



TRANSFORMATIONAL STEWARDSHIP

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RELEASING A SPIRIT OF GENEROSITY

The idea of tithing as the standard for acceptable giving has so permeated the church that very few (including pastors and elders) even question its validity or application to those of us who are living on this side of the cross. Many pastors and preachers emphasize tithing in hopes that their congregations will increase their giving above the national average of evangelicals, which is only about three percent. They believe that if they could get everyone in their congregation to start tithing, the church would have more money than it needed in order to do all that it wanted to do.

Consequently, pastors fervently teach tithing as the floor at which every Christian ought to start their giving—the minimum entry point. I know of one church in my town that requires attendees to commit to tithing in order to become members. Pastors are not really aware that while their efforts to promote tithing might increase giving for a few, it actually ends up doing more harm than good to everyone in their congregation. Let me illustrate. Take any congregation that is being consistently and regularly indoctrinated with tithing as the giving standard. Those who, for whatever reason—good or bad—are not able or willing to tithe are made to feel guilty that they are giving less than they “owe” God. So their giving is accompanied with feelings of guilt because they are told they are “robbing God.” (See Malachi 3:8.)

Then you have those who are tithing to the penny. If they get a paycheck for \$3,125.60, they will write a check to the church for \$312.56. They are content to give exactly what they have been taught God has prescribed for them to give. Their giving will only increase as their income increases (mathematically to the penny). Then there are those rare few who have broken over the tithe standard taught by the church and are now giving over ten percent. They often look upon themselves with some sense of pride because they are actually exceeding the required, minimum standard of giving. Now let me ask you, which of these attitudes of giving is healthy—giving with guilt, giving legalistically to the penny, or giving with pride?

You see, as soon as you employ some mathematical formula to determine how much someone ought to be giving—to determine what God expects—you actually create spiritual, psychological, and emotional barriers to generous giving. We are all fallen, sinful creatures and consequently want to know what the “rules” are because we want to please God. How much church attendance, prayer time, scripture reading, giving, etc. will be enough to keep God happy with us? So, if we accept a formula for giving, we will use it as the predetermined acceptable standard and no longer feel any need to seek out God’s will for our personal giving.

However, the New Testament never mentions tithing as the rule and standard for New Testament Christian giving—not even one verse. There is a very good reason for this. The New Testament calls Christians to give by faith (life) and not to give by law (death). (See Romans 8:2.) How much I decide to give of what the Lord has entrusted to me is just as intimately personal and individual as every other aspect of my Christian life.

To put this into perspective, let me ask:

- Has God prescribed how many minutes I must pray each day?
- Has He stipulated how many verses He expects me to read each week?
- Has He established how many people I am required to witness to each month?

The answer is an obvious “No” to all of them. God has prescribed none of these as His “acceptable standard” for being a “good Christian.” Rather it is up to each of us individually to seek the Lord by faith and allow Him to direct us in how much of these activities we should be participating in.

Similarly, our giving is to be arrived at by careful, personal self-examination and seeking the Lord’s direction in how much we should give as we evaluate this crucial area of financial stewardship. May I suggest that 2 Corinthians 9:7 gives us the Christian methodology for deciding how much we personally should be giving back to the Lord, not the scriptures of the Old Testament on tithing. Paul instructs, “Each man should give what he has decided in his heart to give” (NIV). In other words, the amount of our giving proceeds from our heart, not from our calculator. Our giving is to grow out of a personal relationship with Christ and not merely a prescriptive formula arrived at mathematically.

I can tell you with certainty that a poor woman who chooses to sacrificially give \$500 out of her meager \$12,000 annual Social Security income is being substantially more generous than the businessman who is giving \$50,000 of his \$350,000 annual income, even though the woman is giving only four percent and the businessman is giving fourteen percent.

Occasionally, I have been asked by affluent people, “How much should we be giving?” They sense that ten percent is no longer the right percentage for them and they are looking for someone to give them the appropriate percentage. My answer is always the same, “That is a very important question. Unfortunately, you are asking it of the wrong person. You need to ask that question to the One who owns all your stuff.”

Many pastors I have talked with about generosity vs. tithing express the same gnawing concern. They fear that if they tell their congregation they are not required to tithe, the church’s weekly offerings will collapse. I disagree. If believers were properly taught and really came to understand and live out the idea of generous giving by faith instead of legalistic giving by math, I believe that Christians’ giving would explode. It may not happen overnight, because the church will have to overcome years of bad teaching, but once people really understand they need to go to their knees to decide how much to give instead of their calculators, we will likely see another outbreak of generosity that might compare to what the Israelites experienced in the construction of the Tabernacle. Their giving was so “over the top” Moses had to command them to stop giving. (See Exodus 35:20-36:7.)

I recently attended a meeting in which the speaker was enthusiastically telling about a financial advisor who had a wealthy client selling a \$1.5 million asset, and the advisor had asked him about tithing on the sale price to the Kingdom, which he ended up doing. What struck me as unfortunate in this story is that the advisor did not ask his client if he personally needed any of the sale proceeds. Maybe he should have given one hundred percent of the sale proceeds to the Kingdom—and if not one hundred percent, how much might God want to use of these funds for His purposes? Possibly an even more challenging question for this client to ask himself would be, “How much of this \$1.5 million would I have to give away for the gift to be a real, sacrificial act of faith on my part?”

The first option—the tithe—is clean, mathematically simple and requires little thought. The second—generosity—is neither clean nor simple and requires genuine soul searching, faith testing and “wrestling with God.” In our struggle to find an amount right for giving each week, we might find ourselves feeling compelled to ask a similar question, “How much would I have to give to the Lord in order for my giving to be both generous and sacrificial?”

I hope you can see why I say that tithing is the enemy of generosity. If believers are ever going to become generous givers, we must first kill the legalistic, Old Testament doctrine of tithing and replace it with the New Testament directive of 2 Corinthians 9:7.

I would be remiss not to mention the “rest of the story” of 2 Corinthians 9:7 as well. Paul concludes this verse by giving us the emotional outcome of giving generously by faith vs. giving legalistically by math. He says, “Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver” (NIV). Giving legalistically according to a formula too often produces a reluctant giver who is giving out of compulsion. Giving generously by faith produces a cheerful giver who is giving out of overflowing joy. Paul says this giver is the one whom God loves. I personally opt for the latter. How about you?

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E. G. “Jay” Link has a unique combination of being an ordained minister with a Master Divinity degree in Biblical Theology and a professional Stewardship planning coach who for over 40 years has been working with very affluent Christian families to enable them to optimize their Kingdom impact with all that the Lord has entrusted to them to manage. After retiring from his personal practice, he then served for five years as Director of Taylor University’s Stewardship Planning Ministry, which he launched for them. Most recently, Jay founded Transformational Stewardship to serve Christian ministries, colleges, and churches to better minister to their highest capacity families. He has written six books, hundreds of articles and has provided an extensive training curriculum for hundreds of professional financial and legal advisors in how to provide stewardship planning services for their clients.