

TIME-HONORED ERROR

Christian Stewardship and the Tradition of Tithing

By

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For Ella, and the children and grandchildren
whom God has blessed us with

Custom without truth is only time-honored error.

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Table of Contents

Introduction	6
1. Raymond and Marisol	11
2. The Guilt Trip	16
3. Scripture Twisting	18
4. Before the Law—Abraham	21
5. Before the Law—Jacob and Joseph	25
6. Under the Law	27
7. Malachi 3:8-10	31
8. Jesus and the Law	34
9. Acts and the Epistles	38
10. Hebrews	42
11. Doctrine Distorted	45
12. Some Counterarguments Considered	47
13. It is Corban	49

14. Shooting the Wounded	51
15. Respector of Persons	54
16. Resentment	56
17. One Size Fits All?	58
18. Uninvited	61
19. The Revolving Door	63
20. Gluttony	65
21. Pride	68
22. A Solution of Sorts	71
23. An Enemy Has Done This	73
24. A Steward's Job Description	76
25. Danger Ahead	82
26. Whatever Happened to the Estradas?	85
Select Bibliography	88

Introduction

Inspecting the Foundation

Annie Miller got saved. Really. Three years ago this June, right down the road from her house at Ichabod Memorial. But Annie Miller isn't in church anymore and neither are her children. Some of the good folks at Ichabod think that she was probably never saved to begin with, and some think that she is just a backslider, but neither assumption is true. She believes, prays, and reads her Bible—well, okay, she reads Psalms and the New Testament. She doesn't understand too much about her new faith, and if she doesn't get some help she probably never will, but she has in fact been born again. Really.

You see, the truth of the matter is that Annie Miller is a “God-robber”, and because of that, she is “cursed with a curse.” So said Malachi, and as anyone who knows anything knows, Malachi was one of those Old Testament prophets. That is why she didn't get that raise, why her old car keeps breaking down, why Jimmy broke his arm, and why the cat got run over by the fuel oil truck. This is the payback for not paying her tithe and she believes it. She believes it because she learned it right down the road at Ichabod, where people know a lot more about God's Word than she does and the pastor even has a doctorate degree in it. Well, okay, they didn't exactly tell her these things in so many words, but they talked about it a lot and that is the message that she took home from it.

Annie Miller and her children are going to start going back to church just as soon as she isn't ashamed to show her face down there—meaning just as soon as she can afford to pay her tithe. Well, okay, she could probably pay it now if she could find a cheaper place, save on electricity and fuel oil, get a better car, and maybe tell Janie the truth about Santa Claus. Maybe then God would bless her. After all, she has been taught that she can't afford *not* to tithe. But what would she do about Jimmy's teeth? No, church will just have to wait awhile longer. Annie Miller is unhappy and confused. She doesn't understand how God operates, and neither does Jimmy and Janie. They just know that their mom is sad and their cat is dead and that somehow God and the church are mixed up in it.

Perhaps you think that I am jesting. I wish I were. The truth of the matter is, there are a lot of Annie Millers out there, not sitting in some of the empty chairs in our Sunday school classes and

the empty places in our pews, and guess what? They have a lot of company.

On the other hand, Ichabod has Bobby and Betty Lucre and they *do* tithe, without fail, ten percent, right to the penny. That's why God has blessed them with wealth, unlike some. Their kids are grown, so now they can enjoy the fruits of their labors and investments—the second home on the lake, the new cars every other year, the fat portfolio, the bigger, better boat—and travel. Oh, how they love to travel. The Lucre's have been members going on thirty years and Bobby is a deacon. They even know a little bit about the Bible.

Poor Ichabod Memorial--attendance is way down since the factory closed, and the budget is seriously in the red. You would think that folks would need the church even more after getting laid off, but that doesn't seem to be happening. They're drifting away and taking their money with them. A tithe from an unemployment check or a part time job at the Tasty Freeze would be better than nothing. Even more slackers like that Annie Miller, with their fives and tens, would help too if there were enough of them, but they never seem to stay around long enough to make a difference. Ichabod's motto is *Vision for Mission* but the mission of the moment is just paying the pastor and keeping the lights turned on.

For every big-box church, bursting at the seams and flush with money, there are dozens of once vibrant churches barely able to keep the doors open. The days of reckoning have come for the Christian church in America, and it is ill prepared to meet the challenge. Spirits of pluralism, multiculturalism and postmodernism are testing the truth of the Gospel message and drawing away souls after them, while globalization empowered by the Internet siphons off the economic strength of the nation. The church cannot stand against the storm that is already beginning to blow unless it rests on firm footing, but one of its foundation stones has been removed—the foundation stone of sound stewardship. In its place is a shoring of sticks and there are cracks in the walls above. The strong foundation stone lying to the side, nearly covered with earth and grass, is the new covenant stewardship practiced by the early Christians. The shoring used to prop up the building above is the tradition of tithing.

The earthly remains of the first Christians had long turned to dust before the shadow of tithing began to creep into a church already rocked by schism, drifting in doctrine and compromised by adultery with the Roman state. Bearing no resemblance to the well defined doctrine of the Jewish nation and never practiced by the early Gentile church, what is falsely called tithing today is a cobbled together tradition of men usurping the rightful doctrine of stewardship within the body of Christ.

It is not possible to successfully defend today's doctrine of tithing from Scripture or the practices of the early Christians. Rather, it rests upon a three-legged stool of faulty logic, namely *appeal to tradition*, *appeal to authority* and *appeal to the people*. Simply put, *appeal to tradition* states that "this is right because we have always done it this way." *Appeal to authority* bases the truth-value of an assertion on the authority, knowledge, expertise or position of the person or body asserting it, be it parent, minister, writer, seminary, church or denomination. Validity of a claim does not necessarily follow from the credibility of the source. Claims must be tested, lest unsound doctrine pass from generation to generation like a bad gene. *Appeal to the people* concludes that a proposition is true because many or all people believe it. See, Jesus rose from the dead, was born on December 25th, was secretly married to Mary Magdalene, and turned water into grape juice. Sex outside of marriage is wrong, and so is dancing, tattoos (we don't care if it does say "Mom"), going to the movies, and women in pantsuits.

New covenant stewardship rests upon a three-legged stool of time, talents (gifts) and material possessions (including money). Keep it in repair and the Great Commission gets done and it gets done right. But try patching up a broken leg with glue and sit down, if you're feeling optimistic. The next time you pass a broken down, boarded up church that is not in the middle of a ghost town, ask yourself what happened to it.

You may have a warm, fuzzy feeling right about now, assuming that I am going to take your side in a matter pertaining to stewardship. Perhaps, but if you are looking for an excuse to be chintzy with God, you will not find it here. Or maybe your blood pressure is already up ten points because it looks like I am about to gore your ox and shoot the sacred cow from within the pages of a little book. If you think that I am going to expose the tradition of tithing to be false doctrine, you are quite correct, but only to call for returning the original foundation stone to its rightful place.

Nonetheless, let me give credit where credit is due. Tithing has done a lot of good in the world. It has helped build churches, schools, hospitals, and missions of every description. It sends missionaries, pays ministers and staff, electric bills, water bills, all kinds of bills, buys buses, electronic and music equipment, Sunday school literature, cribs for the nursery, Christmas baskets, light bulbs, and fertilizer for the lawn. It has helped countless individuals and families to put God first, discipline themselves, budget their money, and live within their means.

On the other hand, it has kicked the poor believer to the curb, driven out those who have fallen on hard times, caused Christians to neglect their families, padded the pockets of the well-to-do, barred the church door against some trying to enter, allowed God-given gifts to go unused, constructed a wall of separation within the church, established a cult of exclusivism, a caste system and a pecking order, and weakened the body of Christ both financially and spiritually.

This will never do. Sound doctrine does not produce mixed results of this nature. Unsound doctrine does. A doctrine that cannot be followed by the vast majority of Christians in the Third World and by many in the richest country in the world is spurious, right up there with prayers to Mary and the saints. True doctrine can be followed by any Christian, rich or poor, American or Ugandan, migrant worker or CEO, wheelchair bound or Olympic athlete, 24-7.

Financing the Great Commission takes money. It takes a *lot* of money. And it's going to take a lot more money in the time, perhaps the *short* time, remaining before the Lord's return. The material needs of the twenty-first century church, especially in the developed world, bear little resemblance to the needs of earlier days. That is a given. But ends, however worthy, do not justify means. The God of truth is dishonored when counterfactual teaching, refuted rather than substantiated from the Bible and church history, is foisted off as fact.

We cannot allow anything less than one hundred percent honesty to be the engine that drives church doctrine. Tradition cannot be allowed to trump truth, thereby forcing ministers and teachers of the Word to become spinmeisters of Scripture, tampering with the evidence and resorting to convoluted reasoning in an attempt to defend the indefensible. The world is watching, and if you have looked around lately you may have noticed that it is not impressed. It rather suspects that if we are untruthful about little things, we may be untruthful about big things. The church should ever be the repository of truth, and when truth is compromised in part it cannot but have a negative effect upon the whole.

Of necessity, this book is confrontational and I make no apologies for that fact. God has a bone to pick with his church over this matter and has called upon a number of individuals to address it. The triune God is by nature confrontational. The apostles were confrontational, especially Paul, who even rebuked Peter to his face when he compromised his integrity in fear of

the Judaizers (Gal. 2:11f). Phillip Schaff's *History of the Christian Church, Volume 1*, page 358, has this to say about the matter. "*The bold attack of Paul teaches the right and duty of protest even against the highest ecclesiastical authority, when Christian truth and principle are endangered...*" Aquila and Priscilla took Apollos aside and corrected his teaching to the blessing of many (Acts 18:24-26).

We are indeed called upon to admonish one another (Rom.15:14), not out of mean-spiritedness, not for tearing down but for building up the body of Christ. I will be the first to admit that calling tithing into question can appear as a slap in the face to the many faithful souls who have sincerely believed, taught and practiced it, often at the cost of great personal sacrifice. They will not lose their reward. It is no small thing to have someone imply that what you learned at your parents' knee and in Sunday school is a distortion of Christian doctrine and, as I said above, it has accomplished much good. Be that as it may, God is calling his church to repentance. How we as individuals, local bodies and denominations deal with the issue will be critical for the future of the church. There is room for disagreement but not division. Controversy can be either destructive or constructive. Destructive if it brings conflict, hostility and bitterness resulting in division, constructive if it leads to meaningful dialogue in a spirit of humility, civility and familial love resulting in correction.

Although called upon by the Spirit for some time to prepare this book, I resisted, not willing to be the cause of division within the church and especially not wanting to hurt the many dear brothers and sisters in Christ, including those in ministry, who may disagree. Preparation of the book was begun in earnest in April of 2005, and is backed by thirty-five years of in-depth study of the Word of God. Answering a call to a ministry of the written word in 1975, I have heretofore confined my work to editorial writing on a number of subjects, chiefly in opposition to abortion and scientism. Continuing within the Southern Baptist denomination from childhood, I am neither an ordained minister nor seminary trained, and retired from secular labor in 2002.

If, as it is said, "a picture paints a thousand words", the reverse is also true--a thousand words can paint a picture. Along with chapters that dissect the doctrine of tithing, I have included a number of illustrative chapters and a short story, which plays out as the book progresses. Proponents of tithing are fond of quoting success stories to illustrate and extol the virtues of the doctrine. Quite naturally, they draw upon a biased data selection, but there is another, darker side of the matter that my own examples will serve to illuminate. While my "slices of life" are drawn from truth, there being countless actual cases like them, none are based on real individuals or real churches. They are entirely works of fiction; so if you think that you recognize yourself or your church in any of them, do not be alarmed—it is not you. One can argue a case point-by-point, but unless a human face is put on it, the mind, weakened by the fall as it is, may not come to comprehension. Hobbled by habits, preconceptions and prejudices, ingrained thinking is difficult to penetrate, and there is truth to the old saying, "Don't confuse me with the facts, my mind is made up." Jesus, being fully aware of this matter, often taught in parables.

The book itself is directed primarily at ministers and other church leaders, but is not beyond the easy comprehension of the average Christian. Whether your church teaches tithing as an admixture of law and grace, or as an expected example, or perhaps does not teach it at all, this book is for you. Although I avail myself of multiple versions of the Word in my own studies and advise all others to do the same, I have quoted from the King James Version throughout unless otherwise noted, the reason being that most readers are familiar with the prose.

The bibliography at the end of this book includes authors of both persuasions and I have listed them in alphabetical order, rather than separating them into two camps. No subject worthy of

serious consideration should be studied from one side only. Prior to my own writing, I read the pro-tithing positions of Ron Blue, Larry Burkett and R.T. Kendall, and the opposing position of Russell Earl Kelly, which is exhaustive in its presentation of the subject matter. The other authors' works were read after my own was completed and in preparation of this introduction. There are any number of other materials on the subject, some out of print, and some confined to the Internet. I do not necessarily hold to every statement or opinion of those opposing tithing, nor disagree with those who favor it. It appears to me that each individual is genuine in his or her desire to serve the Lord.

Returning the foundation stone of new covenant stewardship to its rightful place, with its concept of *grace giving* rather than the supplanting tradition of tithing, is crucial in restoring health to the body of Christ. God expects a set percentage from no one and the very best from everyone in terms of time, talents and material possessions. I have no illusions that the restoration will come about easily. A battleship is not turned on a dime, and there are powers in the spiritual realm whose vested interests are not those of the triune God. Nonetheless, until health is restored to the body, revival will not come, and the Reformation remains incomplete.

Chapter 1

Raymond and Marisol

Clutching a basket of dry laundry, Marisol climbed the metal steps to her mobile home and fought with the screen door, pushing Felonious the cat back inside with a bare foot. Upending the basket onto the double bed for the fourth time, she turned to check on twenty-month old Manuel, asleep in his crib—the crib that had once held Carlos, and before that, Estara, and before that, who knows?

The crib sheet was damp from perspiration, and the baby tossed restlessly in his sleep. The late afternoon September sun that had saved wear, tear and the expense of running the clothes dryer, made the aging mobile home feel like a bakery. Marisol walked into the living room, and looked at the thermostat, set on eighty-six degrees.

“Nope, better not,” she thought. “Ray was already mad over the last bill.”

Her mind turned to dinner. “Something simple,” she thought. “Not gonna run that oven, nope. Maybe some macaroni and cheese and tuna—and a salad—yeah, a salad to go with it.”

“Right, Felonious?” she spoke aloud to the cat.

The unmistakable sound of a school bus drew her attention to the window, and Marisol pulled back the curtains--looking out to see the bus door pop open, and eleven kids disgorge into the semi-rural, Florida landscape. If Manny had been awake, she might have picked him up and been there to meet them—maybe visit with Vanessa, out there to collect her own two kids.

Carlos was first through the door, followed by Estara and her best friend, Bethany. Carlos dropped his books onto the kitchen table, pulled off shirt and shoes, leaving them on the living room floor, and plopped down in front of the television. “That’s not where they go, Carlos,” Marisol said.

“Yeah, Mom. Okay,” the seven year old replied, turning on a cartoon.

“Can I go to Bethany’s, Mom?” nine-year old Estara asked, heading for the door.

“Umm, okay, until supper, but change clothes first.”

“Were going to play inside, Mom.”

“Okay, but put your shoes in your room.”

“Mom!” Estara replied, exasperated.

“You’ve got to keep your school shoes nice, okay? They’re the only ones you’ve got.”

“But, Mom!”

“Look, Estara, if you don’t want to go without, find your flip-flops, but put the good shoes away. And, shhh! You’ll wake up Manny.”

“My mom wont let me go barefoot outside,” Bethany volunteered, as Estara stomped off to her room.

“Why is that?” Marisol asked.

“She says it’s dirty, and it’s not safe.”

“Oh.”

The two girls went out, banging the screen door behind them. Marisol sat at the kitchen table, twisting a damp strand of black hair around her finger. The baby was awake. “So now we’re dirty—and we’re not safe,” she sighed. “Whatever.”

Raymond, 28, and Marisol, 26, come from a migrant background, their families following the crops from north to south over the eastern United States. It is a hard life, especially for the children, who must shuttle between schools and still help their families in the fields and orchards. Raymond’s education came to a halt midway through the tenth grade, when his father’s broken ankle forced the young man out of the classroom and into the fields permanently.

Soon thereafter, he caught the eye of pretty and diminutive Marisol Gomez, a fourteen-year old honor student, who followed him around like a puppy, much to the consternation of her parents and the keen observation of her grandmother.

“This is the one,” Abuela prophesied, with a wag of a bony finger. “A good boy, strong, a good worker. God will make them one, you will see.” Abuela had an admirable track record, and her words were held in high regard.

Love blossomed, and on her sixteenth birthday Marisol’s parents signed the papers that would allow the young couple to marry. The newlyweds, their simple ceremony blessed by the local priest, and without a honeymoon, moved into the cramped quarters of the Estrada household--Raymond’s parents shuffling four younger children around to give the couple a room of their own.

As she had done in her parents’ home, Marisol dutifully helped with the chores, and in short order was expecting Estara. Despite the discomforts of pregnancy and the demands of motherhood, she continued her education--Raymond’s mother caring for the infant while she was at school.

Graduation arrived at last, and both families clapped and whistled loudly, as Marisol, now expecting Carlos, received her diploma--the first member of either family to complete high school.

Marisol placed Manny on the floor of the shower, and reached out for a towel. “Okay, fella, let’s get you dried off first. Now we’re all clean for Daddy.”

Stepping onto the tile floor, she regarded her reflection in the full-length mirror on the door, turning around twice, and frowning. “You’re starting to look like your mama, girl,” she thought to herself.

“Mommy needs to go to the gym,” she announced to Manny, kneeling down to get him dressed.

“Like I could afford it,” she thought crossly.

“Bim?” inquired Manny.

“Yeah, the bim,” Marisol laughed.

Stirring a pot of macaroni, and dancing to a song on the radio, Marisol looked up at the clock. Raymond would be home soon. “At least my guy gets his butt home right after work,” she smiled to herself. “He don’t go to the bar, he don’t fool around—nope, not like some. You’re doin’ all right, girl.”

The front door slammed, and Estara popped into the kitchen. “Hi, Mom. What’s for supper?”

Marisol pulled her daughter close and gave her a big hug. “Macaroni and cheese and—Estara, where are your flip-flops?”

“Oops! Sorry, Mom,” Estara replied, sheepishly. “I guess I left them at Bethany’s. Want me to go back?”

“No, baby, you can get them tomorrow. I just thought that you didn’t want to—oh, never mind. You got homework?”

“No, Mom, not this early,” Estara replied, bouncing off to her room.

Marisol walked into the living room and set the thermostat down to seventy-eight degrees, the agreed upon temperature for the evening.

Raymond and Marisol had dreamed of having a home of their own, of raising their family in a more stable environment. While both families were working the southern end of the circuit, Raymond accepted a minimum wage position with a local cannery, and rented a run-down house not far from his job. Expenses took all that the young couple had, but they were determined to make a go of it. They easily qualified for food stamps, and other government assistance programs, which they accepted—for a time.

Raymond was a hard and dedicated worker, and handy—qualities that soon drew the attention of management. He was promoted to a mechanic’s assistant position, helping to keep the canning equipment running. Raises followed, and in time he became a full-fledged equipment mechanic. Returning to night school, and with help from Marisol, he achieved his high school GED diploma. Raymond smiles, remembering the day that he and his wife walked into the government assistance office, and told them, “Thanks for everything, but we can make it on our own now.” In actuality, they still qualified for help, but felt that they did not need or deserve it at that point.”

Most of Raymond’s co-workers had wives or significant others who worked, and some of them asked why Marisol didn’t.

“I don’t want my wife to have to work,” Raymond replied. “That’s my job, and she feels the same way. She needs to be there for the kids, just like our moms were there for us. Besides, she works harder than I do.”

One afternoon, Raymond came home from work all excited, and picked up his pregnant-again wife, swinging her around in circles. Good news. A co-worker was selling a half-acre of land, with an older mobile home and an outbuilding. It needed some work, but Raymond could handle that. It was closer to town, closer to schools, and still an easy drive to work.

The young couple had budgeted their money from the beginning, and they sat down to see if it was feasible—yes, if they were careful. They were living paycheck to paycheck, in the frugal manner learned the hard way from their parents. But the property was within their means, with no money down.

“It was like our dream had come true,” Marisol recalls. “We felt really blessed.” Four months before Manuel was born, they moved in.

Marisol met Raymond at the door with a kiss, and got pulled into a hug. “Mmm, somebody smells good,” he said.

“Stop it, Ray! You’re all greasy—you’re gonna get my dress dirty!”

“So what? It’s just an old house dress.”

“Yeah, but it’s a clean old house dress, see?” Marisol kissed him again.

“Hi, Dad!” Carlos yelled from the living room.

“Hey, big guy!” his father answered.

Manny left his spot alongside his brother, in front of the television, and flew into the room, throwing his arms around his father’s leg. Raymond swooped him up, and turned him upside down, bringing squeals of delight. Estara ran in, still wearing her school clothes, and climbed on her fathers back.

“Ray, you’re all greasy!” Marisol moaned.

“What can I say?” Raymond laughed. “I’m a popular guy!”

“Hey, Ray, before I forget, the pastor called this morning and wondered if he could drop by, like, tomorrow evening?”

“Yeah, no problem,” Raymond replied. “What’s it about?”

Marisol hesitated. “I think it’s about the church budget.”

Like many individuals and couples, Raymond and Marisol entered the church through their children. Catholic by birth, they had attended childrens’ and youth activities off and on at local missions, and went to Mass on special occasions, but had never known Jesus Christ as Savior and Lord.

Shortly after moving into their own home, Estara met Bethany Hutchinson, whose parents had just constructed a new house several properties away. The girls, both being new to the neighborhood and of the same age, soon became the best of friends.

Bethany’s mother, Robin, came by soon afterwards to introduce herself, exchange telephone numbers and information, and invite the Estradas to church.

“We’ve been with First Church forever,” Robin offered. “We’ve got a great fellowship, and Bob Turner is our pastor—he’s a really nice guy. You’d love him. My Jerry teaches Sunday school, and I help out in the nursery. We’d all love to have you,” she smiled warmly.

“Gee, I don’t know,” Marisol replied. “We’re, like, Catholic.”

“Do you and Raymond have a church home?” Robin asked.

“Well, no, but...”

“I’m sorry if I sound pushy,” Robin explained. “It’s just that I wouldn’t be a good neighbor if I didn’t offer, and we really would love to have you.”

“Well, I’ll have to talk it over with Raymond,” Marisol replied, “but thanks, that’s really nice of you.”

Raymond was reluctant, but Marisol kept after him. “We need to at least try it, Ray, we really should. We should really do this for the kids.”

Raymond considered the options, not the least being the relationship with his wife, whose occasional cold-shoulder could be very unpleasant, and arrived at a decision. “Okay, let’s do it,” he announced.

The following Sunday morning, the Hutchinsons picked them up for Sunday school and church. Arriving home, Marisol was ecstatic.

“Wasn’t it great, Ray?” she bubbled, pulling off her only pair of heels. “Oh my God, I almost forgot how to walk in these things. Did you see all the people wearing jeans, Ray? And flip-flops. Some of the women had on flip-flops.”

Raymond smiled. “Yeah, I’ve got to admit, I felt comfortable. I was worried that we might look, you know, kind of poor, but they seem like ordinary folks.”

As the weeks went by, Raymond and Marisol were increasingly drawn into the life of the church, and both felt God calling them into his family, as did Estara. After attending First Church for seven months, mother, father, and daughter surrendered their lives to Jesus Christ as Savior and Lord, and were baptized.

Now, it was a requirement of First Church that prospective members complete a training class prior to being presented for membership in the local body. The tenets of the faith were explained, as were expected standards of faith and practice. The doctrine of tithing at least ten percent of gross income was held to be the minimum standard of giving for individuals and families in all income ranges. The practice was strongly encouraged, but not strictly enforced, save for those in church leadership positions.

Prior to attending First Church, the Estradas had managed to put two hundred dollars a month into a “savings account”, after the fixed expenses were budgeted. Clothing, home and vehicle repairs, medical and dental bills, prescriptions, Christmas, birthdays and other occasions, and any other non-budgeted items were drawn from this account, so it is easy to see why it evaporated on a regular basis. They did not have a credit card. Vacations were out of the question and the family had never enjoyed one.

Looking over their frugal budget, Raymond and Marisol decided that they would “step out in faith”, and pledge one hundred dollars a month to the church, making this a priority. This reduced their “savings” by half. Since Raymond’s salary at the time was \$28,000 per year, a tithe would amount to \$233.33 per month. Nonetheless, the Estradas adjusted as best they could. They sold Marisol’s car, which didn’t bring much, but did save on insurance, gasoline, and repairs. It also left Marisol without the means to keep doctor’s visits and other important tasks, forcing her to either drive Raymond back and forth to work, or to impose on friends and neighbors.

Another “luxury” cut from the budget was Marisol’s birth control prescription. “We just gotta be careful, Ray, we really do.”

Chapter 2

The Guilt Trip

The following evening, Bob Turner, pastor of First Church, came by as promised, accompanied by Jess Alderman, deacon and head of the stewardship committee. Marisol had coffee and cookies to offer, and after the initial pleasantries, the foursome sat down at the dining table to discuss the Estradas' level of financial contribution to the church.

"Guys," Pastor Bob began, "I'll get right to the subject. You all have been with us long enough to realize that First Church expects all of her members to tithe at least ten percent of their gross income. Now don't get me wrong, I know how difficult that can be. My wife and I went through some tough times ourselves when we first got married. We were still in college, and Barbara wanted to start a family right away, but we knew that God came first, and that we needed to be faithful to him with what little bit we had at the time. In fact, it was almost nine years before we could afford to start our family, but the family of God comes first. He blessed us, over the next five years, with two beautiful kids."

Marisol twisted her napkin, and studied the pattern on the faded tablecloth.

Pastor Bob continued, "Ray, you stated that your income is twenty-eight thousand a year, but your giving is a hundred dollars a month, which is less than half of a tithe. Now, I know that you have been faithful in giving that amount, don't get me wrong, and I know that you folks are bringing home less than most of our members, but you really need to commit to the full amount. This is not coming from me, guys, but from the Lord. He'll bless you for it—after all, you can't out give God."

"Marisol, get out our budget book," Raymond said. "I want everyone to see what we have to work with, and where the money goes."

Jess spoke up, "Raymond, we don't need to do that. We don't have any business prying into your personal budget. We do offer an ongoing class on Wednesday nights that helps families in all income ranges to pay off debt, stay out of debt, and invest for the future. I will say this, that the best financial investment anyone can make is to put God first, and take your tithe right off the top, before anything else."

Jess chuckled, then continued, "It might look like it will never work, but trust God, and he won't let you down."

“Guys,” Pastor Bob added, “I’m not trying to pick on you. Believe me, a lot of our members are not tithing, and some of them are bringing home a lot more than you are. That’s why we’re committed to paying every non-tithing family a visit before our annual stewardship drive gets underway, so they can get onboard and not miss out on God’s blessings.”

Pastor Bob ended the visitation with a prayer, that the Estradas, and all members of First Church, would not rob God of his tithes and offerings, but be obedient and commit to bringing the full amount into the storehouse.

After their visitors had left, Raymond and Marisol sat back down, budget book open on the table before them. Raymond was stunned, and for the first time since having to drop out of high school, felt as if his life was spinning out of control.

Marisol placed her hand on his, and he looked up at his wife. Tears were welling in her eyes. “What are we gonna do, Ray?” she asked in a small voice.

“I don’t know, baby,” he replied.

Howard and Florence McMillan had been tithing members of Whisperwood for over forty years, and had raised three children in the church. Howard had gone on to join his Lord at age 69, leaving Florence, who had been a homemaker, to live as best she could on Howard’s social security, and an occasional gift from one of their children.

Initially, Florence was able to tithe from the proceeds of the monthly check, but as time went on, she found herself struggling to do so. The small savings was soon spent on home and car repairs, and increasingly on doctor bills and medication as the years took their toll. Even Dolly, the couple’s little terrier, was growing old and in frequent need of vet care.

Pastor Evans had been at Whisperwood nearly as long as had Howard and Florence, and was a kindly, understanding man of God. Although he taught the doctrine of tithing as he himself had learned it in seminary, he was well aware that certain individuals and families within the congregation were in no position to do so. When Florence approached him on the matter, Pastor Evans reassured her that the couple’s long history of faithfulness and her current small offerings were “well pleasing in the eyes of God.”

But Pastor Evans retired, and a new pastor arrived who had not known Howard and Florence. Several months later, the new pastor visited Florence at her home, chiding her for failing to tithe, and for spending the Lord’s money on a dog.

Florence and the Estradas appear to be in a bit of a quandary, or as the old cliché goes, they are caught between a rock and a hard place. If the rock represents God’s inflexible standard of giving, required of his people in all times, places and situations, and the hard place represents their current lot in life, then they are in some serious trouble--and they are hardly alone.

On the other hand, if the church has misinterpreted and misapplied God’s will and word on the subject, then it is guilty of wrongly dividing the Word of Truth, devouring and scattering the flock, and hampering God’s work in the world.

Let us then, without being overly pedantic for a book of this nature, continue on to discover what God does have to say on the subject of stewardship in general, and tithing in particular, through his living Word, and how this was interpreted and carried out in practice, during Old Testament times, in the early church, and through the present day.

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