

Reflection on our Management and of our Giving (tithing) of our Money and Possessions

This helps us to know what God says about this subject.

In this study we are primarily concerned about **what God says** about the right attitude toward money and possession, including God's guidelines on how to use it, i.e., basic guidelines and tithing. Over 800 verses in the Bible deal with the right use of money. Over half of Jesus's parables deal with the right use of money and possessions. This is a very spiritual subject!

Basic Principle: God has given us all that we have. He is the owner. We are the managers (stewards) for the short time we are on earth of whatever he has loaned to us.

Genesis 1:28-30, 2:15. Psalm 24. "The earth is the Lord's and all it holds, the world and those who live therein."

1 Peter 4:10. "As each one has received a gift, use it to serve one another as good stewards of God's varied grace."

Fasting and self-denial had its origin in the creation

Genesis 2:16. "The Lord God gave man this order: 'You are free to eat from any of the trees of the garden except the tree of knowledge of good and bad. From that tree you shall not eat; the moment you eat from it you are surely doomed to die.'"

General Principles:

1. The love of money is described as the root of all evils.

1 Tim 6:6-10: "Indeed, religion with contentment is a great gain. For we brought nothing into the world, just as we shall not be able to take anything out of it. If we have food and clothing, we shall be content with that. Those who want to be rich are falling into temptation and into a trap and into many foolish and harmful desires, which plunge them into ruin and destruction. For the love of money is the root of all evils, and some people in their desire for it have strayed from the faith and have pierced themselves with many pains."

2. Jesus was poor. He had few material possessions. We should imitate him (cf. St. Francis).

Simplicity and voluntary poverty are positive spiritual goods.

3. Our giving is a training ground using measurable and tangible things to demonstrate our faithfulness so that we can inherit eternal life.

Luke 16:8b-13. "For the children of this world are more prudent in dealing with their own generation than are the children of light. I tell you, make friends for yourselves with dishonest wealth, so that when it fails, you will be welcomed into eternal dwellings. The person who is trustworthy in very small matters is also trustworthy in great ones; and the person who is dishonest in very small matters is also dishonest in great ones. If, therefore, you are not trustworthy with dishonest wealth, who will trust you with true wealth? If you are not trustworthy with what belongs to another, who will give you what is yours? No servant can serve two masters. He will either hate one and love the other, or be devoted to one and despise the other. You cannot serve God and mammon."

Concerning Tithing: Giving a tenth of our increase to God and His work. The practice of tithing is rooted in the Old Testament and was reinforced by the teaching of Jesus and his Apostles and the example of the early Christians.

1. Tithing came before the Law. Therefore it is a fundamental aspect of human existence (ontological). Abraham gave tithes to Melchizedek (before the law was given to Moses. See reference to this in Heb 7).

Genesis 14:18-20. Abraham first gave a tithe offering as a thank-you to God.

"Then Melchizedek, King of Salem, brought out bread and wine. He was priest of God Most High and he blessed Abram....

Then Abram gave him a tenth of everything."

Jacob also gave tithes to God. Genesis 28:22.

2. The Law prescribed tithing to the Jewish people. The tithe was that requirement of the Law by which all Israelites were to give 10% of everything they earned and grew, to the Temple and its works.

See Lev 27:30. "All the tithes of the land, whether in grain from the fields or in fruit from the trees, belong to the Lord, as sacred to him."

See Deut 12:17-18. "Moreover, you shall not, in your own communities, partake of your tithe of grain or wine or oil, of the first-born of your herd or flock, of any offering you have vowed, or your freewill offerings, or of your personal contributions."

See also Num 18:26; Deut 14:24; 2 Chr 31:5;

See Malachi 3:8-12. If we do not tithe we are robbing God. If we tithe God promises a blessing.

3. Jesus assumed the tithe and never said anything to negate it. There are a number of references to giving God a tenth of the first fruits, even of garden herbs (Mt 23:23, Lk 11:42).

4. Heb 7:1-28. The tithe goes from a lesser to a greater. If Jesus is greater than Melchizedek, than more than Abraham gave tithes to Melchizedek, would we want our tithe to go to Jesus!

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The following diagram proposes a model for distributing our material resources:.....
 Tithes and offerings of money and possessions (usually on “the increase of”).....
 based on a model of proportional giving (percentages).
 with income defined as “take home” income.

Guidelines	Percentage of Giving	Types of Giving
<p style="text-align: center;">Giving in these areas is above and beyond basic giving required for the tithe</p> <p style="text-align: center;">This is second-mile giving</p> <p>See Lev 27:30, Deut 12:17 Deut 14:22 Matt 23:23, Lk 18:12 Heb 7:1-10</p>	100% - joy	<p style="text-align: center;">Offerings</p> <p>Note here the role of “special” or “second” offerings. These are voluntary if we can and if we desire. They are good for personal self-discipline.</p>
	90% - joy	
	80% - joy	
	70% - joy	
	60% - joy	
	50% - joy	
	40% - joy	
	30% - joy	
	20% - joy	
Basic Tithe		
<p style="text-align: center;">These additional Categories Should Be for the Work of the Lord</p>	1% -fun	<p style="text-align: center;">Basic Tithe</p>
	1% -fun	
	1% - fun	
	1% - fun	
To the Diocese	<p style="text-align: center;">Bishop’s Annual Appeal</p> <p style="text-align: center;">1% - vision</p>	10%
Local Parish	<p style="text-align: center;">5% - faith</p> <p style="text-align: center;">This is regular, planned giving. If our income is irregular and cannot be planned, it is best calculated after each earning opportunity.</p>	See Mal 3:6-12

**Savings and Investments, Properties, etc.
 Retirement accounts**

**Expectations:
 In General, of our net income**

- 1. 10% to God – the tithe – Mal 3:6-12
- 2. 10% to long term savings with 3-6 months regular expenses in the bank.
- 3. 10% for depreciable item saving account
 - (for students – an additional 10% to pay off student loans)
- 4. 60 - 70% to live off of.

(Is this consistent with your expectations?)