



# How Much Should We Give?

Genesis 28:18-22

Matthew 23:23-24

2 Corinthians 8:1-15

2 Corinthians 9:6-15

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February 24, 2019

This is the second sermon on Stewardship and Tithing. I'm preaching these sermons at the request of the deacons. These sermons are being preached not because there is a problem with the finances of our church, but because giving is an important subject in the Bible. It is part of the Christian life and so it needs to be addressed from time to time in the teaching ministry of the church. Last time I quoted Kevin DeYoung as saying that we need to be reminded of the biblical teaching concerning stewardship and giving not because God needs the money, but because we need to give. That is an important perspective. While it is true that that church needs the money in order to do what it is called to do, it is also true that giving is not only a functional thing, it is an expression of worship and thanksgiving and so it is part of the good life as the Bible teaches it. Giving is an expression of life. We are not healthy if we do not give. It is part of the broader biblical principle that the only way to find our lives is to lose our lives. If we are not sacrificing for God and other people, we are not truly alive as the Bible defines life.

In this sermon I am going to address the subject of how much we should give. And I'm not going to make it easy because the Bible does not make it easy. I'm not going to give a solid number because the Bible does not give a solid number. The most common number given in to answer the question of how much to live is 10 percent and that is a useful number, but it is not a firm number. Here is what I believe the Bible teaches in a nutshell. 10 percent is a firm guideline. It gets us in the ball park. It gives us a number with which to begin our thinking. But it is not an absolute number. Some people should give more than 10 percent. Some people

should give less than 10 percent. And everyone should feel some pressure to give more than they do.

The Bible is interesting that way. On the one hand, when we believe in Jesus, all our requirements before God have been met. And we can have peace in our hearts. The Bible talks a lot about peace for believers. Jesus has paid the penalty for our sins. He has fulfilled all righteousness on behalf of his people. We are accepted by God as righteous. And so we can have the most wonderful peace in our hearts. Just before he left his disciples Jesus said to them, "27Peace I leave with you; my peace I give to you. Not as the world gives do I give to you. Let not your hearts be troubled, neither let them be afraid." (John 14:27)

And yet in the Christian life we are always to be reaching for more. The Christian life is about hungering and thirsting for righteousness. It is about growing. It is about loving God with all our hearts. And so, we can never say that we have arrived. We can never say that we have done enough. And so, when it comes to our giving, there is no number that we can reach and then we are done. It is not like paying a bill. It is an expression of love. It is an expression of thanksgiving. So, there is no firm number that you hit and then you are done. And so how much to give is always an open question. It should always be open to reconsideration. If we grow spiritually that may well lead to sacrificing more than we have done in the past.

But 10 percent is a good starting point for our thinking. It is a good starting point because it was required of the Old Testament people of God. Actually, the idea of giving a tithe to the Lord is already mentioned in the book of Genesis before the institution of Israel as a nation. In Genesis 14 Abram tithed to Melchizedek and in Genesis 28:22, Jacob promised God, "And of all that you give me I will give a full tenth to you." Those references are significant because they come before the establishment of the nation of Israel and the laws of Moses. However, the tithe had a significant presence in the story of Israel. The people were to give a tenth of their crops and the increase of their cattle to the Levites who were responsible for the maintenance of the temple. The Levites in turn were to give a tenth of what they received for the maintenance of the temple and for helping the poor.

But there is not complete clarity about the tithe in the Old Testament. The tithe is mentioned as support for the Levites, but it is also mentioned in connection with some of the feasts so that the people were to bring tithes when they can to Jerusalem for some of the annual feasts. That seems to have been alongside of the tithes for the Levites. Also, there are passages that say that once every three years there was to be a tithe for the poor. Some scholars think that these were different ways of referring to the same tithe. Others think that if you add up all the references to tithing in the Old Testament you come to 20 or even 30 percent in the year for the tithe for the poor. On top of this there are many references to giving to help the poor that do not seem to be part of the tithe.

However, in spite of this lack of clarity, the idea of giving ten percent of one's income seems to be a persistent number. I have already mentioned the instances of Abram and Jacob. A significant passage in the whole discussion is Malachi 3:7–10, "7From the days of your fathers you have turned aside from my statutes and have not kept them. Return to me, and I will return to you, says the LORD of hosts. But you say, 'How shall we return?' 8Will man rob God? Yet you are robbing me. But you say, 'How have we robbed you?' In your tithes and contributions. 9You are cursed with a curse, for you are robbing me, the whole nation of you. 10Bring the full tithe into the storehouse, that there may be food in my house. And thereby put me to the test, says the LORD of hosts, if I will not open the windows of heaven for you and pour down for you a blessing until there is no more need."

In this passage God accuses the people of robbing him because they were not faithful in giving their tithes and offerings. And he promises that if they would only bring the full tithe to him, he would open the windows of heaven and pour out blessings upon them.

Jesus also mentions the tithe. He does it in the context of rebuking the Pharisees, but in the process, he does affirm the tithe. Matthew 23:23, "23"Woe to you, scribes and Pharisees, hypocrites! For you tithe mint and dill and cumin, and have neglected the weightier matters of the law: justice and mercy and faithfulness. These you ought to have done, without neglecting the others." Jesus rebukes the Pharisees for

neglecting the weightier matters of the law: justice and mercy and faithfulness while they tithed their mint and dill and cumin, but he does go on to say, “These you ought to have done, without neglecting the others.”

Jesus’ words here may be the most significant reference to a number when it comes to the amount that we should give. A very important perspective on this passage is that while Jesus is addressing the scribes and Pharisees, his words are meant to be instructive for the church. The stories of Jesus’ interactions with the scribes and the Pharisees are told to be instructive for the church. And so, when Jesus’ says to the Pharisees, “These you ought to have done, without neglecting the others,” those words are meant to be heard by the church. And so, Jesus is saying to the church, you ought to tithe and you are not to neglect the weightier matters of the law: justice and mercy and faithfulness.

So, to summarize the biblical teaching about the tithe, you have Abram and Jacob giving 10 percent before the establishment of the nation of Israel. During the time when Israel was a separate political entity, you have a number of different tithes and so the number was almost certainly higher than 10 percent. You have God rebuking the people in Malachi for not giving their tithes and offerings. And you have Jesus’ saying that the people of God ought to tithe without neglecting justice, mercy and faithfulness, which suggests a tithe plus giving to help the poor.

So, 10 percent seems to be a number that come up most often, but it is 10 percent plus. The people of Israel were almost certainly required to give more than 10 percent and Jesus says that we ought to tithe, but not neglect justice, mercy and faithfulness and those words suggest compassion to the poor on top of the tithe.

Here is a quote from John Frame on the basis of the biblical data. “Newcomers sometimes ask church members how much money they should give to the church.... When I talk to such inquirers, I cannot get out of my head that again and again in the Old Testament, the figure of 10 percent recurs. That is the Lord’s portion. It may be that in the New Testament that amount is not strictly required. But surely the “cheerful”

giving of 2 Corinthians 9:7 cannot be much less than that. So, I unashamedly recommend to inquirers the tithe, as a beginning of financial discipleship.” (*The Doctrine of the Christian Life*, p. 801).

I believe that we should look at the tithe, as a guideline for giving to support the work of church and kingdom with help for the poor on top of that. I say guideline because there are other factors to be considered. There is the whole question of whether the poor were required to tithe. The people of Israel were instructed to be generous to the poor and farmers were not allowed to harvest right to the edges and corners of their fields so that the poor could glean there. There were people in Israel who needed the help of others to survive and it makes sense to think that they would not be able to give as much as people who were more wealthy. We also see in the thank offerings in the book of Leviticus that the poor people were instructed to make offerings of grain or birds rather than larger more expensive animals indicating that the Lord took into account whether a person was more or less well off when considering how much a person should give. So, given the fact that there were people who needed help just to survive, it seems unlikely that they would be required to give a full tithe when doing so would further impoverish them.

There is one passage in the New Testament that does address this matter, though it addresses Paul’s collection to help the poor in Jerusalem rather than support for the work of church and kingdom. But it seems to me that the principle applies more broadly.

In 2 Corinthians 8:12-14, “For if the readiness is there, it is acceptable according to what a person has, not according to what he does not have. For I do not mean that others should be eased and you burdened, but that as a matter of fairness your abundance at the present time should supply their need, so that their abundance may supply your need, that there may be fairness.” These verses address the fact that some people have more than others and suggest that responsibility is affected by how much a person has.

There is a difference between sacrificing to support the work of the kingdom and having trouble making ends meet. It seems that Paul’s words here teach that we are not required to give money if doing that

would cause undue hardship. The Bible recognizes that some people are poor and need help from others and it is likely that God does not require them to give a full 10 percent if that would worsen their poverty. And that would suggest that people who are closer to the line have less of a responsibility than those who can make sacrifices and still have plenty of money to meet their needs.

Now this is an area in which it is impossible to say exactly what the responsibility is of people who must struggle to make ends meet. Sometimes people struggle to pay their bills because they are not wise with the money that they do have. Sometimes people do not tithe because they are not willing to make the sacrifices that they should be making. And it is very difficult to judge for someone else what is truly a need and what is just a want. There are so many variables. Paul does say in 1 Timothy 6:8, "But if we have food and clothing, with these we will be content." But he does not define what that looks like in southern Ontario in 2019.

So, we are to take the guidelines that we get in the Bible and make decisions concerning how much we should give. It seems that the principle that Paul teaches in Romans 14 is relevant to this question. In that chapter Paul is dealing with disputable matters. In verses 5, "One person esteems one day as better than another, while another esteems all days alike. Each one should be fully convinced in his own mind." And then verse 12, "So then each of us will give an account of himself to God."

This is a key principle in this whole discussion. We have looked at what the Bible says about tithing and we have considered the question of whether people for whom tithing would be a great hardship are required to give less. It seems that there are some situations in which that might be the case. But in the end, we are to take what we know from the Bible and make up our minds in the light of the fact that we will all have to give an account of our giving to God.

But it seems that the general guideline that the Bible gives is 10 percent plus. Most people should be giving at least 10 percent of what they make to support the work of the kingdom, plus helping the poor on top of that. And that guideline is pretty consistent among biblical

interpreters. I have a book that discusses 4 different views on tithing and one thing that I found very interesting and significant that even the man who argued that tithing is not required of New Testament Christians still concluded by saying that most Christians should give at least, 10 percent. Here is part of what he writes to conclude his chapter, "While tithing should not be advocated as a minimum contribution based on Scripture, the affluence of our country is such that giving at least 10 percent for the majority of Christians, would be a natural application of the principles above. Affluent Christians giving 10 percent should not think that they have fulfilled the giving requirements of Scripture." (*Perspectives on Tithing*, p. 83).

Here is some more of what he writes, "All Old Testament laws have eternal principles underlying them, and these principles are sometimes obvious and sometimes not. The underlying eternal principles of the tithe should not be discarded, but the wholesale acceptance of the tithe by many Christians today is misguided." So there are differences between interpreters as to how to interpret the tithe theologically, but even the one who argues against it as a requirement for New Testament Christians says that the "underlying eternal principles of the tithe should not be discarded" and that "affluent Christians giving 10 percent should not think that they have fulfilled the giving requirements of Scripture." So, the idea that for most Christians 10 percent is a minimum is has a very broad consensus among Bible believing Christians.

Now there is another idea from the Bible that speaks to this matter and that is that some people are given exceptional gifts of giving. Every Christian is required to sacrifice financially to support the work of the kingdom and to help the poor, but some people are given the grace to be exceptional givers. For instance, one of the spiritual gifts mentioned in Romans 12 is the gift of generosity. All Christians are to be generous, but some Christians have been given the gift of generosity. And so, they give more than the average. More than most.

We see a number of examples of this in Scripture. There is the story in the gospels in which Jesus and his disciples observe a poor widow putting two small copper coins into the offering box at the temple. Of her Jesus said, "Truly, I tell you, this poor widow has put in more than all

of them. For they all contributed out of their abundance, but she out of her poverty put in all she had to live on.” Now Jesus is not saying that everyone has to give all that they have to live on. But he is pointing to this widow as an inspiration. And he is making the point that the degree of sacrifice is more significant to God than the actual amount of money. The rich put a whole lot more money into the offering box and the widow only put in two small copper coins, but Jesus says that she put in more than all of them.

This also suggests that people who do not give 10 percent of their earnings, but for whom 5 percent is a real sacrifice are giving more than people who give more than 10 percent and who have plenty left for living and for luxuries. Again, that is not to say that everyone must give to the point of giving all that they have or giving most of what they have, but Jesus’ comment on the giving of the widow gives a helpful perspective on how God views our giving.

Another passage that shows people giving more than normal is 2 Corinthians 8:1-4. Paul writes there, “We want you to know, brothers about the grace of God that has been given among the churches of Macedonia, for in a severe test of affliction, their abundance of joy and their extreme poverty have overflowed in a wealth of generosity on their part. For they gave according to their means, as I can testify, and beyond their means, of their own accord, begging us earnestly for the favor of taking part in the relief of the saints....” This is another example of people giving more than normal, beyond their means. And they were eager to give. They begged for “the favor of taking part in the relief of the saints.” Again, Paul is not suggesting that everyone has to give beyond their means, but he is pointing to those people who did as an inspiration and an encouragement to others to give generously to the relief effort to help the saints in Jerusalem.

So, if we take everything together, we find that 10 percent is a number to give us an idea of what is appropriate and how well off we are financially will influence whether we give more than that or less than that. But the pressure that comes to us from the Bible is towards stretching ourselves and making sacrifices. Certain people are held out before us as examples to inspire us. And if we consider our giving in the



light of the general teaching of the Bible on the Christian life, this is an area where we should consider as an area for growth just as we must always be striving to grow in living not for ourselves but for Christ.

But the most important aspect of this subject has to do with our motivation to give. It is significant, I think, that the New Testament has little to say about percentages and a lot to say about motivation. The Bible has a lot to say about love, love to God and love to Jesus and love to our fellow believers and love to all people. Listen to the way that Paul speaks of this in 2 Corinthians 8:8-9. This is the passage that I have referred to a number of times in which Paul is urging the Corinthians to give for the relief of the saints at Jerusalem. In 2 Corinthians 8:8-9 he says, "I say this not as a command, but to prove by the earnestness of others that your love also is genuine. For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you by his poverty might become rich."

Then in 2 Corinthians 9:6-8, "The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully. Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that having all sufficiency in all things at all times, you may abound in every good work."

It is very significant that most of the references to tithing are found in the Old Testament and that after Pentecost tithing is not mentioned explicitly. This does not mean that the tithing teaching of the Bible is irrelevant. It is an important guideline. But the emphasis in the New Testament is more on the inner desire to give. After Jesus died and rose from the dead and sent his Spirit, the new covenant had arrived in which the law of God was less external and more internal – the law of God is written on our hearts. And so rather than focus on numbers the New Testament focuses more on what Jesus has done for us and the implications of that for our lives. The distinction between the Old and New Testaments is not an absolute one, but it is a real one and a significant one. And so, in the greatest "giving passage" in the New Testament we have reminder that Jesus became poor for our sake that

we by his poverty might become rich. And in the context of exceptional giving, Paul speaks of the “grace of God that has been given among the churches of Macedonia.” And he tells the Corinthians that “God is able to make all grace abound to you ... so that you may abound in every good work.”

The exhortations to give are bathed in the language of the grace of God. The language of love and thanksgiving is prominent. The love of Christ for us is the ultimate motivation.

And in the context of all of this kind of language the numbers and percentages fade into the background. Not that they are not relevant and do not give perspective, but because the focus is on love and thanksgiving and an inner desire to give so that the attitude is not how little can I get away with giving to what shall I render to the Lord for all his benefits. The giving that is pleasing to God is giving that flows from love and thanksgiving – a giving that comes from within – a giving that belongs to the life of thankfulness and seeking first the kingdom of God.

There is an understanding that we are enriched when we give. In 2 Corinthians 9:11, Paul writes, “You will be enriched in every way to be generous in every way....” The desire to give is a blessing of salvation. It enriches us even as it is pleasing to God. This is at the heart of the Christian life. To live for ourselves impoverishes us. When we are saved, we experience the beginning of deliverance from that. We begin to experience that to be truly alive is to love and to love is to give and it is in loving and giving that we are blessed even as God is honored.