To teach on the subject of giving can place one in much the same position as the rural pastor who made a house call on one of the church’s farmers. The pastor was visiting every church member to present the need for more funds to expand their ministry together. After explaining potential ministry plans, the pastor then asked for a commitment from his farming friend by saying, “Now, John, if the Lord gave you an extra $200 in the next few months, you’d give $100 of that back to the Lord, wouldn’t you?” The farmer, realizing that this would be quite the miracle, readily replied, “Of course I would!” Then the pastor said, “If Old Bossie has twin calves in the spring, you’d be willing to give one of them to the Lord, wouldn’t you?” Realizing the miracle that would be necessary to produce two calves, the farmer said, “Pastor, you know I would!” The pastor, smiling from ear to ear, concluded his visit by saying, “John, that’s great; I knew we could count on you. And I suppose if the Lord gave you two pigs, you’d give one of them to the Lord also?” At that, the farmer winced and replied, “That’s not fair, pastor, you know I have two pigs!”

The farmer voiced a concern that some believers might have whenever the subject of giving is considered. As long as giving is linked to a future miracle of God’s provision, a person who gives meagerly remains comfortable. However, if the subject of giving is linked to one’s immediate responsibility, then some people become quite protective of the status quo.

**GOD OR MONEY**

There is a significant area in the life of a Christian that cannot afford to be stagnant. This segment of life involves giving. God, in His sovereignty, has linked one’s spiritual development to a biblical perspective and use of wealth. This reality is stated in Luke 16, verses 10-13. In that passage, verse 12 says, “And if you have not been faithful in that which is another’s, who will give you that which is your own?” Then, verse 13 concludes with one of the most clear-cut statements in all of Scripture, “No servant 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.”

That verse and others similar to it tell us of the spiritual reality that, right now, each one of us lives according to our “day to day” master. Jesus stated a foundational, spiritual truth in Matthew 6:21 when He said, “For where your treasure is, there your heart will be also.” Look through your receipts or other record of expenditures over the past month. All of us either use money according to God’s pattern, proving over and over again our commitment to Him; or we selfishly use money according to the world’s pattern and stagnate in our spiritual development. If we consistently vacillate between God’s pattern and the world’s pattern of using money, then we delay our spiritual growth indefinitely.

**GIVING IS ACTUALLY “RETURNING TO ITS RIGHTFUL OWNER”**

First and foremost in our use of money is our willingness to give back to the Lord some portion of the wealth that He has entrusted to us. Before we review how much that can be, let’s remind ourselves that our “giving” to the Lord is really “returning,” not “giving.” God has not deeded over to us any of His ownership rights that are stated in Psalm 24:1 with these words, “The earth is the LORD ’s and the fullness thereof, the world and those who dwell therein.” Recognizing that truth, we could more accurately describe our “giving” as “returning to its rightful owner,” or what scripture reveals as “biblical stewardship.” For purposes of simplicity, however, we will refer to the process of “returning” God’s wealth back to Him as simply our “giving.” Understanding that, let’s search God’s Word to determine how much we should give.

To gain a proper perspective of how much a believer should give requires us to review the patterns of giving that God established for His people under the Law.

**TITHING—THE BASIS OF OLD TESTAMENT GIVING**

The basis of Old Testament giving was the “tithe,” or one-tenth of one’s income. The tithe, however, was not a matter of choice. Each person was required to give this ten percent back to the Lord. If the tithe was not paid, then God branded the withholding party a “robber.” In fact, God pronounced this judgment on the entire nation of Israel in Malachi 3:8–9 with these words, “Will man rob God? Yet you are robbing me. But you say, ‘How have we robbed you?’ In your tithes and contributions. You are cursed with a curse, for you are robbing me, the whole nation of you.”
To not give back to God what He required was to invite judgment. The primary concern, however, was not the outward action of giving money. The critical issue was the spiritual condition of the heart, as the linkage between one’s “treasure” and one’s “heart” was a spiritual reality in Old Testament times as well as today. As soon as the hearts of God’s people drifted from a personalized commitment to their Lord, they reduced or quit giving to Him. Whenever the peoples’ hearts became committed to the Lord anew, then their giving also was restored to its proper level. That particular motivation for giving hasn’t changed to this day.

Another fact about giving that remains intact from Old Testament times is that some of God’s plans are directly linked to the giving of His people. Under the Law, the tithes were initially designated for the support of the priesthood (the Levites), since they had no land inheritance. The Levites were then to “tithe on the tithe” that they received (Numbers 18:24-26).

**Numbers 18:24-26**, “For the tithe of the people of Israel, which they present as a contribution to the LORD, I have given to the Levites for an inheritance. Therefore I have said of them that they shall have no inheritance among the people of Israel.” 25 And the LORD spoke to Moses, saying, 26 Moreover, you shall speak and say to the Levites, ‘When you take from the people of Israel the tithe that I have given you from them for your inheritance, then you shall present a contribution from it to the LORD, a tithe of the tithe.’”

Later on, the tithe was also included to be prominent in a celebration at the tabernacle, where a family and the priests were to have a feast before the Lord utilizing their tithe. This is described in Deuteronomy 14:22–27. Additionally, every third year, the tithe of all produce was to be placed in storage to supply the priests, aliens in the land, the orphans and the widows. This use of the tithe is described in Deuteronomy 14.

**Deuteronomy 14:22-27**, You shall tithe all the yield of your seed that comes from the field year by year. 23 And before the LORD your God, in the place that he will choose, to make his name dwell there, you shall eat the tithe of your grain, of your wine, and of your oil, and the firstborn of your herd and flock, that you may learn to fear the LORD your God always. 24 And if the way is too long for you, so that you are not able to carry the tithe, when the LORD your God blesses you, because the place is too far from you, which the LORD your God chooses, to set his name there, 25 then you shall turn it into money and bind up the money in your hand and go to the place that the LORD your God chooses 26 and spend the money for whatever you desire—oxen or sheep or wine or strong drink, whatever your appetite craves. And you shall eat there before the LORD your God and rejoice, you and your household. 27 And you shall not neglect the Levite who is within your towns, for he has no portion or inheritance with you.

**Deuteronomy 15:1-3**, At the end of every seven years you shall grant a release. 2 And the manner of the release: every creditor shall release what he has lent to his neighbor. He shall not exact it of his neighbor, his brother, because the LORD’s release has been proclaimed. 3 Of a foreigner you may exact it, but whatever of yours is with your brother your hand shall release.

**Deuteronomy 15:12-15**, If your brother, a Hebrew man or a Hebrew woman, is sold to you, he shall serve you six years, and in the seventh year you shall let him go free from you. 13 And when you let him go free from you, you shall not let him go empty-handed. 14 You shall furnish him liberally out of your flock, out of your threshing floor, and out of your winepress. As the LORD your God has blessed you, you shall give to him. 15 You shall remember that you were a slave in the land of Egypt, and the LORD your God redeemed you; therefore I command you this today.
Deuteronomy 15:19-20, All the firstborn males that are born of your herd and flock you shall dedicate to the LORD your God. You shall do no work with the firstborn of your herd, nor shear the firstborn of your flock. You shall eat it, you and your household, before the LORD your God year by year at the place that the LORD will choose.

Exodus 23:19a, The best of the firstfruits of your ground you shall bring into the house of the LORD your God …

Numbers 18:12-14, All the best of the oil and all the best of the wine and of the grain, the firstfruits of what they give to the LORD, I give to you [Aaron and the priests]. 13 The first ripe fruits of all that is in their land, which they bring to the LORD, shall be yours. Everyone who is clean in your house may eat it. 14 Every devoted thing in Israel shall be yours.

[Explanation added]

**Generosity above the tithe**

In addition to required giving, God expected the people to respond generously in order to complete various projects not specifically covered by the Law. The construction of the tabernacle under the supervision of Moses was such a project. The people responded in such a lavish way that Exodus 36:6-7 records that Moses told the people to stop giving.

Exodus 36:6-7, So Moses gave command, and word was proclaimed throughout the camp, “Let no man or woman do anything more for the contribution for the sanctuary.” So the people were restrained from bringing, for the material they had was sufficient to do all the work, and more.

At a later date, David asked for contributions from the people in order to build the Temple, which was constructed in the reign of Solomon. The lavish giving for this project almost boggles the mind. As an example, in addition to David’s giving, the people gave 10,000 talents of silver (380 tons), 5,000 talents of gold (190 tons), 18,000 talents of bronze (675 tons), 100,000 talents of iron (3,800 tons), and precious jewels. Take time to read through 1 Chronicles 22 and 29 along with 1 Kings 5, 6 and 7 to realize what was done when the people of God became lavish in their giving unto the Lord.

**Generous Dependency**

Even a casual reading through the Old Testament reveals that God wanted His people to recognize their dependence on Him when they gave generously. Following the lavish contributions for the Temple construction, David recognized the peoples’ dependence on God in 1 Chronicles 29:16 with these words, “O LORD our God, all this abundance that we have provided for building you a house for your holy name comes from your hand and is all your own.”

Giving people, both then and now, recognize that same spiritual reality. Even when we recognize our ability to give generously, we realize that it is all made possible by the Lord anyway. As a result, He gets all the glory.

If we understand that everything we have comes from the Lord, what can we learn from the patterns of giving that are revealed in the Old Testament? Is there a New Testament counterpart that now undergirds our foundation for giving? Yes, quite definitely; but for many of us, this will be a surprise.

**Tithing . . . a command for today?**

First of all, let’s deal pointblank with the issue of tithing for today. Obviously, Old Testament saints were commanded by God to tithe. On the other hand, is there any verse in the New Testament that commands a believer in Christ to tithe? The answer is “no.” Faced with that reality, some believers may say that tithing was practiced even before the Law was instituted and, as a result, remains a divine principle that is applicable to any era. Upon close examination, however, one will discover that there are only two instances of tithing recorded prior to the Law . . . and neither was in response to a command from God to tithe.

**Tithing . . . instituted prior to the law?**

The first recorded instance of tithing was by Abraham and is described in Genesis 14. Abraham had just defeated the kings who had taken his nephew Lot as part of the spoils of a previous battle. After rescuing Lot and taking spoils himself, Abraham was met by Melchizedek, king of Salem, and subsequently gave Melchizedek a tenth of the battle spoils. That was the only time that Abraham is recorded as giving a tithe, even though there are numerous references of his giving of offerings unto the Lord. As the following passage indicates, Abraham had not yet received his “name change” from the Lord and was still named Abram.

Genesis 14:17-20, After his (Abram) return from the defeat of Chedorlaomer and the kings who were with him, the king of Sodom went out to meet him at the Valley of Shaveh (that is, the King’s Valley). 18 And Melchizedek king of Salem brought out bread and wine. (He was priest of God Most High.) 19 And he blessed him and said, “Blessed be Abram by God Most High, Possessor of heaven and earth; 20 and blessed be God Most High, who has delivered your enemies into your hand!” And Abram gave him a tenth of everything.
The second reference to tithing prior to the Law is recorded in Genesis 28, where Jacob the Deceiver tries to bargain with God. In the following passage, Jacob basically said, “God, if You will help me get out of this mess, then I will give you ten percent of all I own.”

**Genesis 28:20-22.** Then Jacob made a vow, saying, “If God will be with me and will keep me in this way that I go, and will give me bread to eat and clothing to wear, 21 so that I come again to my father’s house in peace, then the LORD shall be my God, 22 and this stone, which I have set up for a pillar, shall be God’s house. And of all that you give me I will give a full tenth to you.”

So, in the two instances that are sometimes used as proof texts to support tithing before the Law, one is by a man trying to bargain with God. The other is by the patriarch Abraham who chose to give ten percent of battle spoils out of thankfulness to God, not as an obedient response to God’s command.

**TITHING . . . ENcouraged by Jesus for-believers?**

In the New Testament era, the primary reference that is utilized to try and enforce ten percent giving is found in Matthew 23:23 when Jesus rebuked the Pharisees. He said, “Woe to you, scribes and Pharisees, hypocrites! For you tithe mint and dill and cumin, and have neglected the weightier matters of the law: justice and mercy and faithfulness. These you ought to have done, without neglecting the others.” Jesus pointed out the hypocrisy of the Pharisees that led them to tithe so specifically on every item in their possession yet, simultaneously, neglect much more important matters of the Law. The contrast was stark; the Pharisees neglected the spirit of the Law and over-emphasized the letter of the Law. It is important to remember that the Law was still in effect when Jesus made this statement, so tithing was to be expected from the Jewish people. The era of grace-living and grace-giving for believers in Christ had not yet begun.

Outside of the above statement by Jesus, given as a rebuke to Jewish leaders and not as a command for believers, no other New Testament passage even hints that the Old Testament tithing requirement is foundational to grace-giving. Numerous passages, however, proclaim that believers in Christ are no longer under requirements imposed by the Law. Note what Galatians 3:23-29 says in this regard.

**Galatians 3:23-29.** Now before faith came, we were held captive under the law, imprisoned until the coming faith would be revealed. 24 So then, the law was our guardian until Christ came, in order that we might be justified by faith. 25 But now that faith has come, we are no longer under a guardian, 26 for in Christ Jesus you are all sons of God, through faith. 27 For as many of you as were baptized into Christ have put on Christ. 28 There is neither Jew nor Greek, there is neither slave nor free, there is no male and female, for you are all one in Christ Jesus. 29 And if you are Christ’s, then you are Abraham’s offspring, heirs according to promise.

Galatians 3:25 emphasizes that believers are no longer under the supervision of the Law now that faith in Christ is the centerpiece of their lives. It is a critical mistake to try and enforce one element of the Law—tithing—while simultaneously trying to live the rest of one’s spiritual life under grace.

Yet, when one examines giving by believers in western churches, a tithing emphasis would increase offering totals substantially. As but one example, there is an internationally prominent American church in an affluent region of the USA with an annual ministry budget of US $2.5 million. That amount of money sounds like a lot, and it is from a monetary standpoint. This particular church, however, with its thousands of members could more than double their annual income if every member received only a basic welfare check and *tithed* on that amount. Lest you think that this financial stinginess is an aberration, a similar abuse of giving “under grace” can be recounted in churches across the globe and, especially, in those of the western world.

In spite of being a convenient measure of giving, the practice of tithing is not part of the financial aspect of living under grace. So, if tithing is “out,” what is “in?” Surely God would not leave us without directions in one of the most critical areas of our spiritual development. He hasn’t. If we believers are to understand the linkage between Old Testament tithing and New Testament giving, then we must examine the connection between law and grace. This linkage resides in the Lord Jesus Christ.

**THE OVERLOOKED CORRELATION BETWEEN LAW AND GRACE**

The Law was given to point the way to the Savior and to be fulfilled in Him, as Jesus said in Matthew 5:17, “**Do not think that I have come to abolish the Law or the Prophets; I have not come to abolish them but to fulfill them.**” When Jesus Christ came, the many principles of the Law were not discarded on a spiritual trash heap. Instead, the Law’s full expression flowered and grew through the Person and work of Christ.

Let’s review some aspects of the Law that were not abolished but, instead, were expanded to greater fruition through...
the Lord Jesus Christ and the grace that He brings. The Law said “You shall not murder,” as Jesus reminded his listeners in Matthew 5:21 when He said, “You have heard that it was said to those of old, ‘You shall not murder; and whoever murders will be liable to judgment.’” He then expanded this principle by stating in Matthew 5:22, “But I say to you that everyone who is angry with his brother will be liable to judgment; whoever insults his brother will be liable to the council; and whoever says, ‘You fool!’ will be liable to the hell of fire.”

In Matthew 5:27, Jesus reminded the people of a principle of the Law by saying, “You have heard that it was said, ‘You shall not commit adultery.’” He then expanded this principle to its full flowering effect by saying in the next verse, “But I say to you that everyone who looks at a woman with lustful intent has already committed adultery with her in his heart.”

One could relate many aspects of the Law which are expanded to a greater dimension through Christ. For example, God’s presence once inhabited a Temple on Mt. Zion. Now, each member of His family is a temple in which the Holy Spirit resides as 1 Corinthians 6:19-20 states, “Or do you not know that your body is a temple of the Holy Spirit within you, whom you have from God? You are not your own, for you were bought with a price. So glorify God in your body.”

Remember all the food regulations that were part of the Law? What happened to them? On the basis of the completed work of Jesus Christ, Paul says in Romans 14:14, “nothing is unclean in itself,” but now the primary limitation on eating certain foods depends on whether or not it offends a fellow believer.

Romans 14:13-18. Therefore let us not pass judgment on one another any longer, but rather decide never to put a stumbling block or hindrance in the way of a brother. 14I know and am persuaded in the Lord Jesus that nothing is unclean in itself, but it is unclean for anyone who thinks it unclean. 15For if your brother is grieved by what you eat, you are no longer walking in love. By what you eat, do not destroy the one for whom Christ died. 16So do not let what you regard as good be spoken of as evil. 17For the kingdom of God is not a matter of eating and drinking but of righteousness and peace and joy in the Holy Spirit. 18Whoever thus serves Christ is acceptable to God and approved by men.

Circumcision was once a physical mark of God’s people, but under grace, 1 Corinthians 7:19 says, For neither circumcision counts for anything nor uncircumcision, but keeping the commandments of God. The outward sign of circumcision is not needful to be a disciple of Christ but what is important is being obedient to God’s commands. The circumcision that now is seen by God is the circumcision of the heart, as Romans 2:25-29 points out.

Romans 2:25-29. For circumcision indeed is of value if you obey the law, but if you break the law, your circumcision becomes uncircumcision. 26So, if a man who is uncircumcised keeps the precepts of the law, will not his uncircumcision be regarded as circumcision? 27Then he who is physically uncircumcised but keeps the law will condemn you who have the written code and circumcision but break the law. 28For no one is a Jew who is merely one outwardly, nor is circumcision outward and physical. 29But a Jew is one inwardly, and circumcision is a matter of the heart, by the Spirit, not by the letter. His praise is not from man but from God.

The most obvious parts of the Law that realized their full expression in Christ involved sacrifice for sin. For example, it once took many priests to fulfill the priestly functions. Jesus, however, is now our eternal High Priest whose own blood provided the means of forgiveness of sins.

Hebrews 7:23-28. The former priests were many in number, because they were prevented by death from continuing in office, 24but he holds his priesthood permanently, because he continues forever. 25Consequently, he is able to save to the uttermost those who draw near to God through him, since he always lives to make intercession for them. 26For it was indeed fitting that we should have such a high priest, holy, innocent, unstained, separated from sinners, and exalted above the heavens. 27He has no need, like those high priests, to offer sacrifices daily, first for his own sins and then for those of the people, since he did this once for all when he offered up himself. 28For the law appoints men in their weakness as high priests, but the word of the oath, which came later than the law, appoints a Son who has been made perfect forever.

Hebrews 9:11-12. But when Christ appeared as a high priest of the good things that have come, then through the greater and more perfect tent (not made with hands, that is, not of this creation) 12he entered once for all into the holy places, not by means of the blood of goats and calves but by means of his own blood, thus securing an eternal redemption.

Hebrews 10:11-14. And every priest stands daily at his service, offering repeatedly the same sacrifices, which can never take away sins. 12But when Christ had offered for all time a single sacrifice for sins, he sat down at the right hand of God, 13waiting from that time until his enemies should be made a footstool for his feet. 14For by a single offering he has perfected for all time those who are being sanctified.

As you notice the many aspects of the Law that expanded to a fuller expression through Christ, do you think that a believer’s response in grace-giving would be less or more than the giving that was demanded under the Law? Quite...
possibly, tithing was not instituted as a measurable response to God’s grace so that a believer would have the freedom to respond thankfully in giving as often as desired and in a greater dimension than prescribed giving.

**Tithing or Joyful Generosity?**

Tithing was a practice integral to the Law. On the other hand, the kind of giving that sets one apart as a thankful recipient of God’s grace is described in Scripture as being “sacrificial” or “generous.” When compared to sacrifice or generosity, a tithe offering fails to be noteworthy. Actually, generosity is measured more by what one has left over after giving instead of considering the intrinsic value of an offering. Graphically illustrating that point are two specific incidences in Scripture found in Mark 12 and 2 Corinthians 8.

Mark chapter 12, beginning with verse 41, describes the time in which Jesus sat down at the Temple treasury to observe people giving offerings. This “giving” could be accompanied by much fanfare from the “givers” as well as from those observing the proceedings. Viewing these public offerings, Jesus made no comment until a poor widow approached and gave two coins. Mark 12:43-44 records the words of Jesus, And he called his disciples to him and said to them, “Truly, I say to you, this poor widow has put in more than all those who are contributing to the offering box. For they all contributed out of their abundance, but she out of her poverty has put in everything she had, all she had to live on.”

What was it that caught the attention of the Son of God? In a word, “sacrifice.” The widow could have been caught up in the false teaching of the Pharisees with regard to giving, much like false teachers today who emphasize “giving” to gain favor from the Lord. She could have been a victim of the Pharisees’ self-centered teaching that exalted themselves at others’ expense. She may simply have been wholeheartedly committed to God Almighty. The point that Jesus emphasized to His disciples, however, was what the widow possessed after she gave. She had nothing to live on.

Years later, in 2 Corinthians 8:1-5, the Apostle Paul described the giving of the Macedonian believers in a similar manner. He said, “We want you to know, brothers, about the grace of God that has been given among the churches of Macedonia, for in a severe test of affliction, their abundance of joy and their extreme poverty have overflowed in a wealth of generosity on their part. For they gave according to their means, as I can testify, and beyond their means, of their own accord, begging us earnestly for the favor of taking part in the relief of the saints— and this, not as we expected, but they gave themselves first to the Lord and then by the will of God to us.”

What made this giving so prominent in the mind of Paul? It was simply the fact that a dedicated group of people understood the reality of grace living and, subsequently, gave generously…when they were destitute! Paul encouraged this abundant giving in 2 Corinthians 8:8-9 by reminding them of the grace of Christ that provided spiritual richness to their lives …“I say this not as a command, but to prove by the earnestness of others that your love also is genuine. For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you by his poverty might become rich.”

Notice that Paul did not emphasize giving a certain amount. Instead, he wanted them to respond in giving in proportion to their love for the Lord and the grace that He had already showered on them. Later, in 2 Corinthians 9:6, Paul addresses giving amounts with these words, “The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully.” In keeping with the freedom that believers have to respond to the Lord in accordance with their understanding and appreciation of grace, Paul continued in the following verse by saying, “Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver.” And God is able to make all grace abound to you, so that having all sufficiency in all things at all times, you may abound in every good work.”

At this point, it should be apparent that the New Testament principle for giving is not a fixed percentage corresponding to giving the tithe under the Law. In fact, grace giving is individually determined. In deciding how much to give, a believer realizes that the New Testament principle for giving is liberality, a loving response to the super-abundant grace that God provided through the Lord Jesus Christ. Tithing can’t even begin to express one’s love for the Lord when a believer’s appreciation of God’s grace increases.

**Giving is Proportionate to an Understanding of Grace**

When we review what God has done for us through His Son Jesus, it should be apparent that churches and individuals do not have a “giving problem.” The problem is actually a lack of understanding and appreciation of grace which results in a continuation of self-centered living. Giving is designed to be a thankful response for a divine gift believers already have—God’s grace as revealed in Jesus Christ. When believers grow in thankfulness for God’s grace,
then giving will correspondingly increase.

As disciples of the Lord Jesus Christ, we are encouraged to be generous in our giving and trust God to replenish our supply so we can be generous again. Generous grace-giving is not a “give to get” scheme that caters to human greed or creature comfort. If we do “get” a replenishment of funds after giving abundantly, then that enables us to give all the more as we remain frugal in expenditures on ourselves.

Self-control and moderation are the watchwords of Scripture with regard to personal expenditures, while generosity describes our giving as a response of appreciation for divine grace. Sadly, in too many situations, individual believers and entire churches have reversed this perspective by spending lavishly on themselves and minimally on scriptural priorities of giving. On the other hand, many believers throughout the world are destitute by the world’s standards but, like the Macedonian givers of 2,000 years ago, continue to give generously and cheerfully in response to God’s grace on their behalf.

As you continue on in Christ, consider this simple prayer . . . “God, help me and other believers in Christ to give in accordance with an increasing understanding and appreciation of your grace given to us through Christ Jesus.”

[NOTE: For further study, see a companion stewardship study, Being Rich Toward God: A Scriptural Overview of Giving, lists the primary recipients of grace-giving and addresses other aspects of subjects presented in this study.]