least \$2000-3000 on hand to give away if the Spirit leads us. Of course, we have this amount, not because we're "rich", but because we've committed to honoring the Lord by living with financial margin.

Once, when I was only making \$21,000 a year, God spoke to me to give someone \$3000 dollars. Of course, I obeyed. To this day, God speaks to me quite often about giving large quantities of money away. I recently gave someone over \$10,000. But I know for a fact that God could not entrust me with that kind of money if I hemmed and hawed over \$1000. So, my wife and I have always budgeted for both tithes AND offerings. We don't haphazardly give to random charities. Rather, we give our tithes to our "local storehouse" (a.k.a, our church community that we would draw from in times of need); and, we also budget for "offerings" (a.k.a., additional charities, people, or projects that the Lord directs us to give towards). In fact, for most of my life, I've given away more than 20% of my income.

So What do I Recommend for Other People?

Well, I realize that most people have too much debt to simply "starting giving away 20%." So, I always tell people: Start wherever you can and work your way up. When you're giving to God, the Bible promises that "*he will increase your store of seed*" (2 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 random chance? You happened to be born in the U.S. (the wealthiest nation on earth). You didn't choose that. You just happened to get lucky. Any business person would concur that most business deals come down to luck: (i.e., you happened to talk to the right person, who led you to the next right person, who networked you with your biggest client). Sure. You may have worked hard. But there are a lot of people who work hard. There are a lot of people with brilliant ideas and amazing resources who can't seem to prosper them. After all, you can't control the market. You can't control the economy. 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 can be. It's God's way of saying: "Make me your business partner!"

But this may require some of you to give some serious thought to how you live. I.e., Do you really need a new car? Do you really need a bigger house? Ironically, the moment you decide to honor God with simplicity, he will supernaturally bless you with an amazing deal. Why? Because he knows that you are not addicted to money. He knows that you will not start seeking the "gift" more than "the Giver". As Paul put it to Timothy: "Godliness with contentment is great gain!" (1 Tim. 6:6).

But a great place to start is by getting a good budget. Take a financial class. Build up your savings account. I always have about 2-3 months worth of income built up in my "untouchable" savings account. I tell people: Live on 80%, give 10% to yourself (in savings), and give 10% to God (your business partner). If 10% is too much (due to overwhelming debt), you need to consider getting some serious help. I'd rather liquidate my assets and drive an ugly clunker than be too strapped to be generous towards God. After all, even if you didn't believe in tithing, you still should have at least 10% margin built into your budget for crises and car repairs. So, if you have any credit card debt, or have a hard time living on 80%, get some help. And when you prove to God you are a good steward, his Word promises that he will entrust you with more (Mt. 25).

Can You Tithe your Time?

Technically, you can tithe just about anything. But some people get the idea that they can simply "pick and choose" what they want to tithe. However, this logic doesn't necessarily line up with scripture. After all, the whole idea of first-fruits is that God wants to be first in "all of our increase." God wants to be first in BOTH of these areas; not merely one.

Of course, no one but God (& a few Pharisees) are going to enforce you to tithe every area. But, we can't simply pick and choose our "least costly" commodity and think God is going to feel special. Even more, God constantly promises rewards for putting him first. So, why would we want to "compartmentalize" his blessings to one area of our lives and not the others.

In the Old Testament, a wealthy man once gave King David a large monetary amount so that David could sacrifice to the Lord. David responded: "*I will not sacrifice to the Lord my God burnt offerings that cost me nothing!*" I.e., Not only would that rob God of a true sacrifice; but, it would also rob David of the joy and blessing of sacrificial giving.

Of course, there are always exceptions. Many people who've lost their jobs will come in and work at the church. God honors this. And, as always, give God what you can and he will honor it. But remember, sacrifice always requires an uncomfortable amount of faith. So, let's make sure that we're not subconsciously cheating both God and ourselves out of a faith moment. God is always testing us for promotion. So let's keep our faith *in God* stronger than our faith *in money*.

Can You Tithe to Random People?

In scripture, people generally tithed to their "local storehouses" – i.e., the places who provide you with the most spiritual services. Exod. 23:19 says "*The first of the firstfruits of your land you shall bring into the house of the LORD your God.*" Many scholars say you should tithe to the storehouse that will most likely "pray for you, fellowship with you, bail you out, and / or support you in crisis." Even more, we all have expectations for our local churches; yet, ironically, many people expect these churches to do everything without any financial resources. (I.e., it costs money to meet your needs). Malachi chapter three teaches that we rob God when we draw from "storehouses" that we don't sow into.

Also, church budgeting (or budgeting for any non-profit org) is incredibly hard when Christians adopt this random approach to tithing. Ultimately, it causes organizations to take larger risks on staff and buildings (which is, ironically, what causes many people to not want to tithe to churches in the first place). You see, *inconsistent givers* contributes 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?

Well, at Substance, we strive to run one of the most financially efficient church organizations in the city. Pastors are always shocked when they hear how much we're able to do on such a small budget. Yet, when people give their tithes to whomever they want on any given week, it makes it next to impossible for us to operate.

But even though our offerings may be small, I refuse to contribute to the cycle using "pulpit pressure." And I believe that's what causes a large quantity of cynical Christians to feel comfortable giving to our organization. After all, they can trust that we won't mismanage their finances and then pressure them again to cover up for our mistakes. But I believe that God understands this cycle, which is why, in scripture, tithes would generally go to the local church (storehouse) that people belonged to. And offerings (as opposed to the tithe) is what we give to other people or para-church ministries.

However, if you do find yourself in the unfortunate scenario where you do not trust your local church authorities, you should really be switching churches rather than tithing to storehouses that you will never draw from. And wherever you stand on this issue, don't allow a few bad leaders or your own materialistic sin nature to rob you of your treasures in heaven.

Remember, even basic ministries cost a lot of money to provide. People pretend that facilities, cleaning, and electricity bills pay for themselves. People want their churches to have small groups, pre-marital counseling, kids programs, etc. But many people like to think that these programs should be entirely cost-free.

Believe it or not, on average, Substance spends around \$10 a week on every person who attends our services (around \$520 a year for every member of your family that consistently attends). I.e., Whether you give Substance money or not, by merely attending our church services, we spend over \$500 a year on you. And if you think that's a lot, then consider the fact that most American churches spend around \$1000 per member, per year! In other words, for an American church, Substance is *incredibly efficient* on the "dollar per fruitfulness" scale. And, when we average over 80 new members a month (most of which are unchurched people), I don't feel so bad about it. I believe that we have an incredible "dollar-per-fruitfulness" ratio. And every week, the staff and I are getting better at improving it.

Certainly, I could become a cynical idealist and believe that churches should operate for free. But, in my experience, most American churches who spend less than this either *aren't growing*... OR, they lack a large number of the basic ministries that make holistic discipleship effective.

So, if you regularly attend a church yet contribute nothing, that's O.K. for a season (after all, we've all gone through tough times before); but, if you regularly do this, you're actually mooching off of God's bride. That's why God was mad at the people in Malachi chapter three: 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'*" (Mal. 3:8-9). I.e., God takes it personal when we mooch yet never contribute.

Of course, am I saying this so that you give your money to me? Of course not. But I'm 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 it's budget, then *change churches* instead of haphazardly throwing your tithe at random charities, (and then mooching). 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 person once told me, "*I'm not giving money to that church because they don't value outreach enough.*" Later that day, I heard their pastor tell me: "*I wish we could do more outreach; but, we don't have enough income.*" Talk about a sad and ironic situation. The devil LOVES this.

And lastly, (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 (Hence, 2 Cor. 9). Clearly, it costs money to reach people. Even more: When faithful people *unite* their giving around people who are uniquely gifted at stewarding it, we can reach people on an accelerated level. So think wisely about these things before you adopt a silly pattern of tithes and offerings.

Do I tithe off of the Gross or the Net Income of my Salary?

Your "gross income" usually refers to your "pre-tax" income (i.e., ALL of it); while, your "net" is what you *actually take home*. Most people say that tithing should be based on your "gross income" because *all of it* is technically your "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 finances?" and "What kind of person would God bless more? ...the person who nitpicks over percentages; or, the person who's generous towards 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 that even "little" generous acts, (like offering someone water in Christ's name) elicits a 100-fold return! (Mt. 19:29) That's a ridiculous return on our investment! So, why would we be stingy?

There have been years of my life where I gave away so much money, I almost thought I was crazy; yet, my life is filled with blessing. And I have never been in want. You see, God is true to his word: If we honor him with our wealth, he blesses us (Prov 3:9-10). Think about it:

It was Cornelius' generosity towards the poor in the book of Acts that caused God to send him an angel (Acts 10:4). God is looking out for men and women of faith. So, as Americans, we should set an example of generous, content, and frugal living. After all, we will celebrate these decisions for the rest of eternity! So, let the party start here and now.