

Time to Tithe

BY RICHARD STEARNS

In our culture, the chief competitor to dependence on God is money—what it can buy and what it symbolizes. We need to give generously in order to inoculate ourselves from the virulent cultural diseases of materialism and consumerism. Unfortunately, we are not getting our vaccination shots.

Few people are as faithful with their money as my friends Stu and Robin Phillips. After reading my book, *The Hole in Our Gospel*, Stu felt God calling him to surrender his most precious possession.¹ He knew that meant selling his family's beautiful 14,000-acre Wyoming ranch.

The Phillips' ranch was where Robin practiced her painting, capturing rich landscapes onto her canvas. It was where Stu and his sons fished and tracked the herds of elk that roamed the pastures. The Phillips family had spent so much time on the ranch, it was so important to their lives together, that Stu immediately knew if God was asking him to give up his most precious possession, then that would mean selling the ranch and giving away the proceeds.

The sale went well—the state of Wyoming was an eager buyer—and Stu said he quickly made the emotional transition from grieving over his lost ranch to anticipating what God might be able to do when that money was put into ministry. Stu and his family became the poster children for joyful giving.

If there is one thing I have learned as president of World Vision, where I am often in the position of asking people to give generously to help others, it is that Stu and Robin are unusual. The rich and their money are not easily parted. And you don't need to own a 14,000-acre ranch to be rich. If you earn \$50,000 per year, you are richer than ninety-nine percent of the world.

So, if you are reading this, you are most likely rich and you have an obligation and responsibility to fully support the work of the kingdom.

But I've seen that when the wealthy and their money *are* separated, when the rich are willing to give up what they might claim for themselves, God does amazing things. Jesus' promise is true: "Give, and it will be given

to you. A good measure, pressed down, shaken together and running over, will be poured into your lap" (Luke 6:38a).

God does not really need our money, but we need to give it. Our tithing demonstrates our reliance on God, and it is God's method of giving us the privilege of supporting and participating in God's work in the world.

I feel it is part of my responsibility to encourage Christians to give – and even to encourage pastors to ask for a whole lot more of their church members. This is the wealthiest nation of Christians in the world, yet we are so unwilling to spare a portion of our wealth for God's

work. If giving is a reflection of the health of our spiritual life – and I believe it is – then American Christians are on life support. We need a generosity fix.

GIVING AND CHRISTIAN DISCIPLESHIP

We might be forgiven for paying so little attention to giving if the Bible had not paid so much attention to how we use our money. Scripture devotes twice as many verses to money as it does to faith and prayer combined. A full fifteen percent of Jesus' words in the Gospels are about money, more than he said about heaven and hell.

When we look at what Jesus said about money, we can see why he thought it was so important. "For where your treasure is, there your heart will be also" (Luke 12:34). Jesus saw that our relationship to our money and our possessions indicates the quality of our spiritual lives. If you want to understand how someone behaves, their motives, and their priorities, you have to follow the money.

The Bible's basic expectation for our giving is the tithe, or ten percent. Leviticus states, "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" (Leviticus 27:30, NIV).² The tithe was to be from the "first fruits" of the harvest, which are reaped before the farmer knows that there will be enough harvest to go around. It suggests giving on faith. It was also the minimum expectation – other gifts and offerings were added on top.

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the privilege of supporting and participating in God's work in the world. In the Old Testament, God directed some of our giving to be used to support the physical work of the temple system. In the New Testament, the Apostle Paul applies that approach to the new system:

Do you not know that those who are employed in the temple service get their food from the temple, and those who serve at the altar share in what is sacrificed on the altar? In the same way, the Lord commanded that those who proclaim the gospel should get their living by the gospel.

1 Corinthians 9:13-14

A part of the tithe is to be given to those who serve God, but another part is for "the resident aliens, the orphans, and the widows" (Deuteronomy 14:29). The church was supposed to use that money to provide for those in need. The book of Acts describes how the deacons were designated the task of "the daily distribution" (Acts 6:1-7). And then a remarkable thing happened: "The word of God continued to spread, and the number of the disciples increased greatly" (6:7a)

Generous giving does more than pay for the operations of the church and the support of those in need. It also transforms those who practice it.

After the 1987 stock market collapse, one of Wall Street's worst days, I panicked over my lost investments. We had lost more than a third of our life's savings, including the money we had set aside for our children's college. I became obsessed, analyzing spreadsheets and calling in orders to sell our stocks and funds in the hopes of preventing more losses.

It was obvious to my wife, Reneé, that I had far more of my desires and dreams tied up in that money than I should have. She said, "Honey, this thing is consuming you in an unhealthy way. We have our marriage, our health, our friends, our children, and a good income. You need to let go of this and trust God."

She was right, but it was not easy to let go. So Reneé suggested something that seemed outrageous to me at the time. After we prayed together, she told me that we needed to write out some large checks to the ministries we supported. This was not easy for me to do, especially in the state I was in. But once it was all over I felt a wave of relief. We had broken the spell that money had cast over me.

You see, I think that giving is like an inoculation against the diseases of materialism and consumerism so prevalent in our culture. The chief competitor to our dependence on God is our money – what it can buy and what it symbolizes. We need to give generously in order to inoculate ourselves from the diseases that our culture and our possessions so easily infect us with. Giving it away helps us in the process of dying to self.

HOW ARE WE DOING?

Unfortunately, we are not getting our necessary vaccination shots. Church-going Christians fare only a little better than the general population when it comes to giving. Only about 2.6 percent of church-going Christians tithe at ten percent or above. And it is not necessarily the wealthy who are practicing generosity.

But the fault is not simply that of individual Christians. Congregations are setting a poor example. Only about two percent of a church's budget typically goes to overseas ministries, including missions *and* humanitarian assistance. Roughly one percent is designated for direct assistance to individuals in need. In other words, less than three percent of a church's budget goes to helping people at home and abroad and to sharing the gospel overseas. As a percentage of their income, congregations provide less than half of one percent for people in poverty.

When God set up the tithe system, he did not want the priests keeping nearly all of the money for themselves.

This lack of giving is hurting churches and ministries. Giving to religious causes made up more than half of all charitable giving in the 1980s. Today, it has declined to less than a third. Americans gave almost \$115 billion to religion in 2014. That is a lot of money supporting 340,000 churches, million-dollar ministries, and much more. But if all those who claimed to be Christians actually tithed, churches and ministries would have roughly \$500 billion *more* to do the work of the kingdom. In other words, churches and ministries would be able to do five times more to serve people, disciple followers, and care for the less fortunate.

We could change the world overnight if only we practiced what God asks of us. It is estimated that \$65 billion per year would be enough to end extreme global poverty within a generation. The American church could do that all by itself – outdoing all the efforts of the U.S. State Department and the United Nations. That would provide clean water to the whole world, end extreme hunger, defeat malaria, give the world's children a basic education, and provide 250 million jobs. And the churches would have \$435 billion *left over every year!*

We could be doing tremendous things. We could triple the funding for Bible translation, sponsor hundreds of thousands of indigenous missionaries, and establish a thousand Christian schools to equip church leaders. That would cost less than \$6 billion, a tiny fraction of what might be available to the church if we would only tithe.

At first, giving generously feels scary. That was how I felt when Renéé and I wrote those checks right after the stock market collapse. Stu and Robin felt something similar when God seemed to be asking for their most precious possession. But quickly that fear turns to excitement and joy.

Here is how Malachi puts it when God challenges his people to “bring the whole tithe into the storehouse.” God challenges Israel to “test” him and

see what happens if they obey. “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.... Then all the nations will call you blessed, for yours will be a delightful land” (Malachi 3:8-12, NIV).

That promise could be ours, too. But that blessing right now is trapped in our bank accounts just waiting to be withdrawn.

NOTES

1 Richard Stearns, *The Hole in Our Gospel: What Does God Expect of Us? The Answer That Changed My Life and Might Just Change the World* (Nashville, TN: Thomas Nelson, 2010).

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