

Section: Walking With Jesus  
Category: Christian Lifestyle  
Action Item: Stewardship



# The Stewardship of Money – Part 2

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## God's Property: Tithe

### A. What is Tithe?

Tithe is one tenth of your increase from either money or product that is returned to God. It is holy and belongs to Him, the Owner of all of our material possessions and lives (Lev. 27:30). The returning of tithes is an expression of our faithfulness to God.

The why, what, when and how of tithing will now be explored in the section below.



### B. Origin of Tithe<sup>1</sup>

- The Bible does not discuss the origin of tithing and when tithing is mentioned for the first time, it seems to have been already a common practice.
- Nevertheless, we do know that “the tithing system reaches back beyond the days of Moses.... Even as far back as the days of Adam.”<sup>2</sup>
- The system, as revealed in the Old Testament, is “divine in its origin”<sup>3</sup>; it was given by God to man. Tithing seems to be associated with humankind in its fallen state.

### C. Key Tithing Passages in the Old Testament

#### 1. Gen. 14: Abraham's Tithe

- Both Abraham and Melchizedek have an important thing in common: they worship the Lord Most High and recognise Him as the Creator of heaven and earth. It is within this theological setting that tithing is introduced in the story.
- The practice of tithing is mentioned here in an almost casual way, suggesting that tithing was already part of Abraham's religious life and experience.
- Interestingly, Abraham gave his tithe to a king and priest who lived in a Canaanite city, but who worshiped Yahweh. Tithe was received here by a person who was not related to the patriarch, suggesting that this practice was not to be limited to a single ethnic group.
- Abraham returns tithe to the one selected by God to be His holy instrument. Only he could handle holy things.
- Abraham's tithe was based not only on the fact that God blessed him, but also on the fact that God preserved him by defeating the enemies. The implication is that life is so fragile that it cannot be fully preserved by human efforts. This conviction was so dynamic that it embodied itself in Abraham's act of tithing. Hence, tithing expresses the fact that life is not ours but always belongs to the Lord.

#### 2. Gen. 28:10-22: Jacob's Tithe

- In Gen. 28:10-22, just before Jacob promised to tithe, he said, “then the Lord will be my God” (28:21). Commitment to the Lord in a relationship of love precedes tithing because tithe is inseparably connected to the Lord; it belongs to Him. Tithe is based on a recognition of God's providential intervention in the life of a person. Without that prior experience and commitment, tithing lacks purpose and becomes irrelevant or

meaningless.

- Through the promises of descendants (28:14), protection (28:15), land (28:13) and goods (28:20), the Lord revealed Himself to Jacob as the One who would provide for all His needs, the supreme and only source of true blessings.
- God described Himself in these promises as the One who possessed the power Jacob needed to become what he should become. Then Jacob said, “Of all that you give me, I will give you a tenth” (28:22). He realised that whatever he obtained in the future would always be a gift from God. For him, tithe would be an expression of gratitude, a recognition that he did not own anything.
- Jacob Worshiped. The place where he had the dream became a place of worship, a house of the Lord. Tithing is one element in the act of worship.

### 3. Tithing Legislation

- The Lord incorporated tithing into the Israelite covenant law, making it part of the peoples' religious experience as a nation (Lev. 27:30-33).
- This specific legislation of tithing states some significant facts.
  - **Tithe belongs to the Lord and therefore is holy.** It does not become holy through a vow or a consecration act. It is simply holy by its very nature; it belongs to the Lord. No one except God has a right to it. No one can consecrate it to the Lord because tithe is never part of a person's property. In a sense tithe is like the Sabbath. Both are holy to the Lord (Ex. 16:23; Lev. 27:30). God invested them with holiness, and now it is part of their very nature. Both can become a test of loyalty to the Lord and to the covenant because the Lord put them at our disposal even though neither of the two is ours. We can desecrate both of them by using them in a profane way.
  - **Tithe is based on the increase of goods.** The legislation requires tithing all the produce of the earth: grains and fruits (Lev. 27:30). It also applies to the increase of “herds and flocks.” This increase in produce and livestock is the result of God's blessings on His people (Lev. 26:3-5). Tithing is a recognition on the part of Israel that everything they have comes from and belongs to the Lord.
  - **Redemption of tithe.** Tithe from the yield of the field can be redeemed by substituting it with an equivalent (probably in silver) plus a surcharge of 20%. Tithe from herds and flocks was not redeemable. The redemption of tithe mentioned here should not be confused with the erroneous practice of withholding tithe with the intention of bringing it later and adding 20% to it. What this legislation establishes is that since tithe is paid in kind “there might be cases in which a man needed wheat for sowing, and would rather pay in money than in wheat. Under these conditions, he might redeem the tithe by having the wheat appraised and paying this sum plus one fifth.”<sup>4</sup> There is no indication in Lev. 27 that tithe may be withheld.
  - **Tithe is not to be manipulated.** Any attempt to manipulate the system in an effort to obtain some personal gain is rejected by this legislation. The Israelites were not to control or influence in any way the selection of tithe from the herds and flocks. Every tenth animal which passed under the shepherd's rod belonged to the Lord. The person was not to “pick out the good from the bad or make any substitution” (Lev. 27:33). The quality of the animal was not to be controlled at all.

#### 4. Num. 18:21-32

- Num. 18 describes the responsibility of priests and Levites as guardians of the sanctuary.
- Tithe is discussed here in the context of the sanctuary and is directly related to the work of priests and Levites.
  - Tithe is here described as that which “the Israelites present as an offering to the Lord” (vs. 24). By describing tithe as an offering, its holiness is being indicated. The fact that it is an offering does not mean that it was a voluntary one; the Lord did require it from the people.<sup>5</sup>
  - Tithe belongs to the Lord but He assigned it to the Levites (vs. 21). This decision was based on the fact that the Levites did not receive any inheritance among the Israelites and consequently did not have a way of sustenance. Their function was to minister in the sanctuary and to protect its holiness. The Lord gave them the tithe as compensation (vs. 21) or a reward (vs. 31) for their work in the sanctuary.
  - Notice that in tithing, the Israelites were not paying the Levites for their services. They were only returning the tithe to the Lord in the form of an offering. It was the Lord who decided how to use it. The Lord decided to give it to the Levites.
    - The significance of this procedure is found in the fact that the quality of the services rendered by the Levites to the Israelites did not affect the tithing practice of the people at all. They returned their tithe to the Lord and He gave it to the Levites.
    - Even the Levites were commanded to present a tithe from the tithe returned to the Lord, but it was the Lord who determined how it was to be used. The tithe of the Levites was for the Lord, and was not a payment made to the priests for their services (vs. 25). The sustenance of the priests was not in the hands of the Levites, but of the Lord.

#### 5. Deut. 12:6, 11, 17; 14:22-29; 26:12-15

- It is obvious that there are significant differences between this legislation and that found in Leviticus and Numbers. The most important differences are:
  - In Deuteronomy tithe was imposed only on grain, wine, and oil, while in the other legislation all the produce of the earth and the increase of herds and flocks were to be tithed.
  - Although the tithe discussed in Deuteronomy was required by the Lord, it belonged to the family which brought it to the sanctuary. Leviticus and Numbers deal with a tithe which belonged exclusively to God, and which was given by Him to the Levites and priests.
  - Tithe in Deuteronomy was to be used by the Israelites for a family fellowship meal to be eaten at the central sanctuary. The other legislations did not allow for that. They limited the eating of the tithe to the Levites, the priests, and their respective families.
- The conclusion seems inescapable that we are dealing here with two different types of tithe. Rabbinic traditions called the tithe recorded in Leviticus “the first tithe” and the one in Deuteronomy “the second tithe.”
- To complicate matters even further, Deut. 14:28, 29 and 26:12-15 mention a tithe

which was to be given in the third year. This tithe was from the produce of the earth and was supposed to be kept in the towns. Its purpose was that “the Levites . . . and the aliens, the fatherless and the widows who live in your towns may come and eat and be satisfied” (14:29). This was not a third tithe but a different use of the second tithe every 3 years.

For two years the second tithe was brought to the sanctuary and eaten there by the Israelites but “every third year . . . this second tithe was to be used at home, in entertaining the Levites and the poor.”<sup>6</sup> This tithe seems to have been a “charity” tithe within the Israelite theocracy.

## **6. Neh. 10:38, 39; 12:44; 13:5, 12**

- Nehemiah 10:38, 39 forms part of a covenant renewal ceremony. The small community of Jews who returned to Jerusalem met together with the leaders to read the Law of Moses (Nehemiah 8), to confess their sins (Nehemiah 9), and to renew the covenant with the Lord (Nehemiah 10). Tithing is mentioned among the covenant stipulations.

## **7. Mal. 3:8-10**

- Here refusal to tithe is interpreted as misappropriation of God's property, a robbery. Those in Israel who did not tithe or who gave a partial tithe (the phrase “bring the whole tithe” [verse 10] can be interpreted in both ways), deprived God of what was His.
- Misappropriating what belonged to the Lord was a serious crime in Israel and throughout the ancient Near East. This passage establishes beyond any reasonable doubt that tithe is not part of a person's income.
- If the people misused tithe, the priests and Levites suffered, but the peoples' sinful act was committed against the Lord (vs. 9 & 10). It was God, not the Levites, who was deprived of what was exclusively His. Robbing God was a sin committed against the Lord, not against the temple or the priesthood. Therefore, tithe is required by the Lord in spite of the spiritual deterioration of those who benefit by it. In His own time He will call them to account.
- By not bringing their tithes to the Lord, the people denied God's providential and loving care for them. They deprived God of the honor and glory He deserves as the One who preserves them. This lack of faith in the Lord is quoted by Malachi in verse 14. This divine call to faith [“Test me in this” (verse 10)] is meaningless without a conversion experience. The invitation to stop robbing God is introduced by a call to conversion: “Return to me” (verse 7). Genuine tithing is a possibility only for those who return to the Lord in faith, trusting in Him.

## **D. Tithing in the New Testament**

- There is no explicit command to tithe in the New Testament, but neither is there a rejection of the system.
- Heb. 7:1-10. This passage presupposes that tithing is a divinely-ordained practice. There is an implicit recognition of its value and significance.
- Luke 18:12: Jesus condemned tithing as a manifestation of self-righteousness or to earn God's mercy.
- Matt. 23:23/Luke 11:42. Jesus condemned the Pharisees for being extremely careful in tithing, yet neglecting “justice and the love of God” (11:42). He endorses tithing by saying:

“You should have practiced the latter without neglecting the other [tithing].”

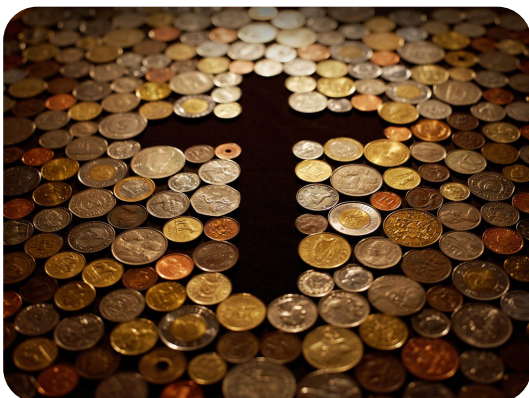
- Jesus never rejected tithing itself but condemned its misuse. He defined it in terms of what it really is: a response to God's transforming grace.
- Paul did not mention tithing in his epistles. However, he addressed the issue of providing for those who preach the gospel, “Don't you know that those who work in the temple get their food from the temple and those who serve the altar share in what is offered on the altar? In the same way, the Lord has commanded that those who preach the gospel should receive their living from the gospel” (1 Cor. 9:13). Paul was referring primarily to the Old Testament tithing system. He drew a parallel between priests and Levites and those who were proclaiming the gospel. The point he argued is that the gospel workers should be provided with their living in the same way as was done in the priestly system. What was particularly important was that this was described by Paul as a direct command to the church from the Lord Himself. Thus, he implicitly endorsed Christian tithing.

#### E. Tithing in the Writings of Ellen White<sup>7</sup>

- **Tithing as a recognition of God's Lordship:** It was God's intention through tithing “to impress man that God was the giver of all his blessings.”<sup>8</sup>
- **Tithing and the restoration of human dignity before God:** Through tithing, God was making humans aware of the fact that He was again entrusting to them the responsibility of being stewards of His goods. By bringing our tithe, she comments, we are “declaring that God is the possessor of all our property, and that he has made us stewards to use it for His glory.”<sup>9</sup> He has welcomed us back to a personal relationship with Him with all of the privileges and responsibilities that such a relationship entails.
- **Tithing as a witness to God's power to preserve life:** Tithing is “an acknowledgment of their [humans'] dependence upon God.”<sup>10</sup> Tithing was instituted by God to teach us to rely on Him for the preservation of our lives and not on ourselves or any other power.
- **Tithing as an instrument in character development:** The tithing system was instituted by God as “a training adapted to kill out all narrowing selfishness, and to cultivate breadth and nobility of character.”<sup>11</sup> Unquestionably, E. G. White says, “selfishness lies at the foundation of all sin”<sup>12</sup> and God is constantly helping us in a multiplicity of ways to overcome it in our lives. One of the means He uses is the practice of returning to Him our tithes and offerings.

#### F. Motivation for Tithing in Writings of Ellen White

- *'Salvation' motivation.* Because Christ emptied heaven by sending Jesus Christ the least we should do to show our appreciation is to “love him with undivided affection,” and be willing to manifest that commitment through our tithes and offerings.<sup>13</sup> Obviously, giving tithe as a response to the salvation granted to us through Christ is practically an insignificant response.



- *Theological motivation* of the universal Lordship of God. This means God owns everything. “When men realize that they are not their own, that they are bought with a price, and are therefore the Lord's property, and all they have is simply intrusted to them

as His stewards, they will, with cheerful heart, render to God the things that are His, and

there will be no occasion to urge or beg for the tithe.”<sup>14</sup>

- *Moral motivation.* The payment of tithe is a religious and moral duty.<sup>15</sup> Tithe belongs to God. He apportioned it for a sacred purpose.
- *Missiological motivation.* God’s plan is that the eternal gospel of salvation be preached throughout the world. Through the tithing system “all may feel that they can act a part in carrying forward the precious work of salvation.”<sup>16</sup>
- *Blessing motivation.* When we tithe there is a special blessing through which God makes the nine tenths we keep worth more “than the entire amount without His blessing.”<sup>17</sup> God increases our benefits *in order for us to give more to Him*. In seeking the blessing we would be seeking the privilege of giving more to the cause of the Lord.

### G. Who Should get Involved in Tithing?

The whole family should be involved in the tithing process. Note the following quotation:

“The directions given by the Holy Spirit through the apostle Paul in regard to gifts, present a principle that applies also to tithing: ‘On the first day of the week let **every one of you** lay by him in store, as God hath prospered him.’ Parents and children are here included.”<sup>18</sup>

### H. How Tithe is Calculated: Personal vs. Business

If you earn R1 000 (gross), the tithe is R100. In the case of a business, tithe is deducted after expenses incurred in the business have been accounted for. For e.g. if a business makes a profit of R10 000 and expenses for materials, wages, rent, electricity, etc., come to R4 000, the increase is R6 000 and therefore tithe is R600.

### I. To Whom Should the Tithe be Given?

- Abraham gave tithe to Melchizedek, who was God’s representative on earth. Today God’s representative is the church.
- In Deut. 12:5, 6 the Israelites were to bring their offerings and tithes to a centralised place once they entered Canaan. That place was going to be His sanctuary.
- God says in Mal. 3:10 “Bring the full tithes into the storehouse, that there may be food in my house.” The *storehouse* in this context is a reference to the temple as the house of God.
- Using these biblical principles as our guide, the Seventh-day Adventist church recognises the local conference as “the storehouse,” to which tithes have to be returned through the local church. Local conferences support the gospel ministry, which is what tithes monies are purposed for.

### J. When Should Tithe be Given?

God’s portion should be set aside FIRST for 2 reasons:

- To express the truth that God is first in our lives.
- To protect it from misuse or misappropriation. There may be a temptation to use that which belongs to the Lord.

We should not “spend our means on ourselves, and bring to the Lord the remnant, even



though it should be otherwise an honest tithe.”<sup>19</sup>

Once tithe has been set aside it should be taken to the church. Returning tithe is an act of worship – so the most appropriate time to present our tithes and offerings is during the Sabbath worship service.<sup>20</sup>

#### **K. What Happens When Extra Tithe Comes Into the Church?**

The minister does not get a higher pay but more ministers can be employed, or more evangelistic outreaches can be planned. A minister’s wage is not large, but generally adequate to meet his needs.

#### **L. What About the Years I Have Not Returned Tithe? Must I Repay?**

The answer is NO. At the time of our ignorance, God overlooks (Acts 17:30) and does not hold us liable.<sup>21</sup>

#### **M. Withholding Tithe**

Tithe should NEVER be withheld. The following reasons have sometimes been used to withhold tithe, but there is no biblical foundation for these:

- Debt
- Poverty
- Lack of confidence in administrators of the church

#### **N. How Tithe is Used<sup>22</sup>**

- Local Conference
  - Major portion: pastors salaries and benefits
  - Conference operating expenses:
    - Facilities and offices equipment
    - Evangelistic efforts
    - Literature evangelist benefit fund
  - Minimum of 10% sent to the Union
- Local Union
  - Tithe received allows Union to
    - Pay its employees
    - Support poorer Conferences
    - Cover Union’s operating expenses
    - Fund evangelistic efforts
    - Open un-entered areas
    - Support Union’s institutions
    - Minimum of 10% sent to the Division
- The Division
  - Tithe received allows Division to
    - Pay its employees
    - Support poorer Unions
    - Cover Division’s operating expenses
    - Fund evangelistic efforts

- Open un-entered areas
  - Support Division's institutions
  - Minimum of 2% sent to the General Conference
- The General Conference
    - Tithe received allows General Conference to:
      - Pay its employees
      - Support poorer Divisions
      - Pay missionaries
      - Cover General Conference's operating expenses
      - Fund evangelistic efforts
      - Open un-entered areas
      - Support General Conference's institutions

## O. Summary and Conclusions on Tithing

- God does not need our tithe [and offerings] for personal enrichment - He owns everything anyway. It was instituted to counter the effects of selfishness in our lives.
- Tithe is holy to the Lord. When dealing with the holy, we are challenged to be holy, like He is (Lev. 20:26).
- It is a test because it appears to be part of our income and, therefore, we can be tempted to keep it for ourselves, thereby violating its holiness.
- Tithing reminds us of our covenant with the Lord, of our total, unconditional surrender to His loving will. In this covenant relationship, we humbly recognise that all we have belongs to Him and that our spiritual and economic needs will be supplied by Him. When we return tithe, we are giving the Lord a fraction of our life as a token of our total consecration to Him.
- Tithing is an act of worship
- Tithing is based on a percentage, not on a certain amount. God is therefore fair. No one is too poor to tithe. Tithing is not merely dependent on financial resources but on the level of trust we have in God.
- Tithing makes us partners in the furtherance of the gospel
- It has an additional purpose assigned to it by God (and not by man). Through it, God provided for the needs of those He called to be His ministers. Tithe is never a payment made for services received from a minister. That would immediately open the door for its commercialisation.
  - Tithe always is to be returned to the Lord. He determines how it is to be used, never us. Therefore, it is never justifiable to stop tithing based on the real or apparent failure of God's ministers.
  - Having said that, we must point out that God's ministers have a solemn responsibility as the recipients of tithes. The Lord expects them to fulfill their responsibilities in an efficient way that provides for the needs of the church and the proclamation of the gospel.

Prepared by Shandrell Penniken

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<sup>1</sup> This sections on tithing in Old and New Testaments is a summary of the document by Angel Rodriguez called 'Stewardship Roots: Toward a Theology of Stewardship, Tithe & Offerings' (Silver Spring: Dept. of Church Ministries, General Conference, 1993)

<sup>2</sup> E.G. White, *SDA Bible Commentary*, vol. 1, p 1093 (*Testimonies*, vol. 3, p 393).

<sup>3</sup> E.G. White, *Testimonies*, vol. 3, p 388.

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<sup>4</sup> *SDA Bible Commentary*, vol. 1, p 818.

<sup>5</sup> Milgrom, among others, has argued for the mandatory nature of tithe in Numbers 18 (Numbers, p.433).

<sup>6</sup> E.G. White, *Patriarchs and Prophets*, p 530.

<sup>7</sup> Summarised from document by Angel Rodriguez, 'Tithing in the Writings of Ellen White' (Silver Spring, General Conference, 2001)

<sup>8</sup> *Manuscript Releases*, 2:133.

<sup>9</sup> "A Test of Gratitude and Loyalty," *Review & Herald*, February 4, 1902, par. 8. The title "steward" when applied by E. G. White to humans implies their accountability to God as well as their recognition that they "are not proprietors." ("Tithes," *Pacific Union Recorder*, October 10, 1901, par. 4).

<sup>10</sup> E.G. White, *Counsels on Stewardship*, p. 105.

<sup>11</sup> E.G. White, *Education*, p. 44.

<sup>12</sup> "Victory Over Temptation," *Signs of the Times*, April 11, 1900, par. 7.

<sup>13</sup> "How Much Owest Thou?" *Signs of the Times*, January 6, 1890, par. 4.

<sup>14</sup> See, "Tithes," *Pacific Union Recorder*, October 10, 1901, par. 4.

<sup>15</sup> E.G. White, *Desire of Ages*, p. 617.

<sup>16</sup> E.G. White, *Counsels on Stewardship*, p. 73

<sup>17</sup> E.G. White, *Testimonies to the Church*, vol. 3, p. 404

<sup>18</sup> "A Test of Gratitude and Loyalty," *Review & Herald*, February 4, 1902, par. 7. She comments that principles found in 1 Cor. 16:2 and 2 Cor. 9:7 apply to tithing. The main principle is that each person should set it apart before using the rest of the money.

<sup>19</sup> *Review & Herald*, February 4, 1902 par. 7

<sup>20</sup> "A Test of Gratitude and Loyalty," *Review & Herald*, February 4, 1902, par. 8.

<sup>21</sup> "If however you **did know** and yet have been unfaithful stewards, your 'unsettled account' still stands before the Lord. Often the 'outstanding balance' may be a huge amount, due to years of disobedience. Here is a simple 3-step plan to consider:

1. Determine how much you owe the Lord
2. Make a commitment to God that you will be faithful in returning this outstanding portion, even during tough times
3. Work out how you will pay this off. A suggestion would be to add an extra 3-5% to your current tithe (i.e. return 13-15% instead of 10%) or pay off the whole amount in a few lump sums.

Forgiveness does not wipe out obligation. Our 'robbery' of God (Mal. 3:8, 9) still needs restitution (see Ex. 22:1-15; Eze. 33:15 cf. Luke 19:8). Once again, God does this, not because He needs our money, but to lovingly teach us that there are consequences to willful disobedience. He is ever seeking to draw us closer to Him so as to trust and depend on Him more." (taken from an email from Dr. Ron du Preez, 6 Sept 2012)

<sup>22</sup> Input for this section was received from Ps. Eddie Baron (in Sept 2012), Stewardship Director at Southern Africa Union