

**A BEGINNER'S  
GUIDE TO GIVING  
TO GOD'S HOUSE**



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# What are your thoughts on tithing and financial giving?

Believe it or not, the Bible has an amazing amount to say about financial stewardship. There are over 2,350 verses on finances alone! Clearly, God wants us to have a plan for financial stewardship. And according to scripture and over two-thousand years of church history, tithing is one of several practices the Bible wants us to use.

Today, there are many different teachings and beliefs on this topic. So, not surprisingly, many people come to me with questions. In this writing, 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 there are two topics on which people do NOT want advice: how to parent their kids and how to spend their money. At the same time, the Bible has some pretty amazing promises for those who put God first with their finances (see Proverbs. 3:9-10 as an example). What kind of pastor would I be if I ignored such amazing opportunities to store up treasure in Heaven?

Of course, I've read a good number of arguments both for and against tithing. In my experience, most of the arguments against tithing come from people who have been treated poorly by churches, people who came from churches where there was gross mismanagement of money or those who have endured endless fundraisers. Their frustration ends up manifesting itself in a theological departure from the traditional view of the tithe. While I disagree with their theological conclusions, I can relate to these people's apprehensions towards tithing to the local church. As a pastor, I have seen a lot of pastors and churches that have been bad financial managers.

Yet, although I sympathize with people who don't agree with tithing, I don't think bad theology towards financial stewardship is a smart response either. No matter what your experience, I simply ask that as you read the following letter, you open your heart towards the Lord. After all, tithing is going to benefit your life just as much as it will benefit the church community you are tithing into!

# What is tithing?

Tithing is the practice of giving 10% of your increase to the Lord. Thus, if you were a rancher and you grew by 100 cattle, you would give 10 of them to the Lord. If you collected 100 bushels of grain, you would give 10 of them to the Lord. In this modern era, if you earn \$1,000, you bring \$100 of it to the Lord.

The idea is 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 100% of your income. He also promises supernatural protection of your finances in addition to increase and blessing (Mal 3). Tithing is a pledge of trust. I heard one pastor say, "Tithing is merely a way of saying to God, 'I want you to be my business partner.'"

God says in Malachi 3:10-11 (NLT), "'Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,' says the Lord Almighty, 'and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it. I will prevent pests from devouring your crops, and the vines in your fields will not drop their fruit before it is ripe,'" says the Lord Almighty." In other words, God will give us divine provision and protection that would not otherwise be humanly possible.

# What is the history of the tithe?

Although tithing, or “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 a group of people from the tribe of Levi who were devoted to work in the sanctuary. Being that this was the tribe from which Moses and 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 preserve 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% to the original tithe, thus making it 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 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 fundraiser 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 to help the poor. Therefore, tithes were applied to numerous things. The tithe went towards the local Levites and the local storehouses. A potential secondary tithe would go to the national center of their worship, as well as to the less fortunate. Therefore, the tithe was three-fold (Deuteronomy. 14:22, 28-29):

- 1) To keep reverence and faith in the hearts of the people toward God, the provider of our 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 and 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.

## Is tithing a New Testament principle?

Jesus advocated 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].” 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 Matthew 6 was clearly a “first-fruits” teaching. (For the curious, read Proverbs 3:9-10, then read Matthew 6:19-33.) Jesus was basically “re-preaching” a classic tithing text and His listeners would have unmistakably connected Christ’s message with its Old Testament counterpart.

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 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 to what the Apostles actually taught. For example, Irenaeus was a disciple of the Apostle John & Polycarp. He wrote, “Systems of giving like tithing never ceased to be taught” but that the focus was not on “what the minimum amount the Bible commands us to give.” Rather, he writes that “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%.

In light of the evidence, it’s pretty difficult 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. The Bible couldn’t be more clear: “Honor the LORD with your wealth, with the first-fruits of all your 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. Jesus repeated this theme during His famous financial message in Matthew 6. Jesus taught 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.” 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. This theme shows up again 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 to Himself.

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

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 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 me and my wife to give far above the tithe (we do this by our annual participation in the Legacy Offering). 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 Church’s wealth – making us some of the wealthiest Christians 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 only 10% of 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. Americans annually spend more money on pornography than it would cost us to eliminate the worst of global poverty (around 13 billion dollars). You see, I believe that every Christian needs to ask a more fundamental question: “What is God calling me to give?” God has, at certain times, called my wife and I to give far above the normal 10% tithe. To merely tithe and not go above that 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.” And our friends can testify to God’s hand on our lives because of our generosity.

I believe 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? If not, I believe we are not only robbing ourselves but we’re robbing God.

# My Three Commitments to Love Church

## *Commitment #1 - I commit to personal modesty.*

“Modesty” is merely a Biblical expression for “avoiding the extremes.” 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.” (Ephesians 5:3) Of course, if some people had their way, all pastors would be poor. So, your definition of modesty may be different than mine; however, I never want anyone at Love Church to have to apologize for their pastor’s lifestyle. I don’t want you to have to explain to your unchurched neighbor why I just pulled up in my \$150,000 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 a pastor’s character, or anyone for that matter, merely by what they own. After all, you have no idea just how generous that person truly is, how hard they have worked, and how disciplined they have been to get where they are. All that being said, my wife and I have personally made the decision to live modest lives. My salary is set based upon national averages recommended by an outside compensation committee and approved by our internal board. Our accountability structure is set so that the lead pastor’s compensation never gets out of balance (on either end). So we are blessed and operate under strong accountability. And our motives are to build God’s kingdom, not our own.

## ***Commitment #2 - I commit to manage your money well.***

Our financial philosophy is to run the yearly operation of our church with 100% of the tithes given. This means we have a zero-balanced budget, that is divided into four main categories of operation: 1. Personnel 2. Facility 3. Ministries 4. Missions. Each one of these categories has a target percentage of the overall budget that we strive to hit in order to keep the operation balanced and healthy. Above and beyond the tithe, we receive an annual “Legacy Offering”. This is a once-a-year offering where we ask everyone in the congregation to prayerfully consider giving a sacrificial and generous gift above and beyond the tithe. The Legacy Offering accelerates the vision by allowing us to accomplish projects that are beyond our normal operating budget.

We commit to not overextending ourselves to the point where we use the Legacy Offering for normal operating expenses. We commit to never using the pulpit “collect an offering” due to leadership mismanagement. We commit to not taking random offerings throughout the year for programs or projects that are outside our yearly rhythm of Legacy Offering. We commit to guarding our church culture from being “cringe” to a first-time guest that you bring on any given Sunday.

I owe it to everyone who gives financially to run an organization that strives for healthy margins, not to over-hire staff, and not to purchase mortgages we cannot afford. But also while doing this, we commit to have enough faith to model the same generous spirit we ask of each 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 Love Church in such a way that I will not 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 cover-up for my own mismanagement. I want you to know that whenever we bring up money at this church, it’s because it is a strategic and powerful time to do so.

### *Commitment #3 - I commit to get you the largest Eternal R.O.I. (return on your investment) possible.*

Much like a stockbroker, I see my “value” measured by my R.O.I. How can I get you the most treasures in Heaven per dollar given? We take Love Church’s money and invest it in strategic ways to reach people. I LOVE bragging about our budgeting philosophies because the greatest bottom line R.O.I. is winning people to Christ - and that we do well.

## **How should I handle my giving as the pastor?**

This is how my wife and I generally practice generosity: First, 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.

My wife and I have always given both “tithes” and “offerings.” The Bible refers to tithes and offerings. Generally in scripture, tithing went to the local storehouse (the church), and offerings went to “the rest.” For example, my wife and I have always kept extra on-hand to give away if the Spirit leads us. Of course, this is not because we’re rich, but because we are committed to honoring the Lord by living with financial margin. Many times when we were facing financial uncertainty or transition, God spoke to us to give a larger amount than we would naturally be comfortable with. To this day, God speaks to me quite often about giving more than I’m comfortable. So, my wife and I have always budgeted for both tithes and offerings (for example, we save all year for the Legacy Offering!). We don’t haphazardly give to random charities.

Rather, we give our tithes to our “local storehouse” (our church community that feeds back into us through all of its ministry), and we also budget for “offerings” (additional charities, people, or projects toward which the Lord directs us to give towards).

## **What do I recommend for other people?**

I realize 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. When you’re giving to God, the Bible promises that “He will increase your store of seed.” (2 Corinthians 9:8-11) It’s amazing to watch God supernaturally provide for you as you put Him first. The more you think about it, despite the things we can control in our finances, there are ten times as many things we can’t control. So let’s face it, we need God on our side! And that explains tithing. It’s God’s way of saying, “Make me your business partner!”

This may require some of you to give some serious thought toward how you live. Do you really need a new car or a bigger house? Ironically, the moment you decide to honor God with simplicity, He often supernaturally blesses you in that season. Why? Because He sees that you are not addicted to money. He knows that you will not start seeking the “gift” more than “the Giver.” As Paul wrote in 1 Timothy 6:6, “Godliness with contentment is great gain!” A great place to start is by developing a good budget. Take a financial class (we offer Financial Peace University in the Spring and Fall through our Small Group roster, in order to help people learn how to manage their money God’s way). Build up your savings account. I tell people to live on 80%, give 10% to yourself (in savings), and give 10% to God (your business partner). When you prove to God you are a good steward, His Word promises that He will entrust you with more (Matthew 25).

# Can you tithe to random people and ministries?

In scripture, people generally tithed to their “local storehouses,” i.e., the places who provide you with the most spiritual services. Exodus 23:19 says, “The first of the first fruits of your land you shall bring into the house of the LORD your God.” Many scholars say you should tithe to the storehouse that is most likely to “pray for you, fellowship with you, and/or support you in crisis through life’s challenges, minister to your children and youth, and partner with you in life.” Even more, we all have expectations for our local churches. Yet, ironically, many people expect these churches to do everything for them without ever giving any financial investment back into that ministry. It costs money to meet needs! Malachi 3 teaches that we rob God when we draw from “storehouses” that we don’t sow into.

Church budgeting, or budgeting for any non-profit organization, 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 contribute to the problem of risky church budgeting, thus contributing to the problem of pulpit manipulation, which contributes to the problem of stingy and inconsistent givers. It’s a cyclical problem. And the devil loves every minute of it. So, how do we stop this cycle?

Well, at Love Church, we strive to run one of the most financially efficient churches ever. Pastors are always shocked when they hear how much we’re able to do on our budget level. They’re also surprised how low our per-capita giving is, but when they experience our church and how many people are authentically brand-new believers, a lot of this makes sense. Even though many of our people are new Christians, we still avoid the cycle of using “pulpit pressure.” It’s our hope that new believers in our church grasp the vision by their own experience and therefore trust that we won’t mismanage their finances. I believe God understands this cycle, which is why in scripture tithes would generally go to the local church where people belonged. Offerings are what we give to things like Legacy Offering, other people, or maybe

para-church ministries as we feel led. I will say this, if you do find yourself in the unfortunate scenario where you do not trust your local church (this one included!), you should really be switching churches and tithing there, rather than tithing to storehouses from which you will never draw.

Wherever you stand on this issue, don't allow some bad experiences or your own materialistic nature to rob you of your treasures in Heaven. Remember, even basic ministries cost a lot of money. People pretend that facilities, cleaning, and electric bills pay for themselves. People want their churches to have small groups, premarital counseling, kids programs, etc., but many people like to think that these programs should be entirely cost-free.

That's not logical nor is it Biblical. The ministry that church provides is costly. Certainly, if you regularly attend a church yet contribute nothing, that's okay for a season (maybe you've just learned what tithing is or maybe you experienced tough times and pulled back). However, if you regularly do this, you're actually taking from God's bride and missing out on his promise that He will take care of you financially. That's why God was upset at the people in Malachi 3. God said, "But you ask, 'How do we rob you Lord?' in tithes and offerings. You are under a curse . . . because you're robbing me." (Malachi 3:8-9) God takes it personally when we take but never contribute. Am I saying this so you will give your money to Love Church? Of course not! I am simply saying three things:

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, while still taking from that church.
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 (2 Corinthians 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 haphazard pattern of tithes and offerings.



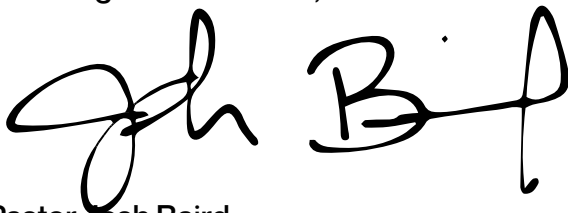
# Do I tithe off the gross or the net income of my salary?

Your “gross” income usually refers to your “pre-tax” income, (i.e., ALL of it). Your “net” is what you actually take home. Most people say 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 questions are: “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?”

My goal in giving is not to define the fence-line (the minimum effort) so that I can check off that box with a legalistic motivation. Rather, my goal is to find the fence and then completely jump over it with a generous spirit. Besides, giving is fun! The Bible says in Matthew 19:29 that even “little” generous acts, like offering someone water in Christ’s name, elicits 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 I gave so much money, I almost felt crazy. Yet, my life is filled with blessings in so many areas. You see, God is true to His Word: If we honor Him with our wealth, He blesses us (Proverbs 3:9-10). God is looking out for men and women of faith and obedience. As Christians, we should set an example of obedient, generous and content living. After all, we will celebrate these God-honoring decisions for the rest of eternity!

Believing for God’s Best,

A handwritten signature in black ink, consisting of the letters 'j' and 'h' followed by 'Baird' in a cursive style.

Pastor Josh Baird

love.