

Beyond the Tithe



- Practical Lessons on Personal Finance

What is the Purpose of Money?

A Tool with (only) 3 Functions



- To Spend on Current Needs or Wants
- To Save for Future Needs or Wants
- To Give Away

Money has great value, because it can do great good...But money is of no more value than sand, only as it is put to use in providing for the necessities of life, in blessing others, and advancing the cause of Christ.

– Christ’s Object Lessons, 351.3

Lay Up Your Treasures

Earning Interest in the Bank of Heaven

Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal: But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal: For where your treasure is, there will your heart be also.

–Matthew 6:19-21

You can't take it with you...

...but you CAN send it on
ahead!

Every opportunity to help a brother in need, or to aid the cause of God in the spread of the truth, is a pearl that you can send beforehand and deposit in the bank of heaven for safekeeping.

–Testimonies for the Church, Vol. 3, 249.2

The only safe place to deposit our treasures is in the bank of heaven. Every deposit made in this bank will accumulate abundant interest; you will be laying up in store for yourselves against the time to come.

–Review and Herald, July 1, 1890, par. 7

But wait..... there's more!

Selfishness is the root of all evil.

–Evangelism, 633.4

For the love of money is the
root of all evil.

–1 Timothy 6:10

The Lord has made us His almoners. He places in our hands His gifts, in order that we shall divide with those who are needy, and it is this practical giving that will be to us a sure panacea (cure) for all selfishness.

–Counsels on Stewardship, 343.3

A cure for selfishness!

How ought we to give?

This matter of giving is not left to impulse.
God has given us definite instruction in
regard to it. He has specified tithes and
offerings as the measure of our obligation.
And He desires us to give regularly and
systematically. . . .

–Counsels on Stewardship, 80.3

Let each regularly examine his income, which is all a blessing from God, and set apart the tithe as a separate fund, to be sacredly the Lord's. This fund should not in any case be devoted to any other use; it is to be devoted solely to support the ministry of the gospel. After the tithe is set apart, let gifts and offerings be apportioned, "as God hath prospered" you.

—Counsels on Stewardship, 80.3

How ought we to give?

- Regularly and systematically now (not wait until we die)
- Set aside the tithe (10%) as sacred from each paycheck.
- Then give offerings as God has prospered.
- Not by impulse!

Selfishness is the strongest and most general of human impulses, the struggle of the soul between sympathy and covetousness is an unequal contest; for while selfishness is the strongest passion, love and benevolence are too often the weakest, and as a rule the evil gains the victory. Therefore in our labors and gifts for God's cause, it is unsafe to be controlled by feeling or impulse.

–Counsels on Stewardship, 25.1

To give or to labor when our sympathies are moved, and to withhold our gifts or service when the emotions are not stirred, is an unwise and dangerous course.

If we are controlled by impulse or mere human sympathy, then a few instances where our efforts for others are repaid with ingratitude, or where our gifts are abused or squandered, will be sufficient to freeze up the springs of beneficence. Christians should act from fixed principle, following the Saviour's example of self-denial and self-sacrifice.

—Counsels on Stewardship, 25.2

WHAT IF WE ARE IN DEEP DEBT AND
BEHIND ON OUR PAYMENTS AND CAN'T
AFFORD TO PAY TITHE????

CAN YOU **NOT** AFFORD TO PAY TITHE???

MENS EXTREMITY IS GOD'S OPPORTUNITY!!!

- Our tithes and offerings aren't payment for goods and services that we receive!



- Do we give more because we liked the sermon? Do we give less?
- Do we give more because we like the Pastor? Do we give less?
 - Do we give less because we don't trust church leadership?
- Do we give less because we were not nominated to a certain church leadership position?

Jesus commended the widow's two mites, even though he knew that the money was misused by the priests, even being used to betray him with 30 pieces of silver

Do we give our tithes and offerings, or do we
invest our tithes and offering

**GIVING===“NO STRINGS ATTACHED”--
GOODBYE**

**INVESTING====EXPECTING A RETURN
OF INCREASE OR A RETURNED FAVOR
FOR SERVICES RENDERED**

How much Should I give?

Will a man rob God? Yet ye have
robbed me. But ye say, Wherein
have we robbed thee? In tithes
and offerings.

—Malachi 3:8

Upon the first day of the week let every one of
you lay by him in store, as God hath prospered
him, that there be no gatherings when I come.

—1 Corinthians 16:2

Tithes & Offerings

- Tithe = 10%
- Offerings = “As God has prospered”

An Example

- The contributions required of the Hebrews for religious and charitable purposes amounted to fully **one fourth** of their income. **So heavy a tax** upon the resources of the people might be expected to reduce them to poverty; but, on the contrary, the faithful observance of these regulations was **one of the conditions of their prosperity**. On condition of their obedience God made them this promise: "I will rebuke the devourer for your sakes, and he shall not destroy the fruits of your ground; neither shall your vine cast her fruit before the time in the field. . . . And all nations shall call you blessed: for ye shall be a delightsome land, saith the Lord of hosts."

Malachi 3:11. [PP 527.1]

A Recommendation

- In the days of Israel the tithe and freewill offerings were needed to maintain the ordinances of divine service. Should the people of God give less in this age? The principle laid down by Christ is that our offerings to God should be in proportion to the light and privileges enjoyed. "Unto whomsoever much is given, of him shall be much required." Luke 12:48...The work of the gospel, as it widens, requires greater provision to sustain it than was called for anciently; and this makes the law of tithes and offerings of even more urgent necessity now than under the Hebrew economy. [PP 528.4]

A Promise

- Should all whom God has prospered with earth's riches carry out His plan by faithfully giving a tenth of all their increase, and should they not withhold their trespass offerings and their thank offerings, the treasury would be constantly replenished... If systematic benevolence were universally adopted according to God's plan, and the tithing system carried out as faithfully by the wealthy as it is by the poorer classes, there would be no need of repeated and urgent calls for means at our large religious gatherings. [3T 408.4]

Radical Giving?

Radical Giving?



Radical Giving?

- Just do what God says!
- Live a modest life that eliminates waste and reduces spending.
- Manage our finances IN ORDER to give more!
- Make Jesus the “first, last, and best” of our money.

Jesus does not release us from the necessity of effort, but He teaches that we are to make Him first and last and best in everything. We are to engage in no business, follow no pursuit, seek no pleasure, that would hinder the outworking of His righteousness in our character and life. Whatever we do is to be done heartily, as unto the Lord.

–Thoughts from the Mount of Blessings, 99.2

Jesus: our First, Last, and Best

- Systematic Giving: Make Jesus first in our tithes and offerings, aiming for 25% or more.
- Surplus Giving: Make Jesus last by giving him any surplus after all our needs are met.
- Sacrificial Giving: Make Jesus best by being ready to give any and all if He asks.

Session 1 Summary

- God desires His people to give sacrificially but still build wealth and to live a comfortable life.
- It is better to live on less than to earn more.
- Money is a tool that's good only to spend, to save, or to give away.
- According to the Bible, we are prosperous when we have enough to meet our needs.
- To determine our needs, we must track our living expenses.

Session 1 Summary

- Make Jesus “first, last, and best” in our giving.
- Study the Bible, believe it, and obey it!

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Resources

- How My Belief in God Affects My Money
(<http://www.savingthecrumbs.com/how-god-affects-my-money/>)
- The Benefits of Systematic Giving
(<http://www.savingthecrumbs.com/systematic-giving/>)
- India Showed Me Why I Save
(<http://www.savingthecrumbs.com/india-showed-me-why-i-save/>)
- 3 Better Reasons Why You Should Live Frugally
(<http://www.savingthecrumbs.com/3-better-reasons-why-you-should-live-frugally/>)

Resources

- A New Definition of “Rich” and a Simple Formula to Get There. (<http://www.savingthecrumbs.com/new-definition-of-rich-and-a-simple-formula-to-get-there/>)
- The Secret Ingredient to Investing (<http://www.savingthecrumbs.com/secret-ingredient-investing/>)
- Our 2014 Finances Exposed! (<http://www.savingthecrumbs.com/2014-finances-exposed/>)
- How My Belief in God Affects My Money (<http://www.savingthecrumbs.com/how-god-affects-my-money/>)
- Don't Kill Your Money! (<http://www.savingthecrumbs.com/dont-kill-your-money/>)
- Personal Finance Software Solutions: Mint vs. Personal Capital (<http://www.savingthecrumbs.com/mint-vs-personal-capital/>)
- How Should Christian's View Retirement? (<http://www.savingthecrumbs.com/christians-view-retirement/>)