

## The Disciple Newsletter

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A Newsletter for the Serious Religious Christian  
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### **Biblical Financial Stewardship**

Biblical values are particularly directed to believers as stewards of their time, relationships, talents, and resources (finances). In this article we will consider the stewardship of resources and Biblical giving.

The Biblical values related to money are numerous enough to fill its own book. Biblical commands and statements incorporate these values. I will list a few of them here as examples.

1. We are to work and provide for ourselves and our families.
2. We are to avoid debt and be able to give to others.
3. We are not to get entangled in the debts of others.
4. We are to not serve money, or love it.
5. We are to store up heavenly rather than earthly treasures.

These and other Biblical notions regard money handling as a stewardship of finances that makes money a means rather than an end. Work is about earning a living, not about being a famous success. Life includes work, but work is utilitarian. A man's life does not consist in the things which he has. We should not covet what others have and in that way show our discontent. A thorough knowledge of the scripture will give a rewarding insight regarding the use, abuse, and dangers of money, wealth, and covetousness. A believer is wise to use these values to address the Biblical roles and knowledge issues of finance in marriage and family. One of the Biblical values related to money is giving. The Scriptures teach that it is more blessed to give than to receive. But often people are made to give out of guilt. We will now examine the Biblical notion of giving.

### **Tithes, Offerings, Benevolence, and Missions**

Christian stewardship is an important aspect of the marital financial adjustment for married couples. This area of Christian behavior and values is not without controversy. Some believe that tithing is for the Old Testament only. Others believe that tithing is a system that brings about financial blessing to believer and non-believer alike. What ever is said on the subject, there will be many who disagree. My hope is that those who disagree with my explanation here, will not reject other

aspects of this book because of a point of contention here. I simply give my view on the subject as a fellow disciple who struggles with obedience to God. I believe I have learned some important considerations on the financial aspects of a Christian home and offer them here for consideration.

## **First Fruits**

The tithe is found in the Torah, the Prophets, and the Gospels. The first mention of tithing is connected to Abraham who gave tithes to Melchizedek, the prophet of the Most High God. (Gen. 14:18-24) In this account, Abraham has defeated his enemies and returned his brother's son from captivity. Two men arrive. The King of Sodom praises Abraham's power and victory. He tells Abraham to keep the spoils (all the goods and valuables) but to please return the people. Abraham tells him to keep all of it (people and goods) lest someone think that the King of Sodom had made Abraham wealthy. Melchizedek also arrives and instead of praising Abraham, he acknowledges that God has made Abraham to prevail. He gives to Abraham bread and wine. Abraham gives to Melchizedek a tithe (10%) of all that he has. In this way Abraham acknowledges that God has provided for him. In other words, the tithe is a testimony of God's provision. The next occurrence of the tithe is found in a vow made by Jacob (Gen. 28:20-22). Jacob vows to the Lord that if the Lord will be with him and provide for him and bring him back, then he will dedicate a pillar as God's house (Bethel) and will give to God a tithe. Again the tithe is a testimony of God's provision to one who has trusted him.

The commandments regarding the tithes are also found in the Law of Moses. As we consider these commands, we must remember that they are primarily related to the Temple sacrifice system and to an agricultural and pastoral economy. To use them outside of this context requires an understanding of function and symbol so that application into our own context is appropriate.

The Temple system required that all adult males (often accompanied by their families) come to the Temple at least three times a year for specific Holy Days. These Holy days are scheduled at the three harvest times of Spring, Summer, and Fall. The requirement of appearing before the Lord at the Temple was to include offerings which included the tithes and first fruits of the harvest and flocks (Ex. 23:14-19). This tithe and first fruits included 10 percent of the increase of the flock and harvest, as well as the actual first born of the flocks and the initial sample from the harvest.

The commandments made it clear that sacrifice and offerings,

including the first fruits and tithe was not to be given to the Lord at any of the local and pagan altars or sites. It must be brought to the place that bore the Lord's Name (the Temple) in Jerusalem. There and there only, could the presentation be made. This exclusivity of the offerings and the location demonstrated the unique Holiness of God and their identification with Him. None of the tithe or first fruits could be eaten or used at home. You must Bring it to the Lord's House (Duet. 12:1-32). But, if the distance was too far, you could convert the livestock and harvest into money so the trip could be made easier. Once you arrived at Jerusalem, you could buy whatever you wanted, and eat of it and present it to the Lord (Deut. 14:22 - 26).

Before you enjoyed the eating and giving of it, however, you were required to make a statement before the priest and the Lord as a testimony of the provision of God (Duet. 26: 1-15). Again the tithe is seen as a statement of God's provision already accomplished and a trusting that God will continue His provision. You do not give in order to get. You give as a testimony that God has provided for you and will provide. To appear before God empty (without the tithe) is to make the statement that he has not provided.

The Prophet Malachi addresses the failure of God's people to make this testimony (Mal. 3:8-12). They had both failed to give some of the tithe and first fruits and in some cases not given any of it. They had robbed God of His glory and the testimony that He provides for His own. As a result, they were under a curse and the devourer was reducing the provision from God. He asks them to demonstrate His goodness by bringing the whole testimony of the tithes into His storehouse and to see if instead of curse they would find blessing. Again, this is not a get rich scheme. It is a testimony of who God is, and what He does for His people when they honor Him with the tithe.

In the Gospels, Jesus addresses the tithe several times. He does not reject it but he gives some correction regarding its place in the commandments. He condemns certain scribes and Pharisees who tithe even the spice herbs of their gardens but have rejected obedience to the greater commandments. He tells them that they should have understood the priority of justice and mercy while not failing the testimony of the tithe (Matt. 23:23).

Another interesting and relate passage is found in the Gospel of Mark. Jesus is with His disciples at the Temple treasury (the boxes for placing the tithes that was located in the Temple courtyard). He watch the people pass by and place their offerings. Those who were rich came and other as well. A widow approached and gave two small coins worth almost nothing. Jesus told his disciples that she had given

more than all the rest. They gave out of the surplus of their abundance. Her giving was beyond the Biblical requirement and made testimony to God's provision in the face of her own poverty. She did not give to receive, but to testify to God's provision (Mark 12:41-44).

So how do we apply the application of the First Fruits Tithe today? Again, I want to remind the reader that application is always subject to change based on better understanding. We obey to the point we understand and as understanding increases, our obedience follows. I believe that the following principles apply to the use of tithing for believers today. These are:

1. The first fruits tithe is a testimony of God's provision.
2. The testimony and the tithe must be given at the Place of God's Name
3. The tithe is to be based on God's provision (10%).
4. The worshiper and family should participate in the tithe.

Taking these points in order, we begin with the first fruits as a testimony of God's provision. I believe that the separating of the tithe and first fruits from our own money should be done in the home. My wife and I keep a separate bank account that holds all offerings including the tithe. This account has its own checkbook and we separate the tithe and other offerings addressed below at the beginning of the month when we pay our bills. It is a reminder that the tithe is the Lords' and we are simply stewards of those funds.

The second principle is that the tithe must be presented to the Lord in the place that bears His Name. In the wilderness, this was the Tabernacle. The Glory of the Lord came into the Tabernacle and it became the place that bore His Name (Ex. 40:34-38). In the Holy Land, the place of gathering the tithes was the Temple in Jerusalem. God's glory had filled the temple just as it had in the Tabernacle (II Chron. 7:1-3). I believe that the Lord's Temple at present is the congregation, a Temple of People. The Glory of the Lord entered the congregation at Pentecost as tongues of fire settling on each one of the believers (Acts 2:1-4). The application of the temple imagery to the gathered believers is a common theme in the New Testament writings (Eph.2:20-22, I Peter 2:1-5). The gathered congregation is the place of worship, instruction, fellowship and community. The tithe and its testimony belong to the context of that gathering. It should not be given to Missions and Christian organizations. Offerings of that type will be discussed below.

Our congregation has an offering box which allows each family to place its own offering in as appropriate. At a specific time in our service, we present ourselves and our offerings, including the first fruits tithes, to

the Lord. This is our statement and testimony that the Lord has provided for us.

The third principle is that the tithe is a proportioned amount set apart. The word tithe means a tenth. This tenth is a representation of the whole as the first fruits always represent the whole. To make the tithe other than 10% is to argue against the term itself.

The fourth principle is that the worshiper and family are to partake of this tithe. In Biblical days, people would use the tithe to feed and provide for themselves during the time they were in Jerusalem for the Holy Days. God wanted them to eat, drink and enjoy Him and each other in the celebration of being God's people. The tithe was provided by God so that all could participate in congregation. They were to include the widow and Levite in the celebration. Our congregation goes out to lunch after every worship service. We take over a restaurant, a backyard, a food court, or a park. Everyone brings their own food, whatever their heart desires (Deut. 14:26). The cost of this food is removed from their tithe. In other words, we eat part of our tithe together, including the widow and the poor among us and give the balance into the offering box. From this remaining balance, we provide the needs of functioning as a congregation. No one need say, I can't come to fellowship and eat. The tithe provides the funds individually and collectively for our gathering as the people of God. By applying these principles of the tithing commandments, we are being the Temple of God and rejoicing before the Lord as He requires.

### **The Benevolent Tithe**

In addition to the tithe associated with the first fruits, the Bible addresses another tithe. This giving is found in both the Law of Moses and the New Testament writings. This tithe is a tithe to provide benevolence (Tzedeka) for the poor and widows at the local level. Deuteronomy 14:28-29 tells the reader that the tithe of the third year is to be deposited, not at the Temple, but within your gates. This term "gates" is used for one's home or city and therefore refers to a local keeping of funds to provide for the local widow, orphan and immigrant. This requirement to provide for these local needs is also found in Leviticus 19:9-10 and 23:22. The basic principles that can be applied from these passages are:

1. A systematic portion of your provision should be available for benevolence.
2. This benevolence is to be distributed locally.
3. A third year tithe should also be included in this gathering.

The idea of leaving the corners of the field un-harvested for the poor makes two points. One is that we are to live within our means. We should not be using all of our resources for our own needs. We must systematically supply for others. Second, this is planned, not haphazard. The Bible also includes a command regarding finding extra supply that was left over or missed (Deut. 24:19). This also is to be used in this benevolence manner. When a bonus or other unexpected income is found, a part of that should be set aside for this purpose.

In addition, the scripture requires that the third year tithe was used for this local benevolent need. This commandment has been debated as to whether the regular tithe was used each third year by one third of the people, or whether this was an additional tithe every third year. The result of this debate would have the following implication. If the regular tithe was used, then a person gave 7% to the Temple and 3% to local benevolence over a three year period. If this was an additional tithe, the person gave 10% to the temple and 3.3% to local needs over a three year period. I am not interested in the debate. If a person gives 7% first fruits and 3 % benevolence or 10% and 3.33%, I believe they are obeying this command. Too many people use the debate as an excuse to do nothing.

My own view and the counsel that I give others is to just begin. Set aside a portion for first fruits and benevolence. If you can start with the full amounts, then do so. If you can't because you have messed up your finances, then start where you can and build toward the goal. Faithfulness (consistency) in stewardship is more important than amount (at least initially).

This benevolence offering is found in the New Testament as well. The primary related passages are found in the two Corinthian letters. The first one is in I Cor. 16:1-4. Paul addresses a collection for the saints. This is a benevolence offering for the poor Jewish believers in Jerusalem. He is collecting it from the gentile churches to show that they are one body in the messiah. He tells them to set this money aside on the first day of the week (Sunday). In the first century, Sunday would be the first working day of the week for Jews and early Christians. They were to count their money and set aside as they had prospered the amount that would be used for benevolence. Paul didn't want to take a collection when he arrived. By them setting it aside, it would be ready for them to give to him when he arrived. He tells them that he will send the money with letters and the carriers to Jerusalem. If they want him to, he will also go with the gift. This is not a Sunday offering as is so often taught in churches. In second Corinthians 9:1-15 Paul reminds them about this offering. He has already told others that

the Corinthians are ready and committed to give this benevolence. But he reminds them because he doesn't want to be embarrassed because they promised and didn't follow up on the doing of it. He reminds them, that this giving of benevolence is under their control. They are required to give benevolence, but not necessarily to the Jerusalem saints (not a local need) So, he reminds them that they must decide in their own heart (mind) what they will do and be faithful to that commitment. He reminds them that such good deeds are rewarded by God and that God also loves the cheerful giver. Again, this passage is often used for local church offerings, but that takes it out of its real context which is that of a benevolence offering to be used by the fellow believers in Jerusalem.

This indicates that the benevolence offering is used for local needs and for the needs of fellow believers from congregation to congregation. This is in addition to the first fruits offering which is part of local congregational support.

### **Ministry Participation – Missions**

The Bible addresses a third type of giving. This is found in the New Testament writings and does not appear to have a Torah foundation. It is an offering that gives to another in ministry so that they may participate in that labor of ministry. The text for this missions offering is found in Philippians 4:10-19. Paul addresses the support that the Philippian church has given to him. That had supported him in the past when they could. Then, even though they wanted to, they did not have funds to provide. Now they were once again giving to assist him in ministry. He explains that he does not desire the money so much (he will pay for his own ministry if necessary), but he does desire that they receive the credit for their participation. Paul understands that those who support a minister will share in the reward of that minister. As Jesus said, "That those who received a prophet (provided for him) would receive a prophet's reward (a share of his reward)" (Matt. 10:41-42). This principle is one of participating with another person in ministry. But this is a two edged sword. When you finance another person in ministry, you also participate in their evil. If a ministry does evil in God's eyes, you will also receive that judgment as a participant with them. You must be very careful of ministries that you support. God holds you accountable for what they do. You cannot just give the money and be rewarded on your intent. You are rewarded on their actions. Those who support bogus televangelists will be judged by God for what the TV ministry does in the name of God. Those who support good, Biblically sound ministries will receive the reward of that ministry.

One important point should be made. First Fruits (the normal tithe) cannot be used for benevolence. Benevolence cannot be used for Missions and ministry participation. The First Fruits must be used for their own purpose in the congregation. The Tithe is the Lord's. The benevolence, however, must be used for local and fellow believer needs. To use it for missions robs the widow and the poor. The missions participation giving is a sacrifice of your own money (not the other offerings) that is used for Kingdom purposes in ministry participation. In this way one lays up a reward in heaven. You are giving up money that you could use for yourself to invest and participate in the Kingdom. That is why you are rewarded.

To briefly review, there are three primary giving systems in the Bible. The First Fruits Tithe is used to participate in congregation as a testimony that God has supplied your needs. The Benevolent portion is a systematic setting aside of funds for local care of widows and the poor. It is part of the one-anothering commands of the Bible. The Participation Offering is using your money to support ministries and missions for Kingdom purposes. It is a freewill offering and the one who gives this will receive a reward or judgment based on the actions of that ministry.

