

11. "I want to give the church a lump sum. Should I?"

For the taxpayer the best way to give a lump sum is to gift aid it. By putting the cash or cheque in an envelope with your name on it we can reclaim the tax you have already paid and your gift is increased by 28%.

12. "The Bible says that the left hand shouldn't know what the right hand is doing, and that our giving should be in secret. Should I let anyone know the amount I give by signing a gift aid form?"

Your giving is a private matter between the Lord and you. However, the first disciples had a common purse, Judas Iscariot was their "treasurer" (i.e. he was responsible for receiving gifts and making payments). A church treasurer occupies a biblical office, and the source of gifts by cheque or standing order are known only to the Treasurer and Gift Aid Secretary. The elders and deacons are never made aware of any information as to which individuals give what amounts.

### A final word

Thank you for working through this paper, you obviously want you do your best to please God in this area of your life. In the final analysis it is not the percentage or amount we give that is important. Our response should not be one of duty but of love and gratitude.

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Leaflets/owning & sharing

# Owning and Sharing



Bringing Life to 1066 Country—and beyond

Occasional Papers 6



Any teaching that involves money touches a sensitive nerve! Greed for money is a common problem in human society. It lies at the root of most crimes, most wars, and is the reason for the breakdown of most marriages. Greed for wealth causes the thief to steal, and the gambler to get gambling fever. Greed gives the murderer a motive.

Greed brings unrest to industry, whether it is the greed of workers wanting unrealistic wage settlements, or the greed of companies owners wanting to exploit the work-force for excessive profits.

Greed is part of unredeemed human nature. Many want something for nothing. It is naturally easier to take and own than to give and share. It is often greed in the lives of Christians (the Bible calls it covetousness) that blocks out what the Holy Spirit is trying to teach about the use of money and possessions.

### **Stewardship**

It is important to realise the difference between a steward and an owner. A steward manages the property for the one who owns it. An estate manager may run a large farm for the person to whom the property and business actually belong. The manager's job is to look after the interests of the landowner.

The Christian attitude to money should never be to think that he/she owns it. We need to realise that we are not our own - we have been bought ( by the blood of Jesus). Possessions are seen in a new light - as things held on trust, given by God and for which account will have to be made. See Matthew 25:14-20.

Stewardship does not end with the giving of money; it should control each part of our lives. Every Christian has a talent or gift that is to be employed in God's service.

The fastest growing Christian groups in Britain today are those which grew out of the "House Churches" started in the 1970's. New

*8. My husband is a non-Christian, and I only have the housekeeping money. Should I tithe it?"*

Housekeeping money is not your own personal money, and therefore you should not feel any guilt at not tithing it. Your duty is to use the money to manage the affairs of the house wisely, and to create a happy home for your husband and children.

It would be foolish to mention biblical ideas such as tithing to a non-Christian husband; he simply wouldn't understand. He may not mind if you make a small offering to a local church each week - after all, you could point out that, as a Christian, you are saving him money by attending your church meetings! You could be wasting the housekeeping money on the National Lottery, chain smoking, or excessive alcohol! If later you take a job, then the income from that should be regarded as your personal money and should be tithed in the normal way.

*9. Should I encourage my Christian children to tithe?*

Yes, pitch their pocket-money at a level where they can begin to learn the need and purpose of tithing. Don't give your child a coin as he/she enters the church building. This demeans the child. Encourage your children to lay aside part of their pocket-money each week to bring to the church offerings. Get them to take it out of their own money box, piggy bank etc. When teenagers take their first job encourage them to tithe right from the start.



*10. "What is a Gift Aid?"*

If you pay income tax then the church is allowed to reclaim the tax you have already paid on your offering. In effect this can increase your gift by about one quarter. If you pay income tax and intend to support the work of your local church, then undoubtedly this is the best way to tithe. We reclaim about £40,000 of tax most years. Please put your cash and cheques in the special envelopes always available from the welcome team at each meeting.

## *2. My income is small. Should I tithe?*

Yes, God sees your heart, not the amount you give. (See Mark 12: 41-44)

## *3. Surely I may distribute my tithe between the church and other causes?*

You may, but however sound an organisation may be, tithing to it weakens your local church, and robs it of its central claim to your affection. If an organisation is worthy of support, bring it to the attention of the church when annual budgets are being discussed. We may well decide together to send a larger gift than you had in mind.

## *4. "Tithing is easy for the rich but unfair to the poor".*

Petrol, food, VAT and many other things are the same for you whatever your income. A television licensed costs the same whether you live on income support or you earn £30,000 a year.

If you are on low income the amount of your tithe will be much less than your brother or sister who earns more. God gives dignity to the less well off by saying that however inadequate they feel they are, their faithful giving is just as important to Him.

## *5. "Should I tithe if I am still in debt."*

Many Christians owe money on something - a house, a car, a student loan. These kinds of debts take a long time to clear. How much do you think God's work would receive if all Christians waited until they were totally debt-free before they gave anything?

## *6. "Should I keep a record of what I give?"*

A private record can often be helpful. Over a period of time it helps you to see how your giving is going - and growing.

## *7. "How can I tithe? It's hard to make ends meet".*

Set aside the tithe when you receive the money. If your weekly income is £75, set aside £7.50. Then establish a written budget as though your whole income were £67.50 a week.

churches have no access to centralised funds like the Baptist Home Mission Fund. Individual congregations are on their own. They rarely have any investment income apart from the freewill offering of members. Yet they are growing - fast!

In contrast to traditional denominations many new congregations find it possible to pay several full-time ministers. These groups are not growing fast just because of lively services and an emphasis on the work of the Holy Spirit. One factor in their growth is that new members are taught that tithing to the local church is biblical and should normally be the lowest form of giving.

## **What is tithing?**

It means to give to the Lord's work in the local church 10% of your income as the starting point of giving. If you receive £80 a week your giving should begin around £8 a week. If you receive £200 your giving will start at £20 and so on. You may be thinking "Ouch! This is going to be painful!" but let's be clear about one thing, no congregation would ever be short of money if its members tithed. Neither would there be any shortage of finance for overseas Christian work.

Nearer to home, if there were a more biblical approach to giving in many Baptist Churches our own denomination would not constantly be appealing for money to pay the wages of some ministers.

## **Reasons why tithing will help you**

### *1. Jesus assumes it*

In His condemnation of the Pharisees Jesus speaks of their wrong attitude, not their practice of tithing (Matt 23:23) Jesus never made idle statements. He assumed that His followers would give generously beginning with the tithe. The practice of tithing was so embedded in Judaism that it needed little mention in the New Testament.

## *2. Paul alludes to tithing*

Again, the Apostle Paul would assume - rightly - that the Christian converts from a Jewish background would continue to tithe (1 Cor 16:2).

Paul teaches that giving is to be methodical (not haphazard, or dependent upon how we feel) and regular. Paul himself depended upon the loyal giving of Christian friends, not those who gave when they "felt" like it or were "moved" to!

## *3. Tithing causes Christian work to flourish*

Malachi 3:10 states *"Bring the full amount of your tithes to the Temple, so that there will be plenty of food there. Put me to the test and you will see that I will open the windows of heaven and pour out on you in abundance all kinds of good things."* In this prophecy unfaithfulness in giving tithes is seen as cheating God. (See Mal 3:8).

Local churches would prosper if only their members would recognise that tithing is to be the **starting** point of giving. It is the base line. Jumble sales and bazaars would not seem to be part of God's biblical plan for financing the work of His kingdom!

## *4. Tithing keeps God central to our thinking and is an act of faith.*

God always blesses obedience. Tithing was not just something introduced by Moses into the Jewish Law. Abraham tithed before the law was given. Jesus expects His disciples to tithe after He has fulfilled the Law.

God won't make you tithe, just as He won't make you be baptised, and He won't make you come within the loving guidance of a local church. However, if Jesus is really your Lord, then sooner or later you will begin to give in a biblical manner, and so please Him. It is an act of your free-will love.

## *5. Tithing blesses the whole local church.*

To many, commitment to their local church is half-hearted and limited. It seems so much more exciting to be financially committed

to a community, a missionary society, an evangelistic association, Christian television work, and so on.

Our *first* duty, responsibility and privilege is in giving to our spiritual home - the local church where we are nurtured and encouraged in the faith and from which outreach to those living nearby takes place.

Adherence to this principle raises the local church to the place it is intended to occupy in God's plan. To give your tithe directly to other causes is to rob the "storehouse" of its proper dignity. It is the local church that is intended to be the fountainhead of missionary and evangelistic enterprises - not outside agencies.

Your faithful giving to your local church will do much to build the world-wide church. It is the local church gathered together for business with its leaders who should decide how tithes are to be employed. The first responsibility will be towards meeting financial needs among the members and maintaining the pulpit ministry. The buildings used for worship need care, but there will always be surplus money, and together we need to decide how the Lord is wanting us to spend it. What proportion should be spent on missionary work at home and abroad? What money should be made available to the poor? What should be spent on training leaders?

One of the signs of a renewed church is a proper financial policy so that tithes and offerings that are gathered each week are put to good use.

## **Common Problems**

### *1. "I don't always feel led to tithe".*

Husbands and wives don't always "feel led" to love their partners, but they don't start divorce proceedings if they have an off day!

We please God by acting in faith and obedience to His revealed Word. To wait for particular emotional feeling before doing anything is dangerous. Discipleship means determination when we don't feel like doing what God has already made clear is His will.