

**That There May Be ...  
Food in MY House**

**God Provides through the Tithe**

**Jeff Richards**

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That There May Be ... Food in MY House:  
God Provides through the Tithe

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## **DEDICATION**

To the faithful believers who attend and serve  
at East Valley Foursquare Church



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## Introduction

God's plan for the local church, the body of Jesus Christ, is to be a center of hope, love, and light to people. The church brings God's message of love of the Savior and love of people to a broken world. Those of us who have Jesus Christ as our Lord and Savior also have His Spirit and God's life flowing in us. We desire to make Him known in this world.

In my home church, we believe God has called us to connect people with Jesus. In fact, our vision from Him is that God will use us to connect tens of thousands of people to Jesus. This is done through Spirit-filled and Spirit-led disciples of Jesus.

We connect people with Jesus through the ministries of our church. We have a bus ministry to children called Faith Kidz, where we visit and pick up the kids where they live in town and throughout the valley surrounding Helena, Montana. We've bused as many as 250 children on a weekend, and we've seen an average of 160 children give their hearts to Jesus every year for the past ten years. It's very successful! However, every aspect of ministry has cost, and God has promised to fund His ministry.

We connect young people with Jesus through two ministries: No Limits on the weekend, and [the gathering] on Wednesday nights. We go all out for the youth who attend, and there is monetary cost for that.

We connect adults through the Alpha Plus+ course, which is a relaxed way of bringing people into a relationship with God through a personal relationship with Jesus Christ. The Alpha Plus+ program is thirteen weeks long and requires that we feed up to 140 attending adults (along with their children) each week free of charge. All of these ministries have an expense associated with them, yet God promises He

will provide “food,” spiritual food for people, so that they can know His Son, Jesus.

The question that stumps many people is, “How?” How will God provide the funding for His vision and His mission to the local church? Will He drop “manna” from heaven? Will I come to the office one day and find several ounces of gold has magically appeared, like the Easter Bunny supposedly hides Easter eggs?

Will God put it on the heart of a single individual, like an oil tycoon with the gift of giving, to write us a check for \$500,000 per year to run buses and pay for food and gas and salaries for those who lead the administration and spiritual oversight of these ministries?

Or ... will God provide food in His house through something called the “tithe”?

Biblically, there is ample evidence that God requires His people to provide a tithe of their income so that there will be “food in His house.” The plan of God is that those who belong to a “house,” the storehouse—the local church, will support the mission and vision God has for the local church through their tithes and freewill offerings.

This book will help us understand the truth of God’s Word related to the tithe and, hopefully, will help us make one of the most important decisions we could ever make. Will you join me?



## Chapter 1

### What the Tithe Is

**The succinct truth: The tithe is the first 10 percent of what God has called me to steward for Him. (Tithe means “tenth”; one-tenth means 10 percent.) The tithe is 10 percent of my gross income, which is given to the local church (the local storehouse) for God’s use.**

The practice of tithing is my personal decision to give back to God His 10 percent of all that He has given to me. Before my wife, Colleen, and I do anything else—before we pay our bills, before we pay our taxes, even before we eat or give to worthy Christian causes—we tithe all of our income to God. The tithe is returning to God the 10 percent that belongs to Him by depositing it in the local storehouse (our local church) for His use.

The first example of tithing in the Bible is by Abram, before he was known as Abraham and long before God gave the Law to the children of Israel as recorded in the Old Testament. Abram introduced tithing during an encounter with Melchizedek, the king of Salem and priest of the Most High God. This is important for us because later on in the New Testament, in Hebrews, Melchizedek is mentioned again in relation to the tithe. As recorded in Genesis 14:17–24, upon returning from his victorious battle against the kings of Mesopotamia, Abram gave to Melchizedek 10 percent of all the spoils. There is no biblical record of God’s requirement for Abram to give one-tenth, nor is there an explanation why Abram gave a tenth to Melchizedek, other than that Abram

was blessed by him. But, by tithing, Abram recognized that God, the sole possessor of all things, should be given all praise for His mercy to His stewards. Giving one-tenth of the spoils to the priest of the Most High God resulted in God blessing Abram, protecting Abram, and enhancing his influence as a person related to God. This same blessing is given by God to His people today.

Later in history, Abraham's grandson Jacob also tithed, long before the Law of Moses was instituted. Jacob promised he would give to the Lord a tenth of all he received (Genesis 28:22).

Tithing was instituted by God for the benefit of the children of Israel to bless them, and, as such, giving a tenth of income or property became part of the Mosaic Law (Leviticus 27:20). God's Law prescribed tithing in detailed ways (Leviticus 27:30–32) that extended in practices observed throughout Israel's history (see Numbers 18; Deuteronomy 12 and 26; 2 Chronicles 31).

After the Law was given to the children of Israel, God laid out to all who would practice tithing exactly what they could expect from Him when they tithe. The most definitive portion of Scripture that provides details about the tithe from God is found in the Old Testament, specifically in Malachi 3.

**“Will a man rob God? Yet you have robbed Me! But you say, ‘In what way have we robbed You?’ In tithes and offerings. You are cursed with a curse, For you have robbed Me, Even this whole nation. Bring all the tithes into the storehouse, That there may be food in My house, And try Me now in this,” Says the LORD of hosts, “If I will not open for you**

**the windows of heaven And pour out for you such blessing That there will not be room enough to receive it. And I will rebuke the devourer for your sakes, So that he will not destroy the fruit of your ground, Nor shall the vine fail to bear fruit for you in the field,” Says the LORD of hosts; And all nations will call you blessed, For you will be a delightful land,” Says the LORD of hosts.” Malachi 3:8–12**

Tithing means one-tenth. The tithe is God's portion of what He has called us to steward; it does not belong to us. You cannot give what is not yours. Tithing is an expected part of our stewardship as believers, viewed not as a tax but as a spiritual partnership and a resource from God. Jesus said the proof of faithfulness for larger things, like eternal matters, is shown by an individual's faithfulness over small things, like worldly wealth (see Luke 16:10–12).

If we choose to tithe, we can expect four supernatural blessings from God: three resources for those who tithe and the blessing of spiritual “food” for those remaining. These divine resources and blessings absolutely will happen, according to God.

Tithing has always been a spiritual resource from God to and through His people. While Jesus walked this earth, He endorsed tithing (see Matthew 23:23). We will discuss this further in Chapter 4.

After Jesus' crucifixion and resurrection, He sent the Holy Spirit to His people to guide and comfort and empower. The writer of Hebrews, while confirming the position of Melchizedek as perpetual high priest of God, speaks of believers giving tithes to God through men (Hebrews 7). The promise of God through the tithe was and still is in

effect.

What are the promises we can expect from God? First, we can expect that God will bless those who tithe with three spiritual resources straight from heaven. And, second, we can expect that God will bless others through the local storehouse where we tithe. We will look at the Malachi passage and God's promise to us in detail in Chapter 2.

I believe God's Word promises that blessings are available to us individually and to our church as a result of these principles regarding tithing. Your choice to believe God's Word concerning the tithe will either hurt you or bless you, and it will either hurt or bless your local church.

## Chapter 2

### How the Tithe Works

**The succinct truth: Believers in Jesus Christ who tithe (give the first 10 percent of their income to the local storehouse) will be blessed by God, will have their resources protected by God, and will be recognized in the community as related to God. In addition, the tithe will be used by God to provide “food” to the community at large.**

There are two God-supplied, supernatural aspects to the tithe: the promise of three spiritual blessings for those who tithe and the supernatural promise of “food” in the local church as a result of the tithe.

In Malachi 3, God speaks to His people—to the leaders and the individuals—and says “try Me,” or in other words “test Me,” in the area of tithes and offerings (verse 10). This is the only place, to my knowledge, where God asks His people to try or test Him.

What do you think about testing God? Would you like to test God and see if God is really a God of His Word? He is either God or He isn't. He's either trustworthy or He's not.

I personally know that God is who He says He is! He doesn't need to prove Himself to anyone. Yet, if we come with an open and ready heart and start tithing, He will show Himself faithful. I have heard more individual testimonies about God's faithfulness through the tithe than in any other area of Christian living.

This is what God says regarding the three areas in which the person who tithes will be blessed:

**A. As a result of tithing, God will pour out an abundance of blessing on obedient followers.**

*“And try Me now in this,” Says the LORD of hosts, “If I will not open for you the windows of heaven And pour out for you such blessing That there will not be room enough to receive it” (Malachi 3:10).*

How would we like to have the windows of heaven pour out on us a blessing that we wouldn't have room to receive? This can be a financial blessing, and most often I've witnessed financial blessings, but it could be a testimony or spiritual gifting, or it could be related to a job or family relationship. Regardless of the type of blessing, it is definitely a supernatural blessing bestowed by God. I'm blessed because I tithe, and so will you be!

We can expect great blessings! The writer of Proverbs summarizes the results of the tithe as follows:

**“Honor the LORD with your possessions,  
And with the firstfruits of all your  
increase; So your barns will be filled with  
plenty, and your vats will overflow with  
new wine.” Proverbs 3:9–10**

Now, agreeing with God's spiritual principle of tithing doesn't necessarily mean that we will be blessed *financially*. The fact that we tithe does not relieve us from our responsibility to be good stewards with the remaining 90 percent. We must be responsible with what God has given us,

and the rest of the principles in God's Word indicate that we must not spend more than we earn. Even if we tithe, if the amount we spend is greater than what we are earn then we must either earn more money or cut back on our spending, otherwise we will go broke. That is what financial planning is all about. God is a God of order and discipline, and He requires order and discipline in His stewards. So, if we find ourselves with the problem of being financially upside-down and we are faithful to tithe, then we also need to cut back on our spending until and unless God increases our income. But if we do tithe, *we will be blessed by God*, poured out on us so you that there won't be room to receive it.

Blessings poured out from heaven may include things like:

- God supplying all of our needs,
- Supernatural health in our lives,
- Relational health in our families,
- A testimony of God's greatness in our lives,
- Supernatural gifting personally and corporately, and/or
- God providing abundance, over and above our needs.

It isn't as though if we choose to tithe that we *earn* what God will do or has done for us, but we place ourselves in the landing strip of His supernatural blessing place. The tithe is a spiritual promise from God!

**B. As a result of tithing, God will protect our fruitfulness from Satan.**

*"And try Me now in this," Says the LORD of hosts, ... "And I will rebuke the devourer for your sakes, So that he will not destroy the fruit of your ground, Nor shall the vine fail to bear*

*fruit for you in the field," Says the LORD of hosts (Malachi 3:10–11).*

The next of God's tithing promises is the stopping of the devourer. Tithing will keep the enemy at bay and protect our resources. God promises to literally chase the enemy out of our financial lives as a result of our practice of tithing.

Many times I have had precious people come to me and tell me that the money they were counting on dried up, that stocks fell through, or retirement nest eggs were gone. I ask them, "Do you tithe?" The reply is invariably, "No, not really."

I know that when confronted by the truth of tithing, many people say, "I can't afford to tithe." That is a lie that Satan, our enemy, uses to keep God's blessings from pouring into our lives. It doesn't matter how much we earn or what our expenses are, our personal decision to tithe does not get any easier. I remember one person's argument that tithing is not fair to the poorest people. The reasoning is: God wouldn't require poor people to tithe because they don't have much. However, Scripture does not distinguish between rich or poor, haves or have-nots. God's blessings of fruitfulness and protection from the devourer is needed by all people, regardless of income or possessions. It is a fact that those who have the least give the most in terms of percentage of wealth. And it is true that if we tithe God will protect our property.

If we are in debt now and have not tithed, we need to begin tithing regularly because God's promise will help us crawl out of the hole. No matter what we earn, the devil will tell us we can't afford to tithe. This is a lie because God wouldn't give us a command we couldn't keep. God promises to rebuke the devourer for our sakes when we tithe, and He will make us fruitful!



**C. As a result of tithing, God's blessing on our "land" will be evident to others.**

*"And try Me now in this," Says the LORD of hosts ... "And all nations will call you blessed, For you will be a delightful land" (Malachi 3:10, 12).*

One of the main cries I have to the Lord is to bring about a revival in our land, and let it start in the United States, and let it start in Montana, let it start in the Helena Valley, let it start at East Valley Foursquare Church, and let it start with me.

In *Unto the Hills: A Daily Devotional* by Billy Graham, Dr. Graham writes, "I have heard countless testimonies from men and women who were afraid to prove God's promise by tithing as commanded by Scripture for fear they would never have enough. Of course, they never did have "enough" because they did not tithe. Then, when at last they decided to obey God and give to Him the first tenth of all their income, they began to prosper and to prove for themselves what has been proved by everyone who has done it, that no one can outgive God."

It is remarkable how a group of believers can have a good name in a community, even when those within the community do not agree with the doctrine of that group of believers. Many people in our community do not know about evangelical Christian churches in general, or East Valley Foursquare church, but they have heard of Faith Kidz. A good name within a community is the reason that parents will let complete strangers take their children on a bus to learn about Jesus in a place known as the Faith Dome (of East Valley Foursquare Church). Why? Because the nations will call those who tithe "blessed, a delightful land."

## That There May Be ... Food in MY House

I want to have a good name, a good reputation, and favor with those who do not know Jesus yet.

**D. As a result of tithing, God blesses everyone around us with His “food.”**

*“Bring all the tithes into the storehouse, That there may be food in My house, And try Me now in this,” Says the LORD of hosts (Malachi 3:10).*

That is our goal. To see the harvest come in! This is what our church is all about: to bring in kids and youth and share Jesus and to share Jesus with adults through Alpha Plus+. This is what the tithe does. God’s tithe feeds people! The reason our church of three hundred adults is able to see an average of two hundred decisions for Christ every year is because His people tithe and the tithe of God is used to bring people to Jesus by sharing spiritual food from God.

God uses the 10 percent that is His, which we give back to Him, to sanctify the remaining 90 percent that He allows us to steward. And He blesses us for being obedient! It is a supernatural aspect of God’s gift to us for our lives.

Jesus said in John 4:32–34, in essence: “I have food you don’t know of, to do the will of the Father, and finish the work He has laid out for Me.” When we do the will of the Father, preaching the gospel and serving God by serving others, there is spiritual food in the house, and people come to faith in Jesus Christ. God’s tithe is used to share Jesus.

God’s tithe provides funding through His people to the local storehouse so that there is food in His house. The result is, people come to faith in Jesus Christ! Three supernatural blessings for those who tithe, and food for those who remain. God’s tithe is God’s way, His means of provision.

### Chapter 3

#### The Tithe Is God's

**The succinct truth: The tithe is God's and provides funding for His work in the world. He uses His 10 percent from us to supernaturally provide "food" in His house and sanctifies the remaining 90 percent for us.**

God works through supernatural multiplication. From the multiplication of bread through flour and oil in Elijah's day (1 Kings 17:16) to the multiplication of oil in Elisha's day (2 Kings 4:6) to the multiplication of the fish and loaves in Jesus day (Matthew 14:20–21 and Matthew 15:37–38) God has always supernaturally multiplied food for His people.

According to the Law of God, the firstborn of the flock and the first vegetables and grains to be gathered at harvest time were called the "firstfruits." The Hebrew people realized these firstfruits belonged to God in a special sense, just as the firstborn, "all that open the womb" shall be set apart to God (see Exodus 13:12). Although God's people did not have the Spirit of God living with them personally at that time in history, they knew God would be pleased and keep them safe supernaturally when they obeyed and offered Him tithes and firstfruits. The firstfruits were dedicated or presented to God on the day of the firstfruits and also as part of the celebration of Pentecost (Numbers 28:26; 2 Chronicles 31:5).

In King Hezekiah's time, a majority of the people had forgotten the Lord, His Word, and His Law. But Hezekiah provided reformation and reestablished God's Word and the role of the Levitical priesthood and the temple. King

Hezekiah searched the Scriptures and reinitiated the support for God's house. When God's people heard what God's Word actually said, and how they had erred, the people responded by offering the firstfruits and their tithes to God. Here is the actual Scriptural account:

**"As soon as the commandment was circulated, the children of Israel brought in abundance the firstfruits of grain and wine, oil and honey, and of all the produce of the field; and they brought in abundantly the tithe of everything. And the children of Israel and Judah, who dwelt in the cities of Judah, brought the tithe of oxen and sheep; also the tithe of holy things which were consecrated to the LORD their God they laid in heaps."  
2 Chronicles 31:5-6**

The people were excited to bring to God's house the firstfruits and the tithes and see what God would do. God supernaturally multiplied what was given so that there would be food in His house and an abundance even beyond!

**"Then Hezekiah questioned the priests and the Levites concerning the heaps. And Azariah the chief priest, from the house of Zadok, answered him and said, "Since the people began to bring the offerings into the house of the LORD, we have had enough to eat and have plenty left, for the LORD has blessed His people; and what is left is this great abundance."  
2 Chronicles 31:9-10**

God's response was absolutely amazing. The firstfruits and tithes are required by Him from us, but they are used by Him for us and for others. He supernaturally multiplies what is given to Him. God owns the tithe and the firstfruits. When we give them to Him, He multiplies and gives them back. That is the amazing thing about tithing. It is His money, yet He returns to us so much more—it's supernatural multiplication!

Malachi was a prophet in the days of Nehemiah, and these are literally the last words given to the Jews before Jesus' birth some four hundred years later. God's final words before the four-hundred-year silence is, "You have robbed Me ... in tithes and offerings." God, through the prophet Malachi, indicated that Israel had robbed God in withholding tithes and offerings, preventing Him from working on behalf of His people. Not tithing is robbery of God.

**"Will a man rob God? Yet you have robbed Me! But you say, 'In what way have we robbed You?' In tithes and offerings. You are cursed with a curse, For you have robbed Me, Even this whole nation." Malachi 3:8-9**

The curse of God isn't God's destructive force on the land, because this is an age of God's grace and mercy through Jesus Christ. God supplies His local storehouse with food for the nations through the tithe. But, because people don't tithe, God cannot provide the blessing He wants to provide as He did in Hezekiah's day. God desires to bless us with blessing, to rebuke the devourer, and that through His people all the nations of the earth will be blessed.

God also lets His people know the tithe is His, nothing has changed. An offering is something that is given above and beyond the 10-percent tithe. The children of Israel were to bring their tithes to the storehouse at the temple. Likewise, as twenty-first-century Christians, we are to bring a tithe of our gross income to the local church we attend.

God's desire is that as committed members of His church, we bring our tithes to the storehouse for the work of His ministry. God wants to do amazing things in our community through us. I can get excited to see God's abundance through His tithe, through us!

## Chapter 4

### Why the Tithe Applies to the Church

**The succinct truth: God expects tithing. The tithe is not a thing of the past but a very real spiritual practice, endorsed by Jesus Himself, for our benefit.**

Even though the Bible clearly reveals tithing as a divinely ordered financial discipline with wonderful promises guaranteed by God Himself, some still ask: “Isn’t tithing only in the Old Testament?”

In the New Testament the words “tithe” and “tithing” appear only eight times (Matthew 23:23; Luke 11:42, 18:12; Hebrews 7:5–6, 8–9). All of these passages refer to Old Testament usage and to the current practice at the time of the writing. Nowhere does the New Testament expressly command Christians to tithe. However, tithing continued to the time of Jesus and beyond, and Jesus himself approved tithing. Some will say that the blessing of the tithe has past, but some say that the blessing of fasting is past also. I strongly disagree on both accounts, based on Scripture. Jesus said:

**“Woe to you, scribes and Pharisees, hypocrites! For you pay tithe of mint and anise and cummin, and have neglected the weightier matters of the law: justice and mercy and faith. These you ought to have done, without leaving the others undone.” Matthew 23:23**

Jesus was dealing with the very religious yet hypocritical Jewish leaders, the Scribes and Pharisees, who always wanted to meet the letter of the Law but neglected the relationship with their God. Jesus observed that they did in fact tithe, but also observed they were doing it out of ritual obedience, thereby thinking they were released from their spiritual responsibility to love others.

Jesus said “woe to you” not because they tithed, but because they had neglected the “weightier matters” of justice, mercy, and faith. If tithing was not important to Jesus, He would have said something like, “You need to quit tithing—the time of tithing is past—so you should only worry about justice, mercy, and faith.” But He didn’t say that. In fact, He said, “These you ought to have done [referring to the practice of tithing] without leaving the others undone.” In other words: “People, you need to keep your connection to God, not only in action but also in attitude!”

After Jesus went to sit at the right hand of the Father and the newly established Church was learning how to be Christians in the world, the Apostle Paul wrote in the letter to the Romans that we are to walk in the manner of Abraham (Romans 4:12). Abraham, who walked in faith centuries before the Mosaic covenant was given, is the same Abram who tithed. The spiritual principle of tithing as the funding resource for God’s activity was established before the Mosaic Law. Tithing is not a practice only valid for a short slice of history sandwiched between Moses and Jesus. Tithing was God’s plan prior to and during the Mosaic Law, and tithing continues after the New Covenant established by the death and resurrection of Jesus.

In Hebrews 7, God speaks about the high priest named Melchizedek. The name Melchizedek means “king of righteousness.” The Scripture says that Melchizedek was the king of Salem, which later became known as Jerusalem. Salem



means “peace.” So, this Melchizedek was king of righteousness and king of peace. There is only One who is the King of Righteousness and the Prince of Peace, and that is Jesus.

The Scriptures are not clear where Melchizedek came from. He had no mother or father, no beginning or end (Hebrews 7:3), but the Bible equates Melchizedek with Jesus Christ, the Son of God and High Priest of God of the order of Melchizedek. It declares that Melchizedek was a priest of God prior to the Law given to Moses, which instituted the priesthood of God. Melchizedek blessed Abraham, the father of faith, and Abraham in turn gave a tithe of all his spoils to Melchizedek. Hebrew priests, who later descended from Levi, were commanded by God’s Law to collect tithes from His people for His house. Yet Melchizedek, an outsider, received tithes from Abraham, the ancestor of the Levitical priesthood (Hebrews 7:9). And, as a result, Abraham was blessed by God. The Bible tells us:

**“Here mortal men receive tithes, but there he receives them, of whom it is witnessed that he lives.” Hebrews 7:8**

Somehow, when we tithe to the local storehouse, God receives the funds and He multiplies them for food in His house!

Tithing is not a thing of the past, but a very real spiritual practice endorsed by God Himself for our benefit and for the benefit of others. The storehouse is where His people are fed, and where those who are not yet His people can also be fed.

Even though God does not specifically command Christians to tithe in the New Testament, as believers we are called to be faithful stewards of all our possessions, to be generous in sharing our material goods with the poor, and to

support Christian ministry (Romans 14:12; 1 Corinthians 9:3–14, 16:1–3; 2 Corinthians 8:9–15). The tithe is how God enables His work to be accomplished through us.

Giving, as opposed to tithing, is our choice to go above and beyond God's required 10 percent. One does not get to choose what happens to the tithe because the tithe is God's, for His work through His local storehouse. However, we can determine where our "giving" money goes and we can give to whatever need the Lord puts on our hearts: for missions, television ministries, evangelists, women's or men's groups, Christian radio, disaster relief, etc.

In *Day by Day with Billy Graham*, compiled by Joan Winmill Brown, Billy Graham is quoted as saying: "You know that the hardest thing for you to give up is your money. It represents your time, your energy, your talents, your total personality converted into currency. We usually hold on to it meticulously, yet it is uncertain in value and we cannot take it into the next world. The Scripture teaches that we are stewards for a little while of all we earn ... The tithe is the Lord's. If you use it for yourself, you are robbing God. We are to take the tithe as a standard, but to go beyond the tithe as an indication of our gratefulness for God's gifts to us."

God indicates through the prophet Malachi that the consequence of the people withholding the tithes and gifts (or offerings) is a curse on the entire nation. We know that just prior to the time when God spoke through the prophet Malachi, Judah had been exiled into Babylon and was now returning to Jerusalem. Israel as a nation had been decimated because of the people's lack of faith in God and because of their sin. Mostly because they didn't trust Him but trusted false gods.

When we turn our back on God's plans, when we sin, when we trust in something other than Him, we don't sense His presence or His power in our lives.

## That There May Be ... Food in MY House

God doesn't want to see people suffer financially or in any other way. Many wonder why their finances are a wreck or their lives seem to be a mess. The reason may be that they have not taken God's Word to heart in the area of stewardship. The first question I always ask when people indicate they have a problem with finances is, "Do you tithe?" If they don't, there is usually trouble in relationships or finances or both. The fix is simple, trust God! "Trust Me in this," He says for all times!

## Chapter 5

### Grace—Redeemed from the Law

**The succinct truth: Believers in Jesus Christ are redeemed from the penalty of breaking God's 'Law' through the precious blood of Jesus Christ on the Cross. God extends His grace, His unmerited, undeserved favor on all who believe in Jesus and what He accomplished on the Cross. I do not have to tithe to be saved. Jesus paid the price for our disobedience when He died on the Cross. But by tithing I step into the blessings of God's grace afforded through tithing.**

Jesus has set us free from the penalty for not adhering to the requirements of the Law of God. The Law, of which the Ten Commandments are the most familiar portion (Exodus 20), told people how to be approved by God. His requirement is obedience. Since none of us are completely free from violating God's Law, we must either be forgiven or punished. The punishment of God is complete, eternal separation from Him, and, more than that, it is banishment to hell—a horrendous place originally created for the devil and his demons.

Jesus came and died on the Cross, and extends to all who believe in Him a pardon from the punishment God levies for disobedience of the Law. God extends grace, His unearned, undeserved favor, to all who believe—through the precious

blood of Jesus shed on the Cross. We must believe, which is an action word. When we believe, His grace is extended to us.

On June 28, 1987, I chose to put all my trust in Jesus Christ and was radically saved from the penalty of breaking the Law. My life verse is Ephesians 2:8–10:

**“For by grace you have been saved through faith, and that not of yourselves; it is the gift of God, not of works, lest anyone should boast. For we are His workmanship, created in Christ Jesus for good works, which God prepared beforehand that we should walk in them.”**

I am saved from the wrath of God because I fully trust and believe in His grace, extended to me through the blood of Jesus Christ on the cross. I did nothing to deserve it, and will do nothing in the future to deserve it. It is a gift, plain and simple, and completely undeserved. Because salvation is a gift and there is nothing I can do to earn it, I cannot brag about what I have and what others don't have. God created me on purpose and for good works before the foundation of the earth, that I should walk in them and serve His purpose.

The grace of God is His supernatural gift, accomplishing for us that which we cannot do for ourselves, although we do not deserve it and cannot earn it. Jesus paid the price for our breaking the Law of God so that we don't have to be punished. We don't have to look over our shoulder and wonder if God is mad at us or will make us pay for our sins.

There are things we simply cannot do for ourselves, as independent as we might want to think we are. Being from Montana, we are as independent as they come. Yet we can't save ourselves from God's wrath, we can't free ourselves

from bondage, and we can't heal ourselves. What we can do is live under His hand and abide in His grace.

The Greek word for grace is the word *charis*. The word means favor or kindness shown without regard to the worth or merit of the one who receives it and in spite of what that person deserves. Jesus is the very embodiment of grace.

**"And the Word became flesh and dwelt among us, and we beheld His glory, the glory as of the only begotten of the Father, full of grace and truth." John 1:14**

Jesus also brings grace to mankind through salvation.

**"For the grace of God that brings salvation has appeared to all men." Titus 2:11**

Jesus died on the cross and rose again. By His death, He restored the broken fellowship between God and man. He is *only* way to salvation.

**"But we believe that through the grace of the Lord Jesus Christ we shall be saved ... " Acts 15:11**

We can't earn God's grace, but we *can* expect it, because it is God's nature. Love, truth, and grace (unmerited favor) are all an integral part of who God is. In fact, when you see the word "favor" related to God in the Bible, most of the time that word is the word for "grace." Here are some examples of God's grace given to us:

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- I didn't ask to be born—it was God's grace.
- I didn't deserve to be born—it was God's grace.
- I don't deserve to live in Montana—that is God's grace.
- I don't deserve to live in the United States, where we enjoy the top 3-to-5-percent standard of living in the world—that is God's grace.
- I don't deserve to be blessed, to be saved, to live forever with God in heaven—it is God's grace.

It is His nature to supply grace to people.

God showed grace in the Old Testament, prior to Jesus coming to earth. The greatest example of grace was the redemption of the Hebrew people from Egypt and their establishment in the Promised Land. This did not happen because of any merit on Israel's part, but in spite of their unrighteousness.

Because of Jesus' shed blood on the Cross, the requirements of the Law have been met and we live in an age of grace. Because I have repented, all of my sin has been forgiven. All of my past sinfulness has been forgiven. All of my future sin has been forgiven. Praise God!

The Law has not passed away; not "one jot or tittle" from the Law will ever be changed or removed (Matthew 5:18). But, thanks to Jesus the Messiah, the requirements have been paid in full by Him on the Cross. We don't have to tithe to be saved. So the issue of tithing being a matter of the Law in a community defined by grace misses the mark.

Remember, the tithe preceded the giving of the Law. The first mention of tithing is found in Genesis 14:20 where Abram gives Melchizedek a tenth of all he had. Abram has

defeated Chedorlaomer and thus is entitled to the spoils taken in battle. The contrast in the story is significant. The defeated king of Sodom wants to make a deal with Abram, allowing Abram to keep the goods but return the rescued people of Sodom to their king. Melchizedek, on the other hand, meets Abram on his return and brings bread and wine. The bread and wine could have been used by Melchizedek in his priestly duties or he may have provided it for Abram's sustenance. A third possibility, consistent with what we learn from the Book of Hebrews in the New Testament, God provided a sign of His future covenant with mankind—the broken body (bread) and shed blood (wine) of Jesus, the King of Righteousness and Prince of Peace. It stuns me to think that Melchizedek, whom we learn in Hebrews is either a type of Christ or Jesus Christ Himself, gives to Abram, the heir of the promise of God, a sign of the future covenant.

Abram's spontaneous gift of the tithe is based on his renewed understanding that God Most High is the possessor of the heaven and earth. This is a biblical truth that goes back to the beginning chapters of Genesis. Just like the truth of Malachi, here in the first mention of tithing we see:

- God will bless you, just like He blessed Abram;
- God will rebuke the devourer—all of Abram's possessions were returned and not devoured;
- God will enhance your reputation in the land, just like Abram's connection with God was enhanced.



## Chapter 6

### How Tithing Differs from Freewill Giving

**The succinct truth: Giving is not tithing, and tithing is not giving. Giving of offerings is the choice to give above and beyond the tithe. The tithe belongs to God, and giving is a gift.**

Tithing is releasing God's 10 percent of what He has called us to steward for Him, back to the local storehouse before we give anything else. Giving is our choice. Tithing is God's; giving is up to us. One outstanding example of giving is the widow threw two mites in the temple treasury (Luke 21:1–4). This was all she had, and Jesus applauded her faithfulness.

The Bible teaches the stewardship of all of one's life—including time, talents, and treasures. After all, everything belongs to the King and is intended to advance His Kingdom and to bring glory to Him alone. We are privileged to participate in His Kingdom activity here on earth, and we will be privileged to serve Him for all eternity.

Paul actually gives clear teaching about how one can advance to joyous, grace-empowered giving (see 2 Corinthians 8–9). We should not argue about how much we give in total; we should develop a Kingdom lifestyle that will enable us to give ourselves completely as a “living sacrifice” to the King. To do so means that we will have to deal with issues such as our spending habits and debt. God is concerned about how we manage all the resources He has placed at our disposal. Jesus makes it clear to His followers

that the way we steward money or possessions will be the proof test for how we steward more valuable eternal Kingdom issues.

In the first half of Chapter 16 in the Gospel of Luke, Jesus deals with the issue of money and worldly wealth that comes under an individual's control or direction. Jesus tells us that a person can either serve God or serve money, but cannot serve both. Jesus makes a bold statement concerning trustworthiness for Kingdom issues:

**"Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else's property, who will give you property of your own?"**  
**Luke 16:10–12 NIV**

How we steward money will indicate how we will steward God's giftedness toward us.

I want to be trustworthy over eternal Kingdom matters, I want to be used by God to lead others to Christ and advance His Kingdom, therefore I must be trustworthy with the money God has given me to steward.

During August 2003, our church saw a huge shortfall in our general fund finances. We were thousands of dollars below what we expected. I went away to fast and pray, and during prayer the Lord showed me three things we as a church needed to do:

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1. First, we had to shore up spending.
2. Second, we had to step out in faith in certain areas.
3. Third, I needed to preach on tithing.

The moment I made the choice to preach on tithing, our finances zoomed back into the black and remained there until November 2010, even though our expenses have gone up a staggering amount.

The next time our church experienced a shortfall occurred two years into the current recession. Our average attendance had dropped off slightly as well as our church income. In November 2010, we had a several-thousand-dollar shortfall, and the shortfall continued through May 2011. It was in May that I sought God again in fasting and prayer, and asked the Lord what we should do. His Word to me was to write this book. The moment I agreed to write it, our finances turned around, and we have not looked back.

There are certain laws and principles in the spiritual realm that if we follow them we will live the abundant life that God desires for all of us. In my previous employment as a registered professional mechanical engineer, I lived to understand physical principles and laws. It is by understanding how God made the universe tick, through the understanding of physical laws, that we can design and build things that are beneficial to mankind. I believe there are spiritual laws of God that are analogous to His physical laws.

For example, the spiritual law of sowing and reaping (giving) is directly analogous to the physical law of conservation of momentum. I will get to that shortly, but first, don't there seem to be unwritten laws for obtaining wealth? For some people (like Bill Gates or Warren Buffet), wealth sometimes seems to just appear. Some people have an innate ability and know how to apply the laws for obtaining wealth, and they become wealthy.

There also seem to be some unwritten laws for earning money. For instance, if you are physically able (physical ability comes from God), you can work hard and become wealthy. My Grandfather Riefler understood both the laws for earning money and laws for obtaining wealth.

When Grandad Riefler was between the ages of nine and fourteen, he brought the milk produced on his family's dairy farm near Hamburg, New York, to Buffalo, a round trip of thirty miles. Then, at the age of fourteen, Grandad left home and started to haul coal. He bought a truck, and by the age of eighteen was in business. While living through the Great Depression, Grandad Riefler ended up owning two ready-mix concrete businesses and one block plant with a total labor force of 150. He would tell you that the reason he was wealthy was that he was physically able to outwork everyone else.

Others who are intellectually astute or have business wisdom or savvy (which is an attribute from God) like Bill Gates, can end up being an entrepreneur or successful with the stock market or become the president or CEO of a large corporation and make a ton of money. Or one could become a wealthy lawyer or doctor.

For still others, who have the amazing ability to perform with musical, artistic, dramatic, or sports talent (all of which come from God), they can end up being famous and have all sorts of wealth. But when God provides spiritual laws, He isn't talking about those whom He has blessed with special ability or gifting. He wants us to know that there are some laws that, if we are obedient, will benefit us and others. Tithing is one of those principles. If I tithe, I will be blessed!

There is another principle at work in this universe: God's spiritual law that if you give you will receive. This is one aspect of a larger spiritual principle that I call the Law of Reciprocity. Others call it the Law of Sowing and Reaping,

and it is found in several places in Scripture. Here is one example:

**“Judge not, and you shall not be judged. Condemn not, and you shall not be condemned. Forgive, and you will be forgiven. Give, and it will be given to you: good measure, pressed down, shaken together, and running over will be put into your bosom. For with the same measure that you use, it will be measured back to you.” Luke 6:37–38**

This is a very straightforward spiritual principle: Give, and you will receive. It is just like a ball bouncing off the wall. If I bounce it against the wall, it will come back to me. This is the physical law of conservation of momentum. Or, if I throw a ball in the air, it comes back down—that is the physical law of gravity. And here is the spiritual counterpart to the physical laws: “If I give, I will receive.” This is the spiritual law of reciprocity.

Notice there is nothing about this principle that requires we be believers in Jesus Christ. Whether we are Christians or not, this law is always in effect, just like the law of gravity. What goes up must come down, whether we believe in God or not. People like Bill Gates or Warren Buffet, because they give billions to foundations for helping those with malaria and AIDS in Africa, will receive. The more you give, the more you receive. It is a spiritual law of God.

Some have the “gift” of giving. God has supernaturally gifted some to be able to give to places where He wants resources to go, and the result of giving is getting more to give. Those with this gift seem never to be able to fully give away all they have because they keep receiving more to give.

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Bottom line, Christians are to be givers, and when we move into the realm of giving we receive more to give.

Here are two of God's spiritual laws that affect finances:

1. If you give, you will receive (the Law of Reciprocity).
2. If you give back to God the Father His 10 percent of your income, He will pour out abundant blessings and protection from devourer and more (the Law of Tithing).

An interesting but sad thing happened just before Grandad Riefler passed away. He was a millionaire, but his wealth completely dried up before he died. It was devoured. My grandfather *never* tithed, and the devil devoured all that Grandad had earned and saved! He always wanted to leave an inheritance for his grandchildren, but it was not to be. If Grandad had chosen to follow the supernatural laws of giving or tithing or both, I believe his earned wealth would have been spared; it would have been a blessing to future generations as well as food in God's house for the local church and ministries.

## Frequently Asked Questions about Tithing

### *Question 1: How do I tithe?*

**The succinct truth: If you haven't been tithing, just start. Everyone (no matter who you are or how much money you have) can tithe. God challenges each of us with His truth and asks us to trust Him: "Test Me in this ..." (see Malachi 3:10).**

So, what do you do if you haven't been tithing? Begin giving the first 10 percent of all you earn to your local church, as God has commanded for the tithe.

The moment we make the decision to tithe, and take steps to give His tithe to our local church, God starts to bless! In Malachi, He says in essence, "Start sending your tithes back into the storehouse so that there will be food in the storehouse."

I remember when I worked at the coal mine in Colstrip, Montana. During the daily course of events at the mine, coal trains would be loaded with coal through a coal tippie. The tippie is the bin-and-scale system that loads a railcar with coal for shipment. On one occasion, a tippie operator was loading a unit train, which holds a minimum of 11,500 tons, worth one-fourth to one million dollars. The unit train has 115 cars, each holding a minimum of one hundred tons. This train moves continually down the track at just the right speed to allow the exact filling of one hundred tons per car from the tippie, completing the process in about three hours. The cost to stop the train was tens of thousands of dollars per hour, so it was imperative not to stop the train on the track while it was being loaded.

This particular night, the train was moving down the track, the cars were being filled with coal from the tipple, and the hydraulic arm stuck. As the next car in line came under the tipple to be filled, there was some space between the filled car and the empty car. Without the hydraulic actuator to shut the coal off between cars, about thirty tons of coal spilled onto the track. The next car came into position, but couldn't move through the coal and started to climb up on the coal on the track. The result was that the car skipped the track and derailed the train. The tipple operator radioed the engineer to stop, but, by the time the entire train stopped, about four or five cars had jumped the track and we had a huge mess.

The tipple operator, knowing that the problem was with his equipment, started to panic because of the cost of holding up the unit train. He screamed into his radio to the foreman, "What do we do? What do we do?"

The foreman called back calmly and said, "We clean up the mess and put the train back on the track."

If we haven't been tithing, we must do the same. Get our train back on the track. Repentance is always the thing to do when our train is derailed. We stop right where we are, and start doing what we are supposed to be doing.

That means if, up to this point, you haven't been tithing to the local church, you start. And you don't stop.

I know of people who were given big windfalls from inheritance and, because they didn't tithe their endeavors, did not seem to be blessed.

I do not believe in starting small and working up. Some pastors preach that we should start with 2 percent, then go up to 4 percent, then to 6 percent, etc. I believe that since the tithe means 10 percent and not any other number, we should start by giving the 10 percent right away. God will work on our behalf and bless us for obedience.

Mr. Jim Donaldson, owner of a successful insurance sales



office, has this to say about starting to tithe. Jim and his wife, Terri, have a special personal calling from the Lord and have adopted and raised nine children from five different countries. This is Jim's tithing testimony:

I was saved at the age of seven and attended church regularly growing up but never heard anyone speak on tithing. So, when the plate was passed in church, I would put in a few dollars, and every once in a while I would drop in a twenty-dollar bill and feel very proud of myself.

When I was in my mid-twenties I visited a friend. He and I were both police officers. My friend told me that he always tithed. He was a young man, and I was shocked that someone would give 10 percent of his income to the local church. I asked him how he could afford to give so much away, and he informed me that it was not an option for him because he did not want to rob God. I didn't know how to deal with this information but I thought it was wrong for God to require me to give so much to Him, and I dismissed the idea.

A few years later, Terri and I were having a hard time supporting our family and paying bills. We were really on the ropes. At the time I was attending a men's Bible study that met at six every morning seven days a week. As we studied Malachi, I found that I was robbing God by not tithing. I didn't see how I could tithe if I couldn't pay our bills. Terri and I talked and prayed about how we were robbing God and decided that we were just going to trust Him and let Him worry about how we

were going to pay our bills. When we began tithing, God began sending us unexpected income, and our bills were paid. It was a supernatural experience!

We have learned that we give our tithe to God, or the money ultimately goes to Satan. We do not want to build Satan's kingdom, so we give God's money to God's storehouse, and He is faithful to see that all our bills are paid and we even have a little left over. I could go on and on about how God has blessed us through our tithing, allowing us to raise so many beautiful children—a blessing that transcends natural understanding.

If I am going to repent and stop stealing from my neighborhood store, I don't steal only half of what I was going to steal, I stop stealing, period.

God says, "You are robbing me by not giving your tithes and offerings."

We need to look at tithing from the perspective that we are not the owners of all we have. As faithful stewards, we realize that the method of tithing is literally taking one-tenth of the income God has provided and depositing His tenth in the Lord's treasury. It is a very necessary part of our worship of the Lord, and a very exciting part, because as we tithe we get to experience firsthand God's blessings in our lives.

From a budgeting standpoint, I personally look at tithing in the way I view taxes. I always budget all my spending on what is left after I pay the tithe and after I pay my taxes. The tithe is always based on the gross income, so most of us who work at companies and get an after-tax paycheck must work backwards and take 10 percent of the gross earnings from what we actually receive.

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The following is a fictitious example of a tithing Christian who earns forty thousand dollars per year. The example assumes there is a total tax rate of 15 percent and that medical insurance and retirement contributions total two thousand dollars per year. This Christian also gives one thousand per year in offerings to other charities, like the Christian radio station, an orphanage in Guatemala, and well-drilling in Tanzania.

<b>Gross Annual Income</b>	<b>→ \$40,000</b>
<b>Less Father God's Tithe</b>	<b>→ \$4,000</b>
<b>Less Federal, State, and Local Taxes</b>	<b>→ \$6,000</b>
<b>Less Corporate Medical Insurance and IRA Contributions</b>	<b>→ \$2,000</b>
<b>Less Offerings</b>	<b>→ \$1,000</b>
<b>Equal "What We Live On"</b>	<b>→ \$27,000</b>

What is the result of tithing? God's blessing on us, God's blessing on our church, and God's blessing on those who don't know Him yet.

Nola Synness and her husband are ranchers and champion dog breeders. This is her testimony of God's greatness through the tithe:

I used to "give" when I felt I could afford it. As the Lord has poured His love into my life this past year, I felt His direction to tithe. My income is variable, so I felt impressed to give a weekly amount that would balance at year's end.

When I began doing this, a spirit of generosity became apparent to me—a generosity of giving not just of my money, but of myself, my time, my love (God's love really). Everything belongs to God; I am only

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His steward, a channel of His love and generosity.

I have not experienced an abundance of financial blessing, only enough to cover the bills. But I have experienced a deep trust in my Lord to provide for all my needs, whether financial, spiritual, emotional, or physical, which is a blessing far beyond any of my expectations. God's promise of Luke 6:38 is absolutely true: "Give and it will be given unto you ..." He is so good and worthy of all our praise and adoration!

Blessing can be in the area of wealth; it can be in the area of souls won to the Lord; it can be in the area of spiritual protection; or it can be in the area of absolutely knowing that He is God in your life.

God issues a challenge: "Test Me in this!"

***Question 2: Do I tithe on gross or net income?***

**The succinct truth: God gives us 100 percent, and we give Him back His 10 percent of the 100 percent He gave us.**

We pay taxes on our gross income and we pay tithe on the gross, as previously explained. If you work for a paycheck, the total earned before taxes is your gross income. The personal testimony of Pastor Bob and Nina Williams addresses this important issue:

When we married in 1993, we were both financially doing very well independently and looked forward to the combined income that would now be a six-figure income. We went on a ten-day honeymoon to Hawaii. When we returned home Nina found that 90 percent of her steady income had been removed as one of the companies she worked for had its changed policy and did not need her consent to rotate business with other service providers. Our dreams quickly changed.

Both of us prayed, and God responded and said, "I want you to tithe on your gross." We looked at each other wondering how we were going to make ends meet and agreed that we would trust God and tithe from our gross income and not on the net income. We decided to cut back on extra expenses, like dinners out and frivolous spending. Though we made changes in our spending habits, we always had what was needed to cover our expenses. Not long after that our income began to grow again.

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We never did go to the place we thought we were going, but we never needed to. God has always supplied all of our needs and most of our wants. We were obedient to follow what He asked us to do and did not complain about the journey. We are and have always been blessed by God's provision for us!

***Question 3: If I tithe on my gross income, should I also tithe on tax refund money?***

**The succinct truth: No, you don't need to tithe refunds because you originally tithed on the gross amount earned before you paid your taxes.**

As a believer in Jesus Christ, I have continuously practiced tithing since the day I became a Christian. This has resulted in a great amount of blessing in my life since that day. Here is my personal testimony:

It was a little over twenty-four years ago when I first heard the voice of the Lord and knew it was Him. I received Jesus as my Lord and Savior in Butte, Montana, on June 28, 1987. The Lord said two things to me immediately after my conversion—He gave me two “Words.”

Word No. 1: “You don’t have to drink anymore.”

Word No. 2: “Give 10 percent of your money to the local church.”

The first Word was one that was pivotal in overcoming my addiction to alcohol and is a story of God’s redemption in my life. My testimony of God’s deliverance will not be covered here.

The second Word from God came before I knew about the promises of the tithe or anything else in the Bible. To be honest and completely accurate, I knew that “tithe” meant 10 percent and that the Mormons whom I lived near while I lived in Utah practiced this. But to hear God tell me to give

10 percent of my money to the local church was a shocking idea without understanding any of the ramifications for the local church or the fact that it was commanded by God or that there were blessings and promises attached to the practice.

On that day of my conversion, I made a choice to start to give 10 percent of our money to the local church. This all happened at the Butte, Montana, Foursquare Church, also known as The Family Worship Center. From that day forward, every time Colleen and I received any money from any source, we tithed it. A practice that has not stopped since June 1987 and will never stop until I am unable to breathe the air of planet Earth.

As a result of tithing, Colleen and I have been blessed. We have had our struggles with family relationships and serious health and job issues, but we have never really struggled in the area of finances. Some of the blessings we have received that I believe can be attributed to believing God's Word on tithing are:

- We have found our calling in the Lord—to be local church pastors.
- We have never been in want—in fact, have never struggled for food or other necessities.
- People have been blessed by the churches where we have tithed ... bringing people to Jesus—both the church we pastor and the churches we were part of before we started leading.



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- Our church has seen an average of two hundred salvations per year since 2001.
- Our church has a positive reputation in the community because it is made up of people who tithe.
- I believe that Colleen and I were given our cabin in the mountains as a direct result of the tithe. The cabin isn't something we earned, but it definitely comes in the category of "God's open storehouse from heaven," and I believe is a direct result of our tithing and His law of grace and abundance.

Colleen and I, like you, have had our share of challenges, but we have been blessed because of God's true Word. The practice of tithing won't exempt us from struggles, but it will see us through!

***Question 4: Do I tithe on all monies received in my business?***

**The succinct truth: All God would expect of you as a business owner is that you tithe on the profit.**

Some businesses have a high cash flow where millions of dollars come in and go out, leaving only thousands in profit; therefore we tithe on the profit.

In some cases, God calls on people to give more than could ever be expected. For example, God led R.G. LeTourneau, an earthmoving equipment designer and manufacturer, to eventually give God 90 percent of his gross income and live on the remaining 10 percent. As a result, LeTourneau was able to build a large Christian camp in New York, many churches, and establish a Christian college in Longview, Texas, as well as support Christian missions work around the globe. But Mr. LeTourneau had a Word from God to give 90 percent not 10 percent. Unless you have a Word from God to do otherwise, tithing is 10 percent and is based on the profit from a business.

The following testimony is from Richard and Michele Yetter, who started a real estate business during the recent economic downturn. Not only has their business grown and prospered, but Michele started a Christian relief organization called Hats for Orphans, which sends out thousands of hats to orphans in hundreds of countries.

Our story starts with the formation of our new business in 2009. We started the business after much prayer, consultation with Christians, prodding by God, and confirmation of His Words to us. The business climate was at an all-time low for our type of business, so when we told others we

were going to open our own real estate sales company, people thought we were crazy.

Although there were numerous steps and agencies to deal with in opening the business, it came together in less than a single day. This was another blessing from God, because it normally takes several days or weeks to get all the coordination and paperwork done to open a business.

Even though the economy was bad and the business started out under-financed, we continued to tithe. The business is growing much faster than normal predictions for a business like ours, and we are able to continue tithing on our personal income as well as from the business.

The economy has not picked up since we opened our business, but we have been blessed beyond our wildest dreams. Over the last year, our business has grown by a factor of ten, we have hired three sales associates, and our revenues have gone up to the point that even our sales associates have been blessed! We owe it all to God's blessing and provision through obedience to God's Word in tithing!

***Question 5: Can I give my tithes for those in need or other good Christian causes?***

**The succinct truth: No, the tithes are to come to the local storehouse. Anything beyond the tithe is in the realm of giving.**

God's desire is that there be food in His house and that the message of Jesus Christ be shared effectively from the local church. The local church is required to effectively handle God's money and distribute it appropriately (see Malachi 3:10). As individuals, we don't pick and choose where our tithe goes. It goes one place, and that is to the local storehouse. We rely on those who are responsible to administer the local church to oversee the distribution of God's funding.

God will call us to give over and above our tithes. God has asked Colleen and me to support seven pastors in under-resourced areas around the world on a monthly basis. This giving in addition to the tithe to our local church.

Pastor Mary Jo Kraft is a children's pastor and a helicopter pilot for the US National Guard. She came to faith in Jesus Christ in January 2006 and has since answered the call of God to teach children about God's love. Here is her testimony:

The one area where God says to test Him is in the area of tithing. He tells us to test Him and see if He won't pour out so many blessings. He does! He comes through, and it is evident in my life! I tithe every month, and I also give when God directs.

I do not have to worry about money, but because my income fluctuates dramatically from month to month I am unsure of how

much the tithe really is. So I ask God, and He tells me the number every month and I write the check. There was an incident of an almost act of disobedience on my part a few months ago. I heard God say to write the check for three hundred dollars, but I wrote it for \$285. Yep, I let my flesh make the decision. I was convicted of the fifteen-dollar shortage, so I wrote another check for the remaining fifteen dollars. I am unsure why I was disobedient, but probably because I wanted to stay in control. I then felt sharply reminded that if God cannot trust me with finances, how then is He to trust me with the greater things of the Kingdom?

There has never been any doubt or question of "to tithe or not to tithe." I know it is the right thing to do. It binds the body into a unit so that there is food in His house to accomplish what He has for us as a body. When we are obedient, the act of tithing is a small matter. If God would lay down the challenge in this area, an area that is of lesser value in the Kingdom, then one can only imagine all the other blessings He pours out when we are obedient to His spoken Word.

God has also told me to give two thousand dollars to an organization that supports children in Africa with the truth and necessities of life such as food, water, and shelter. I obediently, with joy, gave to the organization, and was blessed just to know that two thousand dollars of His money went to those who are in need and to those who

received the opportunity to receive Christ in their hearts. I did not even think of the money as being gone, because it was replenished, and replenished above and beyond. Later on, I was blessed with the trip of a lifetime to Israel. There is no way I could have afforded such a trip. Never have I ever had this kind of money until I began tithing and giving. I don't have that kind of money in the bank now but I do have more than enough to survive.

I continue to give and tithe with a joyful heart because I know I can trust God and what He is going to do with His money, and He can now trust me with the greater things of the Kingdom.

***Question 6: Should I continue to tithe even if the local church is mishandling money?***

**The succinct truth: God will judge the leadership of a church. You must be obedient.**

Mishandling of God's funding and financial consequences are in His hands not ours. He will judge those in charge of handling His resources. We must trust Him. God Himself will have the final say over His Church, yet the truth about the blessings of His tithe are available to all, no matter where they fall on the economic spectrum.

Natalie Romero is a Christian woman who lives on a fixed income. Her testimony is as follows:

I have been saved for over thirty years. I learned early on that tithing is obedience to one of God's commands that brings blessings. In Malachi 3 God says, "Try Me, put Me to the test!" It is a test of where your treasure is; for where your treasure is, your heart is also.

One of my sisters who lives in Denver once told me that she couldn't afford to tithe because she couldn't even make ends meet. I told her to test God's Word in Malachi 3:8. She later told me that she tithes now and she always has enough. She learned more about trusting God.

I live on a monthly disability income. It's not much, and my testing God is huge. Last year my rent was raised twice—once right before Christmas, with no raise in my income. When two of my sisters in Denver were complaining to me about bills, I sent

each of them twenty-five dollars and told them that God will get them through. This year, I am going to have to pay thirty dollars more a month in rent without a raise in my income. I am looking for a cheaper place to rent, but I know that to tithe is to walk in a supernatural realm. I will be taken care of! I will be blessed because I am walking in obedience to my Father through Jesus Christ!”



***Question 7: What if I'm tithing and not getting ahead?***

**The succinct truth: God asks us to tithe, but He also requires that we do not live outside of our means.**

Crown Financial Ministries and Dave Ramsey's financial programs are great ways to learn how to budget and to live within our means. Even though we can expect God's prosperity as a result of tithing, He wants us to learn to not spend more than we earn.

Casey and Bonnie Jones, who farm and ranch near Helena, Montana share their tithing testimony:

We have always believed in tithing but have not been faithful in it the last few years. We would convince ourselves that we couldn't afford it, and so for a few months would take a little break from obeying and trusting in the Lord with His money and choose to take care of things our way. After a short while we would start tithing again, but it was more out of duty rather than obedience and trusting in God. Financially we hit our lowest in 2010, and it was toward the end of that year that we decided we just needed to be obedient and trust the Lord. We were going to tithe no matter what.

We've always said, "God will provide," and He always has, but that became more evident when our hearts changed and we committed to being faithful to Him with His money. We would literally start the month a few hundred dollars short of being able to pay our bills, and always at the end of the month, with God's provision, all had been paid. The majority of the ways that God provided was

through bringing opportunities for us to work and earn some extra money. He has also blessed us with gifts we didn't have to earn. One of those came in a large tax return that was completely unexpected! We have been blessed greatly by others giving to us, not monetarily but materially. In this period of financial hardship we have had three kids and have one more on the way and have only had a small number of medical bills.

In all of this, we have learned that God not only meets our "needs" but has blessed us with some of our "wants" as well. There is a lot that we sacrifice, or for lack of a better way to put it "go without," but we know that we are richly blessed and are content with our lives. Finances aside, we are living the lifestyle we have always dreamed of and want for our kids (living and working on our grandparents' ranch), and there are many blessings that come with just choosing to be happy. Our goal is to continue to be good stewards with what the Lord has entrusted to us and to be faithful in tithing. Our hope is to be debt free, and we believe that we will get there with the help that God gives us.

***Question 8: Should I tithe even if my spouse isn't in agreement?***

**The succinct truth: Agreement brings enhancement.**

You need to pray with your spouse and for your spouse. Always talk over with your spouse what you plan to do, even if he or she does not understand. I have personally seen more adults come to Christ when talking about giving and tithing than when talking about any other subject.

Ted and Mary Hake have been Christians for many years. Early in their marriage when Mary, a stay-at-home mom, was a new believer, she wanted to tithe. Ted adamantly stated, "You won't give any of my money to the church!" Mary shares her testimony:

I prayed for a solution and felt led to offer to give God 50 percent of anything He allowed me to earn since I could do whatever I wanted with that money. I babysat for friends and gave half my earnings to the Lord. When someone ran out of food or gas, Ted was glad to help out. I considered this part of our giving since those in need did not have to seek assistance from the local church.

I became a Rubbermaid Party Plan dealer and my part-time business did well. Soon I was promoted to a manager. I continued to give to the Lord as I'd promised.

After seven years of marriage, Ted surrendered his life to the Lord. We began tithing regularly, and God has always supplied our needs. There were times when Ted was out of work, but we had plenty of food and money for bills came just in time. Once we found an envelope with cash in our mailbox,

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which was across the busy road. We may not be rich in material things, but God has blessed in so many ways. You can't outgive the Lord!

***Question 9: Why should I tithe? I thought that tithing was just an Old Testament concept under the Law?***

**The succinct truth: No, the Lord is the one who receives your tithes. (“In the one case, the tenth is collected by men who die; but in the other case, by him who is declared to be living” Hebrews 7:8 NIV.)**

Jesus himself approved tithing while dealing with the hypocritical religionists of His day. After Jesus returned to heaven, Paul wrote to the Romans (see Chapter 4) that we are to walk in the manner of Abraham. Abraham was the first tither! Tithing is not a thing of the past, but a very real spiritual practice endorsed by God Himself for our benefit just like the spiritual practice of fasting.

Ray and Barbara Johnson have a powerful testimony about tithing. Ray is a retired IBM executive, and Barbara retired from the Montana Department of Natural Resources and Conservation. They embarked in a taxidermy business that has thrived. This is their story:

Before we came to Helena in 2001 we were not attending church. However, we had heard the tithing message many times, but it had not gone any further than our ears, which usually slammed shut as soon as the subject came up. Additionally, we had lost half our savings in the market crash of 2000, which had a huge impact on us.

Ray retired in the spring of 2004, and at the same time we started to go to East Valley Foursquare Church. Our financial position was not great, and we had decided to put our house on the market and move to another

state where we thought the cost of living would be cheaper and easier. Our house sold in nine days, but just before the closing the buyer backed out and our broker advised us to put the house back on the market. That is where we were when we heard the tithing message again, but this time we actually *heard* it—maybe because we did not have many alternatives.

We sat down and read Malachi 3:8–11 for ourselves, which really laid out what tithing was all about ... so here is the God of the universe telling me to give back to Him His 10-percent tithe, and He is going to give back more than I can ever imagine. He's not only going to do that, but He's going to rebuke the devourer, and He says, "Test Me!" You know, I've never heard my stockbrokers say, "Test me." Usually what they say is, "Lots of luck." So, we looked at that and said, "Why not?" We started tithing on our retirement income.

As soon as we wrote the first check, I received a very strong Word from the Lord that we were supposed to stay in Helena. Instead of putting our house back on the market and leaving, we kept our house off the market, and our home has tripled in value.

We started our current business and have tithed on that income from the beginning, and the business even in this current downturn has flourished. In the beginning of 2011 Ray was diagnosed with inflammatory arthritis and was unable to work full time at our business, but the Lord stepped in and gave us more

work from different sources that Barbara could do, so our income did not drop. Many times we would look at the numbers at the end of the month and there was always money to pay the bills.

The arthritis is still there but it is under control and he can now work full time again.

To summarize, the Lord has replaced all that we lost and then some but in many different ways. He has kept the devourer at bay. That is not to say that bad things don't happen to us, they do, but we learn to walk and trust in His promise of "trust me" (I substituted the word trust for test because that is what we learned to do). It all started by trusting Him with our financial well-being by writing a tithe check when we did not have the funds.

***Question 10: Will I go to hell if I don't tithe?***

**The succinct truth: Tithing will not get you to heaven, and lack of tithing will not send you to hell.**

We are purchased by the grace of God through faith in Jesus Christ and His shed blood on the Cross. Period. Tithing unlocks God to work in you and for you. Your life will not be as prosperous or abundant if you don't tithe, but if you believe in Jesus Christ as your Lord and Savior, you can rest assured on His finished work on the Cross that you will spend eternity with God in heaven.

The following is the testimony of Jan Duiker, a single mom who works for the State of Montana.

As far as I can remember I tithed faithfully for about eighteen years. Even as we lived on a teacher's salary, God more than provided for me and my daughter. My mother gave me the down payment for my first house and paid twelve thousand dollars for a car for me, and even paid all my expenses the year I devoted to completing my master's thesis so I wouldn't have to work. My brother often paid for expenses when we vacationed together and gave me and my daughter Apple laptops and generous birthday and Christmas gifts. My mother passed away in 2007 and left me her house. When I sold it, I rationalized and didn't tithe on the proceeds. I have struggled financially since then, and I'm in huge debt on my credit card. I have repented of choosing not to tithe and am now on a path to tithe from this point forward. It feels so good to know I am doing the right thing!



### **A Final Note**

As a senior pastor, I want to encourage you to believe God and trust Him with your life and finances, by providing His tithe so that there will be food in His house. At our church, it is the expectation that those who lead in ministries also tithe. I personally do not look at church tithing records. My goal is always to treat everyone the same, regardless of who they are and what they do, especially in the area of tithing or giving. Whether a Christian agrees with the spiritual reality relating to God's tithe or not is up to the individual.

When it comes to overall church leadership, however, I have to look at the tithing records of the individual because I believe that the principle of the tithe is still in effect. God's provision and blessings are not automatic if we rob Him of tithes. I don't want to see a foolish withholding of the blessings of God from our church or our church ministries!

Because we believe this to be true, our church also tithes. The church doesn't do anything different than individuals. We tithe to the district, and the district tithes to the International Church of the Foursquare Gospel.

I want to leave you with one final testimony. Steve and Anne Merrill are retirees and have been Christians for many years. They believe their calling is to encourage Christian marriages and they head Marriage Mentors ministry in their local church, where they have seen great fruitfulness. Steve shares their story:

Anne and I moved to Oregon from California in 1980, right after our son was born. We purchased a home and proceeded to settle in Medford. I went with the promise of a job. Prior to moving, I had accepted the Lord into my life but really didn't know what

I had done. On the other hand, Anne didn't know the Lord. We were invited to church, and, although Anne wasn't too sure of what to expect, we went with expectation. We loved it! We felt accepted and welcomed and loved, and we started to grow together. One of our first challenges was tithing because I soon found that I didn't have such a "good" job. When I did work, I worked hard, but the pay was sporadic. We both came from very comfortable lifestyles with consistent pay so we found it very disconcerting not to have jobs and not to be able to meet our family's needs.

Our pastor talked about tithing and, although we really didn't understand the whole concept, we knew we had to give back to the Lord because He gave so much to us. There was never any question about giving the tithe. We came to feel that the Lord would take care of our needs, and, boy, did He. Anne stretched where she could, starting a garden and sewing baby clothes from my worn jeans. As she sat rocking Michael in the middle of the night in September of that first year, she accepted the Lord and started thanking Him for all His provisions. It opened her eyes to the abundance He had provided. We found that as we prayed daily for our financial situation and continued to tithe, God continued to bless. We never went hungry, never missed a house payment or any other bill for that matter. We bartered jobs for essentials. We felt at peace. The Lord taught

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us that He would supply our needs, and, although we were at poverty level for several years, we thrived. We figured out what our needs were and compared them to our wants, then gave them all to the Lord.

Our garden was huge! We came from the city, had never undertaken planting a garden, but set out to see what we could grow. We had such success that we had enough food canned to get us through the winter. We learned a valuable lesson the three years we were in Oregon. We learned needs and wants are two different things, and the wants didn't necessarily make us happy nor were they really what we needed. God has shown us time and again over the years that He is our provider in the lean times and in the abundant times—we are to just continue to tithe and trust.

Let's learn to trust the Lord and tithe. We will be blessed if we do, and we partner in God's continuing work by providing "food" in His house!

