



To tithe or not to tithe?

Considering proportional giving:
A guide for everyone



The
**United
Reformed
Church**

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How much should we give?

Christians often ask: how much money should I give to the work of the church? And this is often answered by the church treasurer who, on presenting a budget which shows the expenditure as being greater than the income, then appeals to congregation to increase their giving so as to balance the budget.

But perhaps a different approach should be taken. God is not calling on us to simply meet a specific need; he is calling on us to give of our resources willingly and cheerfully as a response to his generosity to, and love for, us.

What does the Bible say?

The Bible has a great deal to say about money!

The Old Testament introduces the idea of tithing. This is giving the first tenth of your income to God and living on the rest. Some biblical scholars have calculated that, if people gave according to the original Old Testament laws on tithing, including the special tithes, then each person would be giving 23% of their annual income to God in tithes.

Tithing and the Old Testament

In the Old Testament there are a number of passages that specifically call on God's people to give a tithe. Here are some of them which we invite you to read, consider and perhaps discuss in small groups. There are questions for personal and group reflection on page 7.

Genesis 14:20

'And praise be to God most high who delivered your enemies into your hand. Then Abram gave him a tenth of everything.'

Genesis 28: 20-22

'Then Jacob made a vow, saying, "If God will be with me and will watch over me on this journey I am taking and will give me food to eat and clothes to wear so that I return safely to my Father's household, then the Lord will be my God and this stone that I have set up as a pillar will be God's house, and of all that you give me I will give you a tenth".

Leviticus 27:30, 32

'A tithe of everything from the land, whether grain from the soil or fruit from the trees, belongs to the Lord; it is holy to the Lord. Every tithe of the herd and flock – every tenth animal that passes under the shepherd's rod – will be holy to the Lord.'

Numbers 18:21

I give to the Levites all the tithes in Israel as their inheritance in return for the work they do while serving at the tent of the Meeting.

Deuteronomy 14:22

'Be sure to set aside a tenth of all that your fields produce each year.'

Malachi 3: 8-12

'Will a mere mortal rob God? Yet you rob me. But you ask, "How are we robbing you?" In tithes and offerings. You are under a curse – your whole nation – because you are robbing me. 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 there will not be room enough to store 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. "Then all the nations will call you blessed, for yours will be a delightful land", says the Lord Almighty.'

Money in the New Testament

Jesus didn't say much about tithing, but he had plenty to say about money and giving generously.

Much of Jesus' teaching about giving tells people they should be more generous than the demand of the law, for instance going the extra mile, giving someone your shirt as well as your coat. Jesus commended the widow at the Temple (Mark 12:41-44; Luke 21:1-4) because she gave all she had, but was scathing about the rich farmer who (presumably) paid his tithes and was still accumulating wealth, saying that he should have given some of his wealth away rather than building a bigger barn. God's people are called to give proportionately to their income – giving a tithe or a half-tithe can be a real sacrifice for some, while a much larger amount could be trivial proportion of another person's income.

The New Testament teaching on giving includes:

1 Corinthians 16: 1-2

'Now about the collection for the Lord's people: Do what I told the Galatian churches to do. On the first day of every week, each one of you should set aside a sum of money in keeping with your income, saving it up, so that when I come no collections will have to be made.'

Acts 11: 27-39

'During this time some prophets came down from Jerusalem to Antioch. One of them, named Agabus, stood up and through the Spirit predicted that a severe famine would spread over the entire Roman world. (This happened during the reign of Claudius.) The disciples, as each one was able, decided to provide help for the brothers and sisters living in Judea.'

2 Corinthians 9:7

'Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.'

Acts 2: 44-45

'All the believers were together and had everything in common. They sold property and possessions to give to anyone who had need.'

The people of Antioch gave proportionate to their means, in other words those with more money gave more, those with less money gave less – it was that simple.

Paul in his letter to the people of Corinth does not tell people how much they should give, or even give them a fixed percentage as a standard. He simply tells them whatever they have decided to give they should go ahead and give.

Many times when we see a need we decide to give a certain amount, but are tempted to go back on it later when the time comes to actually give, keeping more back for ourselves, just in case. Paul teaches that we should be faithful to make good what we have decided in our heart. But notice that Paul leaves the amount to give up to the individual. We should not allow others to manipulate or intimidate us so that we give out of guilt or pressure. There is to be no compulsion in our giving, the amount must be our own decision.



For further consideration:

For personal reflection

1. What do you think about tithing? Is it a biblical imperative or an outdated idea?
2. Do you know what percentage of your income you give to the work of the Church? Is it relevant how much you also give to other charities?
3. Is that 'enough'? What is 'enough'?
4. What is the principal purpose behind giving a tithe?
5. If you do not already do so, are you prepared to consider proportional giving? If not, why not?
6. What might be the impact on your life if you tithed?

For group reflection

1. What is meant by tithing?
2. What might be an appropriate level of tithing today?
3. Why do you think it was so important to the Jewish community?
4. Is it a principle that has any merit in the 21st century?
5. Does your church encourage regular and committed giving? If so by what means? Are there other ways in which such giving could be encouraged?

For elders to consider

1. Does your church operate a Gift Aid scheme and a Gift Aid small donation scheme?
2. Do you know what impact it might have on your church's income if every member 'tithed' 5% of after tax income as suggested by the United Reformed Church?
3. What might be the way to encourage all church members to commit to giving on a regular basis?
4. Could tithing be extended to other than monetary commitments?
5. Have you ever considered the TRIO programme? It's a financial stewardship programme for churches – find out more here:
<http://www.urch.org.uk/stewardship.html>

A note on Gift Aid

As most readers will know, Gift Aid is a tax relief scheme enabling UK tax payers to make tax efficient donations to charities, including churches, by completing a simple declaration. If you're a UK taxpayer, Gift Aid increases the value of your giving by 25% because it enables churches to reclaim the basic rate of tax on your gift at no extra cost to you. If you are a taxpayer the Church encourages you to use the Gift Aid scheme!

Once a Gift Aid declaration has been signed it covers all donations including regular planned giving and occasional one-off gifts to the charity. It is the responsibility of the donor to check they are paying sufficient tax to cover the amount claimed back from Her Majesty's Revenue and Customs (HMRC) – only those who pay income tax or capital gains tax equal to, or in excess of, their charitable gift can sign a Gift Aid declaration. For more information, talk to your church treasurer; they should be able to provide you with more information – and a Gift Aid form.

The Gift Aid Small Donations Scheme allows many churches to claim a Gift Aid style repayment on cash donations of £20 or less, even where no Gift Aid declaration has been signed. There are certain conditions relating to this scheme and the details can be found at:

www.gov.uk/claim-gift-aid/small-donations-scheme.

General information on the Gift Aid scheme is available here:

<https://www.gov.uk/claim-gift-aid/gift-aid-declarations>

The stewardship subcommittee
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Stewardship

