

Making Bank series: No man can serve two masters

MPS: Christians live to glorify God and serve King Jesus with all of life's treasure.

OBJ: Every person can understand how to glorify God with all of life's treasure by three relationships.

Making Bank: Money and Giving, part 2

MPS: Tithing provides an effective strategy for the discipline of giving that produces Christian growth and maturity.

OBJ: Every Christian should practice the discipline of giving through the tithe for three reasons.

INTRO We are talking about Money and Giving, discussing how it is that we fulfill God's divine wisdom in Proverbs 3:9-10.

Honor the Lord with your wealth, with the first fruits of all your crops;

then your barns will be filled to overflowing, and your vats will brim over with new wine. Proverbs 3.9-10

Last week I stated, regarding a Christian's giving, that "failing to plan our giving is a plan to fail in our obedience." Today, I want to unpack a plan for giving that I teach and encourage every Christian to embrace and practice. I want to complete last week's message by exhorting each of us as to why we should begin our giving by tithing. [Tithing is the greatest of all practices and practical arguments for faithful stewardship in the Christian life.](#)

[Tithing provides an effective strategy for the discipline of giving that produces Christian growth and maturity.](#)

TRANS First, let me clarify what tithe means.

Tithe means "tenth" and is the first portion that represents the whole. God ordains this first portion as distinctively His to represent that we are His, all we have is from Him, and all He gives is sufficient for all my needs.

OBJ: Three Reasons WHY every Christian should practice the discipline of giving through Tithing.

I offer these three reasons not as a commandment, but rather as a strategy to apply the whole counsel of God's Word in the area of giving for your life.

Reason #1: A Biblically and theologically faithful argument.

1. [Tithe is important because it represents and honors Jesus.](#)

Tithe first appears in Genesis 14.20. Abraham took 318 trained men and went to rescue Lot from Kedorlaomer, King of Elam, and the others kings who had captured Lot. He was victorious. On his return Melchizedek, King of Salem and priest of God Most High, appears, offers a blessing and recognition of God's victory given to Abraham. Abraham gives him a tenth of everything. Later in Genesis 28.22 Jacob dreams at Bethel, awakes with a great sense of awe for God's promises and provisions. He offers a tenth in return to God. When we move into the books that set forth the Law, Leviticus 27.30-33 tells WHAT to tithe and Deuteronomy 14 tells HOW to tithe.

In the New Testament Jesus mentions tithing twice. In both, he is warning Pharisees about the legalistic abuse of tithing, Matthew 23.23 and Luke 18.9-14. In Luke, he tells a parable of those who trusted in themselves, quoting their prayer and showing the contrast between the Pharisees and the repentant sinner. We learn two things from Jesus. Tithe is not a spiritual cure all for legalism. And, Jesus does not reject but affirms it, even though he emphasizes the weightier matters of the law.¹

[Tithing begins as, and is intended to be, an expression of worship in gratitude for God's provision and blessing. But tithing can become a legalism that people trust more than God, just like any discipline or practice of relating to God.](#)

¹ The last two paragraphs are drawn from a sermon entitled, "I seek not what is yours, but you: a sermon on tithing", by John Piper.

TRANS When we want to understand how we should respond to the teaching of the Old Testament and New Testament to form our practice, we need to look at the whole counsel of God's Word and the theological understanding from it.

Theologian Andreas Kostenberger reminds us that Jesus is our center when he states, "All of the Old Testament is binding on Christians in some sense. This needs to be balanced with the fact that "the Old Testament's real and abiding authority must be understood through the *person and teaching* of him to whom it points and who so richly fulfills it."² [Jesus is the center of our understanding and obedience for the Christian.](#)

The New Testament does not command tithing neither in the way the Old Testament does nor in the way it makes other explicit commands of 'love your neighbor', 'Go and make disciples', etc. However, the New Testament does connect the tithe to Jesus in the same way the Old Testament connects it to Melchizedek. This is what the writer of Hebrews tells us.

*¹⁵This becomes even more evident when another priest arises in the likeness of Melchizedek, ¹⁶who has become a priest, not on the basis of a legal requirement concerning bodily descent, but by the power of an indestructible life. ¹⁷For it is witnessed of him, "You are a priest forever, after the order of Melchizedek." ¹⁸For on the one hand, a former commandment is set aside because of its weakness and uselessness ¹⁹(for the law made nothing perfect); but on the other hand, a better hope is introduced, through which we draw near to God. ²⁰And it was not without an oath. For those who formerly became priests were made such without an oath, ²¹but this one was made a priest with an oath by the one who said to him: "The Lord has sworn and will not change his mind, "You are a priest forever."²²This makes Jesus the guarantor of a better covenant. **Hebrews 7:15-22***

This passage illustrates the hermeneutical principle of typology. Typology is when we use the Old Testament characters to understand, in a smaller way, the fullness of Christ and his role in our lives. Theologian A. W. Pink writes, "Only God has the right to say how much of our income shall be set aside and set apart unto Him."³ Pink goes on to explain how the tithe transfers from the Old Testament teaching to the New Testament Christian through the hermeneutical pattern of typology in Hebrews 7 when he says,

"But not only was Melchizedek there a type of Christ, but Abraham was also a typical character, a representative character, seen there as a father of the faithful; and we find he acknowledged the priesthood of Melchizedek by giving him a tenth of the spoils which the Lord had enabled him to secure in vanquishing those kings, and as that is referred to in Hebrews, where the priesthood of Christ and our blessings form the relations to it and our obligation to it are set forth, the fact that Abraham paid tithes to Melchizedek as mentioned there, indicates that as Abraham is the father of the faithful, so he left an example for us, his children, to follow – in rendering tithes unto Him of Whom Melchizedek was the type. And the beautiful things in connect with this Scripture is that the last time the tithe is mentioned in the Bible (here is Hebrews 7) it links the tithe directly with Christ Himself."⁴

Jesus is better. We preach it, teach it, sing it and live it. Tithing is not a law, though it was included in the law. Rather, tithing supercedes law as something wholly other, an act of worship that guides us to honor God with the material things of this world. This doesn't mean that it's better than the Law, but that it's not bound or governed by law. A theologically faithful argument commends us to tithe as a foundation for our giving because it represents and honors Jesus. Jesus is far greater than all others, incomparable, unrivaled and supreme in every way. He is worthy of all honor, glory and praise, even and especially through life's treasure. [Tithing honors Jesus as the Great High Priest from the life of one who lives as a steward of God's glory.](#)

Here is the point of this first reason that I offer you today. [If you hold that Jesus is the greater Prophet than Moses or Elijah, that He is the greater King than David, that He is a far greater Priest than Levi, that He is far greater wisdom than Solomon](#)

² Andreas J. Kostenberger and David A. Croteau, "Reconstructing a Biblical Model for Giving: A Discussion of Relevant Systematic Issues and New Testament Principles. (SEBTS) p4.

³A. W. Pink, "Tithing" Pamphlet. (Pensacola, FL.), p7.

⁴ A. W. Pink, "Tithing" Pamphlet. (Pensacola, FL.), p11.

and His riches far exceed that of King Solomon as well, and that He is far greater than ANYONE from the Old Testament, HOW THEN can you NOT honor Him in such a way that FAR EXCEEDS the honor these people received in their life?

Reason #2: A spiritual argument that produces growth and maturity.

2. Tithe is valuable because it provides one means of practicing all nine principles of Grace-based giving.

There is much debate over the tithe today, even among scholars. Most of the debate revolves around whether the tithe is applicable for Christians today. What you will not find is a respectable Bible scholar that would even dare suggest that the amount or percentage of the New Testament giving should be reduced from that required in the Old Testament. **The greatest danger of tithe, as with any other spiritual practice, is that the tither believes he elevates his standing with God only by the practice.**

Jesus fulfilled the law for us. For the Christ-follower who lives by grace through faith, the law should be fulfilled not by legalistic exactness, but by a surpassing measure of grace in all matters. **Do Christians have to give 10%?** Absolutely not. The New Testament only includes examples of people giving 50% – 100% where God always proved Himself faithful and true. **Whatever we choose to give, guided by the New Testament principles of grace, it always reflects our relationship with God.**

Here's the thrust of this second reason and the value of tithing. When you practice tithing, you simultaneously in one act complete seven of the nine New Testament principles for giving from grace. Tithing is systematic, proportional, intentional, motivated by love, equality and blessing, voluntary, prepares you to excel and acts on God's promise. The only two principles it cannot immediately fulfill are making you a cheerful giver or making you sacrificially generous. But, it can help in these too. The tithe is sacrificial for some. And, when practiced as a discipline to guide life, it will cultivate and grow joy and cheerfulness in your giving. When you begin with tithing as a discipline, you put your treasure with the person you trust your heart needs to be for life, honoring Jesus first. **Tithing as a discipline proves most valuable as it cultivates God's grace for all areas of life.**

Reason #3: A radically practical argument.

3. Tithe is helpful and beneficial because it works.

I admit, before I continue with this third reason, that pragmatic rationales are the weakest of all for the Christian life. But they are typically the most commonly used. That doesn't mean they are without merit. It does mean we should never only do something because it works, but first because God has said. It is funny, is it not, how things work, even when so many think otherwise, when we follow God's Word. **Tithing is helpful and beneficial because it works, when you work it, because God works in you.**

We identified the New Testament's two promises of God's faithfulness in response to our need and giving, Philippians 4:19 and 2 Corinthians 9:8-9.

"And my God will meet all your needs according to his glorious riches in Christ Jesus." **Phil 4:19**

"And God is able to make all grace abound to you, so that in all things at all time, having all that you need, you will abound in every good work." **2 Cor 9:8-9**

Paul tells us: **God's grace always works for you when you work by faith in God's grace.**

God's invitation to test Him, in Malachi 3:10 of the Old Testament, and watch Him prove himself faithful, thereby learning to trust Him more, amplifies in the form of a New Testament promise. **Why would God issue a test in the Old Testament and a promise in the New?** God has proven himself for all things in Jesus. The New Testament proves that there is no longer any question to God's willingness, ability or want to give us all things for eternal life; Jesus finished God's work on the cross.

I've said this many times and there is no area of life where this is more true or necessary for us; God's promise is more sure, real and certain than any other reality. The questions always remains; **will you trust Him?**

Consider the value that tithing adds to life as a practice.⁵ 77% of those who tithe give 11%-20% or more of income, far more than 10%. 97% of Xns who tithe make it a top financial priority to give to their local church. 7/10 tithe on gross income, not net income. People are more likely to practice tithing when they begin the practice in their teens or early twenties. People who tithe regularly typically have less debt than other demographics – 8/10 have zero credit card debt and 28% of them are completely debt free, including no mortgage. Tithing is effective because it works when you work it by faith.

ILLUS Certified Financial Planner and author Jeff Rose of Good Financial Cents said he once had a client in debt and behind on retirement planning who was still determined to tithe the full 10%. He suggested that she contribute less while getting out of debt, but she resisted. “Fast forward 4 years later and she is completely out of debt (more than \$20,000) and got her retirement back on track,” he said. “She did so by staying committed to her budget, cutting out crap she didn’t need and being laser focused.”⁶

Tithing is not a law for Christians because if it were you would only be fulfilling an obligation in practicing it. But when you practice it as a foundation or starting point for your giving, God blesses in ways far beyond some economic transaction measurement. THIS is the very point of His promises in Philippians and 2 Corinthians. God meets our needs, that are directly related to what we believe money can do for us, NOT according to our giving but according to His glorious riches. *When we rightly honor Jesus with our money, God is able, willing, wanting and waiting to bless us in ALL ways and at ALL times.*

The New Testament message regarding how we steward our money resonates that your joy in God will be directly proportionate to your giving to God. God always honors people who tithe from a good heart of faith. They will never lack what they need to do his will. Giving as a discipline through the tithe tethers our heart to Jesus to guard against anything that tempts it to stray. And this strikes at the aim of what Jesus teaches, and this series; “*No man can serve two masters, You cannot serve God and money.*” (Matthew 6:24) *ALL giving is a war for the heart, not the pocketbook. When you tithe, you’re not just giving your money but tethering your heart to stay close to Jesus.*

John Piper confronts the church’s giving in this way, “The question before the church in America today is not the issue of tithing, but rather the issue of exorbitant standard of living.” He continues by asking two questions that every Christian must answer. One, “Do I love to use God’s money to spread more justice, mercy, and joy in the world more than I love to use it to increase the number of comforts around the home and in the summer?” Two, “Will I be a steward or an embezzler of the trust fund that has been entrusted to me?”⁷

Christians are never commanded to tithe in the New Testament. This is true. And in these two messages I have neither stated nor inferred this. *Tithing is important, valuable and beneficial not as the culmination of, but as the foundation for Christian giving.*

CLOSE *Where are you in your giving to the Lord? Does your giving honoring Jesus?* I preach this message today to encourage you, wherever you may find yourself in your giving, to take a step of faith today, as the Spirit of God leads you, and follow in obedience. ***Will you trust the Lord to honor Him in your giving by tithing?***

⁵ All stats from Healthresearchfunding.org [Last viewed June 8, 2017]

⁶ “God Vs. Your Bank Account: Can You Afford to Tithe?”, Forbes, April 30, 2016.

<https://www.forbes.com/sites/zinakumok/2016/04/30/god-vs-your-bank-account-can-you-afford-to-tithe/#16ed86bc4dfa> [Last viewed June 8, 2017]

⁷ John Piper, “I seek not what is yours, but you: a sermon on tithing.