

## Is Tithing Biblical?

D.A. Carson

**Q:** *The tithe is clearly taught in the Old Testament, but in the New Testament it seems to be downplayed. Are those of us who give 10 percent of our income doing something not required?*

*--K. Dale Miller, Wilmore, Kentucky*

**A:** A simple yes or no to this question would be horribly misleading.

We know that the law of Moses mandated the tithe (see Lev. 27:30–33), at least in part to support the ministry of the Levites (Num. 18:21–24). Like many other laws, however, it was frequently observed in the breach, although the prophets insisted that failure to pay the tithe was nothing less than robbing God (Mal. 3:6–12).

There were also offerings to be paid. Moreover, faithful Israelites were to be generous with their alms, so that the poor of the land were supported.

In practice, the prophets found themselves inveighing against greed and social injustice (e.g., Amos) and against a raw form of capitalism that squeezed out the poor (Isa. 5:8–10). In other words, even within the Old Testament we should be careful not to isolate the tithe from broader demands of generosity and social justice.

The only passage in the New Testament that explicitly authorizes the tithe does so in a rather backhanded way: "Woe to you, teachers of the law and Pharisees, you hypocrites! You give a tenth of your spices . . . . But you have neglected the more important matters of the law--justice, mercy, and faithfulness. You should have practiced the latter, without neglecting the former" (Matt. 23:23, NIV).

Jesus' primary point, of course, is to criticize the scrupulous tithing of even a few herbs grown in the back garden if it is at the expense of fundamental issues of justice, integrity, and mercy. But one might have expected Jesus to say, "You should have practiced the latter, and let the herbs take care of themselves"--or some thing equally dismissive. Instead, he says, "You should have practiced the latter, *without neglecting the former.*"

After the Cross and the Resurrection, the New Testament provides no passage with the same explicit conclusion. That raw fact leads to all the usual debates about the nature of the continuity and discontinuity between the old and new covenants.

Does the tithe continue as a divine mandate because it has not been explicitly abrogated? Or is it part of the "old order" that is passing away?

**However we resolve that broad question, all sides agree that some New Testament writers insist that Christians be a giving, generous people (1 Tim. 6:18). So, at very least, we must insist that believers under both covenants are expected to give generously.**

Some may wonder, *Is the dispute about nothing more than the amount? Is there something about 10 percent that is entrenched in moral law?*

The following two points will help focus the issue.

*1. Beware of pride.* There is always a great spiritual danger in thinking that if in some area we have satisfied a specific, concrete demand we have done everything that God requires. Ten percent is a lot of money to some folks; to others it's not very much. Isn't that one of the lessons to be learned from Jesus' comments about the widow's mite? To suppose that God demands 10 percent--and nothing more--can itself foster a remarkably independent and idolatrous attitude: "This bit is for God, and the rest is mine by right." Likewise, if you choose to give more than 10 percent, you may become inebriated from the contemplation of your own generosity.

*2. Remember why you're giving.* A strictly legal perspective on giving soon runs into a plethora of complicated debates. Is this 10 percent of gross income or of net? How does this play out in a country where a progressive income-tax system rises to 90 percent of income? If we choose to tithe from our net income, are we talking "take-home pay" only, or does it include what is withheld for medical insurance and retirement benefits?

It would be easy to list such questions for a page or two without ever asking, "How can I manage my affairs so that I can give more?" That is surely a better question than "What's the correct interpretation so that I can do whatever's required and then get on with my life?"

Christians will want to acknowledge with gratitude that they are mere stewards of all that they "possess." Moreover, New Testament ethics turn not so much on legal prescription as on lives joyfully submitted to God.

This is why the most penetrating New Testament passage on giving is 2 Cor. 8–9. Under severe trial, the Corinthians' "overflowing joy and their extreme poverty welled up in rich generosity" (8:2). Even so, they first gave themselves to the Lord (8:5).

So, why not aim for 20 percent in your giving? Or 30? Or more, depending on your circumstances (8:12)? "For you know the grace of our Lord Jesus Christ, that . . . for your sakes he became poor, so that you through his poverty might become rich" (8:9).

*By D. A. Carson, research professor of New Testament at Trinity Evangelical Divinity School.*

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## Good Question: Is the Stock Market Good Stewardship?

*I see more of our Christian brothers investing in the market. Is this a healthy trend?—Edward Tsui, Toronto*

Raymond Albrektson | posted 10/23/2000 12:00AM

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Many Christians associate the term "stewardship" with giving, but it actually includes all aspects of managing the wealth that God puts into our hands—and that includes making wise investments. In today's go-go climate of speculation, where daytraders and dot-com millionaires are often in the limelight, it's easy for people to equate prudent investing (for retirement or a child's college education) with Las Vegas-style gambling.

There's one huge difference, however, between a biblical perspective on investing and our current cultural infatuation with millionaire-mania, and that's the issue of ownership. Many of today's most daring investors take wild risks for one goal—to become rich. Christians, on the other hand, are already rich, but not in material assets—those belong to God.

The bedrock of a biblical understanding of wealth is that it all belongs to God, but he entrusts us to manage it during our lifetime. Our task is to decide how to divide the pie. How much do we give away to help meet the needs of others and expand God's kingdom? How much do we consume on our own needs? And how much do we set aside for future needs?

We're basically trustees, and a trustee normally does not take high risks with the owner's wealth. When you entrust assets to a financial manager, you expect rational plans for putting that money to work, not unreasonable risks in hopes of a quick payoff.

The desire to get rich quickly drowns out the biblical voice that counsels us to set aside from our current abundance against a future need. [Proverbs 6:6–8](#) extols the humble ant, which despite its insectival intelligence has the wit to put aside resources to meet the needs of an uncertain future. It's reasonable to assume that—after we've given to God's work—if God gives us more than we currently need, then like the ant we should set aside some portion of that surplus.

It's also sensible for us to invest that surplus and seek the best reasonable return on that investment. Yet the spectrum of financial investing runs from ultrasecure, low-interest bonds to the wild and woolly world of speculating in options and commodity futures. Most people will want to stick to the middle of that spectrum.

Jesus walked the earth long before the modern stock market, but there is no doubt that he was familiar with all the concepts involved. Consider his parable of the talents ([Matthew 25:14–28](#)). The master in the story followed basic investment principles that still make sense. For example, he diversified. He did not put all his assets in the hands of a single individual. What's more, over time he eliminated ineffective investment options and switched to those that worked.

Matthew recorded Jesus' parable of the talents primarily to illustrate that the leaders of Israel would be held accountable to God for their stewardship of the nation. The "wicked, lazy" steward had not even invested his assets with the first-century equivalent of an insured, low-interest savings account. The drastic punishment he received implied that, in the realm of stewardship,

doing nothing is as bad as thievery or reckless waste. Yet the master in the parable applauded the other two stewards for their faithfulness.

The principles we can draw from this parable remain applicable in the modern world of the NASDAQ and index funds. God has given us assets for which we will ultimately face an accounting. We should invest those assets wisely, yet the owner of those assets remains God, not us.

Money invested in various chunks spread out along the middle of the spectrum of risk will likely grow over time. But increased wealth brings with it the temptation to assume ownership of those assets. Jesus often cautioned people about the dangers of trusting in riches ([Matthew 6:24](#)). We are all too prone to trust God with our finances when young and poor but then to begin to trust in wealth should God multiply our funds.

We must remember that God remains the owner, and he may one day tell us it is time for those investments to be put to work in his kingdom. The temptation to think of God's assets as "ours" is one that increases with investment success, and we need to periodically remind ourselves of this fact.

From time to time, I'm convinced, God uses financial setbacks to jog our memory about who really owns it all. When there's a major free-fall in the market, or some particular investment heads south, or there's some other significant assault on the assets God put into our hands—that's the time to repeat aloud a few times: "It all belongs to God."

**J. Raymond Albrektson** is associate professor of New Testament at the International School of Theology, Rancho Cucamonga, California, and the author of *Living Large: How to Live Well—Even on a Little*.

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