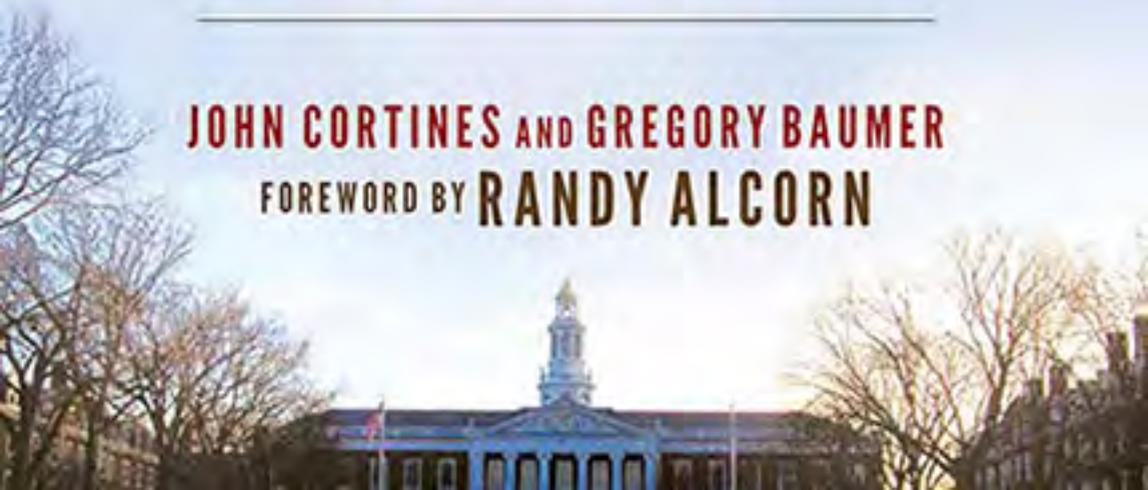


GOD AND MONEY

HOW WE DISCOVERED
TRUE RICHES
AT HARVARD BUSINESS SCHOOL

JOHN CORTINES AND GREGORY BAUMER
FOREWORD BY **RANDY ALCORN**



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JOHN CORTINES

GREGORY BAUMER

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To our wives, who supported us through the book-writing process with boundless patience and grace. Alison and Megan, this book wouldn't exist without you.

Every idea in this book bears your fingerprints, thanks to your willingness to travel on this journey with us. We each look forward to lives spent serving Christ with you at our sides.



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FOREWORD

I first met John Cortines and Greg Baumer in a phone appointment. They contacted me to ask my advice on some ideas surrounding their proposed book, which has now become a reality.

I later had the privilege of meeting them at a Generous Giving “Celebration of Generosity” Conference. Then I heard them speak . . . and absolutely loved what they had to say.

I consider it a privilege to encourage young men who are passionate for Christ and His Word. When Greg and John told me they’d been touched by my books *Money, Possessions, and Eternity* and *The Treasure Principle*, I was humbled and grateful. But what makes me really excited about their book is their desire to influence a younger generation concerning generous giving, challenging their peers to look beyond our unparalleled standard of living to a calling higher than ourselves.

Like many people, I find there are far more demands on my time than I can accommodate. But because of my passion for the message of stewarding God’s money, when they asked me to write the foreword to this book, I couldn’t pass up the opportunity. I do this gladly, smiling at God’s gracious work in raising up strategic generous givers in every generation.

Many of us have drawn attention to the fact that it’s older generations who give away larger portions of their income to God’s work. The younger generation, even those who give more of their time, often give less of their money. I pray God will use Greg and John to inspire their millennial generation to take seriously the path of generosity. With the transference of wealth from one generation to the next, and the rising up of young entrepreneurs and enthusiastic Christ-centered servants, God is creating a fresh company of people to unleash an outpouring of generosity. I pray—and fully expect—that God will use *God and Money* as part of this.

John and Greg realize what everyone should know—that middle-class Americans are among the richest people in world history.

It's time for Christ-followers to understand that God has bigger purposes than increasing our standard of living—He wants us to increase our standard of giving.

I long, as do these two young men, to help people understand that glorifying God in how we use our money isn't just a duty, it's a delight! There's simply no greater joy than giving. All people seek happiness because that's how our happy God created us. But that happiness can only be found in God's blueprint for living. In the only statement of Jesus in the book of Acts that's not in the Gospels, we learn that our Lord said, "It is more blessed [*makarios*, happy-making] to give than to receive" (Acts 20:35). There it is. Give, and God will bring you an addictive happiness that will prompt you to go on giving. Give more and more not only so that you'll help others and please God, but so that you'll be happier than you ever imagined you could be! This isn't prosperity theology—it's pure Jesus-honoring delight!

John and Greg propose principles for Christ-centered generosity, while documenting that this generosity promotes physical and emotional well-being. Drawing on their surveys and interviews of wealthy Christians, they present some surprising examples of open-handedness that honors our Savior and King.

The authors are on a mission to influence modern Christians in generous giving. *God and Money* can contribute greatly to this worthy end.

Those who are convinced by God's Word and the work of the Holy Spirit to put Christian generosity not at the fringes, but at the center of their financial plans, will welcome this book. Those unsure of God's desires and callings to them will benefit greatly from it, providing they open their hearts to whatever God has for them as they read. (If you refuse to open your heart to God, this book isn't for you; but start it anyway and see what God does to your heart!)

I commend John and Greg for their eternal perspective, and their passion for helping us open our eyes to what really matters, and will matter forever. *God and Money* is a refreshing book, all the more

because of the genuine and heartfelt commitment of its authors. But what I love most is that its focus is on the big picture—not treasures on earth, that will turn to dust, but treasures in Heaven, that will last forever. May we live here and now so as to make a difference then and there!

Randy Alcorn

June, 2015

PREFACE

*“To give largely and liberally, not grudging at all,
requires a new heart.”*

—R. M. McCheyne, 19th-century Scottish pastor

God loves us. He wants the best for us. And He knows that we thrive when we give ourselves away. Thus, He calls us to be givers—not tithers, not donors, but radical, all-in givers.

We did not always understand this, and in some ways we’re still learning it, and relearning it over and over. But this book is about our ongoing journey from mindsets of *Spending* (Greg) and *Saving* (John) to the mindset of *Servant*. We have learned so much along this journey, but most significantly, we no longer ask “How much should we give?” Rather, our question has now become, “How much do we need to keep?”

On our journey, we’ve found that there is power in specifics. So you’ll see that we give specific numbers when we refer to our own spending, and to net worth or “finish lines” (more about this in Part II). We do so in the hope that these specifics will be illuminating. It’s certainly not meant to be prescriptive. We do think, however, that each person should prayerfully consider becoming *self-prescriptive*—establishing financial rules of life and finish lines that they live out in community, with accountability. There is freedom in such boundaries.

At the start of our time at Harvard Business School, we each had plans to buy multi-million dollar houses, accumulate fortunes for ourselves, and yes, perhaps give to our churches and some charities along the way. John’s online banking password was “Retire_at_40”! Now, however, we’ve pledged to give away all of our financial earnings beyond certain thresholds we have prayerfully established. We believe this is a healthy response to what the Bible has to say about wealth, and we give all of the credit and praise to God for taking us on this journey. It has been a hard one, but one in which His faithfulness, sovereignty, and boundless love have been made

crystal clear in our lives. We now have some insulation from all the stress and anxiety (and sin) that money often causes. Our lives have been enriched in every way by embracing a new way of thinking about wealth—a way that first and foremost seeks to bring glory to God through our finances. We're thankful to know Him. We're thankful for newfound joy and peace that has become tangible in our daily lives!

Our theological backgrounds, if you care to know, are fairly conservatively evangelical. In writing this book our goal has been to stay close to Scripture, and we attempt to reference relevant verses when possible. However, we also have backgrounds in finance (Greg) and engineering (John), and strive to bring empirical rigor and modern financial analysis into the mix as well. The result, we hope, is something that honors the best in the culture around us, engages with sociology and philosophy, adheres to the Scriptures, and finally brings a deep challenge to the heart of every Christian.

We believe that this book is a small part of a large movement. In fact, through our research we've become convinced that our generation stands poised to witness a groundswell of generosity unlike anything the world has ever seen. We pray that it will happen!

To illuminate this growing trend and bring the principles we'll explore to life, we will dive deep into the stories of five families in the chapters ahead. They will appear throughout the book, putting a human face on the concepts we'll explore together. Because they revealed sensitive personal information we have changed their names and cities, but all other details, such as their jobs and actual dollar amounts appearing in the stories, remain unaltered. We hope your journey through this book will be uplifting and challenging, freeing and convicting. It has been all of these things for us.

John Cortines and Gregory Baumer
Boston, MA
April, 2015

ACKNOWLEDGEMENTS

This book did not come to exist in a vacuum. Countless leaders have come before, placing trail markers that we have followed on our journey. Without them we would have certainly gotten lost in the woods! We want to take a moment to say thank you to several key individuals, knowing that many more will remain unmentioned.

To Harvey Cox, for bold leadership and scholarship for Christ, and for teaching well into his eighties so that we could benefit from his keen insights at Harvard Divinity School in the Fall of 2014.

To our case studies, who remain anonymous, for living lives of radical generosity and being willing to share openly with us about very personal matters.

To 200-plus business leaders who answered our survey on Wealth and Giving, providing a rich data set to explore and investigate at the genesis of this project.

To Todd Harper, Matt Mancinelli, John Esler, and Mark MacDonald, who we met in the upper room of the Red House restaurant in Cambridge, Massachusetts on a snowy day that impacted our lives forever.

To Derek van Bever, our advisor at Harvard Business School, for challenging us to take our book to the next level.

To our Board of Directors for Life—Walker and Ida Brumskine, Matt and Paige Deimund, Dylan and Tas Emmett, Paul and Emmalee Kalmbach, Andrew and Christy Mawdsley—thank you for becoming a living definition of true Christian fellowship in our lives.

To those who spoke great wisdom and blessed us on our journey: Randy Alcorn, Tony Cimmarrusti, Julie Wilson, Pat Combes, Al Mueller, Tim Sullivan, Grace Nicollete, Troy Austin, Will Messenger, Pastor David Self, Tyler Self, David Wills, Rob West, Jeff Barneson, Catherine Muthey, Pastor David Swaim, Scott Rice,

Graham and April Smith, and Ron Blue.

To the countless authors and scholars, from John Chrysostom 1,600 years ago, to Christian Smith at Notre Dame today, who have woven a consistent narrative of Christian thinking, warning against the dangers of self-centeredness and calling us toward the abundant life of generosity. Your books helped change our lives.

To the dozens of selfless individuals who ran and participated in study groups for our prereleased book in 2015. Your insightful feedback helped make the book you hold in your hands exponentially better! Thank you for digging in with us and wrestling with the content of this manuscript.

To our literary partners, Amanda Bray and Dan Balow. You each helped us go from clueless beginners to something that might pass for authors, and we're forever indebted for this.

To our theological auditor, Professor Rob Plummer at Southern Baptist Theological Seminary. Your keen eye ensured that we stayed faithful to an evangelical reading of the Bible, and we're ever so grateful.

We are grateful to you all for your generosity toward us.

INTRODUCTION

“How we relate to money is a central issue of discipleship. I think this is a topic that is really under-focused on in the church. Greed and stewardship seem to be glossed over, as ‘too personal’ to touch from the pulpit. I think it should be a much more focal part of the church’s message.”

“Giving generously is one of the most profound and impactful spiritual practices I have encountered.”

“Awesome topic, even completing this survey compels me to pray about this more.”

“I have realized there isn’t lot of good guidance available on this topic.”

All of these quotes are responses to a survey on Christian wealth and giving. We conducted the survey in the fall of 2014 as part of a class at Harvard Divinity School called “God and Money.” These statements demonstrate that God’s people are hungry for more discussion on the topic of generosity. We have been fortunate to speak with and learn from many incredibly generous Christians in the course of researching this book. We have synthesized our findings into a framework for generosity that we plan to use in our own lives, and our hope is that it might prove uplifting and freeing for others as well. Our ultimate aim is to provide an actionable approach to making real decisions around wealth and giving, with God’s teaching on the subject as its firm foundation. Much has been written about the right principles and attitudes we should apply to giving. However, for whatever reason, many Christians do not actually apply these principles in their lives.

Our hope is to apply those often neglected principles to create a very practical, pragmatic framework for making the real-life decisions that most Western Christians will have to make. We believe that thinking about these issues early on, rather than after wealth has already been obtained, makes the decision to live according to godly principles that much easier. Indeed, as one survey respondent put it, “early decisions on money, charity, and possessions establish a personal values trajectory, and become hard to revise.” Most

Christians agree we should be grateful to God for the material blessings He has given us, and most of us agree we should be generous with our material wealth to help others. That is uncontroversial. Where it gets difficult is actually applying those concepts to real-world decisions. For example, how should a 21st-century Christian think about buying a house? How “nice” of a house can a Christian buy without crossing the principles of gratitude and generosity to which he knows he should adhere?

Decisions like this are difficult to make because they involve so many factors—faith, to be sure, but also the desire to provide for one’s family, to ensure safety for one’s children, etc. This book is intended to help answer questions such as these. It is intended to evaluate the more granular wealth-and-giving issues of Christian life. By the way, in this book we use the terms “money,” “wealth,” and “possessions” interchangeably. As you will read, we believe that all of our material provision should be used to honor God, not just our “excess.” So when we use any of these terms, we are referring comprehensively to all material and financial assets God has provided in our lives.

We also want to clearly state that financial giving is just one component of the Body of Christ’s work. Each member of the Church is called to serve. Those who have earthly riches have no special standing or cause for pride. Some can give money, some can give hard work, and some can give leadership direction, but we are all equal brothers and sisters in the Lord, humbly bringing whatever we have to offer to the Body of Christ for His glory. We have often heard it said in churches that discussing actual dollar figures is not helpful, because it is the heart that matters rather than the number of zeros on a check. While this is mostly true, it often forces Christians to make financial decisions of great importance without outside counsel, and can even lead to the temptation to embrace the theory of “giving as we feel led” but then never quite feeling the urge! We acknowledge the primacy of the heart, but want to also state clearly: Actions matter, and amounts matter! Let’s begin an honest dialogue to discover the heart of Christ where our financial rubber meets the road.

PART I: FOUNDATIONS



CHAPTER ONE

Wealth and Giving in the Bible

*“You shall remember the LORD your God, for it is he
who gives you the power to get wealth.”*

—Deuteronomy 8:18¹

In my first year at Harvard Business School, I (Greg) read the entire Bible front to back. Although I grew up in the church, this was my first time reading every word of Scripture in order. Reading the whole Bible as a single unit allowed me to better appreciate the overall flow of God’s story: God creates man, who rebels against Him. God relentlessly pursues His people, only to be betrayed over and over again. In His faithfulness, God sends His son Jesus Christ to bear the colossal consequences of our sin. In the resurrection of Jesus, God demonstrates His victory over sin, offering us the opportunity to enter into pure relationship with Him. Now free of our sin, we identify our ultimate purpose: “to glorify God, and to enjoy Him forever.”² Reading the entire

¹ Bible passages throughout this book are quoted from the English Standard Version, unless otherwise noted.

² From the Westminster Shorter Catechism. <http://www.westminsterconfession.org/confessional-standards/the-westminster-shorter-catechism.php>. Accessed 3/4/15.

Bible made clear to me that God’s story is one of faithfulness, salvation, and grace.

I noticed a few other common threads in the Bible’s narrative during this experience as well. For one thing, the Bible says *a lot* about money. The Bible includes approximately 500 verses on

For a Closer Look . . .

In 1973, businessman Howard Dayton categorized all 2,350 verses on money into a single, topical index. As he told us, “That study radically and permanently changed me from worshipping money to serving Christ.” Having served as the leader of both Crown Financial and Compass Ministries, Howard has helped reach over 50 million people with biblical truth about money. To view the index yourself, see “Compass: 2,350 Verses on Money” at GodandMoney.net/resources.

both prayer and faith, but more than 2,000 verses on money!³ Indeed, money is the subject of roughly 40 percent of Jesus’ parables. I thought God must consider the topic to be quite important to devote so much space to the subject. So when John and I began exploring the topic of wealth and generosity in more depth, I wondered, “What does the Bible *really* say about money?” Is there a way to identify Scripture’s overall lessons on the subject? I started digging into those 2,000 verses and was amazed to find that God does indeed

teach a consistent set of lessons about wealth and giving, from Genesis to Revelation.

In this chapter we explore several of the most critical passages regarding wealth and money in Scripture. We devote our first chapter to understanding God’s teaching on this subject because we believe the Bible should be a primary resource for gaining

³ Laurie, Greg: “Money & Motives.” <http://www.oneplace.com/ministries/a-new-beginning/read/articles/money-and-motives-9220.html>. Accessed 11/18/14.

an appropriate understanding of any subject, including money and wealth. By attempting to place our whole book on the firm foundation of God’s Word, we hope to build a perspective that honors God’s truth above all else.

Two qualifiers before we begin. First, neither of us are trained biblical scholars. We do not attempt to present any new interpretations of Scripture in this book. Rather, our goal is to summarize the Bible’s key lessons on money, wealth, and generosity as commonly understood and interpreted by the Church today. To help us accomplish this goal, we partnered with Dr. Robert Plummer, Chairman of the New Testament Department and Professor of New Testament Interpretation at Southern Baptist Theological Seminary in Louisville, Kentucky. Dr. Plummer graciously reviewed our discussion of God’s Word throughout chapters one and two to ensure we analyzed and interpreted each passage as faithfully as possible. We are very grateful for his support.

Second, this chapter covers only a small fraction of the Bible’s teaching on wealth and giving. We have selected a sample of passages from each section of Scripture that we believe exemplify the Bible’s overall lessons on wealth and giving. See the adjacent box for a comprehensive topical index of biblical money verses.

OK, let’s dive in!

WEALTH AND GIVING IN THE OLD TESTAMENT

“If you pour yourself out for the hungry and satisfy the desire of the afflicted, then shall your light rise in the darkness and your gloom be as the noonday.”

—Isaiah 58:10

THE PATRIARCHS

We began our research by exploring wealth and giving in the Old Testament prior to the institution of the Mosaic Law, specifically studying the stories of Cain and Abel, Abraham, and Jacob. The question at stake in these passages is to what extent money was a factor in the patriarchs' relationship with God prior to the institution of specific commands regarding wealth and giving in the Mosaic Law. What lessons about wealth and giving can we learn from the fathers of our faith, who looked forward to and longed for the eventual fulfillment of God's promises we now know as New Covenant believers?⁴

Cain and Abel (Genesis 4:3-7): Both Cain and Abel present offerings to the Lord. The Lord "had regard" for Abel and his offering, but "for Cain and his offering [the Lord] had no regard." Hebrews 11:4 explains that "By faith Abel offered to God a more acceptable sacrifice than Cain." Cain and Abel appear to be giving voluntarily, and their gifts were judged based on faith, not on quantity.⁵ Faith is a response to God's gracious self-revelation, and we don't know exactly how Abel's offering was a more acceptable response to what God had revealed. It is often suggested that Abel's offering of a blood sacrifice was superior to the agricultural products offered by Cain. Regardless of the specific details (now a matter of conjecture), Cain's bitter resentment at God's rebuke reveal the true state of his heart toward God.

Abraham (Genesis 14:18-24): Abraham has just defeated Chedorlaomer, who had previously attacked and robbed Abraham's kinsman, Lot. Upon his return to Salem (i.e., Jerusalem), Abraham gives 10 percent of the spoils to Melchizedek, Priest of the God

⁴ Hebrews 11:13; Romans 4:1-3

⁵ Croteau, David A., *You Mean I Don't Have to Tithe?* (McMaster Theological Studies), 87.

Most High.⁶ This gift also appears to be voluntary, as opposed to an act of obedience to a specific command. Abraham confirms this conclusion when he states that he had previously vowed not to keep any spoils from the battle; indeed, Abraham proceeds to give away the remaining 90 percent of the treasure to his compatriots shortly thereafter. Moreover, Abraham appears to view the spoils as belonging to God, not himself. Here we see the first instance of recognition that all the resources God blesses us with truly belong to Him!

Jacob (Genesis 28:13-22): God promises to remain by Jacob's side, as well as to provide Jacob with land and a great number of descendants who will bless the earth. Jacob responds conditionally: *if* God does these things, *then* Yahweh will be his God and he will give God one tenth of his possessions. Jacob shows he is actually quite fearful and insecure in God's promises. (Many stories in Scripture remind us how gracious God is to redeem and use weak, faltering, and frequently mistaken saints—people like us!) Jacob proceeds to spend 20 years with his uncle Laban before returning to the land God had promised, and the biblical text does not mention Jacob offering any gifts to God during that intervening period.⁷ Jacob apparently exhibits a tit-for-tat attitude toward God that is all too common in the human heart.

THE MOSAIC LAW

The prior section illustrates that wealth and money were highly relevant to the Patriarchs' relationship with God, even if God had not yet issued specific commands related to wealth.⁸ It is

⁶ That Abraham's gift to Melchizedek was merely a portion of the spoils, and not a "tithe" on Abraham's entire wealth, is confirmed in Hebrews 7:4.

⁷ Croteau, *You Mean I Don't Have to Tithe?*, 93.

⁸ Here is an interesting pre-Mosaic-Law anecdote for readers in the private equity or hedge fund industries. Some say the genesis of 20 percent as the conventional amount of carried interest earned by general partners is Joseph's solution to the famine in Genesis 47. Pharaoh would provide seed to the starving Egyptians, who would then grow crops. Eighty percent of the crops would belong to the Egyptians, while 20 percent would be paid to Pharaoh.

within the context of the Mosaic Law that God first delivers explicit commandments regarding wealth and giving, most famously through the institution of the tithe. The average Israelite in the Old Testament was actually commanded to give three distinct tithes:⁹

Levitical Tithe (Numbers 18:20-24): The Levitical Tithe was a 10-percent annual donation used to support the Levites. Unlike the other Israelite tribes, the Levites could not own land, and therefore received no inheritance. Thus, the Levitical Tithe was intended to serve as the Levites' inheritance, and was used to support their livelihood as temple servants, musicians, etc.¹⁰

Festival Tithe (Deuteronomy 12:17-19; 14:22-27; 26:10-16): The Festival Tithe was a 10-percent tithe used to host the Feast of Tabernacles, an annual festival honoring God's work in bringing the Israelites out of slavery in Egypt (Leviticus 23:42-43). Each individual Israelite actually maintained ownership of this tithe—they were commanded to “eat” the tithe themselves if the tithe was presented as animals or grain, or to use a monetary tithe to buy food for consumption during the festival.

Charity Tithe (Deuteronomy 14:28-29): The Charity Tithe was a 10-percent tithe offered in the third and sixth year of the Israelites' seven-year societal life cycle that was used to support foreigners, orphans, and widows, as well as to provide additional resources to the Levites.

As biblical scholar Craig Blomberg points out in *Neither Poverty nor Riches*, adding these three tithes together reveals that most Israelites donated approximately 23 percent of their income every year, not 10 percent, as is commonly taught in churches today

⁹ In addition to the three tithes paid by every Israelite, Levites paid a separate, fourth tithe to the priests.

¹⁰ Croteau, *You Mean I Don't Have to Tithe?*, 103.

(10-percent Levitical Tithe plus 10-percent Festival Tithe plus 10-percent Charity Tithe given two-out-of-seven years equals approximately 22.9 percent).¹¹ It is also worth highlighting that God intended one of these three tithes to be used to throw a giant festival! God desires that we use His gifts of provision for our own enjoyment, in addition to serving others.

Other Mosaic Law: The Mosaic Law contains several other commands regarding wealth and money beyond those specific to tithing, most of which relate to supporting the poor.

- Exodus 22 and 23 instruct the Israelites to ensure not just provision, but justice and opportunity for the poor: “Do not take advantage of an orphan or widow . . . Do not deny justice to your poor in their lawsuits . . .”
- Leviticus 25 contains a host of directives intended to protect and support the poor, including the Year of Jubilee and mechanisms for redeeming families who have lost their property. The Year of Jubilee was essentially an economic “reset button” pressed by Israelite society every 50 years. All land leases would end, with every family returning to the land of its inheritance, and all indentured servants would be freed from their masters.¹²
- Deuteronomy 15 articulates a series of commands related to caring for the poor, including direct commands to care for the poor in one’s community. Many other passages in the Pentateuch present similar ideas. The theme is clear: wealth

¹¹ Blomberg, *Neither Poverty nor Riches*, 89.

¹² According to Professor Cox at Harvard Divinity School, some scholars doubt the Israelites actually obeyed the commands related to the Year of Jubilee. However, some evidence exists that the Israelites engaged in various forms of casuistry to avoid these commands. This continues today: in the 7th year, when the land is supposed to lie fallow, many grow food with hydroponics. Others technically “sell” their land to a Gentile for a year. See “In Israel, growing crops under biblical land laws” by Michele Chabin in USA Today at <http://www.usatoday.com/story/news/world/2014/10/02/yom-kippur-israel-agriculture-fallow/16599363/>.

is a gift from God, and one of the functions of wealth is to provide for one's community, especially the poor.

THE “CASE STUDIES”

These lessons related to wealth and money are represented by the lives of various biblical characters. The lives of biblical characters are most often studied from a broad perspective, with money being only tangential. When focusing directly on the monetary aspects of each story, however, new insights begin to emerge.

Boaz (Book of Ruth): Boaz, a wealthy landowner in Bethlehem, marries Ruth, a widow whose deceased husband was Boaz's relative.¹³ Boaz treats Ruth, a foreigner and a widow, with incredible kindness, even before he knows he and Ruth are related. Their lives first intersect when Boaz allows poor immigrants to “glean” his land during the harvest. (In Leviticus 19:9-10 God commands the Israelites to leave the margins of their fields unharvested, thus providing a source of provision for the poor.) While one could construe Boaz's continued generosity toward Ruth as being driven by his growing personal interest in her, we can still learn much from Boaz's treatment of the poor in his community. Interestingly, the gleaning command in Leviticus 19 is placed within a subsection of Scripture focusing on love of neighbor and is surrounded by other commands regarding stealing, oppression, and injustice. From Boaz's example we learn that one of the essential functions of wealth is to support “the least of these,” and that maximizing one's own assets at the expense of those in need is an ungodly practice—on par with stealing, oppression, and injustice. God

¹³ The practice of marrying a deceased relative's widow is called Levirate Marriage and is mandated in Deuteronomy 25:5-6. The practice was intended to protect the widow and her children in a society where women lacked the ability to generate income on their own after the death of the husband. The Levirate Marriage could actually be avoided by performing a ritual called “halizah” described in Deuteronomy 25:9-10. According to the early church father Julius Africanus, the differences in Jesus' genealogies in Luke and Matthew are best explained by Levirate marriage. Where they diverge, one genealogy follows the legal line and one follows the biological line.

expects those of us blessed with plenty to actively serve the needs of the poor in our communities.¹⁴

David (1 & 2 Samuel; 1 Chronicles) and Solomon (2 Chronicles; 1 Kings): The record of King David’s and King Solomon’s use of wealth is quite mixed. On the one hand, both David and Solomon gained much of their wealth by exacting harsh tribute from nations David had defeated in battle. Indeed, David’s bloody history at war was the reason God prohibited him from building God’s temple in Jerusalem. On the other hand, both David and Solomon utilized their wealth to drive significant economic growth in Israel through capital investment and international trade. Moreover, David deeply desired to use his wealth in service of the Lord. His decision to donate significant personal wealth to the temple-building project, even after God barred him from building the temple himself, motivated a nationwide fundraiser that enabled Solomon to construct the temple. As Old Testament scholar Christopher Wright puts it, David “acknowledges the true source of all wealth (God Himself) and the comparative unworthiness of all human giving, which is merely giving back to God what already belongs to Him” (1 Chronicles 29:14).¹⁵

We can take much away from David and Solomon on the topic of wealth and money—both good and bad. We see that wealth can be obtained from unjust means; that wealth can drive economic activity and provide means of support for others in our communities; that wealth can enable much good but can also corrupt the heart; and that giving should be marked by “willingness, wholeheartedness, and joy, along with God-honoring worship, integrity, and honest intent.”¹⁶

¹⁴ Wright, Christopher. “The Righteous Rich in the Old Testament.” <http://theotherjournal.com/2010/08/05/the-%E2%80%9Crighteous-rich%E2%80%9D-in-the-old-testament/>. Accessed 11/20/14.

¹⁵ *Ibid.*

¹⁶ *Ibid.*

THE WISDOM LITERATURE

The books of Job, Psalms, Proverbs, and Ecclesiastes contain many nuggets of insight.

Job (Book of Job): The life of Job offers an incredible example of the sovereignty of God over our wealth—indeed, over our entire existence. A very wealthy man, Job was also incredibly righteous—“blameless and upright.” Satan challenges God to allow Job’s righteousness to be tested through the destruction of his household, the death of his children, the elimination of his wealth, and the loss of his health. Unaware of this wager between God and Satan, Job is forced to argue his innocence to his friends, who claim Job must have committed some grievous sin to deserve such punishment. In his defense, Job describes not only how he did not oppress the poor, but how he used his wealth to rescue and bless the needy. He “delivered” the poor and the fatherless; he caused the widow’s heart to “sing for joy;” he was “eyes to the blind,” “feet to the lame,” and “father to the needy” (Job 29:12–17). He was even proactive, “search[ing] out the cause of him whom I did not know.” (Job 29:16) Of course, Job also used his wealth to bless his family and community, regularly throwing feasts for his children and servants (Job 1:4–5). In chapter 31, Job articulates the appropriate attitude one should have toward wealth. Job “used [his wealth] generously, had not placed ultimate security in it, had [used it] in the service of others, and had not gained it through exploitation of his own employees.”¹⁷ From Job we learn how little control we have over our own wealth, as well as what responsible conduct looks like when we are blessed with wealth.

Psalms, Proverbs, and Ecclesiastes: This list is merely a scratch on the surface of the insight contained in these three great books.

¹⁷ Ibid.

Psalms

- Psalms 15 warns against seeking unfair financial gain.
- Psalms 37 reminds us that righteousness must be prioritized over wealth.
- Psalm 73 notes that life is often filled with economic injustice, which will only ultimately be resolved in eternity.
- Psalms 111 reiterates that all blessings come from the Lord.
- Psalms 112 articulates that we must be generous because of the Lord’s generosity toward us.

Proverbs

- Proverbs 3:9–10 reminds us that God joyfully provides us with abundance.
- Proverbs 14:31 and 17:5 state that oppression of the poor is an “insult” to our Creator.
- Proverbs 19:17 states that generosity to the poor will be “repaid” by the Lord.
- Proverbs 22:2 reminds us that the poor and the rich are creatures of God alike.
- Proverbs 22:7 warns us that the borrower is a slave to his lender.
- Proverbs 23:4–5 warns against vain toiling to acquire wealth, for it “suddenly sprouts wings” and is gone.
- Proverbs 29:7 highlights that the righteous must affirm and defend the rights of the poor.

Ecclesiastes

- Ecclesiastes 2:9-11 describes how the author, King Solomon, had everything one could ever want, yet he ultimately concludes that “all was vanity and a striving after wind . . .”
- Ecclesiastes 5:10 cautions that “he who loves money will not be satisfied with money” because with a love of money comes excessive worry and fear.
- Ecclesiastes 5:19 counsels us to enjoy the blessings God gives us—indeed, He is the one who grants us the power to enjoy His provision.
- Ecclesiastes 9 reminds us that “man does not know his time [of death],” regardless of our worldly riches.

THE PROPHETS

Finally, we have the exhortations of the Prophets regarding how we should use our wealth. There are 17 books of Old Testament prophecy, which are replete with commentary on financial matters.

Most often, the prophets cry out against injustice, particularly injustice against the poor. Martin Luther King, Jr. famously quoted the prophet Amos when he declared: “Let justice roll down like waters!” (Amos 5:24). Amos chapter 8 contains a condemnation of those who cut corners or cheat to acquire more wealth in the marketplace.

Meanwhile, the prophet Isaiah decries those who fast for religious observance, while continuing to exploit the downtrodden. Through Isaiah, the Lord tells us that he would rather see us “loose the bonds of wickedness . . . to let the oppressed go free . . . to share your bread with the hungry and bring the homeless poor into your house” (Isaiah 58:6-7).

Micah calls Israel to a better way of living with the famous question, “What does the Lord require of you but to do justice, and to love kindness, and to walk humbly with your God?” (Micah 6:8).

Jeremiah condemns King Shallum, the son of righteous King Josiah, for pursuing a beautiful cedar home while failing to take up the cause of the impoverished. Jeremiah provocatively says that to judge fairly the cause of the poor and needy is to *know God* (Jeremiah 22:13-16).

In Habakkuk, we learn that we ought to rejoice in the God of our salvation, even when “the produce of the olive fails and the fields yield no food” (Habakkuk 3:17-19). Economic hardship should not cause us to stop relying upon or trusting in the Lord.

The Prophets present a stirring and convicting message about our wealth: that it ought to assist the cause of the needy, enact justice for the oppressed, and be gained through honest means, without exploiting the powerless.

Of course, God desires that we enjoy His tremendous provision, even as we simultaneously seek to serve others. In Malachi 3:10 we read, “Bring the full tithe into the storehouse, that there may be food in my house. And thereby put me to the test, says the Lord of hosts, if I will not open the windows of heaven for you and pour down for you a blessing until there is no more need.”

OLD TESTAMENT CONCLUSIONS

What does the Old Testament teach us about wealth and giving? First, a proper use of one’s possessions has been an important part of a right relationship with God since the very beginning. Righteousness is made visible through the generous and fair administration of wealth.

Second, for many biblical characters, faith played a major role

in governing their behavior with regard to wealth and giving: positively for Abel, Abraham, Boaz, and Job; negatively for Cain and Jacob; and a mixed record for David and Solomon. The capacity of money to do much good, but also much harm, is likely why Scripture devotes so much space to the subject.

Third, God clearly considers enacting justice for the poor a key responsibility of those blessed with wealth—not by empty theologically “correct” words or affirmations, but through visible actions. Most importantly, we learn the appropriate relationship between ourselves, our wealth, and God. Deuteronomy 8:18 sums this up best: “You shall remember the Lord your God, for it is He who gives you power to get wealth . . .”

WEALTH AND GIVING IN THE NEW TESTAMENT

“For where your treasure is, there your heart will be also.”

—Jesus, in Matthew 6:21

WHAT JESUS TAUGHT

Jesus spoke frequently on the topics of wealth, money, and giving. Here we explore a sample of His teachings selected to highlight the primary tenets of Jesus’ view on these subjects.

Sermon on the Mount (Matthew 5-7; Luke 6): The Sermon on the Mount arguably took place relatively early in Jesus’ ministry, soon after He had been baptized by John.¹⁸ Jesus wasted no time in turning the world upside down with his teaching. In the Lukan version of the event, we read: “Blessed are you who are poor, for yours is the kingdom of God. Blessed are you who hunger now, for you will be satisfied. . . . But woe to you who are rich, for

¹⁸ Deddo, Cathy. “Sermon on the Mount.” http://www.trinitystudycenter.com/about_us.php. Accessed 3/23/15.

you have already received your comfort. Woe to you who are well fed now, for you will go hungry” (Luke 6:20-21, 24-25). Some scholars call these verses the “Great Reversal” of Jesus’ ministry—unlike traditional Jewish society, which elevated and honored the rich, Jesus came to support the poor and weak.^{19, 20} Jesus’ words are intended to highlight two important characteristics of God’s Kingdom: the poor will finally be provided for as they seek God, while the rich must be wary of the tendency to delight in and trust their earthly riches instead of trusting in God. It is not poverty in itself that makes one blessed by God, but the humble, dependent, God-trusting disposition that we often find accompanying the oppressed poor in Scripture. Likewise, riches themselves are not wicked, but only if they are unrighteously obtained or used, a condition that is found only too frequently in this fallen world.

The Rich Young Ruler (Luke 18:18-30): A rich young man asks Jesus how he might obtain eternal life, pointing out that he has faithfully kept all the commandments (the Mosaic Law) his entire life. Jesus responds by instructing the young man to sell all his possessions, give them to the poor, and to come follow Him. Scripture tells us the rich man became “very sad,” to which Jesus responds, “For it is easier for a camel to go through the eye of a needle than for a rich person to enter the Kingdom of God.”

Many readers have questioned whether Jesus meant that all people must sell their possessions in order to follow Him, while others have wondered whether Jesus literally meant that no rich person could enter heaven. We do not believe this is the case.

First, in this very passage, Jesus qualifies his statement about excluding the rich, with these hopeful words, “What is impossible

19 Stanley, Brian. “Evangelical Social and Political Ethics: An Historical Perspective.” *Evangelical Quarterly* 62.1 (1990), 19-36. Print.

20 Indeed, Jesus announces He had come to proclaim good news to the poor in Luke 4:18.

with man is possible with God” (verse 27).

Second, nowhere else in Scripture does Jesus command someone to sell all of his or her possessions, including other wealthy individuals with whom He interacts. For example, when the rich tax collector Zacchaeus gives away half his possessions in Luke 19, Jesus proclaims, “Today salvation has come to this house . . .” (Luke 19:9) That is, Jesus does not critically say, “Hey, you *only* gave away half!”

Many biblical scholars believe Jesus was stating that the rich man had made his wealth an idol. In Luke 16:13 Jesus states that, “no servant can serve two masters . . . You cannot serve God and money.” In our view, this is the key point Jesus was making to the rich man: he could not follow Christ (and therefore obtain salvation) without renouncing his idolatry of his wealth by giving it away.

Parable of the Rich Fool (Luke 12:13-21): Jesus describes a rich man whose land “produced plentifully,” completely filling up the man’s barns. The man thought to himself, “I will tear down my barns and build larger ones, and there I will store all my grains and my goods. And I will say to my soul, ‘Soul, you have ample goods laid up for many years; relax, eat, drink, and be merry.’” However, God says to him, “Fool! This night your soul is required of you, and the things you have prepared, whose will they be?” Jesus concludes, “So is the one who lays up treasure for himself and is not rich toward God.” This parable starkly highlights the futility in accumulating wealth here on earth without a vision to use that wealth for eternal purposes. Not only are we wasting effort by accumulating assets that will soon fade away, but we are also deluding ourselves into thinking we have made ourselves secure. The reality is that we have placed our faith in “perishable goods!” This passage is particularly cutting for many Americans (ourselves included!) who aspire to build a “safe nest egg” for a 20+ year retirement.

The Rich Man and Lazarus (Luke 16:19-31): A rich man “was clothed in purple and fine linen and . . . feasted sumptuously every day,” while at the rich man’s gate laid “a poor man named Lazarus, covered with sores, who desired to be fed with what fell from the rich man’s table.” Both men die; the rich man finds himself in Hades, while Lazarus arrives by Abraham’s side in heaven. The rich man calls out, “Father Abraham, have mercy on me, and send Lazarus to dip the end of his finger in water and cool my tongue, for I am in anguish in this flame.” But Abraham denies the rich man’s request, reminding the rich man that in life he “received [his] good things, and Lazarus in like manner bad things . . .”

The rich man did no direct harm to Lazarus while they were living. However, the rich man also did nothing to alleviate Lazarus’ suffering, even as Lazarus laid at the rich man’s gate begging for scraps every day. The rich man’s first words to Abraham reveal his real problem: his callous heart toward Lazarus. Even from Hades, the rich man views Lazarus as inferior, as a task-boy. He does not even speak directly to Lazarus when asking for help! Had the rich man known and loved God, it would have shown in the way he treated those in need. The rich man’s downfall was not his direct treatment of Lazarus, but rather his utter disregard for Lazarus, a fellow son of Abraham.

Store Up Treasure in Heaven (Luke 12:33-34): The previous four passages highlight the futility—the spiritual danger, even—of accumulating and trusting in wealth. So what should we do with our wealth? Jesus says in this passage, “Sell your possessions and give to the needy. Provide yourselves with moneybags that do not grow old, with a treasure in heaven that does not fail, where no thief approaches and no moth destroys. For where your treasure is, there your heart will be also.” Christian economist and author Ron McKenzie sums up this passage up well: “The best way to

shift wealth to heaven is to give to the poor.”²¹

Rather than accumulating wealth in this world, we should accumulate “wealth” in heaven by doing God’s work here on earth. Jesus’ message goes much deeper than simply transferring “assets” to a safer “bank,” however. Jesus’ words offer a sharp insight into sinful human nature: we are naturally wired to focus on hoarding wealth and are prone to narcissistic consumption. To the extent we focus on our earthly treasure, we run the risk of becoming corrupted by materialism, selfishness, and greed. Conversely, focusing on our heavenly treasure enables us to experience God’s holy blessings of selflessness, service, and peace.

The Final Judgment (Matthew 25:31-45): The final teaching of Jesus we explore paints a bold picture of God’s intentions for our wealth. Jesus’ words are too powerful to summarize, so we quote the passage in full:

“When the Son of Man comes in his glory, and all the angels with him, then he will sit on his glorious throne. Before him will be gathered all the nations, and he will separate people one from another as a shepherd separates the sheep from the goats. And he will place the sheep on his right, but the goats on the left. Then the King will say to those on his right, ‘Come, you who are blessed by my Father, inherit the kingdom prepared for you from the foundation of the world. For I was hungry and you gave me food, I was thirsty and you gave me drink, I was a stranger and you welcomed me, I was naked and you clothed me, I was sick and you visited me, I was

²¹ McKenzie, Ron. “Jesus on Money.” http://kingwatch.co.nz/Christian_Political_Economy/jesus_on_money.htm. Accessed 11/20/14.

in prison and you came to me.’ Then the righteous will answer him, saying, ‘Lord, when did we see you hungry and feed you, or thirsty and give you drink? And when did we see you a stranger and welcome you, or naked and clothe you? And when did we see you sick or in prison and visit you?’ And the King will answer them, ‘Truly, I say to you, as you did it to one of the least of these my brothers, you did it to me.’

“Then he will say to those on his left, ‘Depart from me, you cursed, into the eternal fire prepared for the devil and his angels. For I was hungry and you gave me no food, I was thirsty and you gave me no drink, I was a stranger and you did not welcome me, naked and you did not clothe me, sick and in prison and you did not visit me.’ Then they also will answer, saying, ‘Lord, when did we see you hungry or thirsty or a stranger or naked or sick or in prison, and did not minister to you?’ Then he will answer them, saying, ‘Truly, I say to you, as you did not do it to one of the least of these, you did not do it to me.’”

Jesus uses very clear language regarding what we as Christians are called to do with our wealth: serve the poor. Indeed, Jesus goes so far as to state that by serving the poor, we are serving Him *directly*. (This is reminiscent of Jeremiah’s claim that to care for the cause of the needy is to *know God*.) It is likely that in this parable, Jesus is specifically focusing God’s broad concern for the destitute more narrowly on Christians, or Christian messengers, in poverty. (Note Jesus’ explicit language, “the least of these my brothers.”) Indeed, if we do not care practically for the pressing needs of those in our

“spiritual family,” our supposed relationship with that family is called into question. That seems to be Jesus’ main point. The way we treat other Christians in need really shows who we are—and our deeds will testify to that truth on the Day of Judgment.

In speaking about care for other believers, Jesus does not deny our broader obligation to care for any person in need. We are reminded of Paul’s similar exhortation in Galatians 6:10: “Therefore, as we have opportunity, let us do good to all people, *especially to those who belong to the family of believers*,” (emphasis added).

How might we summarize Jesus’ teaching on wealth and giving? The “Great Reversal” articulated by Jesus during the Sermon on the Mount highlights both God’s love for the poor and the natural tendency of the rich to become overly reliant on their wealth. The Rich Young Ruler and the Parable of the Rich Fool underscore the danger and futility of idolizing and accumulating wealth. The Parable of the Rich Man and Lazarus highlights the sin in ignoring the poor; rather, we must show regard for them and proactively meet their needs. The command to store up treasure in heaven offers important insight into how dangerous and seductive an idol wealth really is. Finally, the Final Judgment, offered near the end of Jesus’ ministry, comes full circle with the Sermon on the Mount: Jesus so closely identifies with the poor that He states we are serving Him directly when we serve them. Jesus’ lessons on wealth and money are hard, but they are clear. He has high expectations for how we manage our wealth and giving.

WHAT THE APOSTLES TAUGHT

We now move into the back half of the New Testament, summarizing what the apostles and other New Testament writers have to say about wealth, money, and giving. Unsurprisingly, the apostles and other New Testament writers align closely with the teachings of Jesus on these subjects. Again, we have selected but a

few of the many New Testament passages related to these topics. We group the passages into two core themes: our attitude toward wealth and money, and our attitude toward giving.

Attitude Toward Wealth and Money: The writer of Hebrews cautions us to “keep your life free from the love of money, and be content with what you have . . .” (Hebrews 13:5). Paul reaffirms Jesus’ teaching when he says, “. . . we brought nothing into this world, and we cannot take anything out of this world. . . . But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. For the love of money is the root of all kinds of evil” (1 Timothy 6:7, 9-10). Note that Paul does not say that *money* is the root of all kinds of evil, but rather *the love of money*. He goes on to provide wise counsel to the rich “in this present age,” “. . . charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. They are to do good, to be rich in good works, to be generous and ready to share, thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life” (1 Timothy 6:17-19).

Attitude Toward Giving: Luke says, “In all things I have shown you that by working hard in this way we must help the weak and remember the words of the Lord Jesus, how He Himself said, ‘It is more blessed to give than to receive’” (Acts 20:35).

Of course, one way we give is by providing for our family. Paul states, “But if anyone does not provide for his relatives, and especially for his own household, he has denied the faith and is worse than an unbeliever.”²² Paul also elaborates on the appropriate attitude,

²² 1 Timothy 5:8. Note that Paul states, “does not provide for his relatives...” rather than “cannot provide for his relatives...” Deuteronomy 15:11 states that “There will always be poor people in the land...” It is not a sin to be unable to provide for one’s family, so long as one genuinely attempts to do so. Here, Paul is strictly speaking of individuals who could provide for their families but elect not to, due to selfishness or poor financial decision making.

amount, motivation, and usage for giving. He writes, “But as you excel in everything . . . see that you excel in this act of grace [i.e., giving] also . . . Your abundance at the present time should supply their need, so that their abundance may supply your need . . . Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver . . . You will be enriched in every way to be generous in every way, which through us will produce thanksgiving to God” (2 Corinthians 8:7, 14; 9:7, 11).

These passages by Paul and other New Testament writers affirm Jesus’ teachings on wealth and money by highlighting the temptation and futility of pursuing wealth, encouraging us to store up treasure in heaven, and reiterating the importance of giving generously to the poor.

A BRIEF NOTE ON TITHING IN THE NEW COVENANT

*“With the price of everything else going up these days,
aren’t you glad the Lord hasn’t increased the tithe
to 15 percent?”*

—Anonymous

We want to briefly discuss a contentious topic in the Church today: are Christians required to tithe? Here we specifically define tithing as a religious contribution equal to 10 percent of one’s income. Teaching on tithing today can be broadly bucketed into three categories:

1. Christians are required to tithe;
2. Christians “should” tithe, even if we are not technically required to do so; and
3. Christians are not required to tithe.

Even pastors are split on the subject. In 2011, a survey of pastors and leaders of denominations was conducted by the National Association of Evangelicals, mission organizations, and Christian universities. The survey found that 42 percent of respondents believe that giving 10 percent of one's income is mandated of New Covenant believers by the Bible, while 58 percent do not.²³

Why the split opinion? Commenting on the NAE survey, Dr. John Walton, Professor of Old Testament at Wheaton College, said it all goes “back to the old argument—are we under law or under grace?”²⁴ That is to say, to what extent were the Old Testament laws abrogated (i.e., fulfilled and therefore no longer required) by Christ's death? Jesus says, “Do not think I have come to abolish the Law or the Prophets; I have not come to abolish them but to fulfill them” (Matthew 5:17). However, the apostle Paul says, “. . . you are not under law but under grace,” (Romans 6:14) and continues, “For Christ is the end of the law for righteousness to everyone who believes” (Romans 10:4).

A common way of explaining this apparent discrepancy is that Christ fulfilled the civil and ceremonial aspects of the Old Testament law. (Thus believers do not offer temple sacrifices, and they eat pork.) Christ also fulfilled the moral requirements of the law through his perfectly obedient life and his death for our moral failure. Yet, in so far as the commands in the Old Testament reflect timeless moral truth (grounded in the very nature of God and structure of creation), they continue to find expression in the Spirit-empowered obedience of God's New Covenant people.

The question, then, is which Old Testament commands represent an inherent moral principle and should therefore be upheld today

²³ Vu, Michelle. “Most Evangelical Leaders Say Tithe Not Required by Bible.” Published in Christian Post. 4/7/11. <http://www.christianpost.com/news/most-evangelical-leaders-say-tithe-not-required-by-bible-49744/>. Accessed 11/21/14.

²⁴ Ibid.

(e.g., “Thou shalt not kill”), versus which Old Testament commands are civil, ceremonial, or culturally conditioned in some way? Bible-believing Christians sometimes disagree on these issues.

We both grew up in typical conservative evangelical churches where the tithe was the gold standard, at least in practice if not in rule. However, after researching the subject for ourselves, we have come to the view that Christians are not required to tithe.²⁵ We hold this view for several reasons. First, the Mosaic Law actually commanded three distinct tithes—the Levitical Tithe, the Festival Tithe, and the Charity Tithe. When added together, these three tithes represented approximately 23 percent of an Israelite’s income every year. To the extent Christians are using the Old Testament law as the basis for requiring a tithe today, it should be 23 percent, not 10 percent!²⁶ (Of course, if we follow the Old Testament tithe laws exactly, part of those tithes should be employed to fund a trip and throw a celebration!)

Second, neither Jesus, Paul, nor any of the other New Testament writers specifically command Christians to tithe. Jesus only explicitly mentions tithing twice: Matthew 23:23 and Luke 18:9-14.²⁷ In Matthew 23 Jesus admonishes the Pharisees for succumbing to legalism by tithing their homegrown herbs and spices while neglecting “weightier matters” like justice, mercy, and faithfulness. In Luke 18, Jesus tells a parable contrasting a proud Pharisee with a repentant tax collector, again warning us against legalism and reminding us to remain humble in our faith. The main point Jesus is making in both of these passages is not related

²⁵ We make frequent use of Professor David Croteau’s excellent work *You Mean I Don’t Have to Tithe?* in this section.

²⁶ It should be noted that freewill offerings (i.e., giving above the required tithe) did in fact exist in the Old Testament as well (Exodus 35:29; Deuteronomy 16:10; Ezra 3:5, etc.). Thus, the argument that New Covenant believers are required to give freewill offerings instead of an Old Testament tithe is invalid, or at least incomplete.

²⁷ Jesus’ words in Matthew 23:23 are also paraphrased in Luke 11:42.

to tithing; rather, Jesus is making a separate point, with tithing serving as a “prop” of sorts to support his argument.²⁸

The New Testament includes other passages where Jesus, Paul, or other writers do not directly mention tithing, but may discuss the “concept” of tithing.²⁹ Of these, the most interesting are Matthew 22:15-22 (“Give to Caesar what is Caesar’s and give to God what is God’s”) and 1 Corinthians 9:13-14 (“ . . . the Lord commanded that those who proclaim the gospel should get their living by the gospel”). Again, neither passage is about tithing *per se* (i.e., neither Jesus’ nor Paul’s primary points were related to tithing) and, in our view, neither passage is strong enough to affirmatively institute tithing as a command in the New Covenant.³⁰

Finally, the New Testament offers a great deal of instruction on giving. The core message of this instruction is that rather than following a strict formula, Christian giving should exhibit a set of qualitative traits which honor and reflect God’s character.

- Second Corinthians 8:3 and 9:7 teach that giving should be of free volition (i.e., not compulsory).
- Second Corinthians 8:2-3 and Philippians 4:17-18 teach that giving should be generous; Mark 12:42-44 goes further, teaching that God honors sacrificial giving.
- Second Corinthians 9:7 teaches that we should give cheerfully.
- Second Corinthians 8:4-5 and 1 Corinthians 9:3-14 teach that giving should support local ministers.

²⁸ Croteau, *You Mean I Don't Have to Tithe?*, 131.

²⁹ Matthew 22:15-22; 1 Corinthians 9:13-14; 16:1-4; 2 Corinthians 8:8; 9:7; Galatians 6:6

³⁰ Croteau, *You Mean I Don't Have to Tithe?*, 137.

- Acts 20:35 and Matthew 25:31-45, among many other passages, state that giving must support the poor and needy in our communities.

These traits of our giving—voluntary, generous (even sacrificial), cheerful, and supportive of local ministers and the poor—all reflect God Himself in His generous giving (James 1:17-18). Rather than following strict laws, the mode of giving outlined in the New Testament actually frees Christians to generously serve others out of thankfulness to God for His provision.

All that said, we do believe both tithing itself and the teaching of tithing in churches offer several practical benefits, even if it is not explicitly required of New Covenant believers. In his excellent book, *Money, Possessions, and Eternity*, Randy Alcorn calls tithing “the training wheels of giving.”³¹ He offers several specific benefits of tithing, including the ease with which it can be taught to others (especially children), its clarity and sharpness as a spiritual discipline, its demonstrated force as a catalyst of overall spiritual growth, and its effectiveness as a starting point for learning the joy of giving.³²

We also believe there is psychological benefit in adopting a “first fruits” mentality with respect to our income. In the Pentateuch, God commanded the Israelites to offer to Him the first 10 percent of nearly everything they produced.³³ Alcorn states that by giving the *first* 10 percent, the Israelites were making a clear statement: “We give of our first and best to you, Lord, because we recognize all good things come from you.”³⁴ Tithing our “first” 10 percent of income can help us make this same statement today as well.

31 Alcorn, *Money, Possessions, and Eternity*, 174.

32 *Ibid.*, 182-185.

33 This included wine in Leviticus 19:23-25, agricultural products in Exodus 23:16, Exodus 34:22, and Deuteronomy 18:4, and livestock in Exodus 34:19.

34 *Ibid.*, 175.

Ultimately, our view is that tithing is not a requirement, but can be an excellent starting point for Christians seeking to honor God through their generosity. We agree with Alcorn that Jesus “never lowered the bar. He always raised it.”³⁵ Recall what Jesus says about murder, adultery, and following through on promises in Matthew 5:17-48. We believe the same is true of tithing. Our ambition is to strive for a level of generosity far exceeding the Old Testament tithe.³⁶

THE POWER OF THE BIBLE’S TEACHING ON WEALTH AND GIVING

Hebrews 4:12 says that God’s Word is “living and active . . . piercing to the division of soul and spirit . . . discerning the thoughts and intentions of the heart.” The power of the Bible’s teaching on wealth and giving extends far beyond a mere intellectual investigation: it has the power to change hearts, the power to save souls. During our research we met a man who knows the power of God’s teaching on wealth and giving firsthand. Brandon Fremont speaks with the smooth, distinctive accent unique to those who grew up in the southern bayous of Louisiana. He also speaks with a level of confidence and conviction that only comes from a deep understanding of who you are and what your role is on this earth. Now in his early forties, Brandon is a partner at a successful hedge fund in Chicago, Illinois. Around 15 years ago, his wife and some close friends asked if Brandon would read the Bible with them and meet weekly to discuss what they had read. Brandon agreed; over a period of 15 months he read the entire Bible—from Genesis to

35 Ibid., 182.

36 This view is bolstered by the fact that all of us are much wealthier than the Israelites were. According to Eric Beinhocker’s *The Origins of Wealth*, GDP (Gross Domestic Product) per capita in the ancient Mediterranean was roughly \$150. If we generously assume each person in a family received this amount, a family of four would live on approximately \$600 per year! If God’s law asked for generous gifts from those earning a \$600 annual income, what might it ask of a society blessed with median family earnings of over \$50,000, or roughly 85 times higher?

Revelation—and gave his heart to Christ in the process. Brandon says, “God revealed His story of grace to me, and my life was changed forever.”

Given his role as a professional money manager, wealth was one area in which Brandon was excited to apply his new faith. “I was growing in my walk with Christ during this time. Giving was one avenue where I was excited to grow as a Christ-follower. I picked a few topics and said, ‘I want to understand everything Scripture says about this topic.’” Brandon spent hours studying the Bible’s teaching on money, and also credits Randy Alcorn’s *Money, Possessions, and Eternity* as a significant influence.

“I came away thinking the tithe is a minimum, a starting point. My wife and I were at a church at the time that did annual commitments—where you pledged how much you would give for the entire year. I arrived at church for annual Commitment Day. We were ready to pledge 10 percent. They showed the number of people in different buckets [by amount given]. I did some quick math—at 10 percent, we were going to be in top one percent of the church! The pastor stood up that day and said, ‘I’m not going to ask people to tithe—I don’t think that’s realistic. But I am going to ask people to give more than they gave last year.’”

Considering the relative affluence of his church, Brandon figured he’d be in the little leagues with a 10 percent giving commitment. But the data showed he’d be in the top one percent of his church! And the pastor was okay with this! Brandon laments, “That [Commitment Sunday] was really sad. That month was the first time I really wrestled through the issue of giving.”

Despite this setback, Brandon continued to honor his understanding of God’s teaching on wealth. “Over the following years my income increased every year. We would give disproportionately more

of [our incremental income] to God every year. The question I always asked myself was, ‘What am I doing with that *more?*’ After three or four years, we were giving 100 percent of our incremental income over the prior year.”

By the time Brandon made partner, he was giving 40 to 60 percent of his total income to God each year. But he is quick to note that stewardship is not just about giving as much as possible. “Faithfulness is what matters. You don’t want to give a ton, but not think about your other spending decisions. And you don’t want to just cut a 10-percent check and then do whatever you want with the rest of your money. Rather than looking at it through spreadsheets or drawing a line in the sand, I ask myself, ‘Do I feel good about [my faithfulness in] everything I’m doing?’ Let’s always go back to being biblical—what does Scripture say about this? I ask myself, ‘What is Godly wisdom on this decision? OK, let’s do that.’ I’m a steward in the mystery of Christ—I’m just going to reflect Scripture.” Brandon calls it being “on mission” for Christ.

In addition to giving generously, Brandon also co-authored a small group curriculum for his church designed to teach others how to steward wealth and money in a God-honoring way. The first ground rule listed on the first page of the study states, “Focus on God’s Word regarding the subject . . .”

We will return to Brandon’s story later. For now, notice how his story began in the first place: by digging deeply into God’s Word, especially God’s teaching about wealth and giving. God’s Word transformed Brandon’s life, unlocking an incredible spirit of generosity inside him.

Scripture includes over 2,000 verses on wealth and money for a reason: our handling of wealth is critical to our relationship with God! Randy Alcorn said it best: “God sees our finances and our

faith as inseparable.”³⁷ As Christ followers, we must thoughtfully examine all God has to say on the subject. When I (Greg) did so, I was blown away by the consistency, clarity, and force of God’s message. His teaching is hard, but only by embracing that teaching will we learn to experience the unique, life-giving joy God offers to those who live generously.

³⁷ Alcorn, *The Treasure Principle*, 8.