

## **WHAT THE BIBLE SAYS ABOUT TITHING**

### ***The Portion-Plus Principle***

#### **Malachi 3:6-12**

Did you know that American Christians devote less than 2% of their income to the Lord's work? Less than 2%! In the wealthiest nation on earth we give less than 2% of our income to our churches or to organizations that are engaged in the church's mission. In addition, while household income in the US has risen steadily since the 1960s, percentage-based giving has steadily declined.<sup>1</sup>

## **A Princeton Sociologist Talks About Money**

Princeton sociologist Robert Wuthnow, in his acclaimed book *God and Mammon in America*, reproves the church and the clergy for their failure to hold parishioners accountable in the areas of work and money. In fact, he argues that churches and pastors often reinforce the workaholic-success driven mindset of the typical person in the pew. He writes:

The implications of faith for work or the handling of money have often been neglected entirely by religious leaders. This neglect has perhaps in the short-term interest of religious leaders – seldom rocking the boat, seldom offending their middle-class congregants, and seldom disrupting the steady flow of charitable giving on which their salaries depend.<sup>2</sup>

Wuthnow is arguing that American ministers have neglected this topic because they want to keep their jobs. If they speak out, they stand to lose members, or they may incur the wrath of those who do give. If his pessimism is true, it is indeed a sad day in our nation when we will threaten to close our pocketbooks to silence the messenger because we do not like the message. Wuthnow then makes the biting comment: "Perhaps our faith has become so narrowly defined that it seldom pricks our conscience when pocketbook issues are at stake."<sup>3</sup>

## **A Prophet Talks about Money**

2500 years ago, another writer chastised religious people for their greed. Perhaps one of the most helpful, yet misunderstood (and misapplied) passages in scripture on giving is found in the book of Malachi. The book of Malachi is written to a people who had become apathetic in their faith. Around 500 B.C. a remnant of the nation was brought back to Jerusalem to rebuild the city walls and the temple. Under the leadership of Ezra and Nehemiah they had succeeded. But already, just a few years later, their worship had grown cold. Tremper Longman notes,

---

<sup>1</sup> Ron Sider, *Rich Christians and an Age of Hunger* (Dallas: Word, 1997), 205.

<sup>2</sup> Robert Wuthnow, *God and Mammon in America* (New York: FreePress, 1994), 9

<sup>3</sup> Ibid.

The temple has been rebuilt, but already disillusionment has set in . . . Judah remained a relatively insignificant province of the Persian Empire. God did not appear to give success to his people. Thus discouragement set along with moral lapses.<sup>4</sup>

They had lost their passion for God and their zeal for the Lord's work. This apathy was working its way into every area of their lives including their giving. Giving is a form of worship, and when worship is not important neither is giving. Do not miss the context and the theological message of this passage:

*“When we lose our passion for God and our zeal for His fame,  
it will negatively impact our giving”*

In a way, we might say that the message of Malachi 3 is not really about money, it is about passion for God. It is about our relationship with HIM. God loves his people and wants them to return to him in every area of their lives – yes, even in the area of giving. The great thing about this passage is that it is filled with hope. God says, “If you return to me, I will return to you and pour out a blessing on you that is so big you won't have room enough for it.”

First, he wants to make it clear that he is mad. God is mad. In verses 6-7 He tells them in so many words why He hasn't already destroyed them.

**6 "I the LORD do not change. So you, O descendants of Jacob, are not destroyed. 7 Ever since the time of your forefathers you have turned away from my decrees and have not kept them. Return to me, and I will return to you," says the LORD Almighty.**

### **The Invitation to Return to God in Giving**

This passage isn't about giving. It's about returning to God. “Come back to me” God says.

A. God's faithfulness is the reason we have not been judged.

God points to his people and says, “The reason you are not destroyed is because I do not change.” In other words God says, “My faithfulness to you has caused me to hold back my hand of judgment.”

Old Testament scholar Walt Kaiser says it this way in his commentary on Malachi:

While Israel has remained fickle and undependable, the living God has never flagged in his decision to choose, bless, and love Israel. That is unchangeableness on an extraordinary level! He has not changed at all.<sup>5</sup>

Oh how true this is! How often do we stray from Him. I say with the apostle Paul, “the things I want to do I do not do; but what I hate I do.” How often do we show our stubbornness? Too often we are fickle and unpredictable, and yet how God remains the same – ever committed to us – ever in love with us – and always ready to forgive and

---

<sup>4</sup> Tremper Longman, *An Introduction to the Old Testament* (Grand Rapids, MI: Zondervan, 1994), 439.

<sup>5</sup> Walter C. Kaiser, *Malachi: God's Unchanging Love* (Grand Rapids, MI: Baker, 1984), 88.

bless us! The reason we are not consumed has nothing to do with us and everything to do with our faithful, unchanging God.

Look at verse seven again:

**7 Ever since the time of your forefathers you have turned away from my decrees and have not kept them. Return to me, and I will return to you," says the LORD Almighty.**

These problems weren't new! No, the problem ran in the family. They complained about Moses from day one. Right after their deliverance they are worshipping an idol. Over and over again God blesses them, yet they disobey him. They come to the edge of the promise land and the mob rises up against the leadership. It is important for us to remember that . . .

B. Unfaithfulness runs in our family.

Why do we have to fill out those long medical histories at the doctor's office? Because persons in the medical profession know that certain problems run in the family and are passed down from parents to children and so on. It is important to know a little something about your family history so that you know what to watch for. In the same way, we need to realize that unfaithfulness runs in our family. We all have an innate tendency to stray. In the words of the hymn writer: "Prone to wander, Lord I feel it."

In the New Testament Paul speaks to the Corinthian church about their "forefathers" (he is speaking to Gentiles) because many of them were becoming lax in the faith. In the name of liberty many of them had become revolutionaries rising up against the leadership. They were the libertines. While affirming their liberty Paul reminds them about what happened to their forefathers:

**"5 Nevertheless God was not pleased with most of them; their bodies were scattered over the desert. 6 Now these things occurred as examples to keep us from setting our hearts on evil things as they did. . . 11 These things happened to them as examples and were written down as warnings for us on whom the fulfillment of the ages has come. 12 So if you think you are standing firm, be careful that you don't fall" (I Corinthians 10 [passim]).**

We need to remember: we have this problem in our family history and we need to watch for it in our own lives.

And here is the awesome thing:

C. God's invites us to return to Him.

Look at the text: "Return to me and I will return to you." If there is a theme verse in Malachi, here it is. The wording of the text assumes that God was not pleased with his people and had withheld his blessing from them. He hadn't destroyed them, but he was not pleased with them. Here we have this gracious invitation, "Return to me and I will return to you."

This is an awesome statement of hope. It is a statement that every generation and every person needs to hear. Remember how Israel responded to these calls. She committed a grave error by persecuting and killing the prophets in her attempt to silence the voices that were calling for reform. Every Christian generation needs people who will

say, "Return to the Lord." If our history teaches us anything it teaches us that we are prone to wander. Every church needs leaders who will say, "Return to the Lord." Every person needs friends and others in their lives to whom they will listen. The encouragement here is that the Lord will return to his people when they return to him. He will return his favor and his blessing!

What is evident throughout Malachi is that they don't get it. They are in a state of self-deception.

**7 Return to me, and I will return to you," says the LORD Almighty. "But you ask, 'How are we to return?' 8 "Will a man rob God? Yet you rob me. "But you ask, 'How do we rob you?' "In tithes and offerings. 9 You are under a curse-- the whole nation of you-- because you are robbing me.**

Scholars refer to Malachi as disputation (a dialogue between God and his people; conversing – but it is a conversation with an edge. They are arguing and of course God will win the argument. In order to capture the message of this book you need to hear the argumentative tone.

## **The Accusation that you are Under a Curse**

"How do you want us to return to you God?" was their reply. In other words they thought they were doing just fine. They had deceived themselves! They are invited to return to God and yet they don't even understand the invitation. "How are we to return?" In the words of one commentator: "They see no necessity for the invitation! The feel themselves to be quite innocent and acceptable as they are. What more therefore should they do?"<sup>6</sup>

The scriptures give us many warnings about the danger of self-deception. Let me give just a few examples:

**"There is a way that seems right to a man, but in the end it leads to death" (Proverbs 14:12).**

**"Do you see a man wise in his own eyes? There is more hope for a fool than for him" (Proverbs 26:12).**

**"Do not merely listen to the word, and so deceive yourselves. Do what it say" (James 1:22).**

This is why it is so important for us to have hearts that are open and receptive to correction. There is always the danger that we could "fool ourselves," as was the case with Israel. But if we are sensitive to his voice, he will speak to us just as he spoke to Israel through the prophets.

Here he attempts to awaken them from their self-deception with an alarming question: "Will a man rob God?" The way the question is couched is intended for effect. Stealing is bad – but stealing from God – who in their right mind would do such a thing? And then the prophet says, "Yet you rob me." The Hebrew is literally, "You are robbing me" which is why it is translated in the present tense in the N.I.V. They want to know how,

and the reply comes: “In tithes and offerings.” We are going to discuss what is meant by the phrase tithes and offerings in a moment. But first I want to make clear what Malachi is making clear:

A. Not giving as we should is tantamount to “robbing God.”

The Hebrew word that is used here is chosen carefully. It occurs only one other time in the Old Testament (Proverbs 22:23) and is translated “plunder.” It means to steal, loot or embezzle. Embezzlement is a serious crime and it is even more serious when we embezzle money from God by not giving him a portion of our income for the glory of his name. This is a serious charge. And God says, “It is going to cost you unless you return to me.” Remember that though the charge is serious, there is a gracious invitation to return.

### **Excursus: What is meant by Tithes and Offerings?**

Let’s examine a brief history of the concept of tithes and offerings. Later we will talk about the application for our own lives:

#### 1. The origin of tithing.

The Hebrew word for tithe simply means “tenth” or 1/10 or 10%. We know from ancient near eastern documents that the concept of the tithe pre-dates the Biblical material. Tithing was practiced in ancient Babylon, Persia and Egypt (as well as other parts of the ancient world).<sup>7</sup> The concept seems to originate with the custom of giving 1/10 of the spoils of battle to the king for the priests.<sup>8</sup> In addition it was customary for Canaanites to hold a religious festival every year and bring a portion of their harvest as a sacrifice to their gods. Even before the institution of the Mosaic law Abraham practiced tithing (Genesis 14:17-20) as did his grandson Jacob (Genesis 28:20-22).<sup>9</sup>

*Tithing was then instituted by the Lord as part of the covenant relationship between God and Israel. 10% of their increase was given to the Lord as a form of worship. A portion of their cattle, their wine and their grain was given to the Lord. The amount given was so sacred it was actually referred to as “the sacred portion.” The instructions were specific. It was to be given at the temple to the priest and was accompanied by a prayer for blessing. It was a form of worship.*

#### 2. Offerings: gifts over and above the tithe.

In addition to the tithe Israel gave “offerings” to God. These were simply gifts given to God over and above the tithe. Some were required and some were voluntary. These also were in the form of cattle, wine and grain and were often given throughout the year. The tithes, together with the offerings, were used to support the priests and the Levites (those who assisted the priests in their work, persons such as singers and caretakers) to maintain the temple, as well as to support the poor and needy (defined in the Deuteronomy as the “foreigners”, “fatherless” and “widows”).

---

<sup>7</sup> See Zondervan Pictorial Bible Dictionary, p. 857

<sup>8</sup> ISBE, p. 2987

<sup>9</sup> Hamilton, *The Book of Genesis: Chapters 1-17* (Eerdmans), p. 413

### 3. How did it work?

Let's read a portion of those instructions in Deuteronomy 26:

**26:1 When you have entered the land the LORD your God is giving you as an inheritance and have taken possession of it and settled in it, 2 take some of the firstfruits of all that you produce from the soil of the land the LORD your God is giving you and put them in a basket. Then go to the place the LORD your God will choose as a dwelling for his Name 3 and say to the priest in office at the time, "I declare today to the LORD your God that I have come to the land the LORD swore to our forefathers to give us." 4 The priest shall take the basket from your hands and set it down in front of the altar of the LORD your God. 5 Then you shall declare before the LORD your God, "The LORD brought us out of Egypt with a mighty hand and an outstretched arm, with great terror and with miraculous signs and wonders. 9 He brought us to this place and gave us this land, a land flowing with milk and honey; 10 and now I bring the firstfruits of the soil that you, O LORD, have given me." Place the basket before the LORD your God and bow down before him. 11 And you and the Levites and the aliens among you shall rejoice in all the good things the LORD your God has given to you and your household. 13 Then say to the LORD your God: "I have removed from my house the sacred portion and have given it to the Levite, the alien, the fatherless and the widow, according to all you commanded. I have not turned aside from your commands nor have I forgotten any of them. I have obeyed the LORD my God; I have done everything you commanded me. 15 Look down from heaven, your holy dwelling place, and bless your people Israel and the land you have given us as you promised on oath to our forefathers, a land flowing with milk and honey."**

There are several important things to note:

- a. The tithe was given to the temple and called the "sacred portion."

It belonged to God. It was to be used to care for the priests, to maintain the temple and to care for those who are needy.

- b. The tithe is given with an attitude of worship and thanksgiving.

It is an acknowledgement that everything I have has been given to me by God. For Israel it is the acknowledgment that God had blessed them with the land and the increase of the land. For us it is an acknowledgement that God has blessed us with all material blessings (Cf. Ecclesiastes 5:18-19; I Timothy 5:17). Notice, they are even to rejoice in all their possessions when they give.

- c. The tithe is accompanied with a prayer for continued blessing.

When you give, is it proper to pray for God to bless your giving? The answer is YES. God wants to bless you and he wants you to give expecting a blessing.

But look at the curse here:

9 You are under a curse-- the whole nation of you-- because you are robbing me.

The Hebrew is literally: “You are under a curse - all of you people.”

B. A curse is pronounced on those who do not give.

Why a curse? Even though the offerings were to be used to care for the priests, the temple staff, the maintenance of the temple and the care of the needy, failing to give was not considered stealing from these persons or the temple, it was stealing from God himself. Their failure to give revealed an attitude of apathy toward God. He was not important to them or they would have shown it by their giving. God considered the work of the priests important. He considered worship in the temple important; he considered the care of the needy important. They didn't, and God's anger was shown when he curses them and their possessions. One preacher says, “God will get it somehow.”

I hope that the expositions in this section will prick your conscience. We've observed God's displeasure with his people over their giving. “You are robbing me,” says the Lord, “and I have cursed all of you.” Here is the promised blessing:

**10 Bring the whole tithe into the storehouse, that there may be food in my house.**

### **Is Tithing for Today?**

In the first part of verse 10 we have an imperative, “Bring the whole tithe into the storehouse” coupled with the reason for the imperative, “that there may be food in my house.” In the second part of verse 10 through verse 12 we have the promise of blessing.

A. Is tithing for today? or How do we apply this passage?

The short answer is no. The larger question is, how should we apply this passage, and others like it, to our lives in the 21<sup>st</sup> century. Let me make several observations.

1. Failing to give generously incurs God's punishment.

This is a very clear principle that can be derived from this passage. Many of the people were giving, but they were not giving generously. They were not bringing the whole tithe. In other words they were holding a portion of it back. When greed gets the best of us we can expect discipline from God.

2. The tithe is a helpful rule of thumb, not a legalistic requirement.

The reason I say “helpful rule of thumb” is because we are no longer bound by the Mosaic Law. However, the O.T. still provides principles that should be wisely applied. In addition, tithing was practiced by God's people and pagans prior to its establishment as a requirement, and it has been practiced throughout the history of the Christian church as a means of supporting the Lord's work. However, it is not a legalistic requirement and should not be made into one.

3. OT “Tithes and offerings” teach us the *Portion-Plus* principle.

Here is the portion plus principle –

**\*Portion-Plus Principle – Give a designated % plus an occasional extra**

The Israelite gave 10% and then gave special offerings on occasion. This provides a helpful—though not binding—principle. Decide on a portion or percentage and occasionally give a little more for a special occasion. My wife and I have used tithing as a good rule of thumb over the past 15 years because that is what we feel that Lord wants us to do – that is what we have decided in our hearts before God to give and on occasions we give a little more. The portion-plus principle is: “decide on a portion and on occasions give a little more.” But exactly how much should it be? Here is your answer, straight from the N.T.:

**6 Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. 7 Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver (II Corinthians 9:6-7).**

Each person should decide how much to give and do so cheerfully before God while remembering that he rewards generosity.

Make a generous commitment and keep it before God with joy. When I plan an anniversary trip with my wife I don't try to figure out the minimum amount I need to spend in order to make her happy. On the other hand I don't throw all caution to the wind and strain the budget. But I joyously spend some of my money and time as a demonstration of my devotion to her. Maybe 5% is a generous commitment for you. I can't tell you how much you should be giving, but I can tell you that God wants you to give generously and cheerfully and that he will bless you for doing so.

B. The reason for giving is the worship of God.

Look at the phrase, “that there may be food in my house.” Understand of course that we are dealing with a different economy. Today we might say, “money in the bank.” When God's people brought a portion of their wine, oil, and grain it was placed in special storage rooms and used to support the priesthood for their work. Money was also collected and placed in the temple treasury to maintain the temple and give to the poor and needy.

Their giving was an act of worship that sustained and supported the continual worship of God. When the people grew apathetic in their faith they withheld support from the priests and the temple and worship entered into a state of decline. A few years prior to the writing of Malachi this is exactly what was happening. This is why God sent a strong leader, named Nehemiah, to come and correct the people for their neglect. (The events in Nehemiah occur a few years prior to the sermon of Malachi and help us understand a little more about what may have been happening when Malachi wrote.) The account recorded in the book of Nehemiah:

**10 I also learned that the portions assigned to the Levites had not been given to them, and that all the Levites and singers responsible for the service had gone back to their own fields. 11 So I rebuked the officials and asked them, "Why is the house of God neglected?" Then I called them together and**

**stationed them at their posts.12 All Judah brought the tithes of grain, new wine and oil into the storerooms.**

The people weren't giving. The priests and the singers had left their positions and were out working other jobs and Malachi rebukes the leaders and says, "Why is the house of God neglected?"

Now before we simply dismiss what we are learning here as stories that happened long ago with little application for us, we would be wise to ponder the implications. Is the worship of God a priority? Have we neglected the house of God and therefore the worship of God here and around the world by our failure to support it? In the 21<sup>st</sup> century the worship of our great and glorious God is still a priority – here in Valparaiso and around the world as we engage in mission. We give so that the house of God has all the necessary means to worship God here and around the world. This is the principle we glean from this passage:

*"Our giving is an act of worship that is used to support and sustain the worship of God"*

The people were neglecting this. Their sin was not sin against the priests, or the singers or the temple custodians – it was sin against God – he was being robbed – robbed of worship – robbed of glory. The imperative: "bring in your gifts that God may be worshipped by his people." And here is the encouragement:

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. 11 I will prevent pests from devouring your crops, and the vines in your fields will not cast their fruit," says the LORD Almighty. 12 "Then all the nations will call you blessed, for yours will be a delightful land," says the LORD Almighty.

Now what was the imperative? Bring the entire portion into the temple so that there is food in my house. Let's examine the promise.

## **The Challenge to Test God**

The Lord says, "If you do this, I will bless you abundantly." Remember we learned last week that they were under a curse. Apparently some of them were undergoing economic difficulties because of God's curse. (Perhaps withholding rain from their crops or sending disease to devour them.) They also seem to be ignorant of the fact that their difficulty was in large measure due to the fact they were robbing God. We gather this from the exchange in the previous verses: "Return? Return how?" The response from God was that they needed to return to Him in their giving.

Now look at the phrase, "Test me in this." The Hebrew is literally, "I ask you to test me in this' says the Lord Almighty."

A. We are invited to put God to the test in our giving.

Now you say, "Wait a minute! Didn't Jesus say 'Thou shalt not test the Lord thy God'?" The answer is "yes," but once again you must understand the context in which he spoke those words. Too many Christians misunderstand the Bible because they go around

quoting God out of context. When Jesus made that statement he was quoting from Deuteronomy 6 where God said to Israel – “Don’t put me to the test like you did when you were wondering in the wilderness and disobeying me.” In other words it is wrong to test God’s mercy by putting your toe over the line and dabbling in things you ought not to see if God might do or say something about. It’s kind of like when Dad says, “Look, you are really testing my patience here.” We are not to test God like this.

But here we are invited to test him so that we can discover by experience that God is good and blesses those who obey him. Literally, “I ask you to test me in this.”

#### B. What does God promise to those who give generously?

Look at the text: “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.” The word floodgate is liberally the Hebrew word for “window” and is used here as a way of describing what happens when it rains – “the floodgates open up and drench the earth.” The effect is that God promises to bestow abundant blessing on those who put him to the test in the area of giving.

##### 1. Abundant blessing.

My first year in ministry we made less than than \$25,000 a year and I was still in school, but I was determined to save enough money to buy a home for my family. Of course the first 10% always went to the work of the Lord. After tithing and paying our bills, we scratched together \$3,000 after two years and started looking for lots to put some money down on a piece of property. I even started sketching out plans for building a home. I knew it would be years, but you have to start somewhere. I decided to buy a lot around some real nice homes thinking that if I couldn’t build, I would at least have a good investment if I had to sell. I called the gentlemen who owned the property and told him. It was the first time I had ever talked with him. About three minutes into the conversation he asked, “Would you be interested in building a home and allowing me to finance it?” To which I said, “Um, yes!” He said, “We haven’t met, but I know who you are and I would be very interested in helping.” I called an architect friend and he quickly got some plans together. I talked with my deacons who gave me the time off I needed to oversee the work. I then talked with a carpenter who said he would work with me by the hour, and four weeks later they were digging the hole for my basement.

I could of course share many stories like this, and many of you could give many similar testimonies of the goodness of God. We are told by Him that if we will put Him to the test we will find that He will abundantly pour out His blessing so big that we won’t have room enough for it.

**11 I will prevent pests from devouring your crops, and the vines in your fields will not cast their fruit," says the LORD Almighty.**

##### 2. Divine protection.

Not only does God promise abundant blessing, but he also promises protection. Evidently their crops were being devoured by pests and so they had little to show for their work at harvest time. Their grape vineyards were failing and their wine supply was sparse. Here the Lord Almighty promises personal protection and divine insurance. Does this mean that every time something bad happens to our possessions that it is God’s

judgment? No. We all have those experiences in a fallen world. It is called life after the curse and life before the reversal of the curse. There is ample evidence in the Bible to say that God does sometimes judge his people by touching or taking material blessings from them for their sin against him. And here, we have a promise of special protection – heavenly insurance. Surely we could all use a bit of that.

So, those who put God to the test by giving generously will enjoy abundant blessing and divine protection. Look again at our final verse:

**12 "Then all the nations will call you blessed, for yours will be a delightful land," says the LORD Almighty.**

Look at what the Lord Almighty says: "I will so bless you and so protect you that my abundant blessing will bring delight and will be evident to everyone – you will be called 'blessed' by all people."

**Conclusion: Generous giving will result in abundant and evident blessing.**

We must be careful about spiritualizing passages like the one before us. He is clearly talking about material blessings. God wants, desires and delights in blessing his people. The result is the He gains glory from those who praise him and give generously from his praise. So which is it? Do I give that God may be praised or that I may experience blessing? The answer is "yes."

As the great American theologian Jonathan Edwards remarked:

"God's respect to the creature's good, and his respect to himself, is not a divided respect; but both are united in one"<sup>10</sup>

God receives glory when we give and we receive the joy of giving. We receive blessing when we give and God receives the glory of blessing.

## Summary

While the scriptures do not tell us exactly how much to give, remember that tithing has been practiced by pagans and God's people for thousands of years. The scriptures make it clear that failing to give generously and faithfully to support the work of God and promote the glory of his name is in fact robbery and those who rob God can expect judgment. "Tithes and Offerings" teaches us the Portion-Plus Principle. Give God a portion, a percentage – put it in your budget – and give faithfully and generously. Those who do are promised protection and blessing. We are literally "dared" by God to put him to the test. Go ahead, I dare you to discover God's blessing through generous, faithful giving. I have.

---

<sup>10</sup> Jonathan Edwards is cited in John Piper's *God's Passion for His Glory: Living the Vision of Jonathan Edwards* (Wheaton: Crossway, 1998), 249.