

**TITHES AND OFFERINGS IN THE SOUTH AFRICAN CONTEXT:
THE BIBLE AND REALITY**

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Abstract

No in-depth study has ever been undertaken with respect to the practice adopted by urban, middle-class, South African Christians in response to the Biblical approach to giving to God's work. This study surveys and interrogates traditionally held views about the Biblical approach to tithes, offerings and giving to God's work, and then compares them to the findings of extensive research I conducted amongst South African Christians from a variety of denominations, backgrounds and settings. It examines the relevant Old Testament and New Testament references, and compares them to the current practice of the target group.

The study reveals that much of what is being taught and practised in South African churches with regards to giving to God, is based on the prescriptive patterns of the Old Testament Law, particularly those pertaining to the tithe. As a result, Christians in these churches are being denied both the correct interpretation of the Biblical approach and the joy it brings. Were Christians to be taught the principles of grace giving, they would be freed from the legalism which is so clearly evident in many churches and their resulting giving, rather than being less than the tithe, as some church leaders fear, would actually increase. Pertinent recommendations are made to the churches in this regard.

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I must give extravagantly to Him because
He gave Himself extravagantly for me.

Dedicated to my wife Bev and my three children Ryan, Darren and Kerry, who
have given me unfailing support throughout.

Chapter One

1. Introductory remarks.

Much has been written and said about the Biblical approach to tithes, offerings and other forms of financial giving to God's work. My preliminary research, however, indicates that no in-depth study has ever been undertaken of the approach adopted by urban, middle-class, South African Christians, (hereafter referred to as the target group), in this regard. It is the current writer's opinion that such a topic warrants closer scrutiny.

2. The study to be conducted.

The study, entitled *Tithes and Offerings in the South African Context: the Bible and Reality*, will survey views about the Biblical approach to giving to God's work in the forms of tithes and offerings. These views will then be compared to the findings of extensive research I will conduct amongst urban, middle-class¹, South African Christians from a variety of denominations, backgrounds and settings. It will examine the relevant Old Testament and New Testament passages, and postulations will be offered as to whether or not the way the target group gives to God, meets Biblical injunctions. The survey will also reveal giving patterns by denomination, gender, race and age.

Where reference is made to prescribed offerings and sacrifices in the Old Testament, the nomenclature of the New International Version is used. The original Hebrew words and transliterations are not reproduced in this thesis. The salient points in each reference will be noted, and by comparing, contrasting and interpreting the key elements of each, relevant conclusions will be drawn. The positions held by eminent scholars in this field will also be considered. The final results will make a valuable contribution to scholarship in this area.

¹ Encarta defines this group as "the members of society occupying a socio-economic position between the lower working classes and the wealthy". This position will be adopted by this writer throughout his research.

3. The value of doing such a study.

In general, while much has been written about the Biblical approach to tithes, offerings and giving to God's work, theologians and researchers have not paid sufficient attention to the approach adopted by the target group in this regard. It is anticipated that the findings of this thesis will make a significant contribution towards scholarship in this regard.

Furthermore, the vast body of literature that is already available on the subject of Biblical giving will be supplemented and enriched by the findings of such a study. In addition, South African denominational structures, missionary societies and other Christian organisations that rely on donor funding of South African Christians, will be able to use these findings in strategic and budgetary planning.

Finally, it is hoped that this thesis will encourage and stimulate other researchers to delve further into this field and thereby expand and enhance it.

4. The aim of the study.

I intend to discover whether the target group gives to God in accordance with Biblical injunctions.

5. The objectives of the study.

5.1 To investigate what Scripture teaches about voluntary and prescribed giving to God.

5.2 To establish what urban, middle-class, South African churches teach in this regard.

5.3 To discover whether those surveyed follow their denominational standpoint on this issue.

5.4 To ascertain whether the pattern of giving is affected by gender, race and age.

5.5 To determine to what extent the amount given to the church by the target group is affected by the fact that such Christians also give to para-church organisations, missionary organisations and secular charities.

6. The research question.

To what extent does the target group conform to Biblical injunctions regarding financial giving to God's work?

7. The subsidiary questions.

7.1 What does Scripture teach about voluntary and prescribed giving to God's work?

7.2 What do South African churches teach in this regard?

7.3 Do members of the target group follow their denominational standpoint on these issues?

7.4 Is the pattern of giving affected by gender, race and age?

7.5 How is the amount given to the church affected by the fact that the target group also gives to para-church organisations, missionary organisations and secular charities?

8. The current state of scholarship.

The results of the writer's literature review reveal that a comprehensive body of research has been undertaken by scholars in the area of the Biblical approach to giving. *I intend to engage with some of this research and to highlight areas of consonance and disagreement.* In the case of the latter, for example, there are a number of writers, for example, Alcorn (1989:217), who have held that Christians should tithe because Old Testament Jews were required to do so. There are even some, for example Harry Landsdell (1955:172), who have attempted to use the pre-Mosaic instances of tithing as part of their rationale for tithing as a universal responsibility. Grubb (1963:24) too, would not be able to find exegetical support for his contention that "today, in this age of grace, certainly Christian giving should never be less than one-tenth, the Old Testament standard". In similar vein, the Nelson Study Bible (2000:CDROM), would be hard-pressed to defend its position that Christ certainly practised tithing.

I will demonstrate, through the methods listed above, that such positions are both exegetically inaccurate and hermeneutically erroneous. I will support scholars

such as Krause and Solyma (1998:3), who oppose such views, by demonstrating that the Christian's giving to God should result from one's heart response to His love and faithfulness, rather than a legalistic prescription to tithe. Such an attitude is exemplified by principles highlighted in 1 Cor. 16:1-4, but especially in 2 Cor. 8:1-8. I will pay particular attention to these passages and will show that by responding from the heart to God's goodness, Christians are likely to give even more than a tenth.

Despite the extensive research available, as far as can be established, no scholar has conducted an in-depth analysis of the giving patterns of urban, middle-class South African Christians from a variety of denominations and racial groups, nor related the above research to South African practice. Some valuable research was conducted in 1990 by Mostert in his Ph.D. dissertation (1990), who sought to explain that the financial dilemma facing the Dutch Reformed Church in the erstwhile Western Transvaal "should not be attributed solely to unavoidable external factors, but that is deterministically related to disobedience towards and ignorance of the Biblical principles and requirements regarding stewardship" (1990:Resumé). However, his research differs substantially from that which I will present, in that it is confined to the Dutch Reformed Church, it is restricted to the Western Transvaal, it assumes that all monies given to God are given to the church (i.e. no allowance is made for money given to para-church organisations, missions, etc.) and the measuring instrument assumes an indirect approach; questions are focused more on how church members thought *others* felt about certain issues, rather than upon their *own* giving patterns. Mostert has also focused more on the historical development of the church's attitude towards stewardship than on a detailed, hermeneutic analysis on the Biblical account of voluntary and prescribed giving. Nevertheless his findings are useful.

In 1977, Babchik, in his thesis for the D.Litt. et Phil., discussed the sharp economic and social friction between the High Priesthood and the lower Priesthood, which was highlighted by the issue of the tithes. In 1983, Van Taak (1983:169ff.), in his M.Th. thesis, discussed the "eweredige" (proportional)

contribution as a method for church collections. This research concentrated mainly on the congregations' contributions to the synods. In 1987 Joubert (1987:379ff.), discussed the poverty of the church at Jerusalem in his doctoral thesis, but his theme was "barmhartigheid" (compassion). Also in 1987, Johnson submitted an M.Th. thesis, which deals with ecclesiastical control of material affairs, from Article 57 of the Church Order. He discusses stewardship as a way of life, in a limited way (1987:93ff.).

9. Research methodology.

Qualitative research using the inductive method will be undertaken. This approach deserves a legitimate place within a practical theological discipline, in that it provides data of current praxis and affords practical theologians the opportunity of addressing issues which may arise. For this reason, a survey will be conducted amongst 250 male and female members of the target group from a variety of denominational backgrounds, population groups and age-groups. Those surveyed will include members of all the mainline churches, as well as Christians in fifty-two smaller churches and denominations. Although a large number of denominations will be involved, this study should be seen as a pilot study of this intricate and sensitive topic. The findings will therefore not be *fully* representative of the various denominational giving patterns. Each member will be contacted and asked to fill out a confidential, anonymous questionnaire designed to reveal, *inter alia*, the following:

- What different denominations in South Africa teach regarding giving to God.
- How the members of such denominations respond in practice.
- How these members distribute the amount they give between the church to which they belong, para-church organisations, missions and secular charities.
- Whether these members give out of duty or as a response to their love for God.
- Whether such members give any portion of their bonus (if they receive

one), or their benefits, e.g. their housing subsidy.

- Whether the amount they give is a fixed proportion of their salary, or the amount they give is a proportion of their gross or nett salary.

Special attention will be given to the difference between required giving to God and voluntary giving.

Because of the sensitivity of the subject matter, personal interviews will not be used.

The collected data will then be analysed, compared, contrasted and interpreted and appropriate conclusions will be drawn.

In schematic form, the thesis will be developed as follows:

Chapter 1. Introduction.

Chapter 2. *Voluntary giving in the Old and New Testaments.*

Chapter 3. *Required giving in the Old and New Testaments.*

Chapter 4. South African practice – the results reported, addressed and interpreted.

Chapter 5. Conclusion

Bibliography

Appendices

Note on Bible Translations: Unless otherwise indicated, the translation used is the New International Version (NIV). Reference is also made to the New English Translation (NET), New Amplified (NA), the King James Version (KJV), the New King James Version (NKJV), the American Standard (AS), the Living Bible (LB), the Revised Standard Version (RSV), the New American Standard (NAS), the New Jerusalem Bible (NJB), the New Literal Translation (NLT) and the Simple English Translation (SET).

Note on scholarly resources: Extensive, but not exclusive use will be made of CDROM-based scholarly literature.

Chapter 2

Voluntary giving in the Old and New Testaments

Note: Although a plethora of sources have been consulted and quoted in this chapter, frequent reference is made to Stedman, who has written more relevant journal articles on the subject of giving to God, than any other scholar, and whose contribution to the field is invaluable. My critique of his work will further develop the debate.

In this chapter I will seek to show the various forms of voluntary giving to God during the pre-Mosaic, Mosaic, post-Mosaic and New Testament periods. Although the central focus will be on a careful examination of the relevant Scriptural references, I agree with Stedman (1950:329) who points out that it will not be enough merely to list all Scriptural references to giving and from the ensuing compilation deduce a proper Biblical pattern for present-day practice. The problem is far more complex than that. One has to take cognisance of the fact that the context in which various passages of Scripture were recorded is vital to their accurate exposition. This is particularly true, as I intend to demonstrate in this chapter, when one considers giving under the Law versus giving under grace in Christ. How should Christians in South Africa, indeed everywhere, interpret passages, for example, which instruct Old Testament Jews to tithe? Should there be any difference in the way we exegete instructions to be circumcised or to show oneself to the priest when cured of leprosy?

It is my intention to prove that were the church to give serious and collective attention to the serious errors that have crept into its practice in the area of giving to God, based as they are on erroneous exegesis of relevant portions of Scripture, Christians would be liberated to fully celebrate their freedom in Christ, in this vital component of their walk with God. My intention therefore, is to place the exegetical and hermeneutic analysis of each passage within the context of the distinctions between Law and grace.

1. Voluntary giving in the Old Testament

1.1 Introductory remarks.

Waltke (1986:365) holds that the Torah, especially the priestly legislation (the so-called "P document"), has a rich and precise vocabulary to represent the sacraments offered to the Lord on an altar. He argues that each term denotes a physical object representing a spiritual truth upon which the worshipper could feed spiritually in his approach to and communion with God. The most inclusive term for presentations to God on the altar is "offering," from a root signifying "to bring near."

The voluntary offerings included the burnt offering, meal offering, and fellowship offering, including acknowledgement offering, votive offering and freewill offering. These dedicatory offerings could be either animal, as in the case of the burnt offering (Leviticus 1), or grain, as in the case of the meal offering (Leviticus 2). The fellowship offering could be either (Leviticus 3). A libation offering accompanied burnt and fellowship offerings. The priest's portion of the fellowship offering was symbolically "waved" before the Lord as His portion and called the wave offering. Certain portions of it (namely, one of the cakes and the right thigh) were given as a "contribution" from the offerer to the priests, the so-called "heave offering".

The term "sacrifice", Waltke notes (1986:366), may be a generic term for presentations on the altar or a more technical term for representing rituals in making a covenant. The slaughtering of an animal in the latter case symbolized a self-curse (that is, the one making covenant would say words to the effect, "may it happen to me as it is happening to this animal I am killing") and effected a sacrifice.

1.2 The pre-Mosaic period.

1.2.1 Cain and Abel.

The first instance of mankind's making an offering to God is recorded in Genesis 4:3-5a, where we read that Cain's offering to the Lord of some of the

fruits of the soil did not find favour with God, but God “looked with favour” on Abel and his offering of fat portions from some of the firstborn of his flock.

According to Strong’s Definitions (1999:CDROM), the Hebrew word used here for offering, means “to apportion, i.e. bestow; a donation; euphemistically, tribute; specifically a sacrificial offering (usually bloodless and voluntary)”. The contention of MacArthur (2000:101) that one may infer that at an earlier time God had required that offerings be made, can therefore not be supported. These were clearly *freewill* offerings. Cain and Abel gave offerings that were in no way prescribed or which involved set amounts commanded by God.

Cain brought an offering of “the fruits of the soil” (Gen. 4:3) but these were unacceptable to God (Gen. 4:5). God accepted Abel’s animal sacrifice, but the reason is not to be found in what he gave, but rather in the attitude he displayed. In Heb. 11:4 we are told that it was by *faith* that Abel “offered God a better sacrifice than Cain did”. According to Gray (1999:CDROM), this means “faith in some previous revelation or promise of God touching the way a guilty sinner might approach Him. Such a revelation was doubtless given in Genesis 3:21, which has been reserved for consideration until now.”

The latter passage records that God had used the skins of animals to cover the sin of Adam and Eve. This sentiment is echoed by Henry (1999:CDROM), who argues that Abel

“ . . . came as a sinner, and according to God’s appointment, by his sacrifice expressing humility, sincerity, and believing obedience. Thus, seeking the benefit of the new covenant of mercy, through the promised Seed, his sacrifice had a token that God accepted it.”

Abel’s attitude is further demonstrated by the fact that he brought an offering “from the firstborn of his flock” (Gen. 4:4:4b), whereas Cain merely brought *some* of the fruits of the soil (Gen. 4:3). That he had done wrong is confirmed by God in Gen. 4:7, where, speaking to Cain, He says, “If you do what is right, will you not be accepted?” It is further confirmed by I John 3:12, “Do not be like Cain, who belonged to the evil one and murdered his brother.

And why did he murder him? Because his own actions were evil and his brother's were righteous." Clearly, from these passages one could conclude that the heart attitude behind gifts to God is of paramount importance to Him.

Clarke (1997:75), expresses a slightly different viewpoint in arguing that the Hebrew term used here was in general "a eucharistic or gratitude offering, and is simply what is implied in the fruits of the ground brought by Cain to the Lord, by which he testified his belief in Him as the Lord of the universe, and the dispenser of secular blessings". Kennicott (1776:n/p), the eighteenth-century textual critic, contends that the translation should read, "Abel brought IT also", (i.e. a gratitude offering), "and beside this he brought of the first-born of his flock, and it was by this alone that he acknowledged himself a sinner, and professed faith in the promised Messiah". Kennicott is of the opinion that it is to this that the writer of Hebrews seems evidently to allude in Hebrews 11:4, when he uses the words "By *faith* Abel offered $\kappa\lambda\epsilon\iota\omicron\varsigma\alpha\ \theta\upsilon\sigma\iota\omicron\nu$ ", a *more* or *greater* sacrifice, not a "more excellent", (because he argues that this is not the meaning of the word $\kappa\lambda\epsilon\iota\omega\nu$.) Kennicott infers that Abel, besides his gratitude offering, also brought $\theta\upsilon\sigma\iota\omicron\alpha$, a victim, to be slain for his sins. He chose this animal from the first-born of his flock, which represented the Lamb of God that was to take away the sin of the world. The fact that the writer of Hebrews uses the words $\rho\omicron\iota\varsigma\ \delta\omega\pi\omicron\iota\varsigma$, according to Kennicott, shows Abel brought more than one animal. According to this interpretation, Cain, who did not acknowledge the necessity of a vicarious sacrifice, nor feeling his need of an atonement, brought a eucharistic offering to God. Abel, he argues, brought a similar offering, and by adding a sacrifice to it "paid a proper regard to the will of God as far as it had then been revealed, acknowledged himself a sinner, and thus, deprecating the Divine displeasure, showed forth the death of Christ till he came". This resulted in his offerings being accepted, while those of Cain were rejected, because this, as the writer to the Hebrews confirms, was done by *faith*. Therefore he received the assurance that he was righteous, or a justified person, since God "testifying with his gifts, the thank-offering and the sin-offering, by accepting them, that faith in the promised seed was the only way in

which he could accept the services and offerings of mankind.” I believe that Kennicott, with the advantage of the hindsight of all of Scripture, has gone too far in stamping the substitutionary death of Christ upon the Cain and Abel event, yet he has confirmed that when one gives to God, one’s *attitude* is of paramount importance to Him.

There are some scholars, for example Alcorn (1989:206), who have attempted to use the pre-Mosaic instances of tithing as part of their rationale for tithing as a universal responsibility and include Abel in their possible list of such cases. As I will demonstrate below, there can be no hermeneutical support for such a view. Stedman (1950a:328), has also confirmed that the reading of the Massoretic text of Genesis 4:3–7, which is followed in most English versions, excludes any suggestion of tithing by Cain and Abel. The simple presentation of the offering of the first-fruits to God, is definitely not a tithe. He points out that the adherents of the tithe find support only in the Septuagint reading of the passage, although no important change occurs except in the sixth and seventh verses. He notes that the Authorized Version translates the Hebrew thus:

“And the LORD said unto Cain, Why art thou wroth? and why is thy countenance fallen? If thou doest well, shalt thou not be accepted? and if thou doest not well, sin lieth at the door.”

Having consulted a plethora of translations, I am persuaded that Stedman is correct. He rejects Lansdell’s translation of the parallel passage in the Septuagint, which reads:

“And the Lord God said to Cain, Wherefore didst thou become vexed, and wherefore did thy countenance fall? If thou didst rightly offer, but didst not rightly divide, didst thou not sin? Hold thy peace.”

Based on the phraseology “if thou didst rightly offer, but didst not rightly divide,” Stedman (1950a:329), holds that “Lansdell infers that no sin was attached to Cain because of the *kind* of offering he brought, but because he did

not tithe (rightly divide) it. Other tithe advocates follow him in this". He is of the opinion that Lansdell's translation of the Septuagint text is very faulty. Stedman holds that whether deliberately or otherwise, Lansdell has left out the word *not* from the phrase in question, which, when reinserted, should be translated, "If thou didst not rightly offer, and didst not rightly divide, didst thou not sin?"

All the translations I consulted confirm this. Had Cain brought an offering based on a right attitude, his offering would also have been accepted. Already in this, the first offering recorded in Scripture, we have a clear indicator of God's expectation regarding our attitude towards giving to Him. Clearly He desires giving in heartfelt response to His goodness.

1.2.2 Noah.

The second Biblical record of giving to God involves Noah (Genesis 8). Once he observed that the worldwide flood had subsided, Noah wanted to leave the ark and offer a sacrifice to God in gratitude for his survival of the immense deluge. "Then Noah built an altar to the LORD and, taking some of all the clean animals and clean birds, he sacrificed burnt offerings on it" (Genesis 8:20).

The Hebrew word used here for offerings, according to Strong's Definitions (1999:CDROM), means "a step or (collectively, stairs, as ascending); usually a holocaust (as going up in smoke)".

There is therefore clearly no indication that God had commanded Noah to offer the sacrifice. It was a spontaneous, voluntary offering from the heart. According to the Theological Wordbook of the Old Testament (n/d:2:667), it was an expression of "joy and reverence [for] Yahweh".

1.2.3 Abraham.

Genesis 12:7 contains the next major mention of an offering to God. The Lord had recently called Abraham (then known as Abram) to leave his native land and be the leader of a new nation. In verse 7 God reinforces His promise to Abraham that He would give the land to Abraham's offspring. Abraham's

reaction was to build an altar there to the Lord. Abraham freely responded to the wonderful promise of God that he would be the father of a nation and expressed his gratitude by giving Him an offering. Again, there is no divine compulsion. Indeed, this is the first of three altars that Abraham built at places where he had memorable spiritual experiences. The other two are recorded in 12:8b and Gen. 13:18 and in neither is there any evidence that these offerings were required in any way.

The next incidence of an act of giving to God occurs in Gen. 14:17-20 and includes, for the first time in the Bible, the word "tithe". When Abram returned from defeating the kings of the north he was met by Melchizedek, king of Salem, priest of God Most High, to whom he gave "a tenth of everything".

MacArthur (2000:100,101) notes that in Genesis the Hebrew word translated "tithe" did not refer to a required offering, a divine commandment, or an ordinance. Instead, the term referred to a voluntary offering. Furthermore the concept of the tithe was not distinctive to the Bible or those of the Jewish faith. Historically, the idea of giving a tenth to a deity was a common pagan custom. For nearly all ancient cultures, the number ten was the symbol of completeness. Typically when pagan worshipers wanted to give an offering to their deity they would give a tenth because that symbolised their giving of everything, their surrendering of all they had to their god. So a tenth was a common proportion in many kinds of sacred offerings, and such giving was practised long before the days of the Hebrew patriarchs.

Thus it would be erroneous to argue that God in the Book of Genesis originated and specially mandated tithing as a permanent principle. The tithe given by Abraham, as Wesley (1997:89) has put it, was given firstly as a gratuity presented to Melchizedek, "by way of return for his respects" and secondly as an offering dedicated to the most high God, and therefore handed to Melchizedek His priest.

MacArthur (2000:103), has correctly noted that it is significant that Gen. 14:20 does not say Abraham gave a tenth of everything he owned. It was not a

tithe of his total income or some kind of annual tithe, but simply a tenth of what he had taken in battle. In fact, he points out, it is not recorded anywhere else in the Old Testament that Abraham ever again gave a tithe. Abraham's tithe was therefore "a free, voluntary, onetime action, totally motivated by his heart, not by divine command". What is important is that Abraham (through Melchizedek) gave God a tenth of the best of the spoils (as the Greek in Hebrews 7:4 indicates) "in recognition of his total commitment and gratitude to the Lord".

Clearly, from the evidence presented above, although preachers have sometimes used this passage as part of a sermon motivating the giving of prescribed tithes, it would be hermeneutically inaccurate to do so. A more detailed discussion of tithing will follow in Chapter Three.

1.2.4 Jacob.

Gen. 28:20-22 records, not a gift given to God, but the promise that Jacob would give a tithe to God, *if* God did certain things for him. Again the (promised) gift is not prescribed. Furthermore, Jacob's motives are seen by some as manipulative religion. MacArthur (2000:104), for example, views the "gift" as bribery. Indeed there is no evidence that Jacob ever gave the tenth.

In Gen. 31:54, *Jacob ratified a contract with Laban, by offering a sacrifice.* Keil and Delitzsch (2000:CDROM) call it a "covenant meal". From the context, the sacrifice was to God, but again there is no indication that it was required.

The next act of giving to God is found in Gen. 35:14 and takes place directly after God had promised to give Jacob the land He had promised to Abraham and Isaac (Gen. 35:12). Jacob set up a stone pillar and poured out a drink offering and some oil on it. The Hebrew word for a libation is used here. Together with the oil, it was intended to express, as Clarke (1997:388), concurs, Jacob's gratitude and devotion to his preserver. Clearly, from the context of the incident, this is a freewill offering, given without obligation by one who was honouring God.

1.3 The Mosaic era.

1.3.1 Jethro.

In Ex. 18:12, when Jethro, Moses' father-in-law, heard about how God had rescued the Israelites from the Egyptians, he “brought a burnt offering and other sacrifices to God”. I do not support the view held by Clarke (1997:767), who argues that the use of the Hebrew word for burnt offering, taken with other circumstances in this account, indicates that the law relative to burnt-offerings, had already been given. From Clarke’s argument then, Jethro was merely obeying the law when he made this sacrifice. By his own admission the evidence is “not decisive”, indeed it is untenable. Rather, it is my contention, from the context of the account, that the joy that Jethro experienced at the news conveyed by Moses, constrained him to offer a freewill sacrifice of thanksgiving to God.

The translators of the NET Bible (1996:CDROM) take the view that the verb used in this verse is actually “and he took”. They argue that it must have the sense of *getting* the animals for the sacrifice. This would lead to the conclusion that Jethro did not offer the sacrifices but received them.

1.3.2 The Israelites.

In Ex. 35:4-5, we find what at first glance may appear to be an instance of required giving, i.e., a command from God for the people to give items for the building of the Tabernacle: Moses told the Israelites to take an offering for the Lord, but added, “Everyone who is *willing* is to bring to the LORD an offering . . .”

Again the Hebrew word used here for offering has the implication of donation or voluntary sacrifice. The word for “willing” is translated by Strong (1999:CDROM), as “properly, voluntary, i.e., generous; hence, magnanimous”. It appears therefore, that God commanded offerings, but that they were to be *freewill*. The response from the people in Ex. 35:20-29 confirms this sentiment because “everyone *who was willing* and whose heart moved him” came and brought abundant offerings to the Lord and “all the women *who were willing*”

spun the goat hair. “All the Israelite men and women *who were willing* brought to the LORD *freewill offerings* for all the work the Lord . . .” (my italics). The Literal Bible (1998:CDROM), uses the phrase “whose spirit compelled him” (v21).

Of note is the Hebrew word for “moved” (v. 20), which Strong (1998:CDROM) translates as “to impel; hence, to volunteer (as a soldier), to present spontaneously”, and in v. 29 the word for “freewill”, translated by Strong as “[properly (abstractly) spontaneity, or (adjectively) spontaneous; also (concretely) a spontaneous or (by inference, in plural) abundant gift], as well as the repeated use of the phrase “who were willing”. Clearly the people gave whatever they desired and willingly and freely purposed in their hearts, yet in response to a divine command to give. Indeed it seems that the people gave so much that they were eventually “restrained” (36:6) by Moses from giving more.

From the references in Leviticus to freewill offerings, it is clear that God expected these over and above those that were required (cf.22:18; 22:21: 22:23 and 22:38) A similar pattern is found in Numbers, (cf. Num. 15:3: 29:39) and in Deuteronomy (cf. Deut. 12:6). Deut. 16:10 recounts an example of God *requiring a freewill offering*. The word here for freewill offering Strong (1998:CDROM) again translates as “properly (abstractly) spontaneity, or (adjectively) spontaneous; also (concretely) a spontaneous or (by inference, in plural) abundant gift”. Whilst this may appear to be a contradiction in terms, it is again clear that God expected His people to give voluntarily, over and above their prescribed giving, but in proportion to His blessings to them. That the Israelites did this, even after the Mosaic era, is confirmed in 2 Chr. 31:14.

1.4 The post-Mosaic period.

The book of Ezra contains several examples of this kind of giving. Ironically the first example is provided by Cyrus’ edict (Ezra 1:4). The rebuilding of the temple in Jerusalem was partially funded by such offerings (Ezra 2:68) and freewill offerings are again mentioned in Ezra 3:5. Later, when

Ezra arrived, he brought with him a letter from King Artaxerxes, who clearly also recognised the Jewish practice of freewill offerings (Ezra 7:16).

As opposed to the established practice of using the Hebrew word for freewill offerings, the writer of Ezra here chooses the Aramaic word, which *Strong translates as "be (or give) liberal(-ly)". Ezra himself confirms that such offerings were, in fact, made. In Ezra 8:28 it is recorded: "I said to them, 'You as well as these articles are consecrated to the LORD. The silver and gold are a freewill offering to the LORD, the God of your fathers.'"*

The book of Proverbs contains two very interesting examples of freewill giving, the first of which is found in Prov. 19:17, "He who is kind to the poor lends to the LORD, and he will reward him for what he has done" and 21:26b says, " . . . *the righteous give without sparing*". Although in the former there is no reference to giving *per se*, I will attempt to show in the section dealing with freewill giving in the New Testament (below) that any deeds of kindness or giving to Christian brethren are considered by God as unto Him. The translators of the NET Bible (1996:CDROM) note that the participle ("shows favour to") is related to the word for "grace". They point out that the activity in this verse is the kind favour shown poor people "for no particular reason and with no hope of repayment. It is an act of grace". The indication in 21:26b confirms that those who are righteous give from the heart rather than in response to prescription, and, in so doing, they give in abundance. Again the NET Bible notes, "the additional clause, 'and he does not spare', emphasizes that when the righteous gives he gives freely, without fearing that his generosity will bring him to poverty".

2. Voluntary giving in the New Testament

2.1 Jesus

Jesus' attitude regarding the correct approach towards freewill offerings is typified by the account of the widow's mite in Mark 12:41-44. According to

Barclay (1999:CDROM), “the coin so called was a lepton, which literally means ‘a thin one’. It was the smallest of all coins and was worth one fortieth of one pence”. Her contribution, by any normal standard an insignificant amount, in Jesus’ eyes, however, is an offering beyond ordinary measure. Jesus’ viewed the widow’s offering as actually greater than all the offerings made by the rich. Smith (1997:31), holds that it was Jesus contention “that the value of the offering is best measured against the financial worth of the offerer”. He contends, somewhat crudely, by his own admission, “that the quality of an offering is best measured as a percentage of total assets”. In other words, the widow’s offering was far superior to the others who had given, “for it was all that she owned”.

He argues that the poor widow has embodied Jesus’ teaching of self-denial in her own sacrificial giving. The wealthy, he holds, give only from their surplus (after their own needs are satisfied) and thus “never feel the joyful pinch of self-denial in the cause of love”. I agree with Smith’s contention that the widow expressed genuine faith by the generosity of her offering in that she trusted that the God of Israel would meet her needs.

The widow’s attitude stands in sharp contrast to that of the teachers of the law whom Jesus had just berated for their desire to be publicly commended for their good deeds. Their motives were unacceptable to God. Likewise one may conclude that God rejects our giving for the sake of popular approval, or other ill-intentioned motives, even if the amounts so given are large.

Commenting on the widow’s gift, Ryrie (1977a:219), says that her gift “not only demonstrated the highest kind of sacrifice, but also showed her complete trust in God to sustain her and provide her with a means of earning more”. He extracts two applications for Christians: that all should give, even the poor; and that people should give proportionately and generously. “The test of true giving is not simply what is given but what is retained.” Both applications will prove to be very accurate, as I will show later in this chapter.

Clearly Jesus’ approval of giving that is sacrificial needs to be explored. Attention is drawn to David, who, in 2 Sam. 24:24 said, “I will not sacrifice to

the LORD my God burnt offerings that cost me nothing". David then proceeded to buy Araunah's threshing floor and the oxen for the sacrifice, even though these had been offered to him as a gift. The subsequent prayer offered by David was answered by God. It is apparent that God honours sacrificial giving *resulting from the right motive*. However, as Breshears (1994:19), points out, it would be erroneous to conclude "that Biblical sacrifice always involves pain and loss. Sacrifice in the Bible focuses more on giving to God what is valuable. For example, there is no loss involved in the wave offering or in the sacrifice of praise." Sacrificial giving, according to Roach (1934:312), is

". . . the touchstone for the support of the Lord's work. It is the only type of giving that reaches the life of the giver, and consequently *commands his interest* . . . The direct and outright gift is an expression of the heart's desire, and interprets both faith and appreciation in terms of practical help."

Whilst I agree that sacrificial giving is important, it should not be viewed as the norm. The exegesis of relevant passages, especially in 2 Corinthians 8 and 9, later in this chapter, will show that proportional giving is more desirable and that God does not expect one to give from what one does not have.

A point which is often overlooked when studying the account of the widow's giving is aptly made by Clarke (1997:CDROM), who notes that Jesus saw the gift of both the rich and the poor. One should add that He also formed a judgement about both. God is fully aware of the gifts that people give and of their accompanying attitude, whatever that may be. Christians often fall into the trap of only seeing their gift to God from their own viewpoint. This incident serves as a solemn reminder that believers need to examine their own attitude, making right with God, if necessary, before they give.

Jesus' sentiments regarding one's attitude in giving are further portrayed in several places in the Gospels. In Matt. 10:8 He commands the disciples, "Heal the sick, raise the dead, cleanse those who have leprosy, drive out demons. Freely you have received, freely give." Barclay (1999:CDROM), provides the background for this account. A rabbi was bound by law to give his

teaching freely and without receiving any payment; the rabbi was absolutely forbidden to take money for teaching the Law which Moses had freely received from God. In only one case could a rabbi accept payment, and that was for teaching a child. In the *Mishnah* the Law lays it down that, if a man takes payment for acting as a judge, his judgments are invalid; that, if he takes payment for giving evidence as a witness, his witness is void. Barclay relates the teaching of one Rabbi Zadok, who said, "Make not the Law a crown wherewith to aggrandize thyself, nor a spade wherewith to dig" and Hillel, who said, "He who makes a worldly use of the crown of the Law shall waste away. Hence thou mayest infer that whosoever desires a profit for himself from the words of the Law is helping on his own destruction." It was laid down: "As God taught Moses gratis -so do thou." He also recounts the story of Rabbi Tarphon, who, at the end of the fig harvest, was walking in a garden and ate some of the figs that had been left behind. The watchmen found him and beat him. He told them who he was, and because he was a famous Rabbi they let him go. All his life he regretted that he had used his status as a Rabbi to help himself. "Yet all his days did he grieve, for he said, 'Woe is me, for I have used the crown of the Law for my own profit!'"

Whilst the giving in Matt. 10:8 is not (directly) to God, (although, as will be noted later, such deeds can indeed be viewed as unto God), it reflects the appropriate attitude one should have in response to what one has received from Him. Aldrich (1957:314), has noted that liberality arises from a new heart. I agree with Stedman (1951a:68), who holds that the last statement of this verse "constitutes a vital precept as furnishing the basis for giving . . . In it the very essence of the spirit of giving is formulated." Because God gave Himself on our behalf, without holding back anything at all, so that we might be free from the shackles of sin and consequent death, we can only but respond by giving very generously out of a feeling of indescribable gratitude.

In Luke 6:28 Jesus tells his disciples to, "Give, and it will be given to you . . . For with the measure you use, it will be measured to you." Here is another verse that is used by some pastors out of context, when they preach about

financial giving to the church. The context of the passage indicates that Jesus is talking about our attitude towards other people. The command here to give is therefore again about giving to *other people*, not to God. Nevertheless, again the need to have the right attitude is reflected.

However, in Matthew 25:37-40 Jesus teaches that those who feed the hungry, or give something to drink to the thirsty, or clothe the naked, or visit the sick and imprisoned, are doing it *for Him* (NIV), if the recipients are His "brethren". Lewis (1999:81), puts it simply, "every stranger we feed or clothe is Christ".

The NET and NA also have *for me* in the last phrase of verse 40, but the KJV, NKJV, AS, LB, RSV, NAS, NJ and SE all have *to me*. Strong (1998:CDROM) notes that the word used is transliterated *emoi* (phonetic: *em-oy'*), and says that it is "a prolonged form of 3427; to me: - I, me, mine, my".

The use of the phrase "these brothers of mine" (V 40) is very significant. Christ is referring to Christians, to those who are his brethren. Rom. 8:17 says, "Now if we are children, then we are heirs - heirs of God and co-heirs with Christ, if indeed we share in his sufferings in order that we may also share in his glory." The implication is that it is only as we give to *Christians* (or do something for them) that He considers it given (done) to Him. Jesus was in no way suggesting that Christians should never give to the poor who are not believers, but clearly such giving is secular by nature. This theme will be developed further later, but it is important to note here, because the whole question of *where* one should give to God is introduced. As this chapter is developed, I will attempt to show that one can legitimately give to God in many other ways than just through the "tithes and offerings".

In similar vein, Jesus spoke strongly about those who either supported or did not support His disciples when He sent them out (Matt. 10:40-42). Those who receive His disciples receive Him. "And if anyone gives even a cup of cold water to one of these little ones because he is my disciple, I tell you the truth, he will certainly not lose his reward." Again the implication is that what is done to His disciples is done to Him (and to God) personally.

2.2 The wise men.

McRae (1997:223) has pointed out that the first occurrence of the word “worship” in the New Testament is in Matthew 2:11, when the wise men “fell down and worshiped Him”. The deed that accompanied this act was to open *their treasures and present to Him gifts of gold, frankincense and myrrh*. He holds that they worshiped by giving, and their giving was an acknowledgment of the worth of their Lord. I support this view as it is substantiated by the research discussed in the remainder of this chapter.

2.3 Mary.

Mark 14:3-9 details one of the most remarkable accounts of giving in the Scriptures. It is the record of a woman who came with an alabaster jar of very expensive perfume, made of pure nard and who broke the jar and poured the perfume on Jesus’ head. Although some of those present rebuked her harshly, Jesus warmly commended her for the “beautiful thing” she did.

It would have cost an ordinary man almost a year’s wages to buy the flask of ointment, valued at about three hundred *denarii*. The woman’s sacrificial act of giving something so valuable to Jesus was a reflection of her love for Him. As Barclay (1999:CDROM), observes, “There is a recklessness in love which refuses to count the cost.” Christ’s affirmation of her action plainly confirms that God sets great store by the giving of His people, when it emanates from hearts that overflow with love for Him.

2.4 Women who accompanied Jesus.

Luke 8:1-3 describes a different type of giving – material support for Jesus and His disciples. Mary, Joanna, Susanna and many other women “were helping to support them out of their own means” (cf. Mark 15:41a and Matt. 27:55). According to the translators of the NET Bible (1996:CDROM), the Greek says “and ministered to him”. Although one can understand why Hiebert (1983:151), has concluded that what they provided was money, there is no indication that they did not also provide, (for example), food. Nevertheless, the

key point is that by supporting Jesus from their own means they were ministering to Him. This provides a wonderful picture to the modern Christian of how God views our giving to Him.

In similar vein, Hiebert (1983:151) holds that in 2 Corinthians Paul did *not use the word “money”*; “*instead he used terms which characterized the collection as a spiritual service*”. By means of “this ministry to the saints” (2 Cor 9:1) the local churches reached out to believers elsewhere as a ministry in building up the whole body of Christ (Eph 4:12; cf. Acts 11:29; 12:29). Thus when deacons deal with money, he argues, “the money entrusted to them must be viewed as a means to minister to others for spiritual ends”.

Inrig (1983:347) is of the same opinion. He argues that “in the New Testament *διακονία* is often used in connection with financial contributions to believers”. He gives the examples of Paul and Barnabas’ journey to Jerusalem with a collection from Antioch (Acts 11:29; 12:25) and Paul’s collection for the believers in Jerusalem, which he made such a priority that he “invested years of time and risked his life in the process”. This activity, Inrig says, is a ministry “to the saints” (Rom. 15:25, 31; cf. 2 Cor. 8:14, 19–20; 9:12–13). He adds that the care of widows is also described as ministry (“daily serving,” Acts 6:1), as was caring for Paul’s physical needs (2 Tim 1:18; Phil. 4:13). He concludes, and I endorse this view, that for Paul “to break away from his ministry of church planting to devote himself to meeting financial needs of believers gives an important balance to a biblical concept of ministry”.

2.5 The New Testament Church.

I turn now to a vitally important part of this thesis – the practice of the New Testament church. It is my intention to demonstrate in this section that because the dispensation of the Law has been superseded by the age of grace through Christ’s substitutionary death on the cross for each believer, the church cannot base its doctrines, and in particular the doctrine of giving to God, on instructions given to a Jewish people in a particular time and relationship to God. Rather, it needs to draft a clear set of principles drawn

from the practice of the New Testament church.

In the early church, according to MacLeod (1997:43), there was a conviction that the Christian life was a stewardship in which the Lord *has “richly supplied us with all things”* (1 Tim. 6:17). Financial giving to the work of the Lord, he argues, “was an expression of the grace of God (2 Cor. 8:1–2) and the believers’ dedication to Christ (2 Cor. 8:5)”. A careful exegesis of the relevant passages confirms MacLeod’s views.

The authors of *The Disciple’s Study Bible* (2000:CDROM), describe giving as “the power of God’s love at work in the Christian life to do God’s work”. For this reason MacLeod (1997:43), is convinced that financial giving to the church should be confined to believers. As proof he cites Acts 11:29, where it is the “disciples,” i.e., believers, who contribute to help the poor in Judea. With reference to 3 John 7, he points out that John commends Christians who *accepted no financial support from the Gentiles, i.e., from unbelievers*. As further support for his position, he notes that: “(1) only Christians are stewards of God’s grace, (2) this is apostolic practice [Acts 11:29], and (3) it protects the free offer of grace from confusion [Matt. 10:8; 2 Cor. 11:7; Acts 20:35]”.

This view is underpinned by 1 John 3:17, where those who have material possessions and do not have pity on their brother in need are accused of not having the love of God in them. According to the translators of the NET Bible (1996:CDROM), the word for brother here means “fellow believer” or “fellow Christian”.

An examination of the practice of New Testament believers to perform good deeds in society underscores this view. Benware (1971:14), notes that the book of Acts and the epistles teach that “social concern is primarily individual and not organizational, and that help is directed almost exclusively to believers, with society in general rarely mentioned”. His research shows that in almost every one of forty-six references in their contexts, Christians are to be the recipients of such good works.

Hodge (1997:221), offers two logical reasons for this: the common relation of believers to Christ as members of His body, “so that what is done to

them is done to him". This results in an "intimate relation to each other as being one body in Christ Jesus". The second is, "the assurance that the good done to them is pure good. There is no apprehension that the alms bestowed will encourage idleness or vice."

Not only did the apostolic church believe that only Christians should give, but that every Christian, rich (1 Tim. 6:17–19) and poor (2 Cor. 8:1–2), should give. In summarizing the position, MacLeod (1997:58) says,

"Money was given to repay God's servants (1 Cor. 9:13–14; Gal. 6:6), care for the needy among God's people (Rom. 15:26–27; 2 Cor. 8:13–15), and extend Christ's message (Phil. 4:10–19). Giving was to be voluntary, not forced (2 Cor. 8:3; 9:5, 7), generous, not parsimonious (2 Cor. 8:2; 9:6, 13; 1 Tim. 6:18), enthusiastic, not grudging (2 Cor. 8:4, 11–12; 9:7), deliberate, not haphazard (2 Cor. 9:7; Acts 11:29), regular, not spasmodic (1 Cor. 16:2), proportionate, not arbitrary (1 Cor. 16:2), sensible, not reckless (2 Cor. 8:11–12; 1 Cor. 16:2; Acts 4:34–35), and unobtrusive, not ostentatious (Matt. 6:1–4)."

Although my research will extend MacLeod's summary quite considerably, he has nevertheless captured the essence of the New Testament doctrine of giving to God.

According to Stedman (1951b:205), the New Testament believer is seen manwardly as a steward, dispensing the Lord's treasures, but in a Godward sense he is pictured as a priest offering sacrifices to God. One of these sacrifices, the sacrifice of one's substance, he argues, regards all earthly goods as a solemn trust to be used to the God's glory. Rejecting any form of prescriptive giving, in similar vein to MacLeod (above), he is of the opinion that giving should be "(1) systematic; (2) regular (1 Cor 16:2); (3) proportional (1 Cor 16:2); (4) sacrificial (2 Cor 8:2); (5) liberal (2 Cor 9:6, 13); (6) cheerfully given (2 Cor 9:7); (7) trusting God to supply our needs (2 Cor 9:8)". This priestly giving, he argues, delights the heart of God, "for in such giving God sees the same spirit that moved the Son of His love to give Himself to the last drop of His heart's blood". Whilst I believe that it is somewhat presumptuous of

Stedman to put thoughts into God's mind, as it were, I agree with the sentiment underlying his verbal exuberance. Indeed God does love a cheerful giver.

Elsewhere Stedman (1950b:468), takes a firm position against members of the New Testament church having to tithe. He believes from the evidence presented in the gospels and the epistles, and my research has confirmed this, that the tithe does not and cannot apply to the church. Instead he is convinced that grace-principles "by which the church is divinely administered", and which are diametrically opposed to the legal obligations of the tithe, should form the basis of our giving to God.

One very important aspect of this system of giving is the motive of love, as will be discussed below when 2 Cor. 9 is exegetically examined. There may be some who might be afraid that giving from this motive rather than from the duty of prescription may result in the church coffers suffering shortfalls. However, this, as Stedman (1959b:207), has again correctly argued, is saying that law is stronger than grace and a sense of duty more powerful than love, which can never be true. God does not want any gifts which are given from a sense of duty. "Until the soul can be awakened to a degree of love and gratitude to God for the riches of His grace and glory, all such gifts were better left unbestowed." One's attention is immediately drawn back to 1 Sam. 15:22 where Samuel confirms that obedience to God is better than to sacrifice to Him.

Stedman (1959b:207) also raises the question of how the believer under grace can be bound by a system of stipulated giving as a duty and a debt. I am convinced that such giving cannot be supported by the practice of the New Testament church. Such a system, Stedman holds, effectively blocks the road to partnership with Christ in giving, in comparison to which there is no higher calling. Our giving should come from a compassion for the lost which comes from Jesus, which is aimed at speeding "the word of the gospel to dying men everywhere, and build up the household of faith".

It is my intention to show, by a careful examination of the practice of New Testament believers in this regard, that Stedman is correct.

2.6.1 Giving in the book of Acts.

When discussing the attitude of the first church towards possessions and giving it would be natural to begin with the commonly quoted 2:44,45: "All the believers were together and had everything in common. Selling their possessions and goods, they gave to anyone as he had need." In addition 4:32 says, "All the believers were one in heart and mind. No one claimed that any of his possessions was his own, but they shared everything they had." At first reading one might be tempted to conclude that the church held to a sort of ecclesiastical communism, that all the believers' possessions were jointly owned and that anyone in need received a share of the goods. Naturally such a view would be far too simplistic. Indeed Clarke (1997:CDROM), notes that *this was not a new practice*;

"At all the public religious feasts in Jerusalem, there was a sort of community of goods. No man at such times hired houses or beds in Jerusalem; all were lent gratis by the owners: Yoma, fol. 12. Megill. fol. 26. The same may be well supposed of their ovens, cauldrons, tables, spits, and other utensils. Also, provisions of water were made for them at the public expense; Shekalim, cap. 9."

Further light is shed by the incident of Ananias and Sapphira, who kept back half of the proceeds of the sale of their land (5:1-11), thus indicating that giving and sharing everything was not obligatory for all the believers. Ryrie (1977b:320) points out that "the right of holding property was not abolished (Acts 4:34), and community control was only assumed when goods or money was voluntarily given". Nevertheless, *the attitude displayed by these early Christians is important*. It is clear that they went far beyond the normal practice of sharing goods, associated with Jewish feasts. As Wesley (1997:CDROM), puts it, "It was a natural fruit of that love wherewith each member of the community loved every other as his own soul." These sentiments were also reflected in the work of the Apostolic Fathers; Clement, for example said:

"Let the rich man provide for the wants of the poor; and let the poor man bless God, because He hath given him one by whom his need may be supplied." (Ep. 1, Chapter 38).

And similarly Barnabas:

“Thou shalt communicate in all things with thy neighbour; thou shalt not call things thine own; for if ye are partakers in common of things which are incorruptible, how much more [should you be] of those things which are corruptible!” (Ep. Chapter 19).

The requirement of the *Didache* is, “Do not turn away the needy, but share everything with your brother, and do not say that it is your own” (Did.4.8).

The Christian 'philosopher' Aristides, who sent the first *Apologia* that we have to the emperor Hadrian about AD 125, sums up this new social attitude of the Christians in the following moving words:

“They walk in all humility and kindness, and falsehood is not found among them, and they love one another. They despise not the widow, and grieve not the orphan. He that hath distributeth liberally to him that hath not. If they see a stranger, they bring him under their roof, and rejoice over him, as it were their own brother. For they call themselves brethren, not after the flesh, but after the spirit and in God; but when one of their poor passes away from the world, and any of them see him, then he provides for his burial according to his ability; and if they hear that any of their number is imprisoned or oppressed for the name of their Messiah, all of them provide for his needs, and if it is possible that he may be delivered, they deliver him. And if there is among them a man that is poor and needy, and they have not an abundance of necessaries, they fast two or three days that they may supply the needy with their necessary food.” (15.7f.).

An example of this spirit is recorded by Clement:

“We know many among ourselves who have given themselves up to bonds, in order that they might ransom others. Many, too, have surrendered themselves to slavery, that with the price which they received for themselves, they might provide food for others. (Ep. Chapter 55).

For Cyprian (Ep. 60), the bishop and martyr in Carthage (died A D 258), it went without saying that the community should support at its own expense, in case of emergency, an actor who had given up his profession when he

became a Christian and was also prohibited from teaching acting, bound up as it was with pagan mythology.

According to Hengel (1974:44), by about A D 250, the Roman community was looking after about 1500 people in distress regularly, with only about 100 clergy. About eighty years earlier, Bishop Dionysius of Corinth is quoted by Eusebius as having confirmed that this generosity of the Roman church was not limited to its own poor, but extended far beyond the boundaries of Rome:

“For this has been your custom from the beginning: to do good in divers ways to all the brethren, and to send supplies to many churches in every city, now relieving the poverty of the needy, now making provision, by the supplies which you have been sending from the beginning, for brethren in the mines by the gifts which you have sent from the beginning, you Romans keep up the hereditary customs of the Romans, which your blessed bishop Soter has not only maintained, but also added to, furnishing an abundance of supplies to the saints, . . .”

Hengel further notes that in cases of catastrophe, “readiness to help knew no bounds”. When barbarian nomads laid waste to Numidia in A D 253 and made many Christians homeless, Cyprian collected a spontaneous contribution of 100,000 *sesterces* for those who had been affected. This was from the relatively small community in Carthage - Cyprian claimed that he still knew all its members (Ep. 62). Similar generous help - even towards pagans - was given during epidemics of plague in Carthage, Alexandria and elsewhere. This selfless, widespread care was all the more effective, according to Hengel (1974:44), “since from the second half of the second century the Roman Empire was involved in an increasingly severe political and social crisis, which came to a climax in the middle of the third century”. He notes that even in the fourth century, the emperor Julian the Apostate (361-363), an enemy of the Christians, told the pagan high priest Arsacius of Galatia “that the godless Galileans feed not only their (poor) but ours also”, whereas the pagan cult, in the revival of which the ruler was so interested, was a complete failure in the welfare of the poor (Ep. 84; 430d, ed. Bidez). In this way, argues Hengel, the

early Christian communities “abolished complete penury among their own members and at the same time made a very good impression on outsiders, since such comprehensive care was alien to the pagan world”.

There are several reasons for this attitude, among them the strong conviction that Christ would return soon and the preaching of Jesus with its criticism of ‘unrighteous mammon’. Hengel (1974:32) notes that Jesus’ preaching and way of life were still remembered and that it would be incomprehensible if they did not continue to have some influence on the early church. Anything, which the individual had, was freely put at the disposal of the community, as far as it was needed. The alleged contradiction between the two remarks in Luke, that “no one said of his possessions that they belonged to him” and that individual landowners like the Levite Barnabas from Cyprus sold their land or houses and put the money at the disposal of the community, is only an apparent one. Hengel (1974:33), further notes that a “charismatic-enthusiastic community” was established which gathered for daily worship. Common meals were held (Acts 2.42), concern over possessions and the future retreated completely into the background and people lived from hand to mouth. They believed that the Lord was very near and He had told His people not to worry. “In view of the community’s glowing expectation of an imminent end and the enthusiasm brought about by the experience of the spirit, people had no interest in economic production organized on community lines.” The sheer weight of this evidence leads me to support these conclusions.

Other reasons may also be given for this early attitude of communal sharing, which, as Ryrie (1977b:320) notes, only occurred in Jerusalem; to meet the need created by the thousands of pilgrims whose visit to Jerusalem had been unexpectedly prolonged by a life-changing encounter with Christianity. Many stayed on in order to be taught, and possibly soon ran out of money and provisions. The Holman Bible Dictionary (2000:CDROM), suggests that the Jews in Jerusalem may have isolated Christian Jews from the economic system. The church, out of compassion for their fellow believers stepped in to alleviate the situation. The fact that this only occurred in

Jerusalem, negates any possibility of adopting this practice as a standard for the modern church.

This attitude, Hengel (1974:33) argues, soon led to difficulties within the Christian community. As proof he cites Acts 6:1ff. The Greek-speaking widows were neglected at the daily distribution of the food and disputes arose as a result. Ryrie (1977b:321) correctly notes that Levirate marriage, that is, the marriage of a widow by her brother-in-law after the death of her husband, was designed to help protect the rights of a widow. But the law made provision for releasing the brother-in-law in cases of hardship. As a result Levirate marriage was neglected and widows, left to make their own way, became the objects of charity. At the time of Christ they had become so neglected that the Jews established a fund in the Temple out of which relief was given to widows and orphans (2 Macc 3:10). Many of these widows were apparently converted to Christianity, thereby cutting off their Temple fund support. Again the church stepped in to undertake for her own.

The practice of sharing possessions was short-lived. McGee (1954:242), points out that the sharing of material possessions was a temporary arrangement and never became the universal observance of the church at any period of its history. Hengel (1974:35) concurs and notes that in the Pauline mission communities and in the later development of primitive Christianity, the eschatological and enthusiastic form of sharing goods which was practised by the earliest community in Jerusalem, is no longer evident. I concur with his reasons, namely that "the tension of the expectation of an imminent end was relaxed in favour of the task of worldwide mission", and that in the long term the form of "love communism" practised in Jerusalem was just not possible. To maintain a sharing of goods was impossible.

Indeed it is clear that the riches of some in the church were viewed as a negative influence. In the apocalypse of Hermas (*Vis.* 6), which was composed in Rome during the first half of the second century, one of the characters says,

"When the riches that now seduce them have been circumscribed, then will they be of use to God. For as a round stone cannot become

square unless portions be cut off and cast away, so also those who are rich in this world cannot be useful to the Lord unless their riches be cut down. Learn this first from your own case. When you were rich, you were useless; but now you are useful and fit for life.”

Tertullian too, was not in favour of luxury amongst church members. In *Ad nationes* 1,5 he remarked:

“As to your saying of us that we are a most shameful set, and utterly steeped in luxury, avarice, and depravity, we will not deny that this is true of some. It is, however, a sufficient testimonial for our name, that this cannot be said of all, not even of the greater part of us.”

In the third century, Minucius Felix (*Octavius*, 37), wrote:

“Birds live without any patrimony, and day by day the cattle are fed; and yet these creatures are born for us - all of which things, if we do not lust after, we possess. Therefore, as he who treads a road is the happier the lighter he walks, so happier is he in this journey of life who lifts himself along in poverty, and does not breathe heavily under the burden of riches. And yet even if we thought wealth useful to us, we should ask it of God. Assuredly He might be able to indulge us in some measure, whose is the whole; but we would rather despise riches than possess them: we desire rather innocency, we rather entreat for patience, we prefer being good to being prodigal . . .”

A compromise position is held by Hermas (*Sim.* II.), in which he argues that the rich can serve the poor by giving of their wealth and the poor can serve the rich by praying for them:

“The rich man has much wealth, but is poor in matters relating to the Lord, because he is distracted about his riches . . . But when the rich man refreshes the poor, and assists him in his necessities, believing that what he does to the poor man will be able to find its reward with God-because the poor man is rich in intercession and confession, and his intercession has great power with God - then the rich man helps the poor in all things without hesitation; and the poor man, being helped by the rich, intercedes for him, giving thanks to God for him who bestows gifts upon him . . . Both, accordingly, accomplish their work.”

Another example of special provision for the material needs of other

believers can be seen in the famine relief money sent by the Christians in Antioch to those in Judea (Acts 11:27–30). Agabus, one of the prophets who had come down from Jerusalem to Antioch, stood up and through the Spirit predicted that a severe famine would spread over the entire Roman world. The disciples, each according to his ability, decided to provide help for their Judean brothers and sent their gift to the elders by Barnabas and Saul.

The translators of the NET Bible (1996:CDROM) note that the Greek word *διακονία* translated here as “to provide help” means “to send [something] for a ministry”. This would imply that the relief aid was, for these believers, much more than a charitable act towards those in need; it was a *ministry* to their fellow believers. The modern church needs to pay much greater attention to educating its members about this aspect of their giving.

More remarkable about this instance is that the gift was made to fellow believers who were unknown members of another church. Ryrie (1977b:321) notes that this gift “represents probably the first instance of charity being given to those who were not personally known to the donors”. Yet this did not in any way deter the givers – for them it was about the fact that they had heard about the plight of fellow Christians, to which they felt constrained to respond.

In Acts 20:35 Paul records the only words of Jesus recorded outside the gospels, “It is more blessed to give than to receive.” Clearly in the mind of Jesus Himself was the concept that in any act of giving, the one who gives is blessed far more than the recipient. In the twenty-first century, believers are often enmeshed in a secular society where the attitude of “dog eats dog” heaps scorn upon those who seek to promote the view upheld here by Jesus. Pastors would do well to emphasise the sharp difference between these positions and to urge their members to adhere to His stance.

2.5.2 Giving in the book of Romans

Romans 12:8 explicitly lists giving as one of the spiritual gifts given to some believers. Having begun his thought in v6, “We have different gifts, according to the grace given us”, he goes on to list several gifts, one of which

is giving; "if it is contributing to the needs of others, let him give generously". From this it is apparent that although giving is required of all Christians, to some is given an ability to give overabundantly, or as Walvoord (1942:35) puts it "Christians, who demonstrate in the superlative the quality of committing earthly possessions to the Lord for His use". There is no justification for Walvoord (1973:317) labelling this gift one of the "less important gifts . . . mentioned in the Bible". In the analogy of body ministry highlighted by 1 Cor. 12-14, *all* the gifts are clearly important. Perhaps Walvoord's attitude typifies that of the church catholic, thereby further contributing to the impoverishment of the true Biblical teaching on this important subject.

The next passage in Romans that assists in the building of a doctrine of giving is 12:13, "Share with God's people who are in need. Practise hospitality." The Literal Bible uses the words "holy ones" for "God's people" (NIV) because of Strong's translation (1998:CDROM) of *hagios*, namely "sacred (physically, pure, morally blameless or religious, ceremonially, consecrated)". Again the principle of giving to those Christians (as opposed to *all*) in need is highlighted. (This principle is discussed in more detail elsewhere in this chapter.) In similar vein, Hodge (1997:CDROM) points out that "believers are *κοινωνοι* in everything", because they are all members of Christ's body. Members of the same body "have the same interests, feelings, and destiny". When one member experiences joy, all the others share in that experience. "The necessities of one are, or should be, a common burden."

This principle presumes that Christians are aware of which of their fellow believers are in need and as Stedman (1951:69), puts it, "to obey this injunction, often, will require an active inquiry or investigation of the financial state of worthy saints, and always calls for a keen and observing eye for tell-tale marks of privation." Whilst I am of the opinion that "an active inquiry or investigation of the financial state" is practically inadvisable, Christians should nevertheless be constantly alert to any of their brethren who may experience indigence at any time.

The third passage that deals with this subject is Rom. 15:26-27, in which

the Macedonian and Achaian Christians made a contribution for the poor among the believers in Jerusalem. They did it willingly and even felt they *owed* it to them. "For if the Gentiles have shared in the Jews' spiritual blessings, they owe it to the Jews to *share with them their material blessings*." Hodge (1997:CDROM), translates it thus, "To make a contribution, *κοινωνίαν τινὰ ποιησασθαι*, to bring about a communion or participation", thereby emphasising the sharing of Christians with their fellow believers in their time of need. The act of giving to indigent or needy believers should not be seen as a cold, passive deed, but rather as an actual *participation* in their suffering. McGee (1967:347), also draws attention to the fact that the Greek word which is translated "contribution" is *koinonia* or fellowship, thereby emphasising the heights of worship to which Christian giving has been elevated.

2.5.3 Giving in the book of 1 Corinthians.

The first passage which conveys something of the attitude of the Corinthian believers towards giving is 1 Corinthians 7:29–31, in which Paul urges the Christians at Corinth, because "the time is short" not to place too much store by family relationships, feelings of joy or sorrow, or their physical possessions because "this world in its present form is passing away".

In application, Ryrie (1977b:321), notes that "since the time is short then Christians today must put all the things of life (including money) in proper perspective, for they are all transitory". As Barnes (2000:CDROM) succinctly puts it, "they should live to God".

The next very important passage is 1 Cor. 16:1 - 2, in which Paul instructs the believers at Corinth, when they collect money for God's people that they should do what he had told the Galatian churches to do, namely, on the first day of every week, to set aside a sum of money in keeping with their income, "saving it up, so that when I come no collections will have to be made".

In this passage Paul refers to the collection he was taking for the poor in Jerusalem, carrying out the admonition which Peter, James, and John had given him earlier (Gal 2:10). Stedman (1950a:317) points out that Paul here

illustrates the proper importance to be accorded giving, in that Paul concludes his vitally important discussion of the resurrection and “without a break or any semblance of an apology”, immediately begins to talk about the collection. Clearly, argues Stedman, “he saw no incongruity in bringing the two doctrines together”. If Paul could see these two doctrines almost in the same breath, then the church, which has always held that Christianity stands or falls by the resurrection, clearly needs to pay far more attention to the doctrine of giving.

Stedman (1950b:468), says that because it is the design of I Corinthians to give instruction in church administration, these two verses were not meant merely to apply to a local problem at Corinth, but contain a principle suited to all Christian churches in every age. Indeed the modern church will need to pay careful attention to these two verses (along with the others discussed in this chapter of the thesis), if it is to draft an exegetically correct doctrine of giving for the Christians of the twenty-first century. Stedman (1950b:468), argues that the following factors support this conclusion: Firstly, the letter is distinctly addressed not only to those at Corinth, but also to “all those everywhere who call on the name of our Lord Jesus Christ” (1 Cor. 1:2). Secondly, this same rule was evidently promulgated in other places as well, certainly in Galatia, Macedonia and Rome as 2 Corinthians 9:2 and Romans 15:26, with this passage, confirm. Thirdly, the language used makes the applicability of this rule “to be as fully universal and perpetual as were the previous ordinances regarding marriage, the Lord’s Supper, or the support of gospel preachers”. He concludes that “every element of claim upon the purse, or upon the self-denial, of a Corinthian or Galatian exists in respect to the duty of professed Christians elsewhere”. The exegetical evidence confirms this view, yet many pastors do not give this passage and the principles it conveys, due attention. The evidence presented in Chapter 4 (below) will confirm this.

The first aspect in these verses that requires attention is the phrase “for God’s people”. Whilst there are several Scriptural injunctions for Christians to give to the poor and those in need (e.g., 1 John 3:17), the primary focus of our giving should be on meeting the needs of the saints. MacArthur (1985:29) puts

it this way: "The church's primary responsibility is to make sure that it funds its own needs". He points out that it was not just one local church funding only itself, but caring for another local assembly in Jerusalem. "So, when the church understands what it is universally, it will meet its needs anywhere, as well as meeting its local needs." The evidence presented elsewhere in this chapter confirms this view.

The next essential principles of giving developed in this passage is that of the responsibility of *each* believer to give; "each one of you should set aside . . ." (1 Cor. 16:2). There is no believer who is exempt; no exceptions, e.g., on the grounds of poverty, are made. Hodge (1997:387) notes that it was an important feature of the arrangements for this collection, that the contributions were not to be confined to any one class of the people. The few who were rich could possibly have raised the same amount but this would not have achieved one of the important ends which Paul had in mind, namely the effect which these gifts were to produce "in promoting Christian fellowship, in evincing the truth and power of the gospel, and in calling forth gratitude and praise to God, even more than the relief of the temporal necessities of the poor". I believe that *this is an aspect which is not emphasised enough by the church* – it is not merely the fact that we give in response to God's grace, but also the benefits that result for the spiritual growth of the individual Christian and the body as a whole.

A third principle established by these two verses is the basis for determining the amount to give. Paul sets it out in very few words: "in keeping with his income", that is, proportionate giving. More will be said about this principle in Chapter 4.

I do not agree with Stedman's rather simplistic view (1950b:471) that the perplexing question of how much to give is settled by this verse, since his reason for so saying is that most people "would always have some amount at hand and the only question would then be how best to dispose of it". Human nature being what it is, and disposable income often being confined to necessary expenses, there are those who would argue that there is nothing left

to give to God. It is further doubtful that such a practice would, if widely adopted, “obviate the present distressing practice of wheedling and begging any needed funds for worthwhile purposes”.

Rather it would seem that the more preferable route is to teach the people that giving should be a response from the heart to God’s goodness in Christ Jesus. What remains clear from 1 Cor. 16:2 is that the amount should be in keeping with one’s income. The amount to be given will be further discussed later when 2 Cor. 9:6-8 is discussed in detail.

A fourth aspect of these verses demands closer scrutiny, namely that of having to “lay by him in store” (KJV) or “set aside” (NIV), a phrase which has caused much debate amongst scholars. Ryrie (1977b:322), points out that the passage teaches that each Christian should make regular provision for giving. “Stewardship of one’s personal assets should be systematic so that funds are regularly available for giving.” According to Ryrie, this setting aside of money should not be “an emotional whim”, but a thoughtful, systematic consideration based on a proper assessment of what one has. In other words, provision for giving should be a part of one’s regular budget (2 Cor 8:12). “It is not a matter of trusting God for what one does not have, but of God trusting the believer to plan carefully with what he does have.” This principle will be further discussed when I deal with 2 Cor. 8 and 9.

Clarke (1997:CDROM), notes that by instructing the Corinthians to set aside an amount of money, the apostle follows the rule of the synagogue; it was a regular custom among the Jews to make their collections for the poor on the Sabbath day, that they might not be without the necessities of life, and might not be prevented from coming to the synagogue. For the purpose of making this provision, Clarke points out, “they had a purse, which was called ‘The purse of the alms’, or what we would term, the poor’s box”. This, Clarke argues, is what the apostle seems to mean when he uses the phrase, “set aside” - “let him put it in the alms’ purse, or in the poor’s box”. It was also a maxim with them that, if they found any money, “they were not to put it in their private purse, but in that which belonged to the poor”. I hold a different opinion,

in that this explanation would not fit the context of setting aside an amount in keeping with one's income. The latter is clearly a far more calculated action.

Stedman (1950b:472), has noted that the word translated here "in store", means to gather and lay up, to heap up, or treasure, and the reflexive pronoun indicates it is to be kept in a private, not public, deposit. Modern Christians, he contends, have lost much of the blessing of giving by allowing the church to distribute all their financial gifts. If this scriptural method be adopted, he argues, "every home would have its own gift-fund from which money could be taken as the need arose". Whilst it is a noble principle for Christians to have a generous spirit towards those in need and to meet those needs whenever possible, it would be fanciful interpretation to conclude from *this* verse that such a principle is here established.

Stedman further argues that such giving "would be a stimulus to finding needy causes". However, I am strongly persuaded that Stedman and many others who have exegeted this verse, have failed to pay sufficient attention to the context. Paul had asked the churches to contribute money to the church at Jerusalem, but would only visit Corinth at some later time. This would necessitate their setting aside money on a regular basis for the time when his visit became a reality. He knew that if they did not do this, when he came they would not be in a position to make any contribution of consequence. By adopting his methodology, the church would be able to make a sizeable donation. Questions are raised then about whether this practice continued after Paul's visit, or whether it was merely a one-off collection merely for the purpose of relieving the plight of the Jerusalem Christians. Certainly the passage is silent about the normal(?) collection taken by the Corinthian church for their *own* purposes. Unless there were other similar references in the New Testament, it would seem to me to be exegetically irresponsible to draw too broad a conclusion.

Stedman's contention (1950b:471) that this method, if adopted by Christians today, would not reduce the amount of money received by the church, whilst attractive, would be difficult to validate. He suggests that each

week, the church would definitely get the major part of each member's "benevolent fund", and the interest in giving which would be stimulated by this personal distribution of funds, "would serve to increase the total amount far above that given under any other plan". His presumption rests on a large number of the congregation being so persuaded and is, at best, optimistic. Unless the people give firstly in response to God's grace in their lives, then telling them to set aside money in the manner referred to stands in danger of becoming as legalistic as telling them to tithe.

In similar vein, the early church father of the late fourth century, Chrysostom expressed his thoughts on this verse (1999:CDROM), but these smack of sentimentality rather than academic rigour:

"He [the apostle] said not, 'Let him bring it into the Church,' lest they might feel ashamed because of the smallness of the sum but, 'having by gradual additions swelled his contribution, let him then produce it when I am come: but for the present, lay it up,' saith he, 'at home, and make thine house a church; thy little box a treasury.' Become a guardian of sacred wealth, a self-ordained steward of the poor. Thy charitable mind entitles thee to this priesthood. Let us make a little chest for the poor at home. Near the place at which you stand praying, there let it be put; and as often as you enter in to pray, first deposit your alms, and then send up your prayer. You would not wish to pray with unclean hands, so neither do it without alms. If you have this little treasury, you have a defence against the devil. You give wings to your prayer. You make your house sacred, having provision for the King laid up there in store."

Turning to the fact that all this should be done on the Lord's Day, Stedman (1950b:471) is of the opinion that "it is exceedingly fitting that that day should be devoted to the worship of giving" because the believer ought to be "most keenly aware of those spiritual and physical blessings upon which his giving is to be based". While there is some merit in these sentiments, it seems more logical to conclude that the reason was rather more pragmatic, namely that it was on that day that the believers gathered for their worship service. Furthermore, by designating a definite day, a useful habit is instilled in the minds of the people; so often human nature is prone to become careless about such things unless a regular pattern is established.

2.5.4 Giving in the book of 2 Corinthians.

The New Testament passage of Scripture which best helps us understand the way in which the New Testament church viewed the practice of giving to God, is found in 2 Corinthians 8 and 9. It is my opinion that a careful exegesis of this passage will provide the key to a correct understanding of the way Christians should give to God today. I support Richard (1986:123), who holds that the meaning of Paul's taking a collection for the Jerusalem church could go beyond helping a "local" congregation to a "universal" emphasis. The local and universal aspects of the Jerusalem church are implicit in the text. These imply responsibilities to believers in other countries in addition to those in the local situation.

In this passage Paul urges the Christians at Corinth to give to the church at Jerusalem, which was poor and in need, by citing the example of the Macedonians. This poverty had resulted from pressure from the Jewish environment and a famine during the reign of Claudius in the forties (Acts 11:28). As a result, the church at Antioch and elsewhere had to come to the rescue. Hengel (1974:34), notes that the collections enjoined on Paul and Barnabas at the Council of Jerusalem in Acts 15, which Paul was particularly concerned to achieve among his mission communities, "must also be understood against this background".

In verse one the theme of giving in response to grace is introduced - the giving of Macedonian churches resulted from the grace given them by God. Paul here addresses himself to his "brothers", thereby making it clear that what he has to say is specifically for Christians. The "grace" to which he refers, enabled the Macedonians to give generously (verse 2). The Literal Bible (1998:CDROM), translates it as "gracious love", and Strong (1998:CDROM), has "especially the divine influence upon the heart, and its reflection in the life; including gratitude". Clearly the Macedonians were so deeply moved by what God had done for them, that their response was to give to His people in need. Indeed, 8:2 adds that they had "overflowing joy" (Strong: "superabundance").

Even “the most severe trial, . . . and their extreme poverty” would not prevent them from giving. There is, in these opening verses, no hint of legalism.

Again in verse six, although Paul switches from what the Macedonians had done to what the Corinthians were in the process of doing, but the emphasis is still on an “act of grace” on their part: Furthermore in verse seven, he exhorts them to “excel in the grace of giving”. Clearly the way Christians are to give is based on their response to God’s grace and not on some legalistic injunction or prescription based on percentages. The imperative “excel” gives the idea of giving not merely in small manner, but in the best way possible; to go beyond the usual standard. Those who would still contend that it is a New Testament principle that believers should tithe, will have great difficulty in defending their view in the light of these Scriptures. The very idea of giving in response to grace rules out the mechanical *modus operandi* of calculating one tenth of one’s salary. Rather we should emulate the Corinthian attitude of “eager willingness” (v11).

This grace is highlighted by Paul in verse 9, where he reminds the Corinthians about the grace of Jesus, who although he was rich, yet for their sakes became poor, so that through His poverty they might become rich. Jesus is our ultimate example of giving – His motive was the enrichment of the saints through His sacrificial impoverishment. How can believers not respond to that realisation in any other way but to give generously from the heart? This is surely what is meant in verse two where the Macedonian giving is described, “. . . their extreme poverty welled up in rich generosity”. Roach (1931:314) aptly sums up Christ’s character in this impoverishment:

“Christ was rich (Heb 1:2, 3) in possessions, as ‘heir of all things’; in ability, as the One by whom the worlds were made; in glory, as the brightness of the Father’s glory; in personality, as ‘the express image of his person’; in power, as the One ‘upholding all things by the word of his power’; in service, as One who ‘had by himself purged our sins’; and in fellowship, as the One who ‘sat down on the right hand of the Majesty on high’.”

Howell (1993:470), describes it this way: “the inexhaustible treasure of

spiritual riches that belongs to God was Christ's full share in his preincarnate state (2 Cor 8:9)". Clendenin (1994:370), quotes Mark the Ascetic (*Letter to Nicholas*. *Philokalia*, 1.155, early fifth century) who wrote that Christ

" . . . became what we are, so that we might become what He is. The Logos became man, so that man might become Logos. Being rich, He became poor for our sakes, so that through His poverty we might become rich. In His great love for man He became like us, so that through every virtue we might become like Him."

Roach (1934:315), puts it aptly:

"Christ was rich; but, laying aside His riches, He, who was 'in the form of God,' 'made himself of no reputation,' took on the 'form of a servant,' 'was made in the likeness of men,' 'humbled himself,' and became obedient unto the death of the cross."

This was done that "His poverty might abound unto our riches. We are debtors in appreciation of the riches of God's free grace." Indeed Christian giving is motivated by appreciation of what has been done for us. Spurgeon (1994:132) fittingly urged his readers to do everything freely out of an overflowing heart in the same way that God loved them spontaneously. He told them to give because they are delighted to give liberally, not because they feel obliged to do so. "How can a gracious heart better please itself than by doing good?" They should give as they would give to a king, because they would give the best they had if they give Him anything. This they should do in all the services they render to God. "Let Him have your best, your noblest, your dearest possessions. May those who believe in the free grace of God be at the forefront of the race to serve others. Give freely, for you have received freely."

The various sentiments expressed by these scholars accurately portray the principles embodied in the way the modern church should be teaching its people. Indeed this Christological emphasis should form the basis for all teaching on giving.

Jim and Marjorie Matheny (1996:4), appropriately add, "There must be real freedom in Christian giving or the mind and will react negatively." Murchie

(1978:336), points out the resulting responsibility for Christians:

“This act of Christ was an act of grace (*charis*)—that is, an act that was undeserved by those receiving its benefits. The same *charis* that characterized the work of Christ is to characterize the work of the believers (cf. the *chariti* of v 7 and the *charin* of v 9).”

One is at once reminded of Zacchaeus, the tax collector, who, having personally experienced the grace of God in Christ, felt constrained to immediately giving generously to the poor and repay those he had cheated (Luke 19:1-10). The translators of the NET Bible (1996:CDROM) point out that Zacchaeus was a penitent man who immediately resolved to act differently in the face of Jesus’ acceptance of him. They are of the opinion that in resolving to give half his possessions to the poor, he was not defending himself against the crowd’s charges and claiming to be righteous. “Rather as a result of this meeting with Jesus, he was a changed individual.” Indeed, in the same way, I believe Christians should reflect the gratitude they have to God for changing them, by the way they give to Him.

In verse 3 Paul notes that the Macedonians “gave as much as they were able, and even beyond their ability”. It is important to note that they did not give a prescribed amount and “Entirely on their own, they urgently pleaded with us for the privilege of sharing in this service to the saints” (8:3b,4). Verse 5 confirms that their attitude was right because “they gave themselves first to the Lord . . . in keeping with his will”. Clearly Paul’s teaching indicates that God desires His children to be right with Him first, and then to respond in a manner that reflects their gratitude for His grace in their lives.

However this desire to respond must not merely reside in the heart, it must be reflected in action: verse 11 enjoins them, to “finish the work”, so that their eager willingness to do it may be matched by their completion of it, according to their means. Indeed verse twelve says that the acceptability of one’s gift is determined by one’s willingness to give it: “For if the willingness is there, the gift is acceptable according to what one has, not according to what he does not have.” But in each act of giving, it must be according to one’s

means" (v11) and according to what one has, not according to what one does not have (v12). These phrases help to settle the question of how much one should give, especially when taken with 1 Cor. 16:2. (Cf. my discussion of "in keeping with his income" above). God does not expect us to give when we have nothing to give, neither does He expect us to give the same amount each month if our income varies. This raises some doubt about the practice of asking all church members to fill out an annual pledge form committing themselves to a fixed monthly amount. For those who do not earn a fixed amount, how could they pledge themselves, according to this verse? Whilst the practice gives the church treasurer and the Finance Committee an idea of how to budget for the coming year, at the same time, it may be contributing to a form of legalism – the very thing from which these verses are trying to move away.

2 Cor. 8:4 highlights another key aspect of giving, namely the privilege of *sharing in service* to other Christians. The NKJ has "the fellowship of the ministering to the saints". The Greek word for fellowship is *koinonia*, which Strong (1998:CDROM) describes as "partnership, i.e. (literally) participation, or (social) intercourse, or (pecuniary) benefaction". Stedman (1950a:318) makes a very significant point when he notes that this word is also used "to denote the closest relationship between the Lord and the believer". By implication then, he concludes, that close relationship and the collection for the poor are both truly a "fellowship" of highest spiritual character. Again, this aspect needs to be carefully re-examined by the modern church.

Verse thirteen introduces the idea of equality amongst the various branches of the church. "Our desire is not that others might be relieved while you are hard pressed, but that there might be equality." The concept is clearly not one of "communism" as some may be tempted to conclude (cf. the discussion about the early church above). Rather it is advocating a very sound policy of mutual concern for one another's times of need. Verse 14 clarifies the issue: "At the present time your plenty will supply what they need, so that in turn their plenty will supply what you need. Then there will be equality." The

financial plight of one congregation provides an opportunity for another church to assist by donating money, and vice versa. In this way, everyone always has enough.

Hodge (1997:221), correctly concludes that the equality, which these verses are aimed at, or intended, is “not an equality as to the amount of property, but equal relief from the burden of want”. This is confirmed when Paul urges that “the Corinthians’ abundance should *be* to (γένηται εἰς, extend to, be imparted to, as in Galatians 3:14,) their fellow believers’ need”, in order that their abundance may extend, in like fashion, to the Corinthians’ need. This would result in equality; “that is, an equal relief from want or destitution”. I am convinced that there is very little of this practice in the modern church – the findings of Chapter Four confirm this conclusion.

Murchie (1978:336), argues that the Christian’s willingness to sacrifice his earthly riches for the good of others is a natural outflow of his association with Christ, who sacrificed so much more. He holds that the “giving of aid to the distressed saints was for Paul just as much a spiritual exercise as any other practice of Christian worship and service”. He is of the view that from a Christological standpoint, one can say that “Christ provided people with the power to love in the radical way of sacrificing the self and the self’s resources for the good of others”.

In addition, when one group of believers is stirred to enthusiastically answer the need of another group, other groups are also roused into similar action (2 Cor. 9:2). Wiersbe (2000:CDROM), notes that Heb. 10:24 conveys a similar sentiment, “And let us consider how we may spur one another on toward love and good deeds.”

In 2 Cor. 9:3-5 much emphasis is laid on the Corinthians being “ready” to hand over the gift (v3) and not “unprepared” (v4) and to “finish the arrangements for the generous gift” (v5). Paul’s concern here was not just that he might not be “ashamed of having been so confident” in them, if he were to come with any Macedonians (v4) and find them unprepared, but also that believers should take their giving to God seriously. It should be something that

is high on the agenda, carefully planned and consistently worked at. Clearly it is not something which should receive scant attention or approached flippantly. Our churches need to give far more attention to this aspect of giving. That portion of the worship service that is devoted to giving the offering, often appears to be an afterthought or an inconvenient appendage to the order of service. Sometimes the offering is forgotten altogether! Members, rather than having the importance of their giving underlined each Sunday, instead have an attitude inculcated more and more that the act of giving is merely another thing they do to make up the list of things in a church service. I am aware of at least one church, which never has an offering during the service. Instead there is an offering box at the door (to which no reference is made during the service). When asked for the reason for this practice, one of the elders said that it was "the prerogative of the pastor who founded the church" and that "it would be difficult to find a reason"! Although the one who planted the church is no longer its pastor, the practice remains! In the light of the verses discussed, it appears this would be a difficult practice to justify.

In 2 Cor. 9:6 Paul uses the agricultural concept with which the Corinthians would have readily identified, namely sowing and reaping. In the same way that one who sows sparingly will reap sparingly, while one who sows generously will reap generously, he implies that believers who give generously to the Kingdom will also receive great blessing. Sadly, this and other similar verses, for example Luke 6:38, (discussed above) and 3 John 2: "Beloved, I pray that in all respects you may prosper and be in good health, just as your soul prospers" (NKJ), have been misused to support the rather misguided tenets of the so-called prosperity doctrine. As Hollinger (1988:134) notes,

"Some of the faith preachers advocate a 'success formula' which they assert to be a universal or cosmic law. Essentially, the formula claims that financial success will come to those who have the faith to believe it and who are themselves a giving people. Since it is a universal law it applies even to non-Christians who practice its principles."

He adds that part of this belief is based on Mark 10:29-30, where Jesus

says that no one who has left home, family or fields for Him and the gospel will not receive “a hundred times as much in this present age (homes, brothers, sisters, mothers, children and fields - and with them, persecutions) and in the age to come, eternal life”. As an example, he quotes Gordon Lindsay (*God's master key to success and prosperity*. Dallas: Voice of Healing. 1959, 46), of Christ for the Nations Institute in Dallas, who concludes from this passage that there can be no mistake that the promise includes temporal wealth. “How much? An hundredfold! In other words he who gives up thousands in following Christ is eligible to receive hundreds of thousands.” In similar fashion he quotes Kenneth Copeland (*The laws of prosperity*. Ft. Worth: Kenneth Copeland Publ. 1974, 67), who asks, “Do you want a hundredfold return on your money? Give and let God multiply it back to you.” Elsewhere (*God's will is prosperity*, 48), Copeland is quoted by Sarles (1986:335) as saying,

“You give \$1 for the gospel's sake and \$100 belongs to you, give \$10 and receive \$1,000; give \$1,000 and receive \$100,000.... Give one house and receive one hundred houses or one house worth one hundred times as much.... In short, Mark 10:30 is a very good deal.”

Sarles (1986:329), explains that when one gives to others, whether money or something else, more will then be given by God in return. Soon a “prosperity cycle” begins, in which one gives and receives more in return, allowing one to give even more, and then receiving yet more in return; and so the cycle continues.

This concept, he notes, is referred to by Tilton (*God's laws of success*) as “the law of compensation”. He quotes Tilton's personal experience as an example of how this law supposedly works:

“I started noticing good things showing up around me. I gave away a pair of shoes, and then I noticed three or four pairs came back. I kept giving watches away, then I noticed a very expensive Rolex watch jumped onto my wrist.”

It is not within the scope of my thesis to evaluate the doctrine of prosperity, described by Gangel (1987:452), as “a transfer of the yuppie

lifestyle to the church”, or by Kaiser (1988:169), as “a cultural captive of our affluent, success-crazy society”, save to say that in the light of the context of the entire *Scriptures*, and especially the example of Jesus, such a doctrine is highly erroneous.

In 2 Cor. 9:7 Paul exhorts the Corinthian believers, and, I believe Christians of all ages to give what one has decided in one’s heart to give, not with reluctance or under compulsion, because “God loves a cheerful giver”. Returning to the theme of careful preparation, verse seven reminds the reader to give what he has carefully thought about and determined before coming to the worship service. The fact that this should be done “not reluctantly or under compulsion”, confirms again the attitude of one’s heart as being of paramount importance and again the concept of giving because of prescription is excluded. Clarke (1997:CDROM) explains that the Jews had two chests for alms in the temple; the one was of what was necessary, i.e., what the law required, the other was of the free-will offerings. To escape perdition some would grudgingly give what they were obliged to give, while others would give cheerfully, for the love of God, and through pity to the poor. Of the first, nothing is said in this verse; they simply did what the law required. Of the second, Clarke notes, “much is said; God loves them”.

This verse places in true perspective the method used by some evangelists to extract as much money from their listeners as possible. I was once present when such a person asked those in the audience to hold up in the air that which they were going to give to God. Then he said, “Now don’t change your mind – God has seen what amount you are holding up!” On another occasion, members of the audience were asked to walk up to the front of the hall and to place their offering in a large box on the stage – in front of the entire congregation! At another such gathering, taking the offering took fifty minutes! These approaches simply have no place in the New Testament picture of giving.

Much has been made of the word *cheerful* in this verse. It is often rendered by the word “hilarious”, because of a supposed derivation from the

Greek. Strong (1998:CDROM) translates it as “propitious or merry (‘hilarious’), i.e., prompt or willing”. In the context of what is said in the verse about not giving grudgingly it is clear that “willing” would be the most appropriate translation. Willmington’s Guide to the Bible (2000:CDROM), describes this phenomenon as “the pleasure of giving”. This I find is a most appropriate way of expressing what Christians should experience when they give from a heart filled with gratitude to God for His grace. The Bible Knowledge Commentary (2000:CDROM), speaks of “joyful willingness”. Commenting on this verse, Beet (1997:CDROM), says that the “cheerfulness and freeness” of the gift mark it as being a genuine outflow of Christian life, in which everything is free and cheerful, and therefore acceptable to God.

2 Cor. 9:8 reminds its readers that God is able to make all grace abound to them, so that in all things and at all times, having all that they need, they will abound in every good work. Desilva (1995:551), commenting on *autarkeia* (all things), says Paul is speaking merely of some sufficient amount, supplied by God (not the self or a proper attitude toward externals) for the purpose of sharing with those in need (not for inner contentment). The International Standard Bible Encyclopaedia (2000:CDROM), describes this grace as “the increase of worldly goods that God grants for charitable purposes”, and Barnes’ Notes on the New Testament (2000:CDROM) as “the means of doing good on a large scale in time to come”.

The implication of this and the next two verses, is that when we are generous in our giving, God gives us the resources to give generously “on every occasion” (v11). In addition that generosity will result in others giving thanks to God. Again this aspect of Christian giving should not be under-emphasised, namely that the recipients, or even just those who know about the gift, are greatly blessed and are strengthened in their relationship to God as they see Him providing for them through fellow believers. The hearts of the recipients will also go out to the givers in their prayers (v14). Furthermore the “harvest” of righteousness (v10) is increased through the gift; more people can be added to the Kingdom through one’s giving. Surely our churches should be

focusing more on this kind of preaching in order that church members can comprehend, and then experience personally, the benefits of giving in this way.

Indeed Clark (1935:442), says that this giving to the saints “is an evidence that the love of God dwells in our hearts (1 John 3:16,17); and it is a means whereby Christians are bound together in mutual bonds of love”.

Poythress (1988:50), describes it as “a channel through which God exercises shepherding care to others”.

Paul’s determining that this act of giving is a “service” by which the givers “have proved” themselves and as “obedience” that accompanies confession (v13), raises several issues for modern churches: Are pastors adequately teaching their congregants that giving is a *service*? Furthermore, the use of the word *obedience* implies that there is a *command* to give, that it is not an optional extra for believers. Indeed the opposite must then also be true, namely that if believers are not giving, they are being disobedient to God. If obedience in giving accompanies confession, then a non-giving Christian is an anomaly!

Paul describes this ability to give generously towards the needs of fellow-believers as “the surpassing grace God has given” (v14). How very different this is from the prescriptive instructions of the Old Testament – and from the prevailing attitude evident in so many pulpits! Clearly, the believer’s giving is to be something which results from and responds to the grace of God. Indeed verse fifteen clearly sets Christian giving firmly on the foundation of God’s gift of salvation in Christ: “Thanks be to God for his indescribable gift!”

Johnson (1992:136) puts it this way, “the atoning activity of the Lord in our regeneration was intended to be the motivation and justification of the non-atoning activity of ministering to our fellow-believers in love”.

On 2 Cor 9:6 -15 Murchie (1978:343), holds that the importance of giving liberally to the poor is here stressed, “where it is associated with enduring righteousness and the receipt of great reward”. In vv 13–15, he argues that Paul “places such giving on a Christological foundation in that through this service of obedience the gospel of Christ is acknowledged”. He is

also of the opinion that the size of the contribution is important, “for even this glorifies God. It is the surpassing (*hyperballousan*) grace of God in the Christians that is evidenced here”. By his reference to Christ as God’s inexpressible gift Paul has attempted to establish a Christological basis for giving, according to Murchie. This conclusion falls perfectly within the findings of my research.

Clearly the three key elements which characterise the kind of giving that Paul was urging in 2 Corinthians 8 and 9 are grace, fellowship and equality, but, as Jim and Marjorie Matheny (1996:5), have concluded, because New Testament giving is not practised in many churches, these blessings are sadly lacking.

2.5.5 Giving in the book of Galatians.

Gal. 6:6-10 provides further assistance to the formulation of a New Testament doctrine of giving. The Galatian Christians are commanded to “share all good things” with their instructor in the Word. Furthermore they are to do good to all people, “especially to those who belong to the family of believers”.

Stedman (1951a:70) says that this passage is very rich in practical suggestions regarding the principle of giving. The word translated “communicate” (KJV) or “share” (NIV), he points out, means to have or share in common, and refers to the support of teachers who give themselves wholly to the ministry of the Word. This, he holds, would include, in a large sense, such institutions as Bible schools, seminaries, and Christian colleges, “which surely may be said to ‘teach good things’”. Clearly from the context, Paul was referring to those who had provided doctrinal teaching to the Galatian Christians, but Stedman’s wider application is feasible. It is important for the modern Christian to realise that pastors, who provide much of their spiritual food, also need monetary support, and that support is the responsibility of the congregation. Members need to be reminded that an important part of their financial contribution goes towards the pastor’s salary, who needs, like they do,

a reasonable wage. An inexplicable maxim, often quoted in this regard, “Keep him (the pastor) poor and you will keep him humble”, is not only without any Biblical support, but totally unacceptable. As 1 Tim. 5:18 says, “For the Scripture says, ‘Do not muzzle the ox while it is treading out the grain,’ and ‘The worker deserves his wages’.”

2.5.6 Giving in the book of Philippians.

In Phil. 2:4-8 Paul tells his Philippian believers that they should not look only to their own interests, but also to the interests of others. As was noted in the discussion of 2 Cor. 8 and 9 (above), Christians are to view the interests of others from a Christological base. It is because of all that He did for us on the cross, giving of Himself completely for our benefit, that we should emulate Him as we give to others. Commenting on the technical aspects of the Greek in this passage Murchie (1978:335), points out that the general idea of verse four is that one is to look out for the interests of others rather than for one’s own. He stresses the importance of the use of *kai* in verse four, which involves two possible understandings. First, one might view it adjunctively, the implication being that one’s concern should be both for oneself and for others. But a second possibility involves taking *kai* in an emphatic sense, and “the previous use of the strong adversative *alla* would seem to support this use of *kai*.” This would imply in a more radical way, he argues, that self-concern is, in a sense, to be rejected in favour of concern shown for others. Such a rejection of self-concern is clearly the Christological pattern or example set forth in w 5–11.

The second important passage is Phil. 4:15-19 in which Paul commends the Philippians for being the only church to share with him in the matter of giving and receiving when he set out from Macedonia and when he was in Thessalonica, they again and again sent him aid when he was in need. He stresses that he is not looking for a gift, but “for what may be credited to your account”. He likens the gifts they sent through Epaphroditus to “a fragrant offering, an acceptable sacrifice, pleasing to God”. It is in this context that he then uses the often-misinterpreted words, “And my God will meet all your

needs according to his glorious riches in Christ Jesus.” It is in the context of their gift to him that *in return* God will supply their needs. My view is supported by Cowan (1943:557), who points out that this promise, according to the immediate context, is to those “who have given for the advancement of the gospel elsewhere”, and by Barnes (2000:CDROM). So often one hears this promise being quoted by pastors and ordinary Christians without the all important explanation that it is for those who have already given to God’s workers in need. The preaching of this verse should be part of the overall teaching of the church on giving.

The Philippians also worshiped by giving (Phil. 4:18). According to McRae (1997:229), the monetary gift they gave to the work of the Lord was “an acknowledgment of the worth of the Lord to them. Giving may and must be worship.” Paul’s use of the words “a fragrant offering, an acceptable sacrifice, pleasing to God” confirm this view and remind one of similar words used in the context of those Old Testament sacrifices which pleased God. Clearly Christians need to be reminded that God is pleased with such gifts. When we give in this way, there is a reaction with God; our giving is not a one-sided process. This should be seen as a great encouragement to the believers.

Ortlund (1981:3), argues from these verses that the epistles exhort Christians to do certain things for each other, one of which is to give to one another. His view is confirmed by Rom 12:13, “Share with God’s people who are in need.” Indeed in Rom. 15:26,27 Paul refers to the gift by gentile Christians to the saints at Jerusalem as a “debt” repaid for the spiritual blessings they had received from Jewish Christians. Strauch (1997:189), however points out that although there was a spiritual indebtedness on the part of the Gentile churches, the offering was still a voluntary, love gift, not a required tax to the mother church or central organisation for churches. Meadors (1980:143) describes it as “encouraging a sort of inter-Christian community credit union”. Whilst this may be a rather brash way of describing it, it does confirm again the need for Christians to contribute towards one another’s needs.

2.5.7 Giving in the book of 1 Timothy.

In 1 Tim. 5:8 Paul makes it clear to Timothy that Christians are to give towards the support of their indigent relatives, especially those who are immediate family. Failure to do so is seen in a very serious light by Paul – the person concerned has denied his Christian faith! Whilst I support this principle it cannot be viewed as giving to God, especially when viewed within the context of giving to fellow believers (discussed above), unless the recipients are Christians. It would be better categorised as a moral, Christian responsibility. I am opposed to Stedman's view (1951a:71), that financial responsibility to one's own next-of-kin must be put first in the believer's practice of giving. Our first responsibility is to give directly to God. I will elaborate further on this point in my discussion of giving in the book of James (below).

1 Tim. 5:17 likewise, provides instruction regarding the financial remuneration by the church of its elders, rather than giving by individuals. Nevertheless it does provide another very sound reason for Christian giving.

2.5.8 Giving in the book of James.

James 2:14-17 urges its readers to put their faith into practice. Indeed if a believer sees the physical needs of a Christian brother or sister and does not respond in action, such a person's faith is dead.

The Greek word for sister here is *adelphē*, which according to Strong (1998:CDROM), means "a sister (naturally or ecclesiastically)". Although the Greek word for brother *adelphos* can be translated literally or figuratively, it is clear from the use of *adelphē* that "brothers and sisters" here are fellow believers and not people in general. This would then confirm what was said above about needy Christians receiving gifts from Christians only.

James says that faith without works is dead. Stedman (1951:213), says that "this is nowhere more certainly true than in the realm of giving". This, he argues, is where the spiritual and the material "join hands as nowhere else". Whilst to give to someone in need is desirable, I am of the opinion that acts of spiritual service are also important. Far too often Christians respond to a

person's need by writing out a cheque, when what is really needed is personal attention or practical assistance in the form of transport to church, for example. He further contends that the simple act of opening one's wallet and giving of one's material substance in the name of the Lord often results in "widened spiritual vision, increased joy, warmed hearts, awakened interests, deepened love for Christ, and enriched treasures in the world beyond". As stressed above, the act of giving to another's needs should not be under-emphasised in terms of the spiritual benefits it brings.

But how is giving to God defined? Is it solely acts of generosity to the church or people employed in full-time service? Does God consider gifts given to widows and orphans, for example, as unto Him? "The positive inference of Scripture", according to Stedman (1951a:214), "is that it is any gift which is distinctly a work of love to others, done for the Lord's sake." He argues that this would include helping poorer relatives when they are in need, as they have the greatest claim upon believing relatives. There is no Scriptural support for such a position. Whilst it is important to support one's needy relatives, and, as James says in 1:27, "for orphans and widows in their misfortune", this does not necessarily mean that money given to such people should be viewed as having been given to God. The only exception would be if such people were Christians, in which case, as has been noted above, Jesus sees such gifts (or acts of kindness), as unto Him.

2.5.9 Giving in the book of 1 John.

1 John 3:17 says, "If anyone has material possessions and sees his brother in need but has no pity on him, how can the love of God be in him?" According to the translators of the NET the word for possessions here, namely *bios*, "refers to one's means of subsistence - material goods or property". Strong (1998:CDROM) has "the means of livelihood". In other words if someone claims to be a Christian, and who has the material means, yet does not respond to a fellow believer's need, he is not a Christian at all!

Ryrie (1977b:314) holds that "giving is the proof of love". He is of the

opinion that this verse summarises the entire apostolic teaching on the subject. "Giving is the proof of love, which in turn is a test of fellowship; and fellowship in turn is the basis for confidence that God hears our prayers." I do not agree that it summarises the doctrine of giving in its entirety, but it is certainly the kernel.

2.5.10 Giving in the book of 3 John.

John, in verses 5-7 of his third epistle tells his reader that he is faithful in what he is doing for the brothers, even though they are strangers and that they have told the church about his love. He urges his reader to send these brethren on their way "in a manner worthy of God". For "the sake of the Name" they went out, and in the process, received no help from the pagans. These verses are written against the backdrop of missionaries sent out by the early church to proclaim the gospel, being shown hospitality by some of their fellow believers. As discussed earlier, the principle of receiving support only from fellow believers is here confirmed. Hiebert (1987:199), when commenting on 3 John 7, agrees and says that the words "accepting nothing from the Gentiles" reveal the deliberate principle of operation adopted by these missionaries. He points out that the negative with the present active participle makes it clear that it was their own choice not to receive financial support from the Gentiles they sought to evangelise. The logical outflow is that *believers* have the moral obligation to undertake for them.

Strauch (1993:57), holds that the first Christians viewed themselves as "part of a worldwide brotherhood that transcended all national, racial, and social boundaries". That brotherhood, he argues, was rooted in their oneness with Christ, the "elder brother" (Rom. 8:29). Furthermore, they knew they were a persecuted minority in an intensely hostile world. Therefore their very survival depended on active participation in the family of brothers and sisters. Certainly the church in South Africa might not (yet) see itself as a persecuted minority, but it would do well to see itself, more than it does at present, as part of that brotherhood. In so doing its attitude towards giving would also move in the right

direction. C. S. Lewis (1999:542), said: "The little pockets of early Christians survived, because they cared exclusively for the love of 'the brethren' and stopped their ears to the opinion of the Pagan society all round them." Witmer (1953:216), adds that "there is no record that they ministered to the indigent outside the church".

2.5.11 Paul's use of the term "the collection".

This research would not be complete without a brief "excursus" into the various words used by Paul (nine in all) for "the collection". Barclay (1998:CDROM) notes that in 1 Cor. 16:1 he calls it a *logia*, or extra collection. A *logia* was something which was the opposite of a required tax - it was an *extra* occurrence of giving. This should persuade those pastors who have not done so in the past (the results of the survey in Chapter 4 confirm that there are several), to make special appeals for specific needs when necessary.

Barclay further points out that Paul sometimes calls the collection a *charis* (1 Cor. 16:3; 2 Cor. 8:4), a free gift freely given, something given in the overflowing love of a one's heart, however small it be. This must surely be what our churches should be striving for!

Sometimes he uses the word *koinonia* (2 Cor. 8:4; 2 Cor. 9:13; Rom. 15:6), which I have discussed in detail above. He also uses the word *diakonia* (2 Cor. 8:4; 2 Cor. 9:1, 2 Cor. 9:12-13), meaning practical Christian service, another way of giving, as my discussion of Matt. 25:45 confirms.

On one occasion he uses the word *hadrotes*, the meaning of which is abundance (2 Cor. 8:20). In that passage Paul speaks of the envoys of the Church who accompany him to guarantee that he does not misuse the abundance which is entrusted to him. How wonderful it would be if our churches, having taught and applied the principles highlighted by this research, could arrive at the place where their giving was *hadrotes*.

Sometimes Paul uses the word *eulogia*, which in this case means bounty (2 Cor. 9:5). The opposite is a gift given, according to Barclay (1998:CDROM), "as a bleak and unavoidable duty, given with a grudge and

with no delight". All true giving, he argues, "is a bounty which we are supremely glad to give" In the light of the Christological base for our giving, discussed earlier, one can only concur with Barclay.

Paul also uses the word *leitourgia* (2 Cor.9:12). Barclay recalls that in classical Greek this word has a noble history. In the great days of Athens there were generous citizens who volunteered out of their own pockets to carry the expenses of some enterprise in which the city was engaged. A *leitourgia* was originally a service to the state voluntarily accepted. In similar vein, Christian giving should not be something which needs to be extracted from believers, but something they volunteer out of the abundant love in their hearts for Christ.

Paul speaks on one occasion (Acts 24:17) of *eleemosune*, or alms. Barclay points out that alms-giving was so central to the Jewish idea of religion, that the Jew could use the same word for alms-giving and righteousness. Since every believer is clothed with righteousness, should our generosity in giving to god not be an absolutely natural thing?

Lastly, Barclay notes that Paul uses the word *prosphora* (Acts 24:17), an offering and a sacrifice (cf. my discussion above). When one combines the meanings of these nine words, in essence one has the foundation on which to lay a Christian doctrine of giving. Oh that our churches would respond!

3. Summary.

Old Testament Jews made several kinds of voluntary offerings to God which included the burnt offering, the meal offering and the fellowship offering, including the acknowledgement offering, the votive offering and the freewill offering. Apart from these offerings, the Old Testament records the accounts of a number of Jews making voluntary sacrifices or gifts, but only those made with the right attitude were acceptable to God.

In the New Testament church the giving was not based on a prescriptive formula, such as the tithe, but rather on the individual believer's response to the grace of God in Christ which he/she had experienced in salvation. It was

viewed as participating in the fellowship of the saints, especially when done for those fellow believers in need. In fact, Jesus sees any giving to other Christians as unto Him.

Giving was on the first day of the week and in proportion to what one had. Scant reference is made to giving to anyone other than believers. There was no coercion, yet they the believers were encouraged to give generously. As they did so, God would provide for them.

With the above in mind, the modern church needs to give serious attention to its practice in this regard.

Chapter 3

Required giving in the Old and New Testaments

1. Introductory remarks.

In this chapter I will seek to show the various forms of required giving to God during the pre-Mosaic, Mosaic and post-Mosaic periods. In the process, reference will be made to a plethora of Scriptural passages, the background will be provided where appropriate and linguistic word studies in translation will be undertaken, where necessary.

2. Prescribed sacrifices.

Note: Of the many sources available on the subject of Old Testament offerings, I am of the opinion that van Gemeren (1998:CDROM), is one of the most comprehensive in his approach and for this reason, in this section, I will make frequent reference to his work. I fully endorse his views.

Prescribed sacrifices in the Old Testament may be classified as follows:

2.1 *Propitiatory Offerings.* An expiatory offering was required when an Israelite had become ritually unclean or had unwittingly sinned against God or his neighbour. The two types of expiatory offering are the sin offering and the guilt offering.

2.1.1 The sin-offering (Ex. 29:14, 36; Lev. 4). The sin offering spoke of the fact that a covenant between God and man had been broken by man. It could only be restored by God's remedy through the shedding of blood. Van Gemeren (1998:CDROM), says that every Israelite, whether a commoner or a high priest, was required to make a sin offering. What was offered depended upon the individual's status within the community. A poor person could satisfy his requirements by sacrificing two pigeons or turtledoves (Lev. 5:7), or he could offer a tenth of an ephah of fine flour (Lev. 5:11; cf. Heb. 9:22). The Israelite of modest income could bring a female goat (Lev. 4:28) or a lamb (4:32) to the altar. The leaders in the community were expected to offer a male goat (4:23) and the high

priest as well as the people as a congregation had to sacrifice a young bull (4:3, 14).

In the ceremony, the blood was sprinkled before the veil of the sanctuary and the priest put some of it on the horns of the altar of incense and poured out the rest of it at the foot of the altar of burnt offering. The shedding of blood, the symbol of life, signified that the death of the offender was deserved because of sin, but that the death of the sacrificial animal was accepted for his death by the provision of God's mercy. According to Explorer's Bible Study, the sin offering "gave witness to the fact that sin existed in man, that the wages of sin is death and that God had provided an atonement by the vicarious suffering of an appointed victim".

A sin offering was presented under three circumstances. First, it was required for ritual cleansing. Women after childbirth (Lev. 12:6-8), victims of leprosy (Lev. 14:13-17, 22, 31), those who suffered from abscesses and haemorrhaging (Lev. 15:15, 30), and Nazarites who had contact with a corpse (Num. 6:11, 14, 16) were among those who needed to make a sin offering in order to be considered ceremonially clean. A second occasion for which a sin offering was required was when an Israelite unintentionally sinned against the law of God (Num. 15:25-29). Finally, sin offerings were made at each of the Hebrew festivals such as Passover (Num. 28:22-24), the feast of weeks (Num. 28:30), the feast of booths (Num. 29:16, 19), the new moon festival (Num. 28:15), the festival of trumpets (Num. 29:5), and the Day of Atonement (Num. 29:11).

2.1.2 Guilt Offering (Lev. 5:14-6:7; 7:1-7; AV, "trespass offering"). The second kind of expiatory offering was the guilt offering, which consisted of a payment of damages or a fine. The guilt offering was a means of making restitution when social, religious, or ritual expectations had not been observed. It was required of any Israelite who had defrauded God or a fellow Israelite. Whether the offence was against God or another person, the guilty party had to pay full restitution. Furthermore, the offender was required to pay a penalty of a fifth of the value of the goods that he had defrauded. This additional offering was usually a ram (Lev. 5:15). A guilt offering was necessary whenever a person unknowingly

failed to meet his obligation before God in sacrifice, service, or covenantal obedience. Also, if an individual sinned against a fellow Israelite in the same manner, he was expected to make a guilt offering. This entailed sacrificing a ram to God and paying restitution plus a 20 percent penalty to the offended party. The guilty individual was to make his offering while confessing his sin. If his sin was against another Israelite, he had to make full restitution, including the 20 percent penalty, before his offering to God would be accepted (cf. Matt. 5:23-24).

2.2 Dedicatory Offerings. Van Gemeren (1998:CDROM), classifies three offerings as being "pleasant" to the Lord, namely the burnt offering (Lev. 1), the cereal offering (Lev. 2), and the peace offering (Lev. 3). The phrase "an aroma pleasing to the Lord" (NIV) or a "sweet savour" (AV) is a standardised idiom denoting God's acceptance of and pleasure with Israelite offerings. According to Van Gemeren, the dedicatory offerings presuppose the existence and observance of the expiatory offerings in the period of the Mosaic revelation. God did not accept the dedicatory offerings unless Israel had first presented any required expiatory offerings.

2.2.1 Burnt offering (Lev. 1:3-17; 6:8-13). The burnt offering was offered both in the morning and in the evening, as well as on special days such as the Sabbath, the new moon, and the yearly feasts (Num. 28-29; 2 Kings 16:15; 2 Chron. 2:4; 31:3; Ezra 3:3-6). Any Israelite could present a burnt offering, but, as the Explorer's Bible Study (2000:CDROM), notes, "the offering was to be the movement of a willing heart responding in true worship to God" (Lev. 1:2-3). A bull, sheep or goat, and a bird were all considered to be appropriate sacrifices, but the animal to be sacrificed was to be a "*male without blemish*" (Lev. 1:3). The type of animal chosen for this sacrifice seems to be dependent on the offerer's financial ability. The offering was made by having the offender place his hand upon the animal before it was killed so as to identify that the animal was taking the person's place and then to kill it. The Explorer's Bible Study adds that the meaning of the whole burnt offering is rooted in the original idea of all sacrifices, namely that the

one sacrificing is offering himself, soul and body, to God; he is submitting his will to the will of God. Thus in every sacrifice that the people of God made, "a self-sacrifice to God took place by a figurative act".

The priest then collected the blood and sprinkled it around the altar and the sanctuary, and the worshiper cut up and skinned the animal. If a bird was brought, the priest killed it. The priest then carefully washed and cut the offering into pieces, arranged them on the altar and then the entire animal was burned as a sacrifice. The only portion that remained was the hide, and the priest received it (Lev. 7:8). The one who made this sacrifice did so to restore the relationship with God and to *atone for some sin. Clearly there was personal cost for the one bringing the sacrifice*; when Araunah offered to David his threshing floor, oxen, and wood without cost so that David could sacrifice, David refused. His explanation was that he could not offer burnt offerings that cost him nothing (2 Sam. 24:18-25). (1:6-9, 12-13).

The Scriptures indicate a close association between the burnt offering and the sin offering. These two types of offerings were required together during the New Moon Festival (Num. 28:11-14), Passover (Num. 28:19-24), the Feast of Weeks (Num. 28:26-29), the Festival of Trumpets (Num. 29:2-4), the Day of Atonement (Num. 29:8), and the Feast of Booths (Num. 29:12-38). Also the burnt offering was required in addition to the sin offering following childbirth (Lev. 12:6-8), abscesses (Lev. 15:14-15), haemorrhages (Lev. 15:29-30), and defilement during the Nazarite vow (Num. 6:10-11). The association between the sin and the burnt offering suggests that before the worshiper can fully devote himself to the Lord (*symbolised by the burnt offering*), he must know that his sins have been atoned for (*symbolised by the sin offering*).

Van Gemeren is of the opinion that the relationship that existed between the sin offering, burnt offering, and thank offering can be seen in the Scriptural account of 2 Chr. 29:20-31, in which the offerings were made under the leadership of King Hezekiah. After the cleansing of the temple and the consecration of all the vessels, King Hezekiah and the leaders of Jerusalem brought animals as a sin offering "to atone for all Israel." Burnt offerings were then presented to the Lord. During the

sacrifice of the burnt offerings the Levites and priests sang and played their instruments. Following the sacrifices the entire assembly worshipped God. After this time of worship more burnt offerings and thank offerings were made. According to Van Gemeren, this combination of sin offering, burnt offering, and thank offering expressed the Israelites' need for atonement, their devotion to God, and their gratitude for His blessing. The Explorer's Bible Study (2000:CDROM), makes a valid point in this connection, when it argues that a sacrifice that is acceptable to God is the basis for all true worship.

2.2.2 *Grain offering (Lev. 2:1-16; AV, "meal offering). The root meaning is "offering," and in its most basic sense is found some thirty-five times, meaning tribute or gift (cf. Gen. 43:15; Judg. 3:15-19). According to Van Gemeren (1998:CDROM), in a cultic context it may refer to any sacrifice (Isa. 66:20). As a dedicatory offering the grain offering generally accompanied other consecratory offerings. The offering was presented by all Israelites, including priests. The Holman Bible Dictionary (2000:CDROM), suggests that while no reason is given for the grain offering, it may have symbolised the recognition of God's blessing in the harvest by a society based mostly on agriculture. "The bringing of a representative portion of the grain harvest was another outward expression of devotion."*

The Explorer's Bible Study (2000:CDROM), says that it represented a dedication of the offerer's life energy to God in holy obedience. As the Israelite added to his offering of the animal the offering of meal, "he would be impressed with the fact of giving of his substance as well as himself to the Lord".

It consisted mainly of fine flour (Lev. 2:1-3) mixed with frankincense and oil, (which, according to Explorer's Bible Study, is symbolic of divine intercession and divine grace respectively), wafers, unleavened bread, and cakes (2:4-10), or ears of grain (2:14-16). These cakes, however, had to be made without leaven. Every grain offering had to have salt in it (Lev. 2:13), perhaps as a symbol of the covenant. The Explorer's Bible Study rightly observes that leaven was not permitted. This may be because leaven, since it has a permeating influence, is often used in Scripture as an emblem of pride, hypocrisy, malice and wickedness

(e.g., in 1 Corinthians 5:8).

Only a portion of this offering, including the frankincense, was burned on the altar, with the remainder going to the priests. This Hebrew word for this portion is related to the Hebrew verb "to remember" or "token," as it is a reminder to God of the sweet smell of the incense burned together with the cereal offering. The offering was generally made together with the burnt offering (cf. Num. 28-29) and peace offering (Lev. 7:12-14; Num. 15:4-10). There were additional occasions which called for the cereal offering: the ceremonies associated with the ritual purification of a leper (Lev. 14:10, 20ff.), the completion of a Nazarite vow (Num. 6:15-21), and possibly also with the ritual purification after childbirth, etc. Van Gemeren holds that the offering may not have been made on the Day of Atonement (Lev. 16:3ff.). The cereal offering was always made together with the peace offering.

2.2.3 Drink offering (Num. 28:14; 29:6). As with the grain offering, anyone could present a drink offering. It accompanied both burnt and peace offerings (Num. 15:1-10). The amount of wine depended on the size of the animal to be sacrificed (half a *hin* for a bull, a third for a ram, and a fourth for a lamb). The offering was intended to please the Lord (Num. 15:7), and was expected as a daily offering (Num. 28:7) and on the Sabbath (28:9), new moon (28:14), and the annual festivals.

2.3 Communal offerings. In addition to the required offerings the worshiper could present voluntary offerings. They did not atone for sins, but were complementary to the expiatory and dedicatory offerings. The communal offerings are at times more difficult to distinguish, since several offerings are aspects of one type of offering.

2.4 Fellowship offering (Lev. 3; 7:11-36). Any Israelite could make a fellowship offering in addition to the sacrifices made for atonement and consecration. The Believer's Study Bible (2000:CDROM), says that it dramatised

peace and reconciliation between the offerer and God (cf. Rom 5:1; Col 1:20). The Explorer's Bible Study (2000:CDROM), notes that it was a sacrifice which showed a desire on the part of the individual to seek peace with God. It was not an atoning sacrifice to make peace with God, but a joyful celebration of peace made through the covenant. The Bible Knowledge Commentary (2000:CDROM), says that the Hebrew has traditionally been translated "peace offering," but points out that Wenham (*The Book of Leviticus*, 76), argues that the translation "fellowship" is "simply a guess based on the nature of the party (communal meal) after the sacrifice" and prefers the traditional translation of peace offering. It notes that since the Hebrew concept of peace includes health, prosperity, and peace with God, Harrison (*Leviticus: An Introduction and Commentary*, 56), aptly translates it "a sacrifice of well-being". Perhaps a combination of the idea of 'well-being' (from the meaning of the word) and 'fellowship' (from the distinctive feature of the communal meal after the sacrifice), would convey the fullest significance of this offering.

Since it was a voluntary offering, some qualifications of the sacrificial animals were more relaxed (both male and female animals were permitted, Lev. 3:1, 6). The animal was killed at the entrance of the outer court (Lev. 3:1-2, 7-8, 12-13) and its blood was thrown against the altar (3:2, 8, 13). The entrails were completely burned. The priest was permitted to take the breast and the right thigh (Lev. 7:28-36) and eat them with his family in a clean place. The former was called the wave-breast from the motion used in offering it before the Lord. The priests also took one of the unleavened cakes which was offered as a meal offering with the peace offering after having heaved it before the Lord.

The "fat" of the animal was looked upon as being the choicest part; hence, it belonged to God (cf. Lev. 7:23-25). The separable fatty portions included: (1) the net of fat which stretched from the stomach and enveloped the bowels; (2) the fat attached to the viscera, which could easily be peeled off; (3) the two kidneys and the fat upon them; and (4) the net of fat covering the liver. If the peace offering was of the sheep, a fifth portion included the fat tail (vv. 9, 10), which sometimes weighed as much as 7 kilograms among broad-tailed species. The fatty portions of

the peace offering were laid on top of the daily (continual) burnt offering, which would already have been burning (Ex 29:38, 39; Num 28:3-8).

Before taking it as his own, the priest was required to recognise it as a heave offering. He was expected to lift up his portion to signify that it was the Lord's (Lev. 7:34; Ex. 29:27-28). Then he would wave it as a wave offering to symbolise that it was the Lord's and that it became his for food by divine appointment. The offerer also could present unleavened cakes as a part of the thank offering (Lev. 7:12; AV, "thanksgiving"; NIV, "expression of thankfulness"). Thank offering is generally viewed as a synonym for peace offering. The priest was also permitted to take one of the unleavened cakes, wave it as a wave offering, and consume it. The last stage of the peace offering was the communal meal, where the offerer and his family would enjoy those parts of the offering that had not been burned or taken by the priest (Lev. 7:15-17). Strict rules detail that it was to be eaten by ritually clean people, in a place near the sanctuary, a ritually clean place, and detail the time period during which the food could be enjoyed. As part of the meal, various kinds of bread were offered (and ultimately kept by the priest).

After the ceremony, there was to be a time of rejoicing with friends, the Levites, the widows and the fatherless. The peace offering, according to Explorer's Bible Study (2000:CDROM), "was significant of reconciliation and communion with God and with one another - God and His people feasting together in token of friendship".

The fellowship offering was primarily an optional sacrifice as a token of gratitude to God. The Feast of Weeks (Pentecost) was the only annual festival for which fellowship offerings were prescribed (23:19-20). It was associated with the Nazarite vow (Num. 6:17-20) and the ordination of a priest (Ex. 29:19-34; Lev. 8:22-32). The fellowship offering was often made during or after periods of national threats, adversity, or spiritual renewal, such as war, famine, pestilence, the dedication of the temple, and reforms.

The Bible Knowledge Commentary (2000:CDROM), identifies three subcategories of the fellowship offering (Lev. 7:12-16) which suggest occasions or motivations for bringing this sacrifice:

2.4.1 A thanksgiving offering (“confession” or “acknowledgment”) was the most common type (7:12-15; 22:29), almost synonymous with the fellowship offering itself (cf. 2 Chron. 29:31; Jer. 17:26; 2 Chron. 33:16). It was brought as an acknowledgment to others of God’s deliverance or blessing bestowed in answer to prayer (Pss. 56:12-13; 107:22; 116:17-19; Jer. 33:11).

2.4.2 A vow offering (Lev. 7:16) was a ritual expression of a vow (cf. 27:9-10), or the fulfilment of a vow such as the deconsecration of a Nazarite (Num. 6:17-20). Though usually a fellowship offering, it could also be a burnt offering (Lev. 22:17-20). Bible Knowledge Commentary says that the votive offering should not be confused with the thanksgiving offering, that was brought as an acknowledgment of God’s deliverance in response to a petition or lament psalm with its “vow of praise”. Believer’s Study Bible (2000:CDROM) argues, on the other hand that it was “to express gratitude for a blessing or deliverance granted when a vow had accompanied the petition”.

2.4.3 A freewill offering was brought to express devotion or thankfulness to God for some unexpected blessing (7:16; 22:18-23). A burnt offering could also be brought as a freewill offering (22:17-20). (The freewill offering is dealt with in more detail in Chapter 2.)

Chafer (1947:16) distinguishes three other categories of offerings:

2.5 The paschal lamb. He holds that Israel’s national and abiding redemption, as well as the safety of the firstborn in each home, was secured by the paschal lamb.

2.6 The two birds (Lev. 14:1–7). Two birds are required in the cleansing of leprosy.

2.7 The red heifer (Num. 19:1–22). The blood of the heifer removes defilement. The heifer was completely burned outside the camp, even its blood, except that which was sprinkled before the tabernacle of the congregation, that is, where the people were to meet God. There the blood was sprinkled seven times (because it was there that God met with His people), a perfect testimony, according to Chafer, in the eyes of God, to the atonement made for sin. The

essential features of this ordinance were: an animal without blemish, the slaying of the animal, every part consumed by fire, the retaining of the ashes for cleansing together with the mingling of the ashes with water, and the application of the water and ashes for the cleansing of defilement.

3. Tithes.

A great deal of confusion still exists amongst Christians regarding how much they ought to give to God, with several denominations teaching that their members should give a tenth of their income. Almost all of what is taught is based upon the Old Testament concept of tithing. It is therefore imperative that a clear and accurate exposition of Scripture be undertaken.

Contrary to popular teaching, there appear to be not one, but three separate tithes which the Israelites were required to give. The first of these appears in Lev. 27:30-33 where the Israelites are commanded by God to give a "tithe of everything from the land, whether grain from the soil or fruit from the trees" This tithe belongs to the Lord and is holy to Him. In addition, every tenth animal "that passes under the shepherd's rod", will be holy to God. The farmer must not pick out the good from the bad or make any substitution.

This verse contains the only reference to the tithe in monetary terms in that if the donor wanted to redeem his tithe of crops or fruits, e.g. for his own use, the *value of his tithe was estimated in monetary terms and this then increased by 20%*. The total value in money could then be substituted for the tithe. Krause and Solyma (1998:4) raise the question of how this principle would apply today. Proponents of the tithe in the modern church conveniently avoid such issues when claiming a Biblical basis for their argument. Krause and Solyma further note that only the tenth animal, "the last one, not the first!" that passed under the rod was God's (v 32). It was not a matter of "God getting His money first". Again the tithe supporters are silent.

The way this tithe was to be used is set out in Num. 18:25-32: When the Levites received from the Israelites, which God gave them as their "inheritance", or wages for their work at the Tent of Meeting, they, in turn, had to present a tenth of

that tithe as the Lord's offering. Their offering was then reckoned to them "as grain from the threshing floor or juice from the winepress". In this way they also presented an offering to the God from all the tithes they received from the Israelites. From these tithes, God's portion was given to Aaron the priest.

It was this tithe to which Prov. 3:9-10 referred when it taught the Jews to honour the Lord with their wealth and with the firstfruits of all their crops. This would result in their barns being filled to overflowing, and their vats brimming over with new wine.

The tithe, according to MacArthur (2000:105), was a ten percent taxation used to supply the needs of the Levites, because they had no livelihood and received no territory when Moses divided the land among the twelve tribes. Essentially, he argues, the Israelites gave a tithe every year to support those who "ran the government". If the people failed to pay this mandatory tithe they were robbing God, because it belonged to Him (Mal. 3:8). Whilst one might take issue with MacArthur about his reference to the Levites as the "government", the key issue is that the tithe went to them as their means of support.

It has been argued by many, especially by pastors attempting to convince their congregants that they should be tithing, that Mal. 3:8-10 indisputably proves the point:

"Will a man rob God? Yet you rob me. "But you ask, 'How do we rob you?' "In tithes and offerings. You are under a curse - the whole nation of you--because you are robbing me. Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the LORD Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it."

An example of this approach is provided by the nineteenth century deeper life author, Watson (n/d:21.1), who said:

"It is no small perversion of Scripture that the passage in Malachi 3:10, about bringing the tithes into the storehouse, should always be applied to a spiritual consecration. If thousands of Christians would only take it just as it reads, and begin at once to give God a tenth of

all they receive, it would prove to be the keystone in the arch of a full consecration, and one of the greatest blessings of their lives, both spiritually and temporally.”

However, the tithe referred to in these verses refers specifically to the type of tithe described in Lev. 27:30-33 (above). As MacArthur (2000:CDROM), points out, “The condemnation of Malachi 3:8-10 is for failure to pay the required taxes to support the priests who ran the nation.” To imply that Christians should give a tithe because of the content of these verses, would fail to take account of the other two types. To take this argument to its logical conclusion, Christians would also have to give the other two. Furthermore, as Stedman (1951b:211), has noted, these verses were written to Jews under the law and have no reference to Christians.

Deut. 12:10-11, 17-18 refer to a second annual tithe that Israelites had to pay: The Israelites, while making their way from Egypt to Israel, were told by God that once they had crossed the Jordan and settled in the land God would give them as an inheritance, they were to bring everything He commanded them, namely their burnt offerings and sacrifices, tithes and special gifts, and all the choice possessions they had vowed to Him, to the place that God would choose “as a dwelling for his Name”. However, *this* tithe was to be eaten by the very people who gave it! It was done in God’s presence and the people were to “rejoice in everything you have put your hand to, because the LORD your God has blessed you” (v7). This was not to happen in the people’s home towns, but at the Temple.

Thus God ordained that support in the form of this second tithe should be given for their national religious festivals – the ceremonial feasts and celebrations. According to MacArthur (2000:106), it promoted national unity and fellowship. Sound exegesis would be hard-pressed to apply this tithe to the modern church.

Deut. 14:27-29 and 26:12-15 introduce a third tithe. At the end of every three years, the Israelites were required to bring all the tithes of that year’s produce and store it in their towns, so that the Levites (who had no allotment or inheritance of their own) and the aliens, the fatherless and the widows, who lived in their towns, might come and eat and be satisfied, and so that God might bless them in all their work. This portion was known as “the sacred portion”.

This third tithe was known as the welfare tithe, or poor tithe, and was used to help the stranger, the fatherless and the widowed. If one adds it to the other two tithes, the total (average) required giving is twenty three and a third percent, per annum. MacArthur (2000:107), is of the opinion that those tithes “amounted to mandatory taxation that was used to fund Israel’s divinely instituted human government”. Indeed Keathley (1997:6), says, “Because the tithe was required in the Old Testament, it was more of an income tax than a gift given under the theocratic kingdom of Israel.”

McGree (1937:167), aptly describes this tithe as being part of the Mosaic economy. He argues that it was never considered as giving to the Lord, but rather as keeping the Law. He notes that Israel was a theocracy with the priesthood as the centre of government as well as religion. The tithe was for the support of the priesthood. “The tithe is wholly related to the Law, and for a people under the Law as a national institution.” This leads him to the conclusion that there is definitely no suggestion that a Christian under grace is to tithe. I am strongly of the opinion that the sheer weight of evidence presented in this thesis confirms this view. Because the *commandments to tithe were part of God’s plan for those under the Law*, one would be hard-pressed to provide sound exegetical proof that this should be extended to those under grace. Stedman (1950a:323), points out that law was a type of “merit-system”, in that it offered rewards for obedience and demanded severe penalties for failure. In its emphasis on grace, the New Testament opposes this legal character throughout. (cf. Rom. 11:6; John 1:16-17 and Gal. 3:19-25).

In addition, Eph 2:15 says that Christ abolished “in his flesh the law with its *commandments and regulations*”. I believe that the church has given far too little attention to these passages and the principles they contain, in its fervour to make tithing obligatory for Christians.

Stedman (1950a:324,5) further argues that since Rom 8:6 – 7 and 2 Cor 3:7 – 13 plainly state that the Ten Commandments are abolished after the death of Christ, and these commandments were the very heart and soul of the Mosaic law, “it is extremely unlikely that they should be done away and the more minor moral *commandments (as tithing) should remain in effect*”. His research was unable to

find any tithe-supporter who claimed that the portion of the law which included tithing was still valid, who did not also hold that the Ten Commandments were yet in effect as well. Yet the above-mentioned passages are unambiguous in declaring that the Decalogue is abolished.

Likewise Keathley (1997:7) argues that believers today are not under “the legal, economic, social, or religious system of the Old Testament Law”. He holds that the Law was a temporary system until Christ came. His coming and that of the New Covenant, as it applies to the church, supersedes the Old Covenant with a higher law, “the law of the Spirit of life in Christ Jesus”, which enables believers to fulfil the spiritual and righteous requirements of the Law through the leading of the Spirit rather than by imposing legal regulations. The Biblical evidence presented in Chapter Two leads me to strongly support this view.

Keathley emphasises Rom. 6:14, “For sin shall not be your master, because you are not under law, but under grace.” He points out that “law” in Romans 6:14 is “anarthrous”. It is qualitative. He argues that this verse is not talking about just one specific law, for example, the Old Testament Law, but any kind of law. He further argues that this means Christians are not under any type of legal system of external rules or legal regulations which they are to keep “in relation to their walk with God”. His argument naturally leads to the conclusion that although Christians are not without law, because they are under the law of Christ (1 Cor. 9:21; Gal. 6:2), the standard for how much they give in the church age is not an amount set by some external law or compulsion. This would include the tithe because the moment a definite amount is established for believers to give, “it becomes a legal and external matter rather than a matter of the inner man and the leading of the Spirit of God (Rom. 8:14; Gal. 5:1, 18, 24, 25)”. I believe the church in South Africa, with few exceptions, is labouring under a system which is focused far more on this legal prescription of giving, than on the teachings of grace in Christ. The findings of Chapter Four will elaborate more on this subject.

As Krause and Solyma (1998:3), have noted,

“The problem of the Law is in spiritual perception, godly perspective,

and application according to the Will of God, and not the traditions and imaginations of men (cp. Matt 7:21-23). The Pharisees practised their Law but were of their father, the Devil (Jn 8:44). They kept the Sabbaths but did not know their meaning (cp. Isa 1:12-18; Amos 5:21-24; 8:10; Hos 2:11).”

This would appear to stand in sharp contrast to Watson (n/d:21.1), who, of all the supporters of the tithe, made one of the most amazing claims ever, when he said, “When the Holy Spirit gets possession of a soul, He writes this principle of giving a tenth on the heart, showing it is not merely a Mosaic, but a Holy Ghost law.”

It is also contrasted by the “American Baptist Policy Statement on Encouraging the Tithe: Growing and Giving in Grace” (1992:5), which says,

“It is a clear teaching within Old Testament law. This teaching is not abolished in the New Testament, but enriched and transformed by grace. Tithing, in light of the gospel, becomes a privilege under grace rather than an obligation under law. Tithing may be seen as a minimum standard for Christians seeking a biblical base for financial stewardship.”

As noted elsewhere in this chapter, there is no exegetical support for the claim that the teaching of Old Testament law “is not abolished in the New Testament”. Furthermore, the more one refers to Christians needing to *tithe*, the more difficult it becomes to defend such a suggestion, given the very prescriptive nature of the word; if it is a *tenth*, then it is tied to the prescription of the Law. All the more so when one uses phrases like “Tithing may be seen as a minimum standard for Christians seeking a biblical base for financial stewardship”! It seems to be a contradiction in terms to talk of grace giving as having a “minimum standard”. There is furthermore no New Testament evidence for making such a claim.

In a paragraph entitled “Call to action” (1992:6), the authors of the above document confirm their misunderstanding of Scripture when they say,

“We call upon each American Baptist to consider the biblical challenge of the tithe as an appropriate beginning response to God’s

grace. Where the tithe may be deemed not immediately possible, we encourage an intentional program of moving steadily toward the tithe in yearly increments."

If the legalistic approach has truly been decried by the authors, one would have to ask why such words as "intentional programme" and "yearly increments" can possibly be used in a system of grace-giving. The situation is exacerbated by the authors' further call (1992:6):

"We call upon American Baptist professional church leaders with preaching and teaching responsibilities to hold forth with passion and power the tithe as a basic standard in a percentage giving program of personal financial stewardship."

Again the phrase "a basic standard in a percentage giving program" needs to be seriously questioned in the light of the Scriptures enumerated above. Indeed such a call pays no attention to the other two tithes required in the Old Testament (discussed above).

Not only did Christ's sacrifice abolish legalism, but as Krause and Solyma (1998:14), point out, Christ's sacrifice also abolished the tabernacle, temple, and Levitical priesthood. As noted above, tithes and offerings were prescribed to provide for the Levites, the priests, the maintenance of the temple, the celebrations of the festivals at Jerusalem, and "the means of teaching people". This would mean that since the very reason for the tithe's existence had been removed, its continued prescription would make no sense at all.

Some writers, in their eagerness to promote tithing, have based their arguments on faulty interpretation of Old Testament principles or Scriptures, for example, Alcorn (1989:206), having cited Lev. 27:30, says that the tithe "belongs to the Lord, not to us". As we have noted above, this particular verse applied to the prescribed giving of the Jews and was only one part of the twenty three percent required annually. Although he acknowledges the three "tithes", Alcorn develops his argument for the need for Christians to give a tithe, as being the need to give *ten* percent, and fails to explain why Christians are no longer required to give the other thirteen percent. He further refers to the tithe as "a test and

demonstration of obedience”, but I find no Scriptural support for such a notion. Alcorn sees the tithe as “a meaningful symbolic expression of our dependence upon the Lord” and our gratitude to Him for all that He is and all He has given us. This rather fanciful conclusion he derives from Deut. 14:23 where the stated purpose of the tithe is “that you may learn to revere the Lord your God always”. It is my contention that such a conclusion applies to voluntary giving, rather than to the tithe. Alcorn notes that it was just as difficult for Israelites to part with their money when giving their tithe, as it is for believers today, but forgets that the tithe was originally not paid in money but in the fruits of agricultural endeavours.

Responding to those who argue against tithing on the basis of “Law versus grace”, Alcorn asks whether the fact that one is under grace means that we stop doing all that was done under the Law. He argues that while the specific regulations no longer all apply, since Christ fulfilled the entire Old Testament, the principles certainly do, and any of the guidelines are still as helpful as ever. This appears questionable on two grounds: firstly, it would mean that one would need to draft an exhaustive list of principles that do still apply, as well as the specific regulations that do not. Secondly, if the “principle” of tithing (or is it perhaps a “guideline”?) still applies, should believers give ten or twenty-three percent? The weakness of such an argument is apparent.

In his zeal to oppose the concept of “grace giving” Alcorn (1989:213), concludes that because those under the law gave twenty-three percent, while the average per capita giving of American church members is two-and-a-half percent, “when it comes to giving, people were ten times more responsive to the Law of Moses than they appear to be to the grace of Christ”. Such an argument is fraught with many difficulties, in that it assumes that *all* Israelites in the Old Testament gave their twenty-three percent, at *all* times. The fact that Malachi needed to reprimand those who were not doing so (Mal. 3:8-12), is proof enough that this was not the case. Secondly, the argument assumes that all American church members are Christians, something which would be difficult to prove, given the different requirements for church membership amongst different denominations.

Alcorn goes further and says that anyone who argues against the tithe is

effectively saying that God has lowered His standards of giving and “that New Testament grace means reduced commitment”. If this were true, then believers today would need to give at least twenty-three percent in order to meet God’s standards. Perhaps Alcorn’s most serious *faux pas*, is his contention that one who argues against the tithe displays “substandard giving” which “suggests ulterior motives for his own theological persuasion”. The arrogance of such an argument is not difficult to unmask; it assumes that everyone who opposes tithing gives less than the tithe, and that such a person has ulterior motives. As has been shown, those who believe that they should give in response to God’s goodness, rather than in a prescribed way, often give much more than the “tithe” – and their motives are beyond reproach. This was certainly the case when Moses had to order the people to stop giving, and when the believers referred to in 2 Cor: 8 gave to their fellow Christians in Jerusalem.

Although Alcorn may be correct in saying that New Testament believers are called upon to be far more sacrificial and generous with their money and possessions than Old Testament believers were, it would be inaccurate to argue that it is because they are called to tithe. Rather, such a practice should emanate from a heartfelt response to their personal experience of the grace of God in Christ.

Alcorn argues that it is “safe to assume” that the Jewish Christians of the New Testament church gave their tithes to the local church and that “there is no indication that the early church ever retreated from their concept that the tithe was the basic minimum to be given to the Lord”. These contentions demand careful scrutiny. Firstly, one needs to ask why it is never intimated in any of the epistles that believers should tithe, which often so carefully gave directions regarding church practice. Instructions are meticulously set out about an extensive array of doctrinal and liturgical stipulations, yet there is a strange silence on the question of tithing. I am strongly persuaded that if tithing were a requirement for New Testament believers, some attention would surely have been afforded it in at least one epistle or the book of Acts. On the contrary, the only injunction that is given about giving at the regular church meeting, is found in 1 Cor. 16:2. I support the

contention of the NIV Study Bible (1985:1758), that since it was to be brought on Sundays, the new day of worship (Acts 20:7; Rev. 1:10), one may conclude that it was collected at the worship service. Indeed, Justin Martyr (*Apology*, I. 67-68), indicates that in his time (*circa* A.D. 150) offerings were brought in the church on Sundays.

The second problem with Alcorn's contention is the omission of any reference to Christians other than those of Jewish origin. Since many in the church, particularly the Greeks, were from non-Jewish extraction, representing a plethora of religious backgrounds, it would seem only natural that writers like Paul would focus on very specific areas to ensure a godly *modus operandi* for the new church. If such Christians were unaccustomed to the Jewish way of tithing and if this were to become the Christian way as well, why is there absolutely no reference to this practice? Since the Greeks, for example, were unaccustomed to tithing, they would need clear teaching, yet there is none. One can only conclude that it was not part of church practice. Slaves, some of whom became Christians and took up their place in the local church, would require special teaching in this regard, since they earned no salary. Again there is none recorded.

Furthermore, the early Christian writers make scant reference to tithing. On the contrary Irenaeus (1997:CDROM) said:

“And for this reason they (the Jews) had indeed the tithes of their goods consecrated to Him, but those who have received liberty set aside all their possessions for the Lord's purposes, bestowing joyfully and freely not the less valuable portions of their property, since they have the hope of better things [hereafter]; as that poor widow acted who cast all her living into the treasury of God.”

Clearly, he makes a distinction between the exact amount given by the Jews and the attitude expressed by the Christians that everything belongs to the Lord and who therefore give more liberally. Augustine said,

“Tithes are required as a matter of debt, and he who has been unwilling to give them has been guilty of robbery. Whosoever, therefore, desires to secure a reward for himself . . . let him render tithes, and out of the nine parts let him seek to give alms.”

Whilst some may be tempted to conclude from this that tithing was standard practice in Augustine's time, for example, Alcorn, (1986:216), it would be more accurate to say that this was his own commentary, rather than a description of church custom. Similarly Jerome said, "If anyone shall not do this [pay tithes] he is convicted of defrauding and supplanting God."

The conclusions drawn thus far are strengthened by examining the way in which the New Testament church writers view sacrifices and offerings. Krause and Solyma (1998:14), point out that in Rom. 12:1 "a living sacrifice" could be alluding to the burnt offering of a killed sacrifice; the word for *reasonable* service is the Greek *logikos* meaning rational, genuine, true; in 2 Cor. 2:15 "the fragrance of Christ" that we are to God could be alluding to the anointing oil (Ex 30:22-30; Song 4:11 and Ps. 45:8); in Eph. 5:2 we are instructed to walk in love, as Christ also has loved us and has given Himself for us, "an offering and a sacrifice to God for a sweet-smelling aroma" (Lev. 1:5-9; 2:1-2; 3:1,5); in Phil. 2:17 Paul says he is "being poured out as a drink offering on the sacrifice and service of your faith" (Num. 28:6-8); in Phil. 4:18 Paul describes the gift he received through Epaphroditus as "a sweet-smelling aroma, an acceptable sacrifice, well pleasing to God"; in 2 Tim. 4:6 he says that he is now ready to be "offered"; in Heb. 13:16 the writer likens doing good and sharing as "sacrifices" with which God is well pleased; in 1 Pet. 2:5 the apostle describes believers as living stones, built up into a spiritual house, a holy priesthood, to offer up "spiritual sacrifices", acceptable to God by Jesus Christ. Krause and Solyma point out, in the case of the latter reference that the Levitical priesthood did this typologically in the tabernacle and temple worship requirements (cf. Ex. 19:4-6; 1 Pet 2:9).

From the above evidence it is clear that the New Testament gives profound spiritual significance to sacrifices. The law of sacrifices, Krause and Solyma conclude, "is *not* abolished (Matt. 5:17,18), but is spiritually understood". Since tithes are a part of the same system, how are they to be understood and applied? Clearly they cannot be.

There are also a number of writers who argue that because Jesus told the

Pharisees, that they should not only give a tithe of everything but should also have given attention to justice, mercy, and faithfulness, that He was confirming the retention of the tithe for Christians. I agree with Stedman (1951b:210), when he says that Jesus did commend the tithe to those Jews whom He was addressing, but this was before the Cross while the old order of the Law was still in effect, as His own life of legal obedience testifies. However, no command or exhortation to tithe can be found in Acts or the epistles. To conclude, as some have done, that by saying this Jesus was establishing the practice of tithing in the church, would be exegetically fanciful. As Aquinas (1997:989), concurs, “for the saying of our Lord about tithes (Matthew 23:23) . . . seems to refer to the past time of legal observance . . . Therefore during the time of grace men are not bound to pay tithes.”

Nevertheless, if for a moment, one were to accept the argument that Jesus was establishing a tithe for Christians, one would then have to give serious attention to other similar instances. Among these are the following:

Matt. 8:4. Jesus, having just healed a leper, orders him to go and do what the Law required in such situations (cf. Lev. 14:1-32). He did the same thing when approached by the ten lepers in Luke 17:14.

Matt. 17:24-27. Peter was sent by Jesus to catch a fish in the mouth of which was a coin to pay the temple tax for the two of them. This was done so that they did not offend the authorities. The temple tax refers to the amount paid annually by male Jews to support the temple (Exod 30:13-16).

Matt. 23:2,3a. Jesus told his disciples to pay attention to what the experts in the law and the Pharisees told them and to do it because they sat “on Moses’ seat”.

Should Christians now show themselves to the “priest” when they are cured of a skin ailment or pay (males only!) an annual tax to the temple (church?) or give attention to the Levitical Law? Supporters of the tithe have conveniently neglected these verses in their “Biblically-based” arguments or simply argued away the principles they espouse. Interestingly, in the temple tax incident, Jesus was actually saying that He and Peter did not actually need to pay the tax. If that is so,

what are the ramifications for Christians with respect to all other Law-based requirements? Surely the same could be said of the tithe?

Indeed this is part of a much bigger debate and one to which the church has given scant attention: How many of the 613 laws given by God at Sinai are Christians meant to obey? What are the criteria for establishing which laws are now redundant? Whilst it is not the focus of this thesis, the debate has a definite bearing on the question of the tithe. Dorsey (1991:335), notes that in Gal. 4:10, Paul was very upset that the Galatian Christians wanted to be circumcised and “observe special days and months and seasons and years”. He recalls that Paul exhorted the believers *not to let anyone judge them “with respect to food or drink, or in the matter of a feast, new moon, or Sabbath days” (Col 2:16), and that the writer of Hebrews speaks of the obsolescence of the “first” or “old” covenant (Heb 8:13; 9:15, 18; etc.), noting that the old order involved “external regulations that apply until the time of the new order” (9:10).*

Dorsey (1991:325), also provides sound reasoning for the fact that Christians are no longer legally bound by these laws:

“ . . . the 613 laws were stipulations of a suzerainty-vassal treaty that Yahweh made with a particular West Semitic nation living along the southeastern coast of the Mediterranean Sea. . . The corpus was designed to regulate the lives of a people living in the distinctive geographical and climatic conditions found in the southern Levant, and many of the regulations are inapplicable, unintelligible, or even nonsensical outside that regime.”

He points out too that the laws were designed by God to regulate the lives of a people whose cultural milieu was that of the ancient Near East and that most of the laws were culture-specific. Furthermore the religious milieu was that of the ancient Near Eastern world (particularly Canaan) and the laws “would be more or less inapplicable outside that world”. In addition, he argues, the laws were given “to establish and maintain a cultic regime that has been discontinued with the Church (cf. Heb 8:18; etc.)”.

Once a new covenant was established by Christ, those involved (i.e. Christians) are no longer bound by the original terms, although they may be

interested in them. That Christ's covenant was understood by the New Testament writers to be both new and different from the Sinaitic treaty is shown, according to Dorsey, by the fact that it is called a "better covenant" (Heb 7:22) and a "superior covenant" (8:6), that it is made with a reconstituted covenant people (Matt 21:33–43; Romans 9–11; etc.), that it involves a "new order" (*diorthosis*, Heb 9:10) and a new body of governing laws and principles (e.g. regulations concerning the Lord's supper and baptism; selection of elders; living under pagan magistrates and laws; regulations governing the use of spiritual gifts within the Church), and that the establishment of the new covenant has made the old covenant or "first covenant" with its constituent stipulations (*dikaionomata*) "obsolete" (*pepalaioken; palaïoumenon*; cf. 2 Cor 3:14; Heb 8:13; 9:1; etc.).

The argument he raises about "a new body of governing laws and principles" is an important one. If the modern church has accepted practices established by the New Testament church which were not part of the old dispensation, why is it not feasible to accept that it would do the same when it came to the way of giving to God?

The story of Matt. 17:24-27 referred to above, demands closer scrutiny. Barclay (1999:CDROM), notes that if any king imposed taxes on a nation, he certainly did not impose them on his own family. It was indeed for the support of his own household that the taxes were imposed. This particular tax was meant for the Temple, which was the house of God and since Jesus was the Son of God, He could be under no obligation to pay the tax which was for his own Father's house. Furthermore, as Krause and Solyma (1998:44), have rightly pointed out, Peter's reply that only *foreigners* should pay this temple tax, leaves one to draw the conclusion "that *the children of God* do not pay to temples, churches, organizations which do not have the whole-hearted endorsement of God." Strong (1998:CDROM), translates the Greek word for foreigners *allogenes* as "another's, i.e. not one's own; by extension foreign, not akin, hostile", thereby underpinning their argument.

Krause and Solyma make a further telling point when they point out that Jesus spoke a great deal about monetary matters and financial stewardship, yet

never once did He indicate that either He or His apostles were to be the recipients of the Levitical tithe in the future; that the Levitical tithe was obligatory for the Christian or that the New Testament Church He was building would be supported or financed by tithes. They argue that Christ's parables of the pounds (Luke 19:12-26), the talents (Matt. 25:14-30), the shrewd manager (Luke 16:1-12), and other parables revolved around money matters (Matt 18:21-35), yet not once did He connect these lessons to tithe-paying, let alone to any obligation on the part of His followers, either then or today, to pay tithes. I find it noteworthy that those churches which have taken pride in the fact that they are Christ-centred have often failed to make significant statements in this regard. Furthermore, Jesus never gave any instruction to His disciples or to the crowds He taught on this subject. Although there may be some danger in arguing from what Jesus did *not* say, it seems strange that whilst He taught on so many key issues for believers, this one, about which so much has been debated, is not even mentioned (except to berate the Pharisees for their legalistic approach).

Krause and Solyma (1998:44) further note that since the tithe belonged to the Levites, the New Testament church did not and could not receive the tithe. Therefore it was understood that that which was the entitlement of the Levites and priests "was not automatically the prerogative of the ordained servants and shepherds of the spiritual Temple". All the children of God came under a new agreement, a covenant driven by the Spirit (Jer 31:31-33). In support of their argument they refer to Heb. 7:12, which teaches that when the priesthood changes, a change in the law must come as well. Christ could not qualify as a priest under the Levitical arrangement since he was of the tribe of Judah. Ryrie (1967:244), concludes that if Christ is the church's high priest, Christians cannot be under the law. Therefore Krause and Solyma are correct in their assertion that in the same way as circumcision and sacrifices are abolished under the priesthood of Christ, so too, the requirement to tithe. As Ryrie elsewhere (1956:267), says, "Legalism is the greatest enemy of sanctification; thus to connect the believer's sanctification with the law is to defeat him before he starts." In the light of the evidence presented above, I fully endorse this view.

In similar vein, Garlington (1995:167), says that the Christians' allegiance is no longer to the Sinai covenant, adapted, as it was, to its age and the people under it, but rather to Jesus, "the κύριος of the new covenant". He draws the conclusion that the "ethics of the kingdom of heaven, in other words, have been updated from the commonwealth of Israel and have Jesus as their point of reference".

Acts 15 recounts the episode of the Jerusalem Council being summoned to make a pronouncement regarding whether (gentile) Christians should be circumcised, as the Law required, and whether they should obey the Law of Moses. This was in response to some who said that unless the gentile converts were circumcised according to the custom of Moses, they could not be saved (15:1). Their view was supported by some from the religious party of the Pharisees (15:5). Peter's response (vv. 10 and 11) was crucial for the future of the church: He accused this group of putting God to the test "by placing on the neck of the disciples a yoke" that neither their Jewish ancestors nor they themselves had been able to bear. On the contrary, he believed that Jewish Christians were saved through the grace of the Lord Jesus, in the same way as the gentiles were. The Council duly decided in Peter's favour. Clearly this was a watershed moment; it was the final pronouncement that the age of the Law was over for the church and that the age of grace had begun.

This decision is confirmed in Gal. 5:2, where Paul, told the Galatians that if they let themselves be circumcised, Christ would be of no benefit to them at all. Again, if this is true for circumcision, it is equally true for the tithe. It is simply irresponsible exegesis, to accept that the church should no longer circumcise, yet insist that it should tithe. There is no basis for such a claim. Indeed Jim and Marjorie Matheny (1996:5), are correct when they argue that the tithe, practised as it is today, "is an ungracious way of putting God's people in a strait-jacket, a form of legalism that destroys the individual's freedom before God and causes division in the body of Christ."

4. Additional requirements.

In addition to the tithe, the Jews were also required to forego some of their

crops for the poor and the alien. Lev. 19:9-10 details God's command that when they reaped the harvest they were not to reap to the very edges of their field or gather the gleanings of their harvest. Furthermore, they were not to go over their vineyard a second time or pick up the grapes that had fallen.

Furthermore, every seventh year, the Israelites were required by Ex. 23:10-11, to leave their lands fallow. The poor were then permitted to take any crops which might have grown by themselves, and the wild animals could eat what they left. They were also commanded to do the same with their vineyards and olive groves. In effect, the Jews were therefore required to forfeit an entire year's earnings every seventh year. Whilst one could perhaps argue that this is not, by definition, required giving, one could argue that it is still a command to go without profit.

Then there was the annual third of a shekel temple-tax, which was used to furnish and maintain the temple (Neh. 10:32). Interestingly the original amount required was a half shekel (Ex. 30:11-16). This amount, which was the same for the rich and the poor, was to atone for donors' lives. Barnes (2000:CDROM) contends that the half-shekel of the Law (Ex. 30:13) was paid only at the time of a census (which rarely took place), and was thus not a recurring tax. For this reason he is convinced that the payment of the third shekel, recorded in Nehemiah, was the first such payment in Jewish history.

Clarke (2000:CDROM) on the other hand claims that it is the same tax and argues that the reason for the reduction was the general poverty of the people, caused by their wars, overthrows, heavy tributes, etc., in the land of their captivity; after their return it was impossible for them to give more because they had little property. However this amount was later increased to the half shekel when the people became more prosperous. That the half shekel was resumed is confirmed by the fact that Jesus paid a *stater*, which contained exactly two half shekels, one for Peter and one for Him.

This form of taxation should not be confused with that referred to in Matt. 22:17-19 and Mark 12:14, 15, where the amount so paid is for state taxes rather than to the Temple.

5. Summary.

The Old Testament contains a plethora of laws pertaining to sacrifices and offerings, as well as day-to-day living. It is clear, however, that such laws were specific to the Jewish nation in their culture, religious and geographic milieu and in their covenantal relationship with God. Whilst it would be accurate to argue that Jews in the New Testament, who were still under the Law, were still bound by the prescriptions of the Law, it would be erroneous to conclude that members of the New Testament church were similarly bound. The introduction of the New Covenant in Christ freed those who have become part of that covenant by accepting the new High Priest Jesus as their Lord and Saviour, from the “yoke” of having to adhere to the old Law. Included in the 613 prescriptions of the Law, were those pertaining to the tithe, leading to the only exegetically acceptable conclusion, namely that Christians are no longer required to tithe.

Chapter 4

The survey results of South African giving patterns.

1. Opening remarks.

This chapter describes the aims, objectives and *modus operandi* surrounding the survey, the results and how they can be interpreted. Some recommendations are made regarding possible future South African giving patterns. Relevant graphs and tables are presented, but Appendices are used, when appropriate.

2. The aim of the survey.

By deploying a carefully structured survey (Appendix 1), it is my intention to discover whether the target group, (urban, middle-class, South African Christians) give to God in accordance with Biblical injunctions.

3. The objectives of the survey.

- 3.1 To establish what urban, middle-class, South African churches teach in this regard.
- 3.2 To discover whether those surveyed follow their denominational standpoint on this issue.
- 3.3 To ascertain whether the pattern of giving is affected by gender, race and age.
- 3.4 To determine to what extent the amount given to the church by the target group is affected by the fact that such Christians also give to para-church organisations, missionary organisations and secular charities.

4. Modus operandi.

Selected representatives from the target group were asked 26 questions aimed at providing substantive data pertaining to the survey aims and objectives. This strategy proved to be most successful as 250 of the approximately 330 (or 75.8%) surveys distributed were returned, a proportion much higher than the accepted norm.

An attempt was made to survey as wide a spread of age groups, denominations and churches as possible. The latter included mainline, Independent, Charismatic and Pentecostal churches. Respondents from sixty-eight churches participated in the survey. Christians of both genders and across the range of age and racial groupings were surveyed.

Because of the sensitivities surrounding the topic of financial giving to God, great care was taken to make the respondents aware of the fact that the survey was both anonymous and confidential. At no stage were respondents asked to reveal their identity and self-addressed envelopes were supplied with surveys mailed to them. Some surveys were distributed by email, but never in an unsolicited manner. Although there were clear instructions to return surveys via mail in order to protect anonymity, some respondents elected to return them via email. In such instances, no records were kept of the senders, thereby maintaining the desired anonymity and confidentiality.

All data contained in the returned surveys were transferred onto a data spreadsheet which is attached as Appendix 2. From the spreadsheet various reports were created in order to extract more specific data, for example, a comparison between church/denominational giving to missionaries. An example of such a report is attached as Appendix 3. Denominations which had less than five respondents are not reflected in the individual tables in this chapter, but the number of those who responded from such denominations is recorded in 5.3 below, and in the Appendices.

5. The data interpreted.

In this section, the most important findings revealed by the survey are recorded, analysed and interpreted.

5.1 Respondents were drawn from the following age groups (the number of respondents is listed in brackets):

13-19 years of age (5 or 2%)

20-29 (42 or 16.8%)

30-39 (57 or 22.8%)

40-49 (47 or 18.8%)

50-59 (55 or 22%)

60-69 (35 or 14%)
 70 and older (9 or 3.6%)

The above data tabulated as follows:

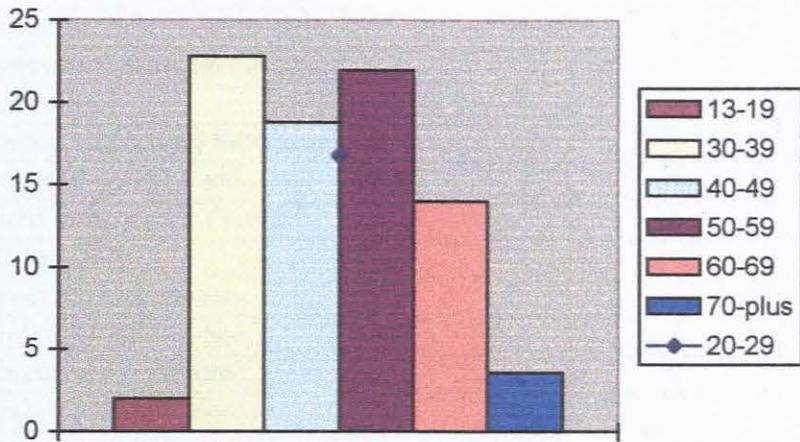


Figure 1. Percentage respondents by age

5.2 One hundred and sixteen males (46.4%) and 134 females (53.6%) completed the survey.

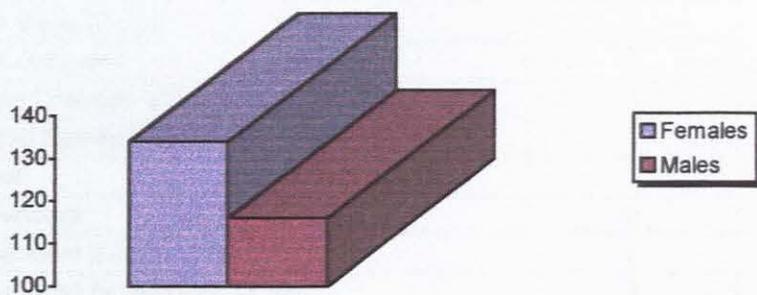


Figure 2. Respondents by gender

5.3 The number of members of each denomination/church who completed the survey is as follows:

Denomination	Number of respondents
Africa Evangelical Church	1
African Methodist Episcopal	1
Anglican	9
Apostolic Faith Mission	6
Assemblies of God	15
Baptist	48
Believers Fellowship Church	1
Catholic	10
Central Community Fellowship	1
Charity Christian Fellowship	1
Chinese Covenant Church	1
Christ Life	1
Christ the Life Mission	1
Christian Faith Centre	1
Church of the Nations	5
Church of the Province	1
Cornerstone Fellowship	1
Deeper Life	2
Deeper Life Christian Centre	1
ECSA	1
EI-Shaddai Christian Family Church	1
EI-Shamam Evangelical Church	1
Evangelical	2
Evangelical Lutheran	1
Evangelical Presbyterian Church	3
Evangelies Gereformeerd	1
Free Baptist	1
Full Gospel Church	1
Grace Bible Church	2
Greek Orthodox	3
Hatfield Christian Church	3
Heartfelt Family Church	1
Hopper ¹	1
Independent	9
Independent Baptist	2
International Assemblies Of God	3
International Faith Ministries	1
International Gospel	2
J-Bay Bible Church	1
Lewende Woord	5
Life Ministries	1
Living Hope Christian Ministries	1
Living Water Bible Church	1
Living Water Ministries	1

¹ It is assumed that this respondent has no fixed church.

Denomination	Number of respondents
Lutheran	1
Methodist	27
Nederduits Gereformeerde Kerk	24
Nederduits Hervormde	1
New Covenant	1
New Covenant Ministries	1
Peace Ministries	1
Pentecostal	5
Praise Tabernacle	1
Prayer Centre Church	1
Presbyterian	5
Reformed Church in Africa	1
Rhema Church	4
Seventh Day Adventist	4
Southern Christian Church	1
The Family	1
The Village Church	3
United Church	1
United Presbyterian	2
Victory Fellowship	2
Weltevreden Chapel	1
Word Centre Ministry	1
Word of Truth	5

Figure 3. Respondents by church/denomination

5.4 Of 250 respondents, 168 (or 67.2%) felt that the teaching of their local church about giving money to God is adequate, 60 (or 24%) felt that it was not, 18 (or 7.2%) were uncertain and 4 (or 1.6%) did not know.

Tabulation of the data:

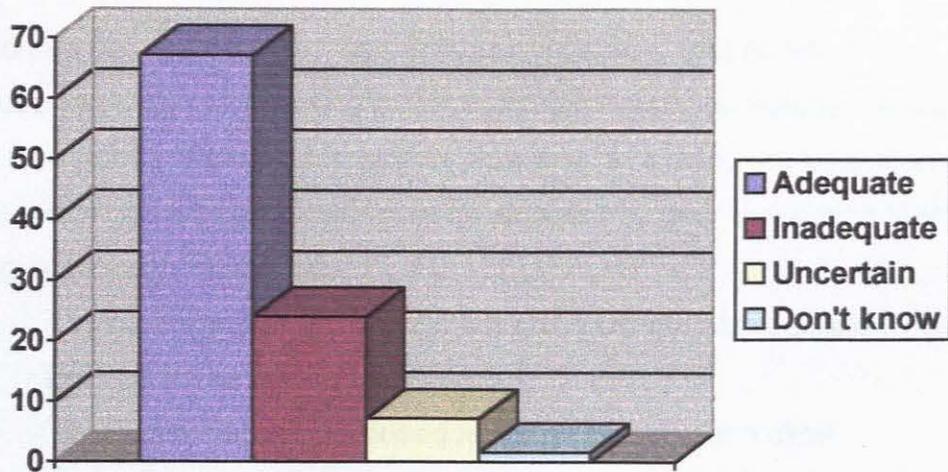


Figure 4. The adequacy of local church teaching about giving to God

5.5 One hundred and eighty-one (or 72.4%) were of the opinion that the teaching of their local church about giving money to God is based on the Bible, 17 (or 6.8%) that it is based on the official view of their denomination, 3 (or 1.2%) that it is based on their preacher/teacher's own opinion, 15 (or 7.5%) felt unsure and 31 (or 12.4%) thought that their denomination follows a Biblical teaching.

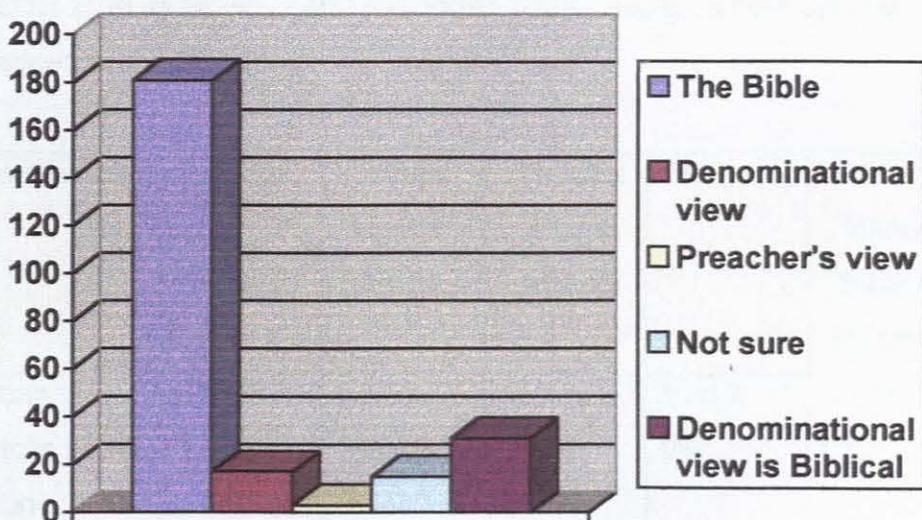


Figure 5. The basis of local church teaching about giving to God

If one combines groups 1 and 5, the conclusion is that 84.8% of the target group are of the opinion that their church/denomination teaches about giving to God from a Biblical perspective. However, what they are taught and the amount of money they actually give, as revealed by their responses to the remaining questions, reflect that:

1. The churches/denominations are **not** teaching about giving to God from a Biblical perspective; and
2. The respondents are consequently giving without a clear understanding of the basis.

I will expand upon these findings later in this chapter.

When one analyses how individual churches/denominations fare in the opinion of their members, the results are most revealing. The following table represents the findings by church/denomination:

NOTE 1: In all tables in this chapter, the smaller independent churches have been grouped together under the heading *Independent Churches*, while the Charismatic churches have been grouped as *Charismatic Churches*. Far too few responses were received from such individual churches to provide reliable data.

NOTE 2: In all tables, each row totals 100%, except where special circumstances are indicated.

Denomination	Bible	Official view of denom.	Preacher's own opinion	Not sure	Denom. follows Biblical teaching
Anglican	44.4%	11.1%	11.1%	11.1%	22.2%
Apostolic Faith Mission	100%	0%	0%	0%	0%
Assemblies of God	60%	6.6%	0%	0%	33.3%

Denomination	Bible	Official view of denom.	Preacher's own opinion	Not sure	Denom. follows Biblical teaching
Baptist	83.3%	2.08%	4.17%	4.17%	8.34%
Catholic	20%	50%	0%	20%	10%
Charismatic Churches	90.91%	0%	0%	0%	9.09%
Independent Churches	77.27%	4.55%	0%	3.03%	15.15%
Methodist	70.37%	3.7%	0%	7.41%	18.52%
Nederduits Gereformeerde Kerk	58.33%	16.67%	0%	20.83%	4.17%
Pentecostal Church	80%	0%	0%	0%	20%
Presbyterian	60%	0%	0%	40%	0%

Figure 6. The basis of local church teaching about giving to God, by denomination

From the data, Anglicans appear to be very uncertain about the basis of their giving, while members of the Apostolic Faith Mission are clear that their church's teaching is based on the Bible. Their praxis in this regard confirms these findings as discussed later in this chapter. Catholic giving to God is based on the views of the church rather than on the Bible. Members of the Nederduits Gereformeerde Kerk, appear divided on this issue. This is a result of the legalistic methods of collection sometimes deployed by this denomination in the past. Pentecostals have no doubt that their teaching is Biblically based.

5.6 Of the total number of respondents, 110 (or 44%) said that the proportion of their income that their church says they should give to God is 10%, while only 14 (or 5.6%) said it was 10% of what is left after they have paid all their expenses. 32 (or 12.8%) said it was whatever they could afford and 78 (or 31.2%) said that they are taught to respond to God's goodness by giving generously. One person indicated a combination of the latter two responses,

while 10 (or 2.5%) combined responses one and four. One respondent indicated that it was "5 - 10% of salary in hand after deductions (not on advice from church) as the Holy Spirit convicts", while another said, "Whatever is given cheerfully including money, time, talents, etc." One simply said, "sacrificially". One person, a Methodist, said that it was "whatever is given cheerfully including money, time, talents, etc.". This comment did not correspond with those of other Methodists, 8 (or 32%) of whom indicated a figure of 10% and only one (or 3.7%) of whom said it was 10% of what is left after they have paid all their expenses. Five Methodists (or 18.5%) said that it was whatever they could afford and ten (or 40%) that they are taught to respond to God's goodness by giving generously. One respondent seemed unsure and indicated the first AND fourth options. One may conclude that Methodists are divided on what their denomination actually teaches in this regard.

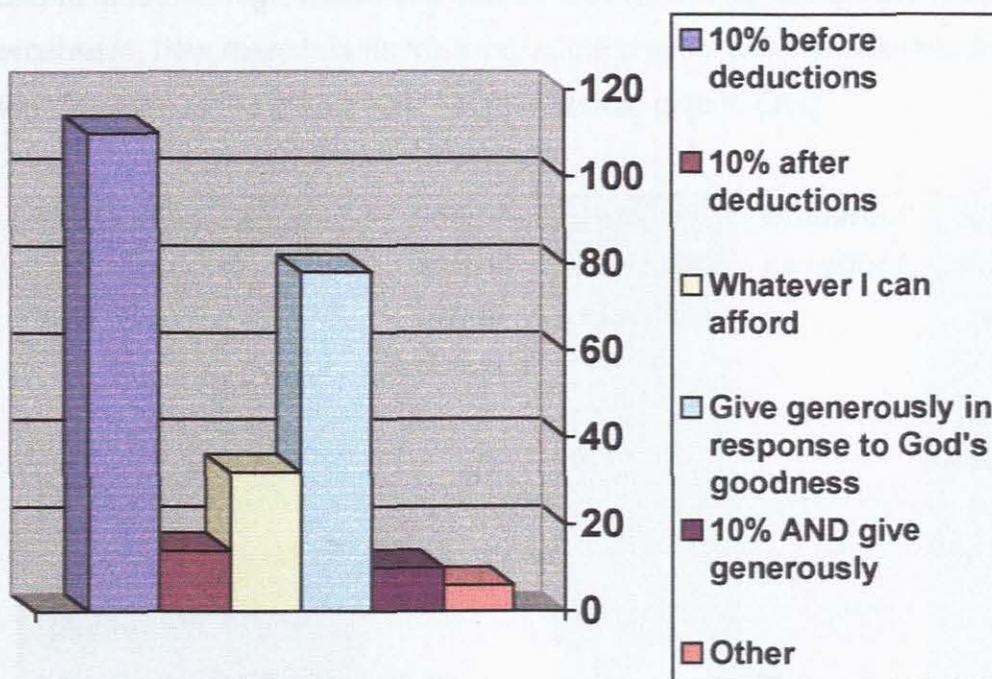


Figure 7. How the target group views their church's teaching on how Christians should give to God

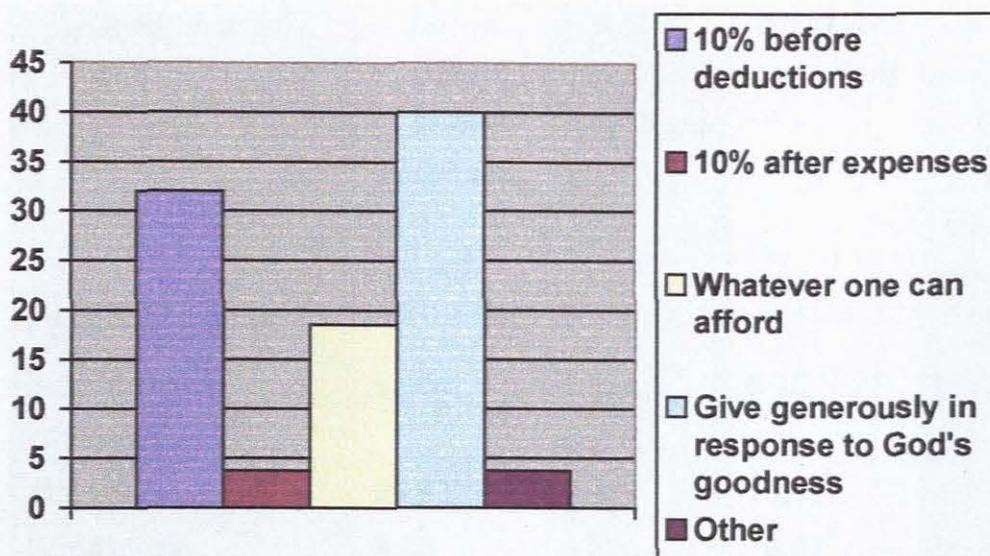


Figure 8. How Methodists view their church's teaching on the proportion one should give to God.

When one analyses the results the data reported in Figure, 5 by denomination, telling conclusions can be drawn. The following table reveals, by percentage, how respondents from individual churches/denominations are taught regarding the proportion that they should give to God:

<i>Denomination</i>	<i>10% of salary before deductions</i>	<i>10% of salary after expenses</i>	<i>Whatever I can afford</i>	<i>Taught to respond to God's goodness by giving generously</i>
Anglican	33.3	11.1	11.1	44.4
Apostolic Faith Mission	50	0	0	0 ²
Assemblies of God	53.33	6.67	0 ³	20 ⁴
Baptist	47.92	4.17	16.67	31.24
Catholic	20	0	50	30
Charismatic	44 ⁵	16	0	32

² 50% gave 1 AND 4 as their answer.

³ One respondent said "5-10% of salary after deductions, not on advice from church".

⁴ 13.33% gave 1 AND 4 as their answer.

Denomination	10% of salary before deductions	10% of salary after expenses	Whatever I can afford	Taught to respond to God's goodness by giving generously
Churches				
Independent Churches	61.54	4.62	6.15	26.15 ⁵
Methodist	29.63 ⁷	3.7	18.52	40.74 ⁸
Nederduits Gereformeerd	8.33	8.33	16.67 ⁹	54.17
Pentecostal Church	40	0	0	20 ¹⁰
Presbyterian	60	0	20	20

Figure 9. How respondents from individual churches/denominations are taught regarding the proportion that they should give to God

Later in this chapter, I will measure whether church members match in practice what they are taught from the pulpit about giving to God, for example, do most members of Independent churches give ten percent of their salary before deductions? When respondents say they are taught to respond to God's goodness by giving generously, how do they interpret "generously", when measured as a percentage of their income?

5.7 One of the most important questions in the survey sought to discover what proportion of their income members of the target group actually give to God? Teenagers who receive pocket-money, were advised to consider their pocket-money as "salary". The data can be tabulated as follows:

⁵ 8% gave 1 AND 4 as their answer.

⁶ One respondent said "sacrificially".

⁷ One respondent gave 1 AND 4 as the answer.

⁸ One respondent said "Whatever is given cheerfully, including money, time and talents".

⁹ One respondent gave 3 AND 4 as the answer.

¹⁰ One respondent gave 1 AND 4 as the answer.

<i>Option</i>	<i>Total</i>	<i>%</i>
10% of salary before deductions	98	39.2
10% of what is left after having paid all expenses	31	12.4
Whatever I can afford	65	26
I respond to God's goodness by giving generously	50	20
10% before deductions AND give generously	3	1.2
Did not answer	3	1.2

Figure 10. Proportion of income actually given by the respondents to God

The following table conveys the results by denomination, reflected as a percentage:

Denomination	10% of salary before deductions	10% of salary after expenses	Whatever I can afford	I respond to God's goodness by giving generously
Anglican	11.1	22.2	33.3	33.3
Apostolic Faith Mission	83.33	0	0	0 ¹¹
Assemblies of God	60	13.33	6.67	13.33 ¹²
Baptist	41.67	12.5	25	20.83
Catholic	0	0	70	30
Charismatic Churches	45.45	13.64	13.64	36.36 ¹³
Independent Churches	54.55	6.06	22.73	16.67
Methodist	22.22	29.63	29.63	18.52
Nederduits Gereformeerde	12.5	12.5	41.67	33.33
Pentecostal Church	60	0	20	0 ¹⁴
Presbyterian	40	20	20	20

Figure 11. Proportion of income actually given by the respondents to God, by denomination

¹¹ 16.67% gave 1 AND 4 as the answer.

¹² One respondent did not answer.

¹³ 9.09% gave 1 AND 4 as the answer.

¹⁴ One respondent gave 1 AND 4 as the answer.

When one compares this with the findings from question 6, the following observations are noteworthy:

- 5.7.1 Most Anglicans do not follow their church's teaching about the way they should give to God, for example, in 5.6 it was confirmed that 33.3% of the respondents are taught to give 10% of their salary before deductions, but the above table demonstrates that only 11.1% do so; 11.1% said they were taught to give whatever they can afford, but 33.3% give according to this norm. Significant disparities are also reflected in Methodist practice, for example 3.7% said they are taught to give 10% after deducting expenses, but 29.63% give in this way.
- 5.7.2 The giving of members of the Assemblies of God Church, the Baptist Church, the Catholic Church, the Charismatic Churches, the Pentecostal Churches and the Presbyterian Church closely matches what they are taught.
- 5.7.3 More Independent Church members (22.73%) give what they can afford than are so taught by their churches (6.15%).
- 5.7.4 More than half the members of the Nederduits Gereformeerde Kerk say they are taught to respond to God's goodness by giving generously, but only a third do so. 16.67% say they are taught to give what they can afford, yet 41.67% do so. Clearly the Ministers in this denomination are not succeeding with their teaching on these aspects.

Those who indicated, "Whatever I can afford", were then asked to specify what percentage of their salary that was on average. Responses ranged from 0% to 20%, but the average was 5.95%. The results are reflected in the following table:

Respondents	Indicated percentage of what they can afford to give
8	<1%
3	1%
8	2%
5	3%
13	5%
1	6%
3	7%
4	8%
1	9%
12	10%
1	11%
3	13%
2	15%
1	20%

Figure 12. The percentage of their income given to God by those who give what they can afford.

When this data is analysed denominationally, the following findings are reported:

Denomination	Average % of salary given by those who said "whatever I can afford"
Anglican	2.67
Apostolic Faith Mission	N/A
Assemblies of God	8
Baptist	7.25
Catholic	2.57
Charismatic Churches	3.33
Independent Churches	3.21
Methodist	6.13

<i>Denomination</i>	<i>Average % of salary given by those who said "whatever I can afford"</i>
Nederduits Gereformeerd	3.3
Pentecostal Church	8
Presbyterian	1

Figure 13. The percentage of their income given to God by those who give what they can afford, by denomination.

In all cases these proportions are considerably lower than the average percentage given by members of these denominations overall, as reflected in question 25 (below).

5.8 Because many pastors have quoted Malachi 3:10, "Bring the whole tithe into the storehouse, that there may be food in my house", as one of the key verses in the Bible about tithing, respondents were asked what, in their opinion, "the storehouse" is. A large number (103 or 41.2%) were of the opinion that it is the local church to which they belong, but even more (113 or 45.2%) believe the storehouse is the worldwide church, including missionaries, Christian organisations, etc. Very few (12 or 4.8%) said it is merely the place where Old Testament Jews took their tithes, while an insignificant number either did not know (3 or 1.2%) or were uncertain (9 or 3.6%). One person did not respond at all.

This is perhaps the clearest indicator of how far the church is from the correct exegesis of this and similar verses pertaining to giving to God. As was shown in Chapters Two and Three, the tithe highlighted in this verse, is but one of three tithes required of the Jews and is particularly focused on support of the Levites in the form of agricultural produce. Tithing was confined to those under the Law and was never a part of the New Testament church practice. In no way can this verse merely be extracted from the rest of the Old Testament and then set up as the model for Christian giving. The fact that only 4.8% believe that the storehouse is the place to which Old Testament Jews took their tithes, is confirmation of how far the church is from hermeneutically accurate teaching on

the tithe, and, to a lesser extent, on giving to God in general.

The answers to this question are tabulated as follows:

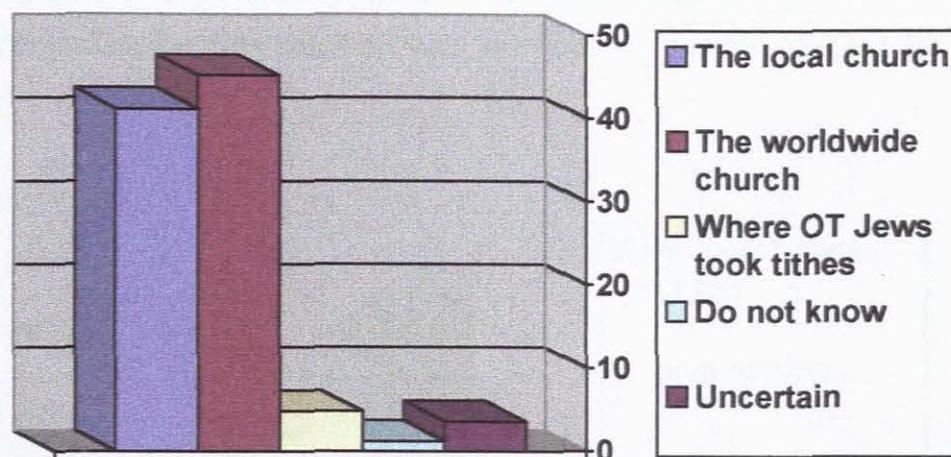


Figure 14. Respondents' understanding of "the storehouse" of Mal. 3:10

5.9 Churches sometimes ask their members to give money to a special appeal, over and above their normal monthly contribution, e.g. a special thank-offering. Question nine of the survey asked respondents to indicate what proportion of their income they give to such appeals. Fifteen (or 6%) said that their churches never have such appeals. The denominations they represent are Baptist (2), Independent (3), Assemblies of God, Word of Truth, International Assemblies of God, El-Shamam Evangelical Church, International Gospel Church, Evangelical Church, Word of Truth, the Nederduits Gereformeerde Kerk and Church of the Nations.

Thirteen (or 5.2%) said that they do not give anything to such appeals, 95 (or 38%) said that they give whatever they can afford, while 121 (or 48.4%) said that they respond to God's goodness by giving generously. Five (or 1%) did not answer. Since 216 respondents indicated that they do give to such appeals, these findings may appear to be very encouraging for the church. In Chapter Two, I demonstrated that Paul was at great pains to point out to his readers, especially in I Corinthians 8 and 9, that such giving forms an integral part of what Christians are expected to do. Indeed responding to such appeal was not an optional extra, but an expectation. Those churches that do not make

such appeals need to give attention to these and other similar passages; by not following Paul's example, they are not only falling outside of the ambit of established New Testament practice, but are also denying their members the opportunity of receiving the blessings which come with such giving.

Graphically, the data obtained from this question can be reflected as follows:

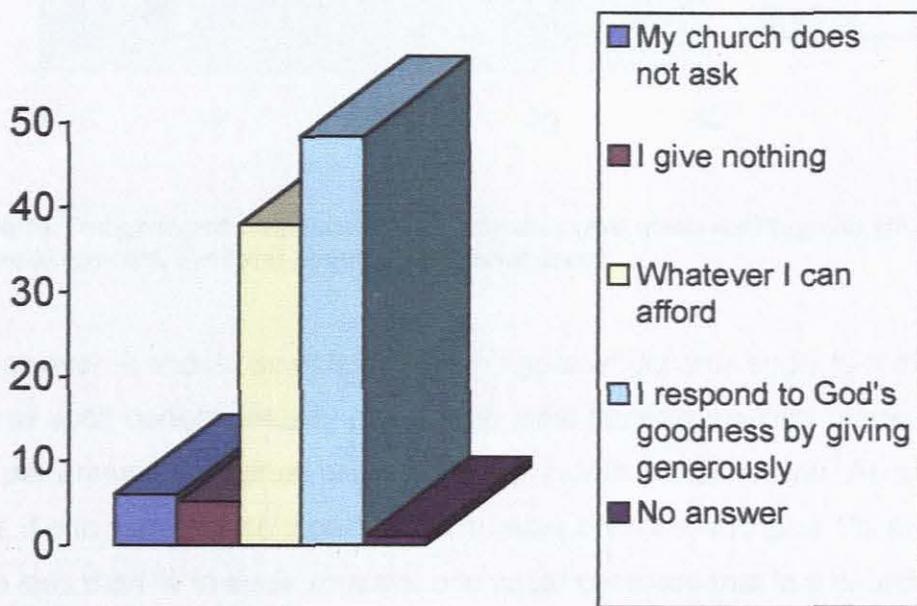


Figure 15. Giving to special appeals

Of those (95) who give whatever they can afford, 37 (or 38.9%) give an average of less than one percent of their monthly income, 14 (or 14.7%) give an average of one percent, 12 (or 12.6%) give two percent, 5 (or 5.2%) give three or four percent, 10 (or 10.4%) give five percent, 3 (or 3.1%) give seven or eight percent, 11 (or 11.5%) give ten percent and 1 gives twenty percent. The average amount of their salary given to such appeals is 2.7%.

Figure 16 graphically expresses this data.

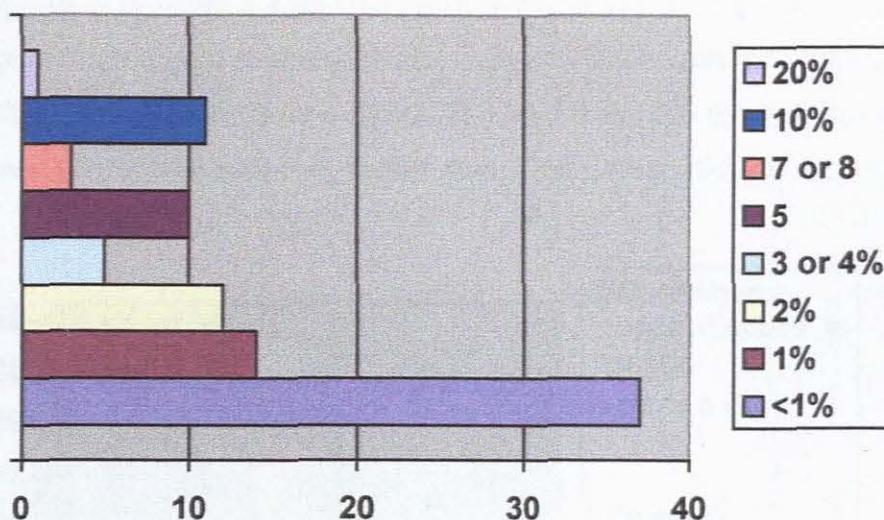


Figure 16. The giving of respondents who say they give whatever they can afford to special appeals, over and above their normal giving

However, it should be noted that this figure would only apply to a month in which all such donors actually give. Since most appeals are only made once or twice per annum, the actual percentage per *month* is much lower. As an example, if one were to add together the number of those who give 1% to those who give less than % to such appeals, one could conclude that in a church where members were asked to contribute twice a year, the average given per member in this group over 12 months would be less than 0.16% per month! If one were to similarly calculate for all respondents, except those who said they give generously in response to God's goodness, (i.e., a total of 129 respondents), the data they supplied would indicate an average monthly percentage of 0.324 of their income. When seen in this light, the figures are not encouraging at all, and it is apparent that the churches have much work to do to rectify the situation. Again it will require a careful re-examination of the Scriptures and a willingness to break away from established, yet very inaccurate exegesis.

5.10 Both through the church and by means of direct appeals from potential and current missionaries, Christians are regularly asked to support missionaries. Question 10 sought to discover what role such giving plays in their overall giving to God. Ninety-four respondents (or 37.6%) said they responded

to such appeals only when a special appeal is made. Sixteen (or 6.4%) said they only give once a year to missionaries, while ninety-seven (or 38.8%) indicated they give monthly. A few (10 or 4%) said they give every three months and thirty-two (or 12.8%) said they never give. One person did not respond.

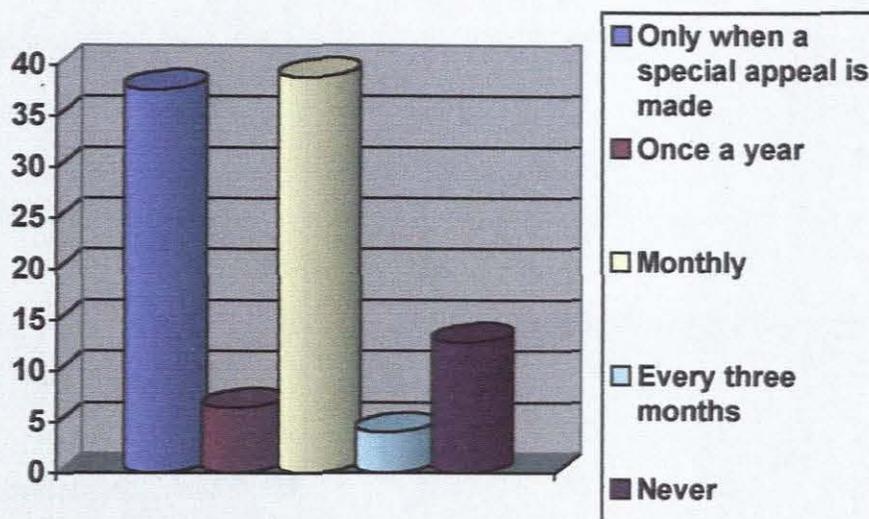


Figure 37. Frequency of support for missionaries

From the results, one can conclude that there are certain churches/denominations that are far more involved in missions giving than others. The following table, which summarises responses by percentage, confirms this conclusion:

Denomination	Only when a special appeal is made	Once a year	Monthly	Once every three months	I do not give
Anglican	44.4	11.1	11.1	11.1	11.1 ¹⁵
Apostolic Faith Mission	66.67	0	0	0	33.33
Assemblies of God	20	0	53.33	6.67	20
Baptist	33.33	2.08	45.83	8.33	10.43

¹⁵ One respondent did not answer.

Denomination	Only when a special appeal is made	Once a year	Monthly	Once every three months	I do not give
Catholic	80	20	0	0	0
Charismatic Churches	21.74	8.7	65.22	0	4.35
Independent Churches	39.06	7.81	31.25	0	21.88
Methodist	66.67	7.41	18.52	0	7.4
Nederduits Gereformeerde	20.83	0	58.33	8.33	12.51
Pentecostal Church	40	0	40	0	20
Presbyterian	40	0	40	20	0

Figure 18. Frequency of support for missionaries, by denomination

The following findings deserve special attention:

- 5.10.1 Only 11.1% of Anglicans feel convicted to give regularly to missionaries.
- 5.10.2 No members of the Apostolic Faith Mission, or the Catholic Church, who were surveyed, give regularly to missionaries.
- 5.10.3 Four out of every five members of the Assemblies of God give to missionaries and more than half give every month. Similar figures were recorded by Baptist respondents.
- 5.10.4 More Charismatic Church members give regularly to missionaries than any other group.
- 5.10.5 Only 12.51% of the Nederduits Gereformeerde Kerk never give to missionaries and more than half give every month.
- 5.10.6 Every Presbyterian surveyed gives to such appeals.

Of great concern to Mission organisations must surely be the fact that so few from the target group give regularly to missionaries. Of those who said they

do give to missionaries, 54 (24.9%) said they considered the amount they gave to be part of the normal amount they give to the church, while 163 (76.1%) give such amounts over and above their normal giving to the church.

5.11 The responses to Question 11 indicated that of those who give to missionaries, the average percentage of their monthly income is 3%. Taking into account those who give nothing at all to missionaries, the average monthly percentage given by all members of all denominations to missionaries is 2.6%. However, it should again be noted that this figure would only apply to a month in which all such donors actually gave. Since most of these respondents only give infrequently, the actual percentage per month is much lower.

The following table represents the average percentage of their monthly income given by members of the larger denominations who do give to missionaries and by members overall, including those who give nothing at all:

Denomination	Average % given by those members who give to missionaries	Average % given by all members to missionaries
Anglican	1.7%	1.33%
Apostolic Faith Mission	2%	1.5%
Assemblies of God	6.42%	5.13%
Baptist	5.1%	4.25%
Catholic	0.7%	0.7%
Charismatic Churches	2.08%	2.08%
Independent Churches	3.41%	2.79%
Methodist	1%	0.93%
Nederduits Gereformeerd	2.76%	2.42%
Pentecostal Church	0.25%	0.2%
Presbyterian	0.8%	0.8%

Figure 19. The average percentage of their monthly income given by members of the larger denominations who do give to missionaries and by members overall, including those who give nothing at all

The Assemblies of God Church and the Baptist Church are obviously giving far more attention to missions in their teaching about giving to God than all other denominations. Given the importance of missions in the scope of the Kingdom of God, the other denominations need to give serious attention to this matter. Without Biblically accurate teaching in *all* spheres of how Christians can and should give to God, the practice of such giving will remain skewed and again, most Christians will be denied much of the blessing they could and should be receiving by participating fully.

5.12 In the same way, Christians are confronted by appeals for money from Christian organisations other than the church and other than missionaries, e.g., Scripture Union, Youth for Christ, etc. Question 12 of the survey sought to examine the response of the target group to such organisations. One hundred and twelve (or 44.8%) said they responded only when a special appeal is made. Sixteen (or 6.4%) said they only give once a year to such organisations, while 55 (or 22%) indicated they give monthly. A few (15 or 6%) said they give every three months and 52 or 20.8% said they never give.

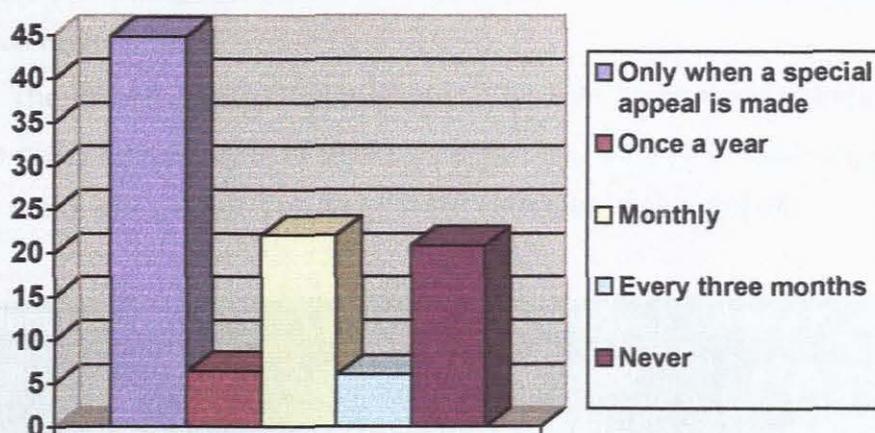


Figure 20. Frequency of Christian giving to Christian organisations

Christian organisations should be deeply concerned that every fifth Christian in the target group never gives towards their needs and very few give regularly, if at all. These data also raise the question as to whether the church views such organisations as being important, and, if so, how they should be

teaching their members to give to them. The findings indicate that such organisations carry a lower profile than missionaries, yet they play a vital role in the Kingdom. It is recommended that the leadership structures of all denominations re-assess their approach in this regard and make their findings known to their members, not only in a once-off statement, but also in their regular programme of teaching on giving to God.

Of those who said they do give to such organisations, 43 (21.7%) said they considered the amount they gave to be part of the normal amount they give to the church, while 155 (78.3%) give such amounts over and above their normal giving.

5.13 The responses to Question 13 indicated that of those who give to Christian organisations, the average percentage of their monthly income given is 2.28%. Taking into account those who give nothing at all to such organisations, the average monthly percentage given by all members of all denominations to such organisations is 1.8%. However, it should once again be noted that this figure would only apply to a month in which *all* such donors actually give. Since most of these respondents only give on an infrequent basis, the actual percentage per month is much lower. There are many months when they give nothing at all.

The following table represents the average percentage of their monthly income given by members of denominations who do give to such organisations and by members overall, including those who give nothing at all:

Denomination	Average % given by those members who give to Christian organisations	Average % given by all members to Christian organisations
Anglican	2%	1.56
Apostolic Faith Mission	1.17%	1.17%
Assemblies of God	2%	1.73%
Baptist	2.9%	2.35%
Catholic	1.14%	0.8%

Denomination	Average % given by those members who give to Christian organisations	Average % given by all members to Christian organisations
Charismatic Churches	1.43%	1.25%
Independent Churches	2.88%	2.18%
Methodist	1.67%	1.3%
Nederduits Gereformeerd	2%	1.58%
Pentecostal Churches	2.5%	1%
Presbyterian	2.75%	2.2%

Figure 21. The average percentage of their monthly income given by members of denominations who do give to Christian organisations and by members overall, including those who give nothing at all

Of note is that Anglicans, Catholics, Independent and Pentecostal Church members, Methodists and Presbyterians all give more to Christian organisations than they do to missionaries. Baptists are the most generous denomination to Christian organisations.

5.14 Almost every church has some members in need, e.g., the unemployed, the indigent elderly, etc. The survey tried to establish the giving patterns of the target group in this regard. One hundred and fifty-two (or 60.8%) said they make donations to such individuals only when a special appeal is made. Eight or 3.2% said they only give once a year to such people, while 45 or 18% indicated they give monthly. A few (18 or 7.2%) said they give every three months and 26 or 10.4% said they never give.

These data tabulate as follows:

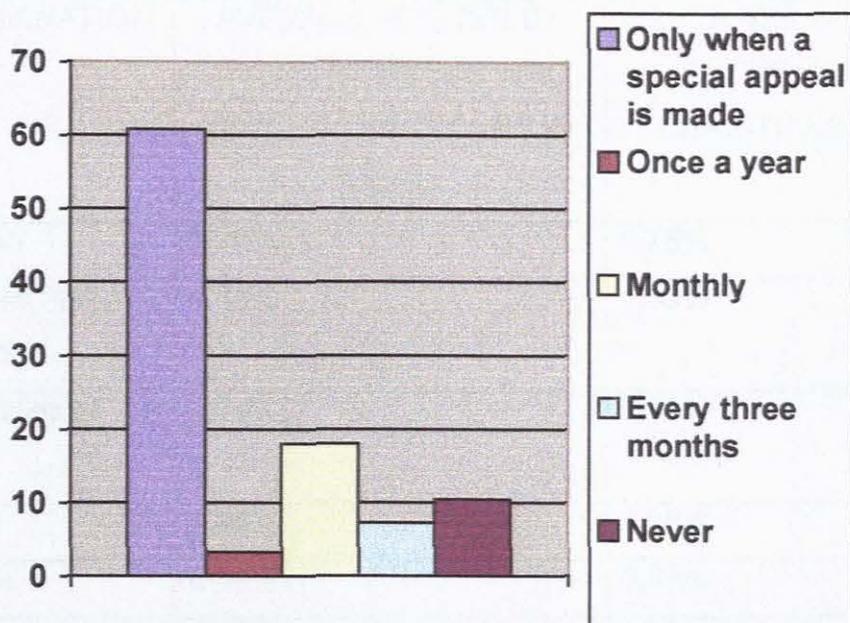


Figure 22. Frequency of Christian giving to Christians in need

Of those who said they do give to such people, 40 (17.86%) said they considered the amount they so gave to be part of the normal amount they give to the church, while 184 (82.14%) give such amounts over and above their normal giving to the church.

5.15 The responses of the target group to Question 15 indicate that of those who give to Christians in need, the average percentage of their monthly income given is 2.38%. Taking into account those who give nothing at all to such people, the average monthly percentage given by all members of all denominations to such individuals is 2.13%. However, as has been noted above, this figure would only apply to a month in which all such donors actually give. Since most of these respondents only give infrequently, the actual percentage per month is much lower.

The following table represents the average percentage of their monthly income given by members of larger denominations who do give to such people and by members overall, including those who give nothing at all:

DENOMINATION	AVERAGE % GIVEN BY THOSE MEMBERS WHO GIVE TO CHRISTIANS IN NEED	AVERAGE % GIVEN BY ALL MEMBERS TO CHRISTIANS IN NEED
Anglican	0.78%	0.78%
Apostolic Faith Mission	4.83%	4.83%
Assemblies of God	8.58%	7.36%
Baptist	1.46%	1.38%
Catholic	0.38%	0.33%
Charismatic Churches	2.5%	2.29%
Independent Churches	2.74%	2.36%
Methodist	2.55%	1.89%
Nederduits Gereformeerde	1.83%	1.83%
Pentecostal Church	1.25%	1%
Presbyterian	1%	1%

Figure 23. The average percentage of their monthly income given by members of larger denominations who do give to needy Christians and by members overall, including those who give nothing at all

The following statistics are worthy of special mention

- 5.15.1 Anglicans and Baptists give far less to Christians in need than they do to missionaries or Christian organisations.
- 5.15.2 Methodists and Charismatic Church members respond more generously towards needy Christians than they do to towards missionaries and Christian organisations.
- 5.15.3 Catholics do not give generously to any of these categories.
- 5.15.4 Members of the Nederduits Gereformeerde Kerk are more

focused on needy Christians than they are on Christian organisations.

- 5.15.5 As with their giving to missions, the Assemblies of God are the most generous givers to needy Christians.
- 5.15.6 Independent Church members are the only ones who give more than 2% to each of these three categories.
- 5.15.7 Members of the Apostolic Faith Mission give more than three times as much to needy Christians as they do to either missionaries or Christian organisations.

Since Chapter Two dealt with the issue that when one gives to fellow believers, God views it as giving to Him, these data have again highlighted serious deficiencies in the teaching of some denominations about giving to God. Furthermore, Paul's emphasis on giving when one has enough, to those who do not, and their subsequent reciprocation when the situations are reversed, is often totally disregarded by the church. This must be one of the most important contributing factors towards this deficient teaching. It is clear that the New Testament church was far more aware of the urgency of giving to the needs of their people than Christians are today. This is directly attributable to the respective teaching, or lack thereof.

5.16 Christians are not immune from appeals from secular charities; in fact they are sometimes seen as "soft targets". How should they react to such appeals? What is the Biblical view? How does it affect their giving to God? Question 16 revealed the following:

Ninety-four or 37.6% said they make donations to such charities only when a special appeal is made. Twenty-six or 10.4% said they only give once a year, while twenty-six or 10.4% indicated they give monthly. Twenty-three (or 9.2%) said they give every three months and eighty-one or 32.4% said they never give.

Figure 24 reflects these data:

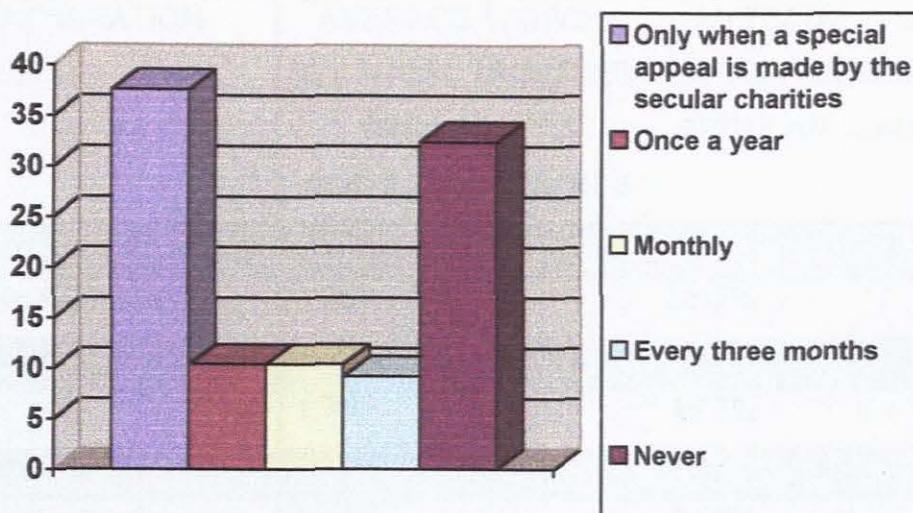


Figure 24. Frequency of Christian giving to secular charities

Of those who said they do give to such charities, only 25 (14.79%) said they considered the amount they gave to be part of the normal amount they give to the church, while 144 (85.2%) give such amounts over and above their normal giving to the church. The former statistic is alarming in that every seventh Christian who gives to secular charities is of the opinion that they are giving to God. Since there is absolutely no Biblical support for such a view, a) the churches need to provide corrective teaching, and b) the church is not receiving the amount they would have had their members had a clear understanding about the correct approach.

5.17 The responses of the target group to Question 17 indicate that of those who give to secular charities, the average percentage of their monthly income given is 1.52%. Taking into account those who give nothing at all, the average monthly percentage given by all members of all denominations to such charities is 1.02%. Since many of these donors only give on an infrequent basis, the actual percentage when averaged out over a year is actually much lower.

The following table represents the average percentage of their monthly income given by members of different denominations who do give to such charities and by members overall, including those who give nothing at all:

DENOMINATION	AVERAGE % GIVEN BY THOSE MEMBERS WHO GIVE TO SECULAR CHARITIES	AVERAGE % GIVEN BY ALL MEMBERS TO SECULAR CHARITIES
Anglican	0.78%	0.78%
Apostolic Faith Mission	0.25%	0.17%
Assemblies of God	2.57%	1%
Baptist	1.7%	1.17%
Catholic	1.25%	1%
Charismatic Churches	1.53%	0.96%
Independent Churches	1.84%	1.06%
Methodist	1.26%	0.89%
Nederduits Gereformeerd	1.55%	1.28%
Pentecostal Church	2%	0.8%
Presbyterian	1.8%	1.8%

Figure 25. The average percentage of their monthly income given by members of different denominations who do give to secular charities and by members overall, including those who give nothing at all

The following should be of great concern to the church:

- 5.17.1 Methodists give virtually the same amount to secular charities as they do to missionaries.
- 5.17.2 Presbyterians give more to secular charities than they do to either missionaries or Christians in need.
- 5.17.3 Catholics give more to charities than to missionaries, Christian organisations or Christians in need.
- 5.17.4 Pentecostals give more to secular charities than they do to missionaries.

The respondents revealed a need for churches to focus more on the fact that Christian giving should be aimed primarily on the needs of those in the Kingdom, rather than on those in secular society. As Chapter Two confirmed, on almost every occasion in the New Testament when Christians gave, it was to other Christians.

5.18 Over and above the actual money that Christians give to God, they also give indirectly in the expenses they incur while serving Him, e.g., baking for a ladies' meeting, or the travelling they undertake while performing their ministries. An example of the latter would be vehicle running-costs if they are involved in a visitation programme or have to attend a church committee meeting. How does the target group view such expenditure? Do they subtract that expenditure from their normal giving, in which case it becomes part of their normal giving, or do they simply view it as part of their service to God, in which case it is over and above their normal giving? I am strongly of the opinion that the church has paid far too little attention, if any at all, to this aspect.

The survey revealed that 16.8% see such expenditure as part of their normal giving, while 83.2% view it as over and above.

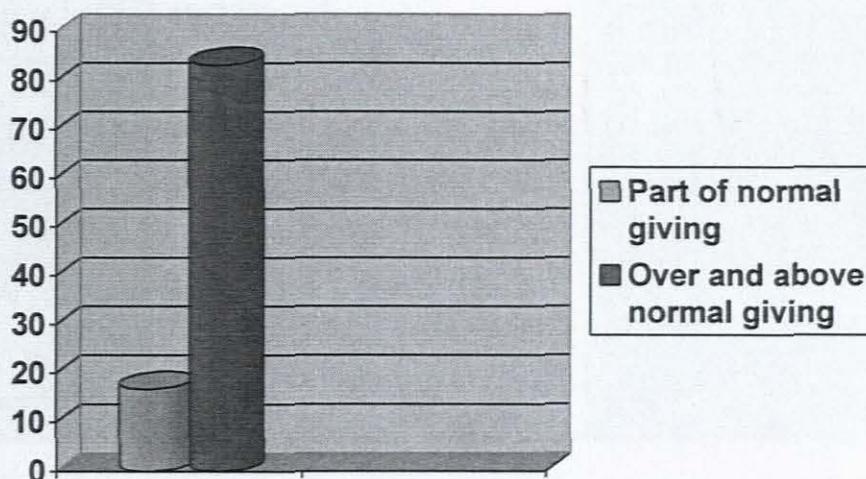


Figure 26. Respondents' views regarding expenses incurred in their ministry

The following table sets out how members of the various denominations feel in this regard:

DENOMINATION	MEMBERS WHO VIEW EXPENSES OCCURRED IN MINISTRY AS PART OF THEIR NORMAL GIVING	MEMBERS WHO VIEW EXPENSES OCCURRED IN MINISTRY AS OVER AND ABOVE THEIR NORMAL GIVING
Anglican	0%	100%
Apostolic Faith Mission	33.3%	66.6%
Assemblies of God	13.3%	86.7%
Baptist	8.3%	91.7%
Catholic	20%	80%
Charismatic Churches	25%	75%
Independent Churches	19.72%	80.28%
Methodist	22.2%	77.8%
Nederduits Gereformeerde	16.7%	83.3%
Pentecostal Church	40%	60%
Presbyterian	20%	80%

Figure 27. How respondents from various denominations view expenses incurred in their ministry

5.19 It is imperative that the churches understand the attitude behind members' giving. By so doing they will be able to give attention to corrective methods, where necessary, e.g. educative preaching. The survey revealed that only 2 respondents (or 0.8%) give out of guilt, 3 (1.2%) out of habit, 16 (6.4%) out of duty, 49 (19.6%) out of conviction and 161 (64.4%) out of a heartfelt expression of worship in response to God's goodness. Four give out of habit AND duty, two give out of habit AND in response to God's goodness and

thirteen give out of conviction AND in response to God's goodness. Figure 28 reflects these data:

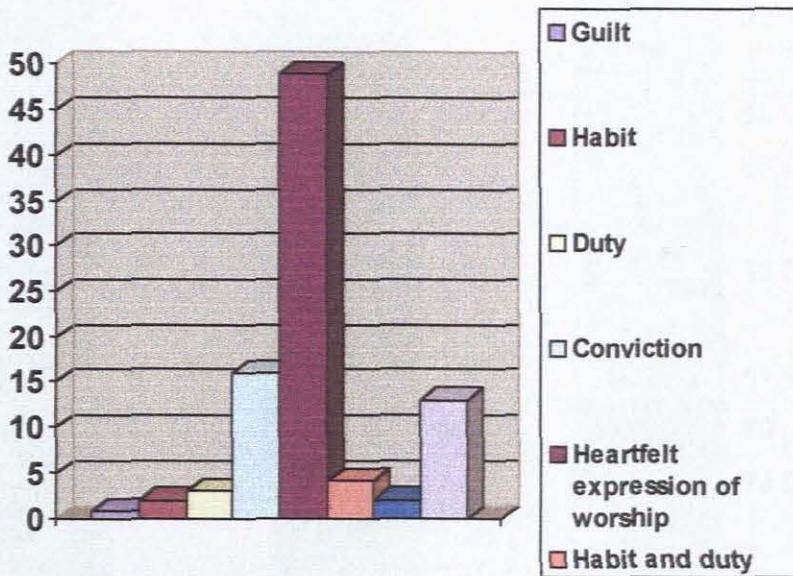


Figure 28. Reasons for giving to God.

Whilst it is very encouraging to note that by far the greater majority of the target group give to God as a heartfelt expression of worship in response to His goodness, churches should be asking two very important questions as they contemplate these statistics:

1. Why are so many Christians (10%) giving out of guilt, habit or duty (or a combination)?
2. Why, if such a large number of Christians are giving as a heartfelt expression of worship in response to God's goodness, are there some who give such a small amount? See 5.25 later.

Denominations would do well to give careful consideration to the following table and to compare these data with those revealed by questions 23-25:

Denomination	% who give out of guilt	% who give out of habit	% who give out of duty	% who give out of conviction	% who give out of a heartfelt expression of worship in response to God's goodness	% who give for a combination of reasons
Anglican	0	0	11.1	22.2	55.6	11.1
Apostolic Faith Mission	0	0	0	0	66.7	33.3%
Assemblies of God	0	0	26.7	0	66.7	6.7
Baptist	0	0	4.3	29.7	51.1	14.9
Catholic	0	0	20	10	70	0
Charismatic Churches	0	3.85	7.7	7.7	73.08	7.7
Independent Churches	1.52	1.52	0	16.67	77.27	3.03
Methodist	0	0	11.1	22.2	66.7	0
Nederduits Gereformeerde	0	0	4.2	34.3	54.2	8.3
Pentecostal Church	20	0	0	0	80	0
Presbyterian	0	0	20	20	20	40

Figure 29. Reasons for giving to God, by denomination.

5.20 Like all people, members of the target group sometimes receive a bonus. Do they have the same attitude about giving to God of their bonus as they do of their salary? What percentage do they give, if at all? The survey revealed that 44 (17.6%) give nothing at all, 90 (36%) give 10% before deductions, 11 (4.4%) give 10% of what is left after they have paid all their expenses, 38 (15.2%) give whatever they can afford and 58 (23.2%) respond to God's goodness by giving generously. Two respondents said they give 10% before deductions AND they give generously in response to God's goodness. Seven people do not receive a bonus.

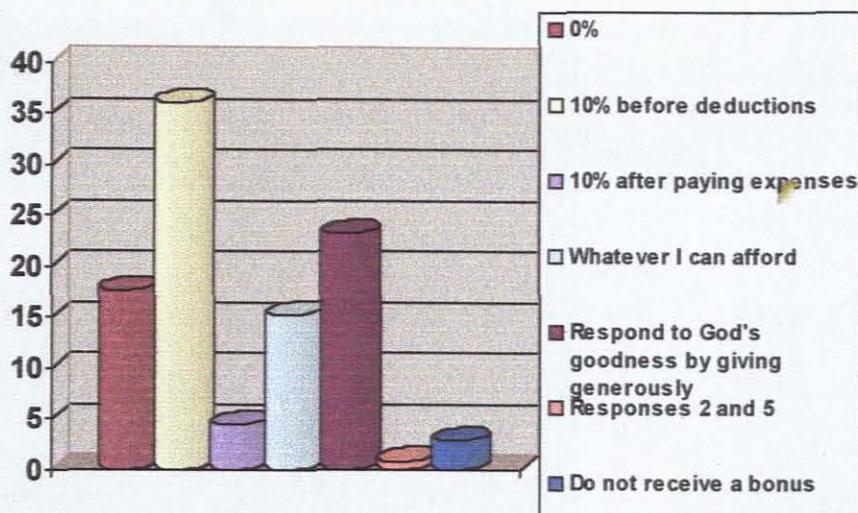


Figure 30. The proportion of their bonus that Christians give to God

This reveals a sharp contrast between what people give from their normal monthly income and raises the following questions:

- 5.20.1 When pastors are teaching about giving to God, do they include the bonus as being an amount from which Christians should also give?
- 5.20.2 Do Christians view their bonus as their "own" and therefore not subject to a proportion to God?
- 5.20.3 Has sufficient attention been given in the training of pastors, e.g., at Seminaries, to the specifics of what might be considered as "income" and how Christians should approach what they should give from such items?

The following table depicts, by percentage, how those respondents in each church/denomination, who do give anything at all of their bonus, give to God:

Denomination	0%	10% before deductions	10% after I have paid my expenses	Whatever I can afford	I respond to God's goodness by giving generously
Anglican	22.22	0	0	33.33	44.44
Apostolic Faith Mission	0	66.67	0	0	33.33
Assemblies of God	6.67	46.67	6.67	6.67	26.67 ¹⁶
Baptist	16.67	41.67	10.41	10.41	14.58 ¹⁷
Catholic	60	0	0	40	0
Charismatic Churches	12.5	25	4.17	12.5	50
Independent Churches	16.92	49.23	4.62	9.23	18.46 ¹⁸
Methodist	14.81	25.92	3.7	25.92	25.92 ¹⁹
Nederduits Gereformeerde	33.3	20.83	0	20.83	16.67 ²⁰
Pentecostal Church	20	60	0	0	0 ²¹
Presbyterian	0	40	0	20	40

Figure 31. The proportion of their bonus that Christians give to God, by denomination

When one compares these findings to those of question 7, the following noteworthy points are revealed:

- a) While 83.33% of the Apostolic Faith Mission give 10% of their salary before deductions, only two-thirds give according to that principle when it comes to their bonus.
- b) Similarly, although 60% of Assemblies of God Church members give 10% of their salary before deductions, only 46.67% give in

¹⁶ One respondent did not answer this question.

¹⁷ One respondent did not answer this question.

¹⁸ One respondent said 2 and 5.

¹⁹ One respondent did not answer this question.

²⁰ Two respondents did not answer this question.

²¹ One respondent did not answer this question.

this way when they receive their bonus. Similar trends are evident in Charismatic and independent Churches.

- c) Baptists have the most consistent approach.
- d) Most Catholics give nothing of their bonus.
- e) More members of the Nederduits Gereformeerde Kerk give 10% of their bonus before deductions than of their salary.

Those who indicated, "Whatever I can afford", were then asked to specify what percentage of their salary that was on average. Responses ranged from 0% to 10%, but the average was 1.74%. The following table represents the per capita percentage of bonus given by such donors, by denomination:

Denomination	%
Anglican	4.33
Apostolic Faith Mission	No respondents in this category
Assemblies of God	2
Baptist	5.17
Catholic	1.5
Charismatic Churches	3.33
Independent Churches	8
Methodist	4.14
Nederduits Gereformeerde	5
Pentecostal Church	No respondents in this category
Presbyterian	5

Figure 32. The per capita percentage given by Christians who say they give to God whatever they can afford of their bonus, by denomination

When one compares these data with those of 5.7 above, the average percentage of their bonus given by the Assemblies of God, Catholic, Methodist

and Baptist Church members dropped from the percentage of their income so given, while that of the Anglicans, Independents, Nederduits Gereformeerdes and Presbyterians increased. The most consistent were the Charismatics. Overall the average dropped from 5.95% to 1.74%.

5.21 A number of Christians in the target group receive fringe benefits as part of their overall salary package, e.g. a housing subsidy, car allowance, etc. Should they give a portion of these benefits to God? Do they? Question twenty-one of the survey produced some telling results: one hundred and thirty-six (54.4%) give nothing at all, 43 (17.2%) give 10%, 14 (5.6%) give whatever they can afford and 45 (18%) respond to God's goodness by giving generously. Twelve people indicated that they do not get fringe benefits.

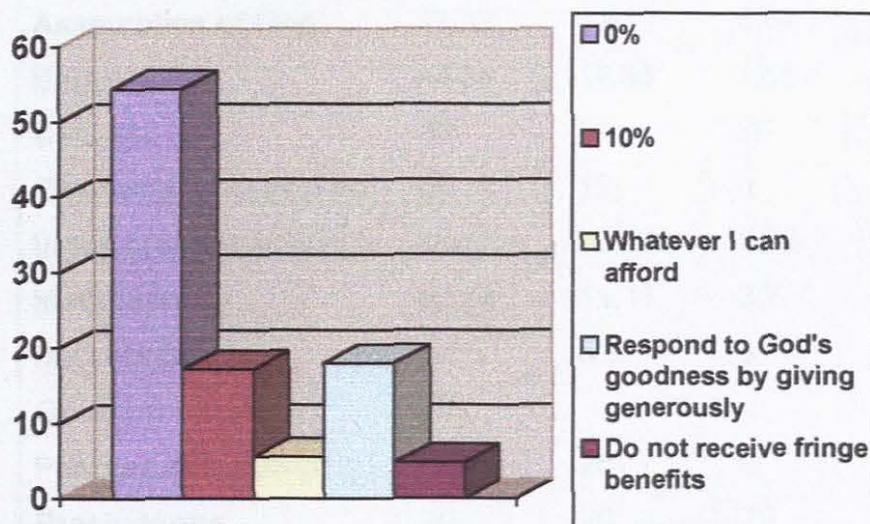


Figure 33. Proportion of their fringe benefits given by Christians to God

From these findings it is clear that either churches have not given thought to whether fringe benefits should be classed as income and have therefore not taught on the subject or Christians in the target group do not consider such income as an amount from which they need to give anything to God. Either way, churches need to give attention to these aspects and provide corrective, practical teaching. As our financial systems become more complex, leading to more complicated salary packages for employees, the church cannot

fall behind in its approach and its education of members. Fringe benefits, for example, should be viewed for what they are – an addition to one's income, and therefore should be subject to giving in the same way as all other income. The church needs to make a statement to assist its people in this regard.

The following table demonstrates, by percentage, how respondents in each church/denomination, who give anything at all of their fringe benefits, give to God:

Denomination	0%	10%	Whatever I can afford	I respond to God's goodness by giving generously
Anglican	55.56	0	11.11	33.33
Apostolic Faith Mission	16.67	50	0	33.33
Assemblies of God	73.33	6.67	6.67	13.33
Baptist	64.58	14.58	12.5	8.33
Catholic	60	0	20	10 ²²
Charismatic Churches	64	12	0	16 ²³
Independent Churches	42.42	28.79	3.03	18.18 ²⁴
Methodist	62.96	11.11	3.7	20.83 ²⁵
Nederduits Gereformeerde	75	8.3	3	4.16 ²⁶
Pentecostal Church	40	20	0	20 ²⁷
Presbyterian	20	20	20	40

Figure 34. How respondents in each church/denomination, who give anything at all of their fringe benefits, give to God

Clearly, when giving to God from fringe benefits are under consideration, the Apostolic Faith Mission's members are the most generous.

²² One person does not receive fringe benefits.

²³ Two respondents do not receive fringe benefits.

²⁴ Five respondents do not receive fringe benefits.

²⁵ One person does not receive fringe benefits.

²⁶ Two people do not receive fringe benefits.

²⁷ One person did not respond.

Those who indicated, "Whatever I can afford", were then asked to specify what percentage of their salary that was on average. Responses ranged from 0% to 10%, but the average was 4.9%. By denomination, the following findings were recorded:

Denomination	%
Anglican	2
Apostolic Faith Mission	No respondents in this category
Assemblies of God	10
Baptist	5.25
Catholic	1.5
Charismatic Churches	No respondents in this category
Independent Churches	5
Methodist	2
Nederduits Gereformeerde	10
Pentecostal Church	No respondents in this category
Presbyterian	5

Figure 35. The per capita percentage given by Christians who say they give to God whatever they can afford of their fringe benefits, by denomination

5.22 Many Christians would love to earn more, but if they were to, would they give God a higher *proportion*? The survey revealed that 61 (24.4%) say 'definitely', 112 (44.8%) say 'yes', 60 (24%) say 'perhaps' and 15 (6%) say 'no'. Two people did not respond. Figure 36 depicts these data graphically:

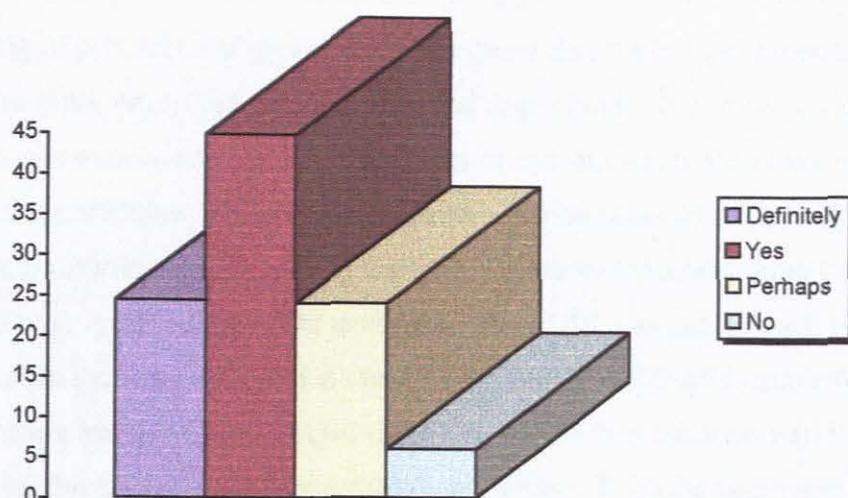


Figure 36. Whether Christians would give a higher proportion if they earned more

The following table reveals whether there are any significant trends, by denomination, in this regard:

<i>Denomination</i>	<i>Definitely</i>	<i>Yes</i>	<i>Perhaps</i>	<i>No</i>
Anglican	22.22	33.33	44.44	0
Apostolic Faith Mission	50	50	0	0
Assemblies of God	20	60	20	0
Baptist	14.58	37.5	35.42	6.25 ²⁸
Catholic	10	40	50	0
Charismatic Churches	28	56	16	0
Independent Churches	34.85	48.48	10.61	6.06
Methodist	22.22	37.04	25.93	14.81
Nederduits Gereformeerde	12.5	41.67	29.17	16.67
Pentecostal Church	60	20	0	0 ²⁹
Presbyterian	0	60	40	0

Figure 37. Whether members of different denominations would give a higher proportion if they earned more

²⁸ One person did not answer.

²⁹ One person did not answer.

In the light of what was said in Chapter Two about the New Testament principle of *proportional* giving as being more desirable than prescriptive giving, e.g., the tithe, churches should seize the opportunity to demonstrate that the sentiments expressed by their members in this question are firmly in line with Scriptural principles. They need to explain the benefits and rationale of giving a greater *proportion* when one receives an increase than one gave before. A person who is earning R1000 and receives a 10% increase has R100 more disposable income, whereas a person earning R10000 and receiving the same percentage increase has R1000 more. To argue that each should increase their giving by the same percentage makes no sense. The one receiving more money should give a greater proportion.

The findings of questions 23-25 did not reveal any increased proportion given by higher income earners, which elicits the conclusion that although most respondents answered “Definitely” or “Yes” to question 22, their sentiments are not likely to lead to any significant change in their giving patterns percentage-wise, were they to receive salary increases.

5.23 Under the protection of anonymity the respondents were asked to disclose their monthly salary before deductions. Responses ranged from R0³⁰ (39 respondents) to R45000, but the average was calculated at R6636.28. The average earned by those who earned more than zero, was R7862.90. These data may be tabulated as follows:

³⁰ Some respondents were housewives or were unemployed at the time of the survey.



Figure 38. Monthly income of respondents

5.24 The next question tested the monthly amount given by each member of the target group to their *church*. This ranged from R0 (40 respondents) to R3700 with an average per person of R435.05. Of those who give more than zero, the average monthly giving is R516.92. Based on the information provided in question 23, this equated to an average of 6.57% per person. This may be graphically represented as follows:

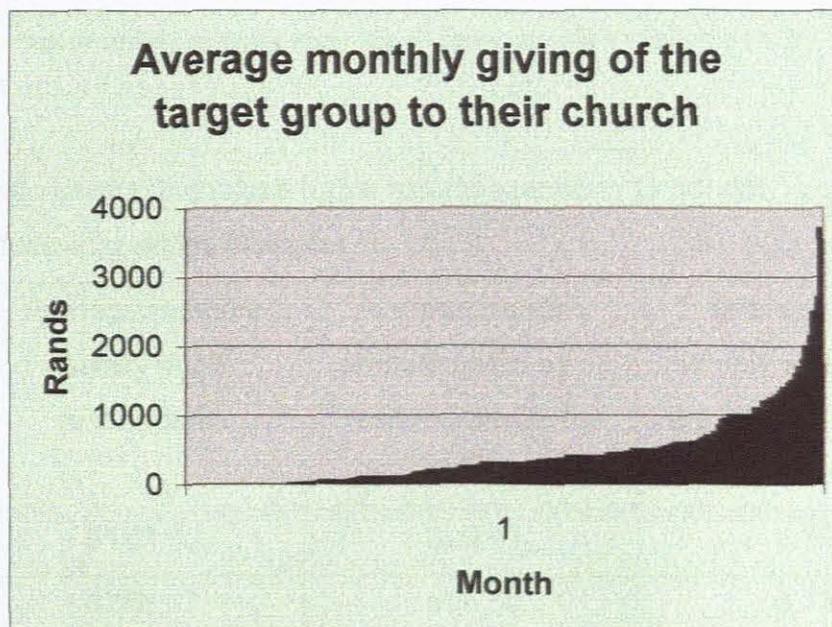


Figure 39. Average monthly giving of respondents to their church

When these responses are broken up by denomination, the results are most revealing, as the following table illustrates:

Denomination	Average monthly salary of all members	Average monthly amount given by all members to the church	Average % of monthly salary given by all members to the church
Anglican	12122.22	566.67	4.67
Apostolic Faith Mission	6498.33	703.33	10.82
Assemblies of God	5379.46	406.33	9.28
Baptist	6418.23	383.79	5.98
Catholic	5245	75	1.43
Methodist	7360.74	406.78	5.53
Independent Churches	5704.88	463.48	8.12
Charismatic Churches	6243.60	542	8.68
Nederduits	9778	480	4.9
Gereformeerd			
Pentecostal Church	2530	349	13.79
Presbyterian	5820	346	5.95

Figure 40. Average monthly amount given by all respondents to the church, by denomination

It is also useful to analyse these results according to gender, race and age, as the following tables indicate:

Gender	Average monthly salary of all respondents	Average monthly amount given by all respondents to the church	Average % of monthly salary given by all respondents to the church
Female	5163.90	329.91	6.39
Male	8266.17	556.50	6.73

Figure 41. Average monthly amount given by all male/female respondents to the church

Race	Average monthly salary of all respondents	Average monthly amount given by all respondents to the church	Average % of monthly salary given by all respondents to the church
Asian	7804.33	383.78	4.82
Black	3787.85	263.31	6.95
Coloured	2336.31	212.31	9.09
White	7812.16	512.97	6.57

Figure 42. Average monthly amount given by all respondents to the church, by race

Age	Average monthly salary of all respondents	Average monthly amount given by all respondents to the church	Average % of monthly salary given by all respondents to the church
13-19	226.40	34	15.01
20-29	2445.71	208.40	8.52
30-39	6995.12	553.75	7.92
40-49	9940.32	530.34	5.33
50-59	8031.40	565.81	7.05
60-69	5982.14	283.14	4.73
70 plus	4244.44	257.78	6.07

Figure 43. Average monthly amount given by all respondents to the church, by age groups

5.25 Respondents were then asked to be more specific and to calculate what the average total amount given to God's work is per month, including the church, missionaries, Christian organisations, Christians in need, etc. Amounts ranged from R0 (26 respondents) to R11000, but the average amount of all respondents was R718.88. Of those who give more than zero, the average monthly giving is R802.32.



Figure 44. The average amount given to God's work

Again based on the information provided in question 23, this equated to an average of 10.83% per person. By denomination, the results are as follows:

Denomination	Average monthly salary of all members	Average monthly amount given by all members to God's work	Average % of monthly salary given by all members to God's work
Anglican	12122.22	635.56	5.24
Apostolic Faith Mission	6498.33	1020	15.7
Assemblies of God	5379.46	984.33	18.3
Baptist	6418.23	566.08	8.82
Catholic	5245	198	3.78
Methodist	7360.74	709.93	9.64
Independent Churches	5704.88	853.48	14.96
Charismatic Churches	6243.60	760.20	12.17
Nederduits	9778	779.54	7.97
Gereformeerd			
Pentecostal Church	2530	326	12.89
Presbyterian	5820	578	9.93

Figure 45. Average per capita, monthly amount given to God's work, by denomination

When one compares these findings with those of question 5 (above), several disparities are revealed. It was noted that 84.8% of the target group are of the opinion that their church/denomination teaches about giving to God from a Biblical perspective. The table above demonstrates that the average percentage of their monthly salary given by all members to God's work ranges from 3.78% to 14.96%. This would strongly suggest that:

1. Different denominations have very different views on what Scripture teaches about giving to God, even though their members are generally satisfied with their views;
2. Christians of all denominations need clear, unambiguous teaching, not from a denominational point of view, but from a united Christian perspective. If the churches were to collaborate in a non-partisan way, e.g., by issuing a joint statement, God's work in South Africa would benefit, not in small amounts, but substantially.

When one compares these results with those obtained in question 7, several significant phenomena are revealed. The report created from the data is attached as Appendix 4:

- a) Of all respondents from the Apostolic Faith Mission, 83.33% reported that they gave 10% of their income before deductions and 16.67% said they responded to God's goodness by giving generously AND gave 10%, yet the average percentage actually given is 15.7%.
- b) Those who said that they give 10% of their income before deductions almost always keep to their word.

The following table measures income, amount given to God and percentage difference between what is actually given and the 10% claimed in question 7.

Monthly salary	Amount given to God	% difference	Monthly salary	Amount given to God	% difference
0	400	n/a ³¹	5000	750	+5
14523	1610	+1.09	200	90	+35
0	0	0	0	200	n/a
11750	11000	-0.64	0	20	n/a
5700	600	+0.53	0	100	n/a
2500	370	+4.8	0	0	0
3595	360	+0.014	2600	390	+5
2587	360	+3.92	3000	800	+16.67
3590	600	+6.71	3200	375	+1.72
3800	500	+3.16	9500	2000	+11.05
3600	360	0	3600	400	+1.11
0	0	0	10000	1100	+1
4500	680	+5.11	0	350	n/a
4500	550	+2.22	15000	1800	+2
35000	5000	+4.28	782	150	+9.18
6600	800	+2.12	0	0	0
7500	750	0	0	50	n/a
7000	780	+1.14	200	50	+15
6000	750	+2.5	3000	800	+16.67
4000	400	0	12157	1823	+4.99
9200	1370	+4.89	0	0	0
10500	1450	+3.81	0	120	n/a
4000	525	+3.13	310	465	+50
0	0	0	2000	300	+5
9500	1425	+5	6500	650	0
5190	530	+0.21	6500	100	-8.46
3000	500	+6.67	3882	460	+1.85
6800	600	-1.18	18000	1900	+0.56
10000	1000	0	5000	750	+5
10000	1500	+5	0	0	0
2000	300	+5	1800	250	+3.89
3925	550	+4.01	3246	400	+2.32
11000	1700	+5.45	6300	1280	+10.32
12100	1600	+3.22	0	150	n/a
540	154	+18.52	5450	600	+1.01
2500	350	+4	3500	450	+2.86
0	0	0	3000	1000	+23.33
5000	600	+2	2400	275	+1.46
1200	250	+10.83	620	60	-0.32
12000	1750	+4.58	1600	160	0
150	20	+3.33	0	0	0
14000	1650	+1.79	500	75	+5
825	100	+2.12	45000	4500	0
5800	675	+1.68	450	195	+33.33
4200	500	+1.9	3200	400	+2.5
			3200	600	+8.75
			14500	2300	+5.86

³¹ n/a=calculation of % not possible.

Monthly salary	Amount given to God	% difference	Monthly salary	Amount given to God	% difference
3000	330	+1	24000	8000	+23.33
3200	250	-2.19	6000	1000	+6.67
5000	100	-8	3500	390	+1.14

Figure 46. Income, amount given to God and percentage difference between what is actually given and the 10% claimed in question 7.

In only 6 cases did those who said they give 10% before deductions, not do so. Indeed, in the majority of cases they give more!

c. In the second part of question 7 those who had answered that they give whatever they can afford to God, gave the percentage they give on average per month. The following table measures what that percentage actually is:

% respondents can afford to give	Monthly income	Monthly amount given to God	Actual % given				
7	19592	1100	5.61	2	10000	100	1
13	6000	750	12.5	5	20500	750	3.66
10	0	0	0	2	3500	150	4.29
2	8000	160	2	0	6000	100	1.67
8	12000	1000	8.33	13	10000	400	4
7	5000	550	11	1	8000	600	7.5
10	14250	100	0.70	5	150	15	10
5	0	500	n/a	0	0	150	n/a
0	0	0	0	8	1760	320	18.18
2	22000	1120	5.09	0	3600	500	13.89
0	0	100	n/a	10	1188	118	9.93
2	9950	250	2.51	0	15000	1500	10
10	8750	2000	22.86	5	20000	2000	10
1	6300	650	10.32	0	2200	250	11.36
0	7984	0	0	0	3200	320	10
3	14000	400	2.86	0	3200	450	14.06
11	150	15	10	10	2140	10	0.47
0	1000	10	1	5	8800	200	2.27
2	5000	120	2.4	5	10000	450	4.5
0	2500	200	8	5	6000	450	7.5
15	7000	1250	17.86	0	0	0	0
3	1900	50	2.63	0	0	20	n/a
0	0	0	0	6	7500	0	0
0	0	0	0	8	7500	860	11.47
7	1600	150	9.38	1	15200	150	0.99
2	10000	600	6	3	29000	1200	4.14
0	0	0	0	20	2000	300	15
				5	600	30	5
				10	5600	500	8.93
				0	0	100	n/a
				9	10000	650	6.5
				10	0	115	n/a

0	4000	0	0	3	8000	200	2.5
8	5400	510	9.44	3	6000	100	1.66
10	2100	150	7.14	5	10700	500	4.67
5	6000	300	5				

Figure 47. The percentage actually given by those who in question 7 said they give whatever they can afford, as compared with the percentage they indicated in that answer

The average percentage given by such donors is 4.92 as opposed to the percentage they said they gave which was 5.95. However it should be borne in mind that those who do not earn, yet give something, could not be included in the calculation.

d) It is interesting to note how much is given by those who said they respond to God's goodness by giving generously. The following table depicts these data:

Monthly income	Amount given to God	% given to God	Monthly income	Amount given to God	% given to God
0	0	0	10000	800	8
15000	500	3.33	5500	550	10
4032	200	4.96	7000	550	7.86
500	100	20	1000	200	20
15000	2700	18	3380	500	14.79
8500	0	0	2500	400	16
10000	1150	11.5	12000	1000	8.33
0	0	0	20000	1750	8.75
14000	250	1.79	4000	300	7.5
9000	120	1.33	3000	300	10
0	0	0	6500	900	13.85
8000	1500	18.75	10000	1100	11
200	50	25	12000	500	4.17
12000	2300	19.17	10000	1700	17
0	500	0	0	10	n/a
0	0	0	3400	350	10.29
9000	1000	11.11	0	50	n/a
10000	7750	77.5	7000	400	5.71
10802	3000	27.77	3400	470	13.82
20000	0	0	8000	600	7.5
14000	1700	12.14	9000	500	5.56
6600	150	2.27	2500	700	28
5350	650	12.15	7000	400	5.71
25000	1500	6	4500	400	8.89
23000	4000	17.39			
2783	350	12.58			

Figure 48. The amount given by those who say they respond to God's goodness by giving generously

The average salary of those in this category is R7488.94 and the average monthly amount given to God is R878 or 11.72%. Thus when Christians are giving to God in response to His grace, rather than to prescriptive preaching, they give more than 10% on average. This should allay the fears of any pastors and church treasurers who might think that if they move away from preaching the tithe, there would be less income in the church budget.

In question 19 the question was raised why so many who claim their giving to God is a heartfelt expression in response to God's goodness, give so little. The following table reflects that concern. The data depicts only those who gave the above answer to question 19:

Figure 49. The amount given by those, who in question 19, said their giving is a heartfelt response to God's goodness

Monthly income	Amount given to God	% given	Monthly income	Amount given to God	% given
8100	580	7.16	10000	100	1
0	0	0	3200	375	11.72
600	30	5	9000	500	5.56
8650	630	7.28	1188	118	9.94
8579	400	4.66	5800	675	11.64
6000	100	1.67	0	0	0
7700	500	6.49	0	100	n/a
11000	1700	15.45	0	20	n/a
3925	550	14.01	0	200	n/a
0	0	0	200	90	45
3400	350	10.29	5000	750	15
0	0	0	3000	300	10
4500	400	8.89	12000	1750	14.58
6000	750	12.5	1200	250	20.83
10000	1000	10	0	0	0
0	0	0	27000	3000	11.11
0	0	0	0	100	n/a
8000	160	2	4200	400	9.52
30000	2200	7.33	14500	2300	15.86
17449	800	4.58	0	500	n/a
12000	500	4.17	6000	1000	16.67
2500	350	14	0	0	0
1000	200	20	8500	0	0
10000	1500	15	0	0	0
0	115	n/a	11000	1500	13.64
7000	550	7.86	3000	800	26.67
5500	550	10	4000	300	7.5
10000	400	4	0	0	0
3500	150	4.29	7000	400	5.71
20500	750	3.66	14000	250	1.79
23000	4000	17.39	9000	120	1.33
4800	500	10.42	6500	100	1.54

Monthly income	Amount given to God	% given
8750	2000	22.86
2000	300	15
7000	1250	17.86
1900	50	2.63
1600	150	9.38
5450	600	11.01
19592	1100	5.61
15000	500	3.33
825	100	12.12
4200	500	11.90
3900	39	1
5000	120	2.4
1000	10	1
0	0	0
150	15	10
12000	1000	8.33
7984	0	0
7260	550	7.58
45000	4500	10
4500	680	15.11
0	400	n/a
5700	600	10.53
0	500	0
22000	1120	5.09
14250	100	0.70
7500	750	10
0	0	0
5350	650	12.15
9500	1425	15
10000	1700	17
0	10	0
10000	600	6
4000	0	0
12000	2300	19.17
3400	470	13.82
17000	350	2.06
0	50	n/a
2200	250	11.36
0	120	n/a
5190	530	10.21
14900	1650	11.07
10000	1100	11
3882	460	11.85
10500	1450	13.81
0	0	0
12000	1000	8.33
3200	400	12.5
5000	100	2
0	500	n/a

Monthly income	Amount given to God	% given
15000	1500	10
24000	8000	33.33
3200	450	14.06
782	150	19.18
500	100	20
4032	200	4.96
8000	1500	18.75
2140	10	0.47
8800	200	2.27
6300	1280	20.31
0	0	0
310	465	150
620	60	9.68
10000	450	4.5
6000	450	7.5
150	20	13.33
1800	250	13.89
3500	390	11.14
200	50	25
8000	600	7.5
8000	650	8.13
3200	250	7.81
1760	320	18.18
5000	750	15
10000	7750	77.5
15000	1800	12
9200	1370	14.89
3800	500	13.16
3590	600	16.71
3600	500	13.89
3000	500	16.67
3595	360	10.01
3246	400	12.32
2500	400	16
3380	500	14.79
14000	1700	12.14
0	150	n/a
0	0	0
150	15	10
3000	330	11
2587	360	13.92
10802	3000	27.77
6600	800	12.12
20000	2000	10
3600	400	11.11
4500	550	12.22
20000	0	0
35000	5000	14.29

The average salary of this group is R6472.78 per month and the average amount given to God is R713.30 or 11.02%. On the surface this may appear encouraging, but 28 respondents (17.39%) from this group give 5% or less, while 28 (18.01%) are giving 15% or more and 14 (8.7%) are giving without earning any money. Perhaps the most alarming statistic of all is that 5 respondents earning R40484 between them (R8096.80 each on average), are not giving anything at all! Yet they claim this is a heartfelt expression of worship in response to God's goodness!

It is also useful to reflect the results of question 25 by gender, race and age, as the following tables demonstrate:

Gender	Average monthly salary of all respondents	Average monthly amount given by all respondents to God's work	Average % of monthly salary given by all respondents to God's work
Female	5163.90	555.50	10.76
Male	8266.17	907.60	10.98

Figure 50. Average monthly amount given by all respondents to God's work, by gender

Race	Average monthly salary of all respondents	Average monthly amount given by all respondents to God's work	Average % of monthly salary given by all respondents to God's work
Asian	7804.33	1193.78	15.3 ³²
Black	3787.85	360.43	9.52
Coloured	2336.31	315.38	13.5
White	7812.16	840.01	10.75

Figure 51. Average monthly amount given by all respondents to God's work, by race

³² This figure is somewhat skewed by the fact that one person said he gives R7750 out of a salary of R10000.

It is noteworthy that Coloureds, who earn the smallest average monthly income, give the highest proportion. This statistic again reflects the great need to teach proportionate giving (as explained above).

Age	Average monthly salary of all respondents	Average monthly amount given by all respondents to God's work	Average % of monthly salary given by all respondents to God's work
13-19	226.40	52	22.97
20-29	2445.71	282.38	11.55
30-39	6995.12	764.02	10.92
40-49	9940.32	1091.44	10.98
50-59	8031.40	939.22	11.69
60-69	5982.14	452.42	7.56
70 plus	4244.44	584.44	13.76

Figure 52. Average monthly amount given by all respondents to God's work, by age groups

It is significant that the two groups whom one might expect can least afford to, namely the teenagers and those over the age of 70, are giving the highest proportions.

5.26 The number of respondents in each racial group was: 9 Asians (3.6%), 54 Blacks (21.6%), 13 Coloureds (5.2%) and 172 Whites (68.8%). Two people did not answer this question. These data are reflected as follows:

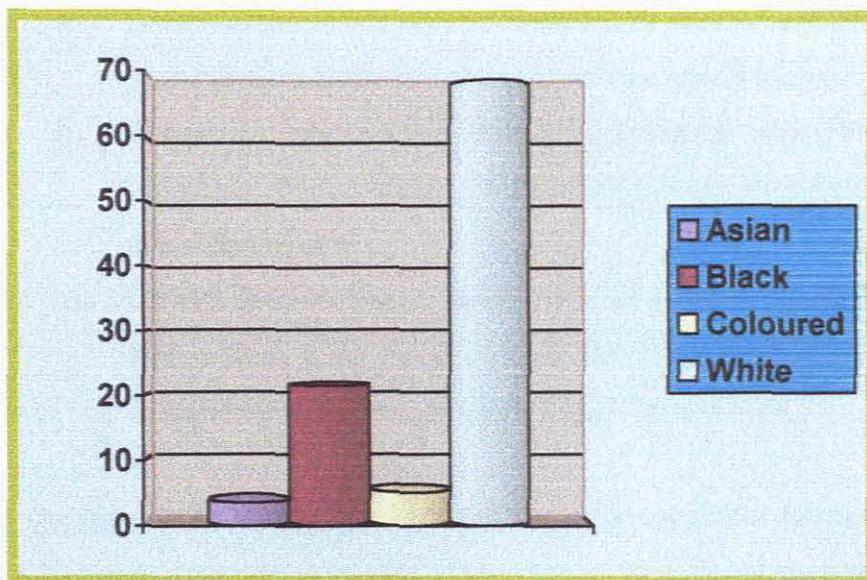


Figure 53. Respondents by race

6. Conclusion.

The number of respondents in certain categories of the survey was very small, which resulted in limitations being placed on some of its findings. As such it should be viewed as a pilot. The results invite further testing on a larger scale. Nevertheless, the findings have confirmed, that because of generally very poor teaching on the part of almost all denominations in South Africa, Christians in the target group are giving in a very haphazard way and in a manner which portrays the weak Biblical exegesis of relevant Scriptural portions by their pastors. They strongly suggest that pastors themselves have not received the desired teaching, either because they attended training institutions which did not give sufficient attention to this vital part of pastoral training or because their denominations have held to a particular view, which they have simply embraced. Because they are not receiving correct teaching in this area, Christians are missing out, not only on a clear understanding of how God would want them to approach their giving to Him, but also on the blessings that would result therefrom.

In the light of the carefully considered Scriptural evidence portrayed in Chapters Two and Three, as well as the compelling evidence of the errant approach of many churches as reflected in this chapter, it is recommended that:

- a) Denominations should be encouraged to issue an official statement on a future approach in line with Scripture;
- b) Denominations consider providing the necessary corrective training to their pastors, who can then teach their members accordingly; and
- c) Denominations recommend that their pastors regularly preach on this subject, so that a continuing emphasis may be established, thereby ensuring the benefits highlighted above.

As they do these things, Christians throughout South Africa will approach their giving with a new-found liberty, one which is based not on a legalistic prescription, but on a response to God's grace in their lives. Levels of giving will not decline; indeed, they will increase, not only to the church, but also to missionaries, Christian organisations and needy believers. As a result, the church will advance, with greater income, but more importantly, with greater joy on the part of its members.

Chapter 5

Conclusion

In this chapter I will summarise the findings of my research, relate them to my stated aims and objectives and draw relevant conclusions. I will also indicate what the contribution of my research is to the field of practical theology, the church and to the lives of individual believers.

5.1 Summary of the research findings.

The study of voluntary giving in the Old Testament reveals that from the beginning, the attitude of the giver was of paramount importance to God. Cain and Abel both gave freewill offerings to God, but only Abel's was acceptable because he clearly exercised faith in God by his sacrifice; "and through his faith he was commended as righteous" (Heb. 11:4). Furthermore, pre-Mosaic instances of giving to God are clearly all *voluntary by nature*. This was confirmed by the study of the offerings presented by all who made them during that period, namely Noah, Abraham and Jacob. Those who attempt to cite such examples to support a thesis that Christians should tithe, for example when Abraham gave a tithe of the spoils to Melchizedek, have no sound exegetical foundation.

The study further revealed that the Old Testament Israelites often made voluntary gifts to God and were sometimes even *required* to make voluntary offerings. This is not a contradiction in terms, because the gifts God expected His people to give voluntarily were described in terms of heart attitude rather than prescriptive amounts. The word used for freewill offering was invariably *ndabah*, which can be translated as "spontaneous" or "abundant gift". The study confirmed that the Israelites did this, even after the Mosaic era.

A careful examination of New Testament practice reinforces these conclusions. The example of the widow's gift strongly suggests that the attitude behind the gift is the all-important aspect in God's eyes and that He rejects our giving for the sake of popular approval, or other ill-intentioned motives, even if the amounts so given are large. Sacrificial giving especially touches His heart.

Jesus' sentiments regarding one's attitude in giving are further portrayed in several places in the Gospels. His command to His disciples in Matt. 10:8 to

give freely because they have received freely, is compelling. The true meaning for Christians would only come when they understood the scope of His gift on the Cross. Later Jesus would add that giving to any of His brethren in need He considers as having been done to Him (Matt. 25:37-40). This would prove to a key thought in the understanding of the New Testament church's position on giving to God (cf. below). Jesus also confirmed His stance on this matter in Matt. 10:40-42.

The study also examined the giving of specific people to Jesus. The wise men were seen to worship Christ by giving, and their giving was an acknowledgment of the worth of the Lord. Mary's sacrificial act of giving something extremely valuable to Jesus (the alabaster jar of perfume) was a reflection of her love for Him. Christ's affirmation of her action as "a beautiful thing" openly confirms that God sets great store by the giving of His people, when it emanates from hearts that overflow with love for Him. Several women, by supporting Jesus from their own means (Luke 8:1-3), *ministered* to Him. This provides a wonderful picture to the modern Christian of how God views our giving to Him. This example of ministering to others in this way would later be emulated repeatedly by the New Testament church.

Moving from the Gospels to the rest of the New Testament, the study carefully examined relevant passages in the book of Acts. It would be erroneous to conclude that all the believers' possessions were jointly owned and that anyone in need received a share of the goods. The fact that Ananias and Sapphira kept back half of the proceeds of the sale of their land (5:1-11), indicates that giving/sharing everything was not obligatory for all the believers. Community control was only assumed when goods or money was voluntarily given. Nevertheless, the *attitude* displayed by these early Christians is important. They went far beyond the normal practice of sharing goods associated with Jewish feasts. Their deep love and concern for one another resulted in generous giving in abundance. Several writers from the first three centuries confirm this.

Various reasons for this attitude are apparent, namely the strong influence that the *eschaton* had on them, *koinonia*, and thirdly, the preaching of Jesus with its criticism of 'unrighteous mammon', and His way of life which had a strong influence on the early church. Other reasons may also have been the

great need created by the thousands of pilgrims whose visit to Jerusalem had been unexpectedly prolonged by a life-changing encounter with Christianity. Jews in Jerusalem may have isolated Christian Jews from the economic system. Christians simply answered these needs. The fact that this only occurred in Jerusalem negates any possibility of adopting this practice as a standard for the modern church.

The practice of sharing possessions was short-lived and never became the universal observance of the church at any period of its history. In the Pauline mission communities and in the later development of primitive Christianity, the eschatological and enthusiastic form of sharing goods disappeared because the tension of the expectation of an imminent end was relaxed in favour of the task of worldwide mission, and, in the long run, the form of 'love communism' practised in Jerusalem was just not possible.

Special provision for the material needs of other believers can also be seen in the famine relief money sent by the Christians in Antioch to those in Judea (Acts 11:27–30). The Greek used here indicates again that the relief aid was, for these believers, much more than a charitable act towards those in need; it was a *ministry* to their fellow believers, even though they did not know them personally.

Acts 20:35 confirms that Jesus Himself had in mind the concept that in any act of giving, the one who gives is blessed far more than the recipient.

In Romans 12:8, giving is listed as a spiritual gift, emphasising that although giving is required of all Christians, to some is given an ability to give abundantly. The language used in Rom. 15:26-27 suggests that giving to needy fellow believers is an actual *participation* in their suffering, *koinonia* or fellowship, thereby emphasising the height of worship to which Christian giving has been elevated.

The most important passages for a proper understanding of what Christian giving should be like, are found in 1 and 2 Corinthians, where the following principles are established:

1. Christians must put all things, including money, in proper perspective, for they are all transitory (1 Corinthians 7:29–31).

2. Christians should make regular provision for giving. Stewardship of one's personal assets should be systematic so that funds are regularly available for giving (1 Cor. 16:1 – 2).
3. Every Christian, both rich (1 Tim. 6:17–19) and poor (2 Cor. 8:1–2), should give.
4. Financial giving to the church should be confined to believers (1. Cor. 16:1-2; cf. Acts 11:29; 3 John 7; Rom. 12:3 and 1 John 3:17). Indeed, forty-six references in their contexts reveal that in almost every case Christians are to be the recipients of the good works of their fellow believers.
5. The basis for determining the amount each believer should give is “in keeping with his income” (1 Cor. 16:1-2). 2 Cor. 8:11 and vs 12 adds “according to your means” and “according to what one has, not according to what one does not have”. God does not expect us to give when we have nothing to give, neither does He expect us to give the same amount each month if our income varies. The practice of pledging, although expedient, is unbiblical.
6. Giving to the church should be on the Lord's Day (1 Cor 16:1).
7. One should give to the local *and* the universal church (2 Cor. 8 and 9).
8. Giving to God should result from the grace that one has personally experienced in Christ's death on the Cross. The believer under grace cannot be bound by a legalistic system of stipulated giving.
9. The legalistic, prescriptive idea of believers needing to give a tenth, does not appear anywhere in the New Testament and would certainly not be consonant with grace giving.
10. Christians must “excel in the grace of giving” (2 Cor. 8:7), exemplified in the uttermost by Christ's giving of Himself, laying aside His riches to make us rich.
11. Christians are to give themselves first to the Lord, in keeping with His will (2 Cor. 8:5). God desires His children to be right with Him first, and then to respond in a manner that reflects their gratitude for His grace in their lives.

12. The desire to respond to God's grace must not merely reside in the heart, it must be reflected in action (2 Cor. 8:11).
13. The financial plight of one congregation provides an opportunity for another church to assist by donating money, and vice versa. In this way, everyone always has enough (2 Cor. 8:13, 14).
14. Believers should take their giving to God seriously (2 Cor. 9:3-5). Churches need to give far more attention to this item of the worship service in order to help inculcate this seriousness.
15. Believers who give generously to the Kingdom will also receive great blessing (2 Cor. 9:6). This should in no way lead to the philosophy espoused by the "Prosperity cult", that the more one gives to God the more He gives to you!
16. Christians should not give reluctantly, but cheerfully (2 Cor. 9:7).
17. When believers are generous in giving, God gives them the resources to give generously (2 Cor. 9:9-11).
18. Generosity will result in others giving thanks to God. The recipients, or even just those who know about the gift, are greatly blessed and are strengthened in their relationship to God as they see Him providing for them through fellow believers. The hearts of the recipients will also go out to the givers in their prayers (v14). The "harvest" of righteousness (v10) is increased through the gift.
19. Giving is a "service" by which the givers "have proved" themselves and as "obedience" that accompanies confession (v13).

Gal. 6:6-10 provides further assistance to the formulation of a New Testament doctrine of giving. Christians are to contribute to the support of teachers who give themselves wholly to the ministry of the Word. This would include such institutions as Bible schools, seminaries, and Christian colleges.

*Phil. 2:4-8 confirms that Christians are to view the interests of others from a Christological base. The Philippians also *worshiped* by giving (Phil. 4:18).*

In 1 Timothy, Paul makes it clear that Christians are to give towards the support of their indigent relatives, especially those who are immediate family.

Failure to do so is a denial of one's Christian faith! It is my view that such giving cannot be viewed as giving to God, unless the recipients are Christians.

Turning to the prescribed offerings, the study showed that Old Testament Jews under the Law were required to make several types, on various occasions and for various reasons. These included two types of expiatory offering, namely the sin offering and the guilt offering. There were also the dedicatory offerings, burnt offerings, cereal offering, drink offerings, communal offerings and peace offerings. Three subcategories of fellowship offerings existed, namely thanksgiving offerings, votive offerings and freewill offerings. Some writers also include the paschal lamb, the two birds and the red heifer as prescribed offerings.

Jews were also required to forego some of their crops for the poor and the alien (Lev. 19:9-10). In addition, every seventh year, the Israelites were required by Ex. 23:10-11, to leave their lands fallow and the poor were allowed to gather food from them, and the wild animals could eat what the poor left. There was the annual third of a shekel temple-tax, which was used to furnish and maintain the temple (cf. Neh. 10:32).

The study then examined in detail that aspect of prescribed giving which has caused the most controversy, the tithe. It confirmed that there were not one, but three separate tithes which the Israelites were required to give. The first is described in Lev. 27:30-33 and required the Israelites to give a tithe of everything from the land, as well as every tenth animal to the LORD. This verse contains the only reference to the tithe in monetary terms in that if the donor wanted to redeem his tithe of crops or fruits, e.g., for his own use, the value of his tithe was estimated in monetary terms and this then increased by 20%. The total value in money could then be substituted for the tithe.

This tithe was used to supply the needs of the Levites, because they had no livelihood. It was also this tithe to which Mal. 3:8-10 refers, and which, when *understood in context*, cannot be used as justification for preaching that Christians should tithe. To imply that Christians should give a tithe because of the content of these verses, would fail to take account of the fact that there were also two other tithes. Deut. 12:10-11, 17-18 refers to a second annual tithe which God ordained to support the national religious festivals – the

ceremonial feasts and celebrations.

Deut. 14:27-29 and 26:12-15 introduces a third tithe which was given every third year. This tithe was known as the welfare tithe, or poor tithe, and was used to help the stranger, the fatherless and the widowed. Thus the total (average) required giving for each Israelite was twenty three and a third percent, per annum.

Because the commandments to tithe were part of God's plan for those under the Law, one would be hard-pressed to provide sound exegetical proof that this should be extended to those under grace. A number of New Testament passages confirm this, among them Rom. 11:6; John 1:16-17; Gal. 3:19-25; Eph 2:15; Rom 8:6 – 7; 2 Cor 3:7 – 13; and Rom. 6:14. This despite the efforts of a number of proponents of the tithe who have sought to argue differently. The more one refers to Christians needing to *tithe* the more difficult it becomes to defend such a suggestion, given the very prescriptive nature of the word; if it is a *tenth*, then it is tied to the prescription of the Law. Not only did Christ's sacrifice abolish legalism, but also the tabernacle, temple, and Levitical priesthood. Since the very reason for the tithe's existence has been removed, its continued prescription makes no sense at all.

The study confirmed these views by examining the way in which the New Testament church writers view sacrifices and offerings, namely deeply spiritual. Clearly Jesus' reference to the Pharisees needing to tithe must be understood in the context of those still bound by the Law and still tied to its prescriptions. In similar vein, Christians are not still required to show themselves to the priest when cleansed of leprosy (Matt. 8:4), or pay the temple tax (Matt. 17:24-27), or give attention to the Law (Matt. 23:2,3a), or be circumcised (Gal. 4:10). No, Hebrews speaks of the obsolescence of the "first" or "old" covenant (Heb 8:13; 9:15, 18; etc.), noting that the old order involved "external regulations that apply until the time of the new order" (9:10). We conclude with Dorsey (1991:325) that the Law was designed to regulate the lives of a people living in the distinctive geographical and climatic conditions, and many of the regulations are inapplicable, unintelligible, or even nonsensical outside that regime. Once a new covenant was established by Christ, those involved (i.e. Christians) are no longer bound by the original terms. The Jerusalem Council (Acts 15) was a

watershed moment in this regard. Supporters of the tithe seem simply to ignore or gloss over these realities.

Whilst it would be accurate to argue that Jews in the New Testament, who were still under the Law, were still bound by the prescriptions of the Law, it would be erroneous to conclude that members of the New Testament church were similarly bound. The introduction of the New Covenant in Christ freed those who have become part of that covenant by accepting the new High Priest Jesus as their Lord and Saviour, from the “yoke” of having to adhere to the old Law. *Included in the 613 prescriptions of the Law, were those pertaining to the tithe, leading to the only exegetically acceptable conclusion, namely that Christians are no longer required to tithe.*

The study then focused on the giving of urban, middle-class Christians in South Africa and concluded from the findings that although most are of the opinion that the teaching of their local church about giving money to God is based on the Bible, what they are taught and the amount of money they actually give, reflects that a) the churches/denominations are **not** teaching about giving to God from a Biblical perspective; and b) Christians in the target group are consequently giving without a clear understanding of the basis for doing so. Anglicans and members of the Nederduits Gereformeerde Kerk, for example, appear to be very uncertain about the basis for their giving. Methodists are divided on what their denomination actually teaches about how much they should give. Many other such inconsistencies were revealed by the survey, of which one of the most important is that Christians are sharply divided regarding the proportion of the income they give.

The study further confirmed that very few pastors (or even denominations) have accurately exegeted the relevant portions of Scripture regarding giving to God. Passages such as Mal.3:10 are often used as a way to urge Christians not to “rob God” by not giving the tithe, when such an interpretation is clearly erroneous. Preaching is often more focused on the Law than on grace.

Regular giving to missions, Christian organisations and Christians in need, is very inadequate in many churches, while giving to special appeals is similarly weak. Few understand that giving to fellow believers in need is viewed

by God as giving unto Him. Paul's emphasis on giving when one has enough to those who do not and their subsequent reciprocation when the situations are reversed, is often totally disregarded by the church. The New Testament church was far more aware of the urgency of giving to the needs of their people than Christians are today. This is directly attributable to the respective teaching in this regard.

That every seventh Christian who gives to secular charities is of the opinion that they are giving to God is alarming, since there is absolutely no Biblical support for such a view. As a result churches are not receiving the amount they should receive because their members do not have a clear understanding about the correct approach. Of further concern is that in some denominations, such as the Presbyterians and Catholics, Christians give more to secular charities than to missions or to Christians in need!

It is encouraging that by far the greater majority of the target group give to God as a heartfelt expression of worship in response to His goodness, yet some from this category give a very small proportion of their income. Alarmingly as many as ten percent give out of guilt, habit or duty or a combination. The fact that several denominations do not give of their bonus as they do of their normal income points to a need for the church and the relevant training institutions, such as seminaries, to respond. This is even more so when the question of giving from fringe benefits is considered.

Christians in the target group do not give a greater proportion if they earn a higher income, even though most say they would do so if they earned more.

The average monthly amount earned by members of the target group is R6636.28 and the average given to the church is R435.05 (or 6.56%), while the average given to God's work as a whole is R718.88 (or 10.83%). Furthermore, when Christians are giving to God in response to His grace, rather than to prescriptive preaching, they give more than 10% on average. Nevertheless, there are some inconsistencies, e.g, one percent of the target group, who earn R8096.80 each on average, are not giving anything at all, yet they claim this is a heartfelt expression of worship in response to God's goodness! Notable differences exist between racial groups regarding the proportion of their income that their members give to God and similar inconsistencies were revealed amongst age groups.

5.2 The relationship between the research findings and the aims and objectives of the study.

The aim of this study was to discover whether the target group gives to God in accordance with Biblical injunctions. Its objectives were:

- To investigate what Scripture teaches about voluntary and prescribed giving to God.
- To establish what urban, middle-class, South African churches teach in this regard.
- *To discover whether those surveyed follow their denominational standpoint on this issue.*
- To ascertain whether the pattern of giving is affected by gender, race and age.
- To determine to what extent the amount given to the church by the target group is affected by the fact that such Christians also give to para-church organisations, missionary organisations and secular charities.

It is clear that most members of the target group give to God in response to His goodness experienced in their lives. This occurs despite uncertainty about the official viewpoint of their church or denomination, which is often not known by members, some disparities in the teaching of some churches within the same denomination and generally poor exegesis in many churches of the relevant Old and New Testament passages. The scope of what constitutes giving to God is generally misunderstood. The research also revealed that the pattern of giving of the target groups is affected by race and by age, but not significantly by gender. The amount that the target group gives to the Church is clearly affected by the fact that some Christians give varying amounts to para-church organisations, missionary organisations and secular charities.

5.3 How these findings contribute to the field of practical theology.

The findings of my research have clear implications for both the church and practical theology:

5.3.1 The church. Much work needs to be done by South African churches to rectify the situations that need attention:

- 5.3.1.1 The church should carefully re-examine the Scriptures and be willing to break away from established, yet very inaccurate exegesis.
- 5.3.1.2 Christians need clear, unambiguous teaching, not from a denominational point of view, but from a united Christian perspective.
- 5.3.1.3 The principles established by the New Testament church, and highlighted above, need to be embraced, taught and put into action by all denominations.
- 5.3.1.4 Areas that have been avoided or where insufficient thought has been given need to be urgently addressed and clear, unequivocal statements made to assist church members.
- 5.3.1.5 In particular, expenses incurred while doing ministry should be seen as part of one's giving; one's bonus and fringe benefits should be viewed for what they are – an addition to one's income, and therefore should be subject to giving in the same way as all other income.
- 5.3.1.6 Proportional giving based on a heartfelt response to God's grace in Christ, rather than prescriptive giving based on a redundant Law, should be advocated.
- 5.3.1.7 If all South African churches were to collaborate in a non-partisan way on these issues, not only would Christians enjoy immeasurable blessing in their own spiritual lives, but God's work in South Africa would benefit, not in small amounts, but substantially.

5.3.2 Practical theology.

- 5.3.2.1 The findings can be viewed as an opportunity to further explore, for example, the effects of accurate exegesis of the relevant passages on the spirituality of Christians.
- 5.3.2.2 Further research could be conducted to measure how the amount of money given to churches who embark on implementing the recommendations of this thesis is affected.

5.3.2.3 A further possible research area could be to investigate how the Christological basis for giving could be applied to other areas of practical theology.

I am strongly of the opinion that wherever these findings and recommendations are implemented, significant, beneficial changes in the praxis and spirituality of the Church and its members will result.

Appendix 1

SURVEY: GIVING TO GOD

CONFIDENTIAL AND ANONYMOUS

Thank you most sincerely for taking the time and trouble to fill in this brief survey, the results of which will be used for the doctoral thesis of Reuben van Rensburg. The thesis investigates the pattern of financial giving to God's work amongst South African Christians across a wide spectrum of denominations. As such, it is not necessary to supply your name, and all information will be treated in the strictest confidence. The form will not take more than 5 minutes.

Your contribution will greatly benefit churches in South Africa in their future approach to these matters.

SIMPLY MAKE A CROSS IN THE APPROPRIATE BLOCK OR FILL IN THE MISSING WORD

1. How old are you?

13-19	20-29	30-39	40-49	50-59	60-69	70-plus
-------	-------	-------	-------	-------	-------	---------

2. Your gender?

Male	Female
------	--------

3. To which denomination, or church (if your church is independent), do you belong?

.....

4. In your opinion, is the teaching of your local church about giving money to God adequate?

Yes	No	uncertain	I don't know
-----	----	-----------	--------------

5. In your opinion, is the teaching of your local church about giving money to God based on

The Bible	The official view of your denomination	The preacher/teacher's own opinion	Not sure
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6. What proportion of your income does your church say you should give to God?

10% of my salary before deductions	10% of my what is left after I have paid all my expenses	Whatever I can afford	We are taught to respond to God's goodness by giving generously
------------------------------------	--	-----------------------	---

Other. (Please specify).....

7. What proportion of your income do you actually give to God? (If you are a teenager who receives pocket-money, then see your pocket-money as "salary").

10% of my salary before deductions	10% of what is left after I have paid all my expenses	Whatever I can afford	I respond to God's goodness by giving generously
------------------------------------	---	-----------------------	--



If your answer was "Whatever I can afford", please indicate what percentage of your monthly income that is on average.....%

8. Malachi 3:10 says: "Bring the whole tithe into the storehouse, that there may be food in my house." In your opinion, is "the storehouse"

the local church to which you belong?	the worldwide church, including missionaries, Christian organisations, etc.?	merely the place where Old Testament Jews took their tithes?
I do not know the answer	I am uncertain	

9. When your church asks you to give money to a special appeal, over and above your normal monthly contribution, e.g. a special thank-offering, what proportion of your income do you give to such appeals?

They never ask	I do not give anything	Whatever I can afford	I respond to God's goodness by giving generously
----------------	------------------------	-----------------------	--

If your answer was "Whatever I can afford", please indicate what percentage of your monthly income that is on average.....%

10. How often do you contribute to the support of a missionary (or missionaries)?

Only when a special appeal is made	Once a year	Monthly	About once every three months	I do not give
------------------------------------	-------------	---------	-------------------------------	---------------

If you DO give, is it

part of your normal amount given to your church?	over and above your normal amount given to your church?
--	---

11. If you do give at all to missionaries, what percentage of your monthly income do you give, when averaged out?.....%

12. How often do you contribute to the support of a Christian organisation other than your church and other than missionaries, e.g. Scripture Union?

Only when a special appeal is made	Once a year	Monthly	About once every three months	I do not give
------------------------------------	-------------	---------	-------------------------------	---------------

If you DO give, is it

part of your normal amount given to your church?	over and above your normal amount given to your church?
--	---

13. If you do give at all to such organisations, what percentage of your monthly income do you give, when averaged out?.....%

14. How often do you make donations to Christians in need, e.g. an unemployed member of your church?

Only when a special appeal is made

Once a year

Monthly

About once every three months

I do not give

If you DO give, is it

part of your normal amount given to your church?

over and above your normal amount given to your church?

15. If you do give at all to such needy Christians, what percentage of your monthly income do you give, when averaged out?.....%

16. How often do you make donations to secular charities, e.g. Child Welfare, the Cancer Association, etc.?

Only when a special appeal is made

Once a year

Monthly

About once every three months

I do not give

If you DO give, is it

part of your normal amount given to the church?

over and above your normal amount given to the church?

17. If you do give at all to such charities, what percentage of your monthly income do you give, when averaged out?.....%

18. Do you regard the expenses you incur by baking or cooking for a church function, or travelling to a church meeting as

part of your normal amount given to your church?

over and above your normal amount given to the church?

19. Your giving to God is

out of guilt	out of habit/	out of duty
out of conviction	a heartfelt expression of worship in response to God's goodness	

20. If you receive a bonus, what proportion do you give to God?

0%	10% of the bonus before deductions	10% of what is left after I have paid all my expenses	Whatever I can afford	I respond to God's goodness by giving generously
----	------------------------------------	---	-----------------------	--

↓

If your answer was "Whatever I can afford", please indicate what percentage of your bonus that is on average.....%

21. If you receive any fringe benefits, e.g. housing subsidy, car allowance, telephone and cell phone allowance, what proportion do you give to God?

0%	10%	Whatever I can afford	I respond to God's goodness by giving generously
----	-----	-----------------------	--

↓

If your answer was "Whatever I can afford", please indicate what percentage of your benefits that is on average.....%

22. If you earned more money than your current salary, would you give a higher proportion than you do now?

Definitely	Yes	Perhaps	No
------------	-----	---------	----

**23. What is your monthly salary before deductions? (Please remember that your name does not appear on this answer sheet).
R.....**

24. What is your monthly contribution to your church? R.....

25. What is the AVERAGE TOTAL AMOUNT PER MONTH that you give to God's work, including to the church, missionaries, Christian organisations, Christians in need, etc. R.....

26. To which population-group do you belong?

Asian

Black

Coloured

White

Kindly hand the completed form back to me or mail it in the stamped, addressed envelope provided.

THANK YOU AND MAY THE LORD BLESS YOU

Reuben van Rensburg

Appendix 2

Comprehensive Table of all Results

The table on the pages that follow contain all the data, in coded form, from all the respondents' surveys. In order to understand the data, the following legend is provided:

Question	Codes
1.	The numbers indicate age groupings.
2.	F = Female; M = Male.
3.	A = Anglican; AEC = Africa Evangelical Church; AFM = Apostolic Faith Mission; AOG = Assemblies of God; B = Baptist; BFC = Believers Fellowship Church; C = Catholic; CCC = Chinese Covenant Church; CCF = Charity Christian Fellowship; CF = Cornerstone Fellowship; CFC = Christian Faith Centre; CL = Christ Life; CLM = Christ Life Mission; CN = Church of the Nations; CP = Church of the Province; DL = Deeper Life; DLCC = Deeper Life Christian Church; E = Evangelical; ECSA = Evangelical Church of South Africa; EG = Evangelies Gereformeerde; EL = Evangelical Lutheran; EPC = Evangelical Presbyterian Church; ESCFC = El-Shaddai Christian Family Church; ESEC = El-Shamam Evangelical Church; FB = Free Baptist; FGC = Full Gospel Church; GBC = Grace Bible Church; GO = Greek Orthodox; H = Hopper; HCC = Hatfield Christian Church; HFC = Heartfelt Family Church; I = Independent; IAOG = International Assemblies of God; IB = Independent Baptist; IG = International Gospel; JBBC = Jeffreys Bay Bible Church; L = Lutheran; LHCM = Living Hope Christian Ministries; LM = Life Ministries; LW = Lewende Woord; LWBC = Living Water Bible Church; LWM = Living Water Ministries; M = Methodist; NGK = Nederduitse Gereformeerde Kerk; NH = Nederduitse Hervormde; P = Presbyterian; PC = Pentecostal Church; PCC = Prayer Centre Church; PM = Peace Ministries; PT = Praise Tabernacle; R = Rhema; RCA = Reformed Church in Africa; SCC = Southern Christian Church; SDA = Seventh Day Adventist; TF = The Family; TVC = The Village Church; UC = United Church; UP = United Presbyterian; VF = Victory Fellowship; WC = Weltevreden Chapel; WCC = Word Centre Ministry; WF = Word of Faith.
4.	1 = Yes; 2 = No; 3 = Uncertain; 4 = I don't Know.
5.	1 = The Bible; 2 = The official view of the denomination; 3 = The preacher/teacher's own opinion; 4 = Not sure; My denomination follows a Biblical teaching.
6.	1 = 10% of my salary before deductions; 2 = 10% of my what is left after I have paid all my expenses; 3 = Whatever I can afford; 4 = We are taught to respond to God's goodness by giving generously.

7.	1 = 10% of my salary before deductions; 2 = 10% of my what is left after I have paid all my expenses; 3 = Whatever I can afford; 4 = We are taught to respond to God's goodness by giving generously.
7b.	The number represents the % given by those who answered 3 in question seven.
8.	1 = the local church to which you belong; 2 = the worldwide church, including missionaries, Christian organisations, etc.; 3 = merely the place where Old Testament Jews took their tithes; 4 I do not know the answer; 5 I am uncertain.
9.	1 = They never ask; 2 = I do not give anything; 3 = Whatever I can afford; 4 = I respond to God's goodness by giving generously.
9b.	The number represents the % of monthly income given, over and above normal monthly contribution, to special appeals in the church.
10.	1 = Only when a special appeal is made; 2 = Once a year; 3 = Monthly; 4 About once every three months; 5 = I do not give.
10b.	Yes = over and above your normal amount given to your church; No = part of your normal amount given to your church.
11.	The number represents the % of monthly income given to missionaries.
12.	1 = Only when a special appeal is made; 2 = Once a year; 3 = Monthly; 4 About once every three months; 5 = I do not give.
12b.	Yes = over and above your normal amount given to your church; No = part of your normal amount given to your church.
13.	The number represents the % of monthly income given to Christian organisations.
14.	1 = Only when a special appeal is made; 2 = Once a year; 3 = Monthly; 4 About once every three months; 5 = I do not give.
14b.	Yes = over and above your normal amount given to your church; No = part of your normal amount given to your church.
15.	The number represents the % of monthly income given to needy Christians.
16.	1 = Only when a special appeal is made; 2 = Once a year; 3 = Monthly; 4 About once every three months; 5 = I do not give.
16b.	Yes = over and above your normal amount given to your church; No = part of your normal amount given to your church.
17.	The number represents the % of monthly income given to secular charities.
18.	Yes = over and above your normal amount given to your church; No = part of your normal amount given to your church.
19.	1 = out of guilt; 2 = out of habit; 3 = out of duty; 4 = Whatever I can afford; 4 = out of conviction; 5 = a heartfelt expression of worship in response to God's goodness
20.	1 = 0%; 2 = 10% of my bonus before deductions; 3 = 10% of my what is left after I have paid all my expenses; 4 = Whatever I can afford; 5 = I respond to God's goodness by giving generously.

20b.	The number represents the % given by those who answered 3 in question twenty.
21.	1 = 0%; 2 = 10%; 3 = Whatever I can afford; 4 = I respond to God's goodness by giving generously.
21b.	The number represents the % given by those who answered 3 in question twenty-one.
22.	1 = Definitely; 2 = Yes; 3 = Perhaps; 4 = No.
23.	Salary before deductions.
24.	Monthly contribution to the church.
25.	Average total amount given per month to God's work.
26.	A = Asian; B =Black; C = Coloured; W = White.

Comprehensive Results of Target Group Survey

ID	1.Age	2.Gender	3.Denomina tion	4.Teaching	5.Based on	6. % church	7.% given	7b.% afford	8.Storehse	9.Appeal	9b.% afford	10.Missions	10b.Part of/above?	11.% given	12.Chr.Org.	12b. Part of/above?	13.% given	14.Chr.ndy	14b.Part of/above?	15.% given	16.Sec char	16b.Part of/above?	17.% given	18.Part of/above?	19.Why?	20.Bonus	20b.%given	21.Fringe	21b.%given	22.Give >?	23.Salary	24.Amount to church	25.Amount to God	26.Race
1	40-49	F	M	2	1 ⁵	1	0	2	4	0	1	Yes	0	2	Yes	0	3	Yes	10	4	Yes	0	Yes	5	0	2	1	0	2	3000	300	800	W	
2	40-49	F	AOG	1	1 ²	0	0	1	4	0	3	Yes	0	3	Yes	0	3	Yes	0	1	No	0	Yes	5	0	0	2	0	2	11000	700	1500	W	
3	20-29	M	HCC	1	1	4	0	0	4	0	3	Yes	0	4	Yes	0	0	No	0	5	No	0	No	5	5	0	1	0	2	0	0	0	W	
4	20-29	M	B	3	5	1	1	0	5	3	5	No	0	5	No	0	1	No	0	5	No	0	Yes	4,5	4	10	1	0	2	500	50	75	W	
5	40-49	F	AOG	1	1	2	4	0	1	3	0	1	No	0	3	Yes	2	3	Yes	0	5	No	0	Yes	5	5	0	4	0	2	8500	0	0	W
6	60-69	M	NGK	1	1	5	3	0	2	5	0	3	Yes	0	3	Yes	0	3	Yes	0	2	Yes	0	Yes	5	0	0	1	0	2	0	0	0	W
7	20-29	F	H	1	1	1	1	0	1	5	0	1	Yes	0	3	Yes	8	1	Yes	0	5	No	0	Yes	5	2	0	2	0	1	6000	600	1000	W
8	70+	M	NGK	1	1	5	3	5	3	5	0	3	Yes	8	3	Yes	8	3	Yes	3	5	No	0	No	5	0	0	4	0	2	0	0	500	W
9	50-59	M	SDA	1	1	1	1	0	1	5	0	1	Yes	0	1	Yes	1	1	Yes	0	1	Yes	0	Yes	5	2	0	2	0	1	14500	2150	2300	W
10	50-59	F	P	2	4	3	4	0	2	4	0	1	Yes	0	3	Yes	0	1	Yes	0	3	Yes	0	Yes	4,5	5	0	4	0	2	2500	200	700	W
11	30-39	F	NGK	1	1	2	1	0	2	3	5	3	No	5	3	No	2	1	No	0	1	No	0	Yes	5	2	0	2	0	2	45000	1350	4500	W
12	50-59	F	LW	1	1	4	4	0	2	4	0	3	Yes	2	1	Yes	1	1	Yes	2	2	Yes	1	Yes	5	5	0	1	0	2	4000	250	300	W
13	50-59	F	M	1	1	1	3	7	2	3	10	1	Yes	0	1	Yes	0	1	Yes	3	1	Yes	1	Yes	3	4	2	3	2	1	5000	500	550	W
14	50-59	F	B	1	1	1	1	0	1	4	0	4	Yes	0	1	Yes	0	1	Yes	0	2	Yes	0	Yes	4,5	2	0	2	0	3	2400	250	275	W
15	60-69	M	M	1	1	3	2	0	1	4	0	1	Yes	0	3	Yes	1	3	Yes	1	5	No	0	Yes	4	2	0	1	0	2	8000	400	800	W
16	30-39	F	M	1	1	4	4	0	5	4	0	3	Yes	2	1	Yes	1	1	Yes	0	1	Yes	5	Yes	5	4	5	1	0	3	7000	300	400	W
17	20-29	M	R	1	1	4	4	0	2	3	0	3	Yes	0	1	Yes	0	4	No	20	5	No	0	No	2	5	0	1	0	2	0	0	50	W
18	40-49	F	AOG	3	1	1	1	0	1	4	0	1	Yes	0	1	Yes	0	1	Yes	0	1	No	0	Yes	3	2	0	1	0	1	3600	360	360	B
19	50-59	M	CN	1	1	4	4	2	2	4	0	3	No	10	1	Yes	10	1	Yes	10	1	Yes	10	Yes	5	4	0	4	0	2	0	10	10	B

¹ Whatever is given cheerfully including money, time, talents, etc.

² 5 - 10% of salary in hand after deductions (not on advice from church) as the Holy Spirit convicts

Comprehensive Results of Target Group Survey

ID	1. Age	2. Gender	3. Denomination	4. Teaching	5. Based on	6. % church	7. % given	7b. % afford	8. Storehouse	9. Appeal	9b. % afford	10. Missions	10b. Part of/above?	11. % given	12. Chr. Org.	12b. Part of/above?	13. % given	14. Chr. ndy	14b. Part of/above?	15. % given	16. Sec char	16b. Part of/above?	17. % given	18. Part of/above?	19. Why?	20. Bonus	20b. % given	21. Fringe	21b. % given	22. Give >?	23. Salary	24. Amount to church	25. Amount to God	26. Race	
20	50-59	M	CN	2	1	1	4	0	2	4	0	3	Yes	0	3	Yes	5	1	Yes	1	5	No	0	Yes	5	5	0	5	0	3	10000	1000	1700	W	
21	20-29	M	CN	1	1	1,4	1,4	0	1	4	0	3	Yes	2	2	Yes	1	3	Yes	1	5	No	0	Yes	4	5	2	0	1	0	1	6400	550	800	W
22	60-69	M	B	1	1	1	1	0	2	4	0	3	Yes	2	1	Yes	1	3	Yes	2	3	Yes	1	Yes	5	5	0	4	0	1	9500	950	1425	W	
23	60-69	M	L	2	1	4	4	0	2	4	0	3	Yes	1	4	Yes	1	3	No	1	1	Yes	1	Yes	5	0	0	1	0	2	5350	0	650	W	
24	60-69	M	HCC	1	1	1,4	1	0	2	4	0	3	Yes	0	3	Yes	0	1	Yes	0	1	Yes	0	No	5	5	0	1	0	2	0	0	0	W	
25	50-59	M	HCC	1	1	1	1	0	2	4	0	3	Yes	3	3	Yes	1	3	Yes	1	4	Yes	1	Yes	5	4	5	1	0	2	7500	600	750	W	
26	40-49	M	B	1	1	4	3	10	2	4	0	1	Yes	1	1	Yes	1	1	Yes	1	1	Yes	1	Yes	5	5	0	3	1	2	14250	0	100	A	
27	60-69	M	A	2	3	4	3	2	3	3	4	1	Yes	2	1	Yes	1	1	Yes	1	2	Yes	1	Yes	5	1	0	3	2	2	22000	600	1120	W	
28	50-59	F	M	1	1	1	0	0	2	4	0	3	No	0	5	No	0	5	No	0	5	No	0	No	5	5	0	1	0	1	0	300	500	W	
29	20-29	F	B	1	1	1	1	0	2	3	1	1	No	2	1	Yes	1	4	Yes	1	3	Yes	1	Yes	4	2	0	2	0	3	2500	250	370	W	
30	40-49	M	PM	1	5	1	1	0	1	4	0	3	Yes	1	3	Yes	1	3	Yes	15	1	Yes	1	Yes	5	2	0	2	0	1	10000	1000	1500	B	
31	20-29	F	DL	1	1	1	1	0	2	4	0	1	Yes	2	1	Yes	0	1	Yes	0	1	Yes	0	Yes	4	2	0	4	0	2	2000	200	300	B	
32	60-69	M	M	3	4	3	2	0	1	2	0	1	Yes	0	5	No	0	5	No	0	5	No	0	No	3	4	1	1	0	2	5000	50	50	W	
33	30-39	F	NGK	4	4	4	3	0	2	3	3	1	Yes	0	1	Yes	0	1	Yes	0	1	Yes	0	Yes	4	1	0	1	0	2	0	100	100	W	
34	20-29	F	PC	1	1	1,4	1,4	0	1	4	0	3	Yes	0	1	Yes	0	1	Yes	0	1	Yes	0	Yes	5	2,5	0	1	1	0	0	0	0	0	W
35	60-69	F	SCC	1	1	4	1	0	1	4	0	3	Yes	0	5	No	0	1	Yes	0	5	No	0	Yes	5	2,5	0	1	0	1	3925	400	550	W	
36	20-29	M	AFM	1	1	1,4	1	0	1	4	0	3	Yes	3	1	Yes	1	1	Yes	1	5	No	0	Yes	5	5	0	4	0	1	11000	1300	1700	W	
37	50-59	F	M	1	1	4	2	0	2	4	0	3	No	1	3	No	1	3	Yes	1	3	Yes	2	Yes	5	4	5	2	0	2	7700	50	500	W	
38	40-49	F	M	1	5	4	3	3	2	3	3	1	Yes	5	1	Yes	0	1	Yes	3	1	Yes	3	Yes	5	5	0	1	0	2	6000	60	100	B	
39	30-39	F	B	2	5	4	2	0	2	3	0	5	No	0	1	Yes	2	1	Yes	2	1	Yes	4	Yes	5	2	0	1	0	2	8579	300	400	B	
40	50-59	F	AOG	1	1	4	2	0	1	3	0	3	Yes	1	3	Yes	1	3	Yes	5	1	Yes	5	Yes	5	3	5	1	0	2	8650	460	630	W	
41	50-59	F	B	1	1	1	3	5	1	1	0	4	Yes	1	4	Yes	1	3	Yes	1	5	No	0	Yes	5	4	5	1	0	1	600	12	30	W	
42	50-59	M	B	1	1	1	3	5	1	1	0	3	Yes	1	1	Yes	1	3	Yes	1	5	No	0	Yes	4	4	1	1	0	2	6000	120	300	W	

Comprehensive Results of Target Group Survey

ID	1.Age	2.Gender	3.Denomination	4.Teaching	5.Based on	6. % church	7.% given	7b.% afford	8.Storehouse	9.Appeal	9b.% afford	10.Missions	10b.Part of/above?	11.% given	12.Chr.Org.	12b. Part of/above?	13.%given	14.Chr.ndy	14b.Part of/above?	15.%given	16.Sec char	16b.Part of/above?	17.%given	18.Part of/above?	19.Why?	20.Bonus	20b.%given	21.Fringe	21b.%given	22.Give >?	23.Salary	24.Amount to church	25.Amount to God	26.Race	
43	40-49	M	M	1	1	4	4	0	2	2	0	1	Yes	1	3	Yes	1	4	Yes	1	2	Yes	1	No	5	5	0	4	0	3	9000	300	500	W	
44	30-39	F	NH	3	1	3	4	0	4	4	0	1	Yes	0	3	Yes	1	3	Yes	2	2	Yes	5	Yes	5	5	0	1	0	1	3400	200	350	W	
45	60-69	M	UP	1	1	4	4	0	2	3	0	5	No	0	1	Yes	0	1	Yes	0	1	Yes	0	Yes	5	1	0	1	0	4	4500	300	400	B	
46	50-59	M	NGK	2	1	4	4	10	2	3	0	4	Yes	0	4	Yes	0	1	Yes	0	1	Yes	0	Yes	3,4	4	10	3	10	3	20000	1700	1750	W	
47	60-69	M	B	2	1	4	4	0	2	3	0	3	No	3	3	No	3	2	Yes	0	2	Yes	0	Yes	4	1	0	1	0	3	12000	400	1000	W	
48	60-69	F	B	2	4	1	1	0	2	4	0	3	Yes	0	2	Yes	0	1	Yes	0	1	Yes	0	Yes	5	2	1	1	2	0	0	0	0	W	
49	20-29	F	NGK	2	1	4	3	10	2	4	0	5	No	0	1	Yes	0	4	Yes	0	1	Yes	0	No	3,5	2	0	1	0	1	5600	400	500	W	
50	30-39	M	CCF	1	1	1	1	0	1	3	2	5	No	0	2	Yes	7	1	Yes	1	5	No	0	Yes	4	2	0	1	0	3	5000	500	600	W	
51	30-39	F	PC	4	5	1,4	1	0	1	3	20	1	No	0	5	No	0	1	No	0	5	No	0	Yes	5	2	0	4	0	1	1200	175	250	B	
52	50-59	F	M	2	1	4	1	0	2	4	0	3	Yes	2	3	Yes	1	1	Yes	1	3	Yes	1	Yes	5	2	0	1	0	2	12000	1200	1750	W	
53	40-49	M	M	2	1	4	3	3	2	4	0	1	Yes	0	3	Yes	1	1	Yes	0	3	Yes	1	Yes	4	5	0	1	0	1	29000	250	1200	W	
54	60-69	F	B	1	1	1	3	20	2	4	0	3	Yes	0	3	Yes	20	1	Yes	0	2	No	1	Yes	4,5	1	0	1	0	2	2000	80	300	W	
55	30-39	M	AOG	2	1	1,4	1	0	1	3	2	3	Yes	2	1	Yes	1	3	Yes	1	1	Yes	1	Yes	4,5	4	2	1	0	2	10000	850	1100	W	
56	30-39	F	B	2	1	1	1	0	1	3	1	3	Yes	1	4	Yes	1	5	No	0	1	Yes	1	Yes	4	2	0	2	0	1	14000	1400	1650	W	
57	60-69	M	M	1	1	1	3	5	2	4	0	1	Yes	2	1	Yes	1	1	Yes	5	5	No	0	Yes	3	4	1	1	0	1	10700	400	500	W	
58	40-49	F	EL	2	5	4	3	1	2	3	0	5	No	0	1	No	1	2	No	0	5	No	0	Yes	2	2	0	1	0	1	15200	100	150	B	
59	70+	F	NGK	2	1	3,4	4	0	2	4	0	1	Yes	1	1	Yes	1	3	Yes	1	2	Yes	1	Yes	5	5	0	5	0	2	3000	170	300	W	
60	60-69	F	NGK	1	4	3	3	10	2	3	5	4	Yes	1	1	Yes	1	3	No	0	1	Yes	2	Yes	4	4	0	1	0	4	2100	50	150	W	
61	60-69	M	NGK	1	1	4	3	3	2	3	1	3	No	0	2	Yes	0	2	Yes	0	2	Yes	0	Yes	4	4	0	1	0	3	8000	200	200	W	
62	40-49	F	NGK	1	4	4	4	5	2	4	0	3	Yes	1	3	Yes	3	1	Yes	0	3	Yes	0	Yes	4	1	0	1	0	4	25000	750	1500	W	
63	40-49	F	M	2	1	4	1	0	2	4	0	1	Yes	0	2	Yes	0	3	Yes	10	4	No	0	Yes	4	2	0	1	0	2	3000	300	800	W	
64	60-69	F	M	1	5	3	3	10	2	4	0	2	Yes	0	5	No	0	1	Yes	0	1	Yes	0	Yes	5	5	0	4	0	4	0	0	100	115	W
65	50-59	F	M	2	1	3	3	10	1	4	0	1	No	0	3	No	0	5	No	0	1	Yes	0	Yes	5	1	0	1	0	3	1188	118	118	W	

Comprehensive Results of Target Group Survey

ID	1.Age	2.Gender	3.Denomination	4.Teaching	5.Based on	6. % church	7.% given	7b.% afford	8.Storehse	9.Appeal	9b.% afford	10.Missions	10b.Part of/above?	11.% given	12.Chr.Org.	12b. Part of/above?	13.%given	14.Chr.ndy	14b.Part of/above?	15.%given	16.Sec char	16b.Part of/above?	17.%given	18.Part of/above?	19.Why?	20.Bonus	20b.%given	21.Fringe	21b.%given	22.Give >?	23.Salary	24.Amount to church	25.Amount to God	26.Race	
66	40-49	M	M	2	5	1	2	0	2	4	0	1	Yes	2	5	Yes	2	5	Yes	2	5	Yes	2	No	5	3	0	4	0	3	27000	2700	3000	W	
67	60-69	M	M	1	1	2	2	0	5	3	0	1	Yes	0	1	Yes	0	1	Yes	0	3	Yes	0	Yes	4	4	10	1	0	2	4500	150	200	W	
68	60-69	M	WOT	1	4	1	1	0	2	3	0	3	Yes	0	3	No	5	1	Yes	0	5	No	0	Yes	5	1	0	1	0	4	3200	100	375	W	
69	40-49	M	WOT	1	1	4	3	2	3	4	0	1	Yes	0	1	Yes	0	1	Yes	0	5	No	0	Yes	5	1	0	1	0	2	10000	100	100	W	
70	40-49	F	M	1	1	1	2	0	1	3	0	5	No	0	3	Yes	7	5	No	0	5	No	0	Yes	5	1	0	1	0	4	4800	350	500	W	
71	30-39	M	CN	2	5	4	4	0	1	4	0	2	Yes	2	1	Yes	0	1	Yes	0	5	No	0	Yes	5	5	0	4	2	3	23000	2500	4000	W	
72	40-49	M	WOT	1	1	4	3	5	3	1	0	1	Yes	0	1	Yes	0	5	No	0	5	No	0	Yes	5	2	0	1	0	1	20500	700	750	W	
73	50-59	F	AFM	2	1	1	1	0	1	4	0	3	Yes	5	3	Yes	1	3	Yes	5	4	Yes	1	Yes	4	5	2	0	2	0	1	9500	950	2000	W
74	60-69	F	C	1	4	3	3	2	5	3	0	2	Yes	0	4	Yes	0	1	Yes	0	3	Yes	0	Yes	5	1	0	4	0	3	3500	100	150	W	
75	30-39	F	C	1	1	1	3	0	2	3	0	1	No	0	1	No	0	1	No	0	1	No	0	No	3	4	0	1	0	3	6000	90	100	W	
76	60-69	M	C	1	2	3	3	13	5	4	0	2	Yes	5	4	Yes	5	5	No	0	4	Yes	5	Yes	5	1	0	3	1	3	10000	0	400	W	
77	50-59	M	A	1	1	1	2	5	1	3	1	2	Yes	1	3	Yes	1	1	Yes	1	1	Yes	1	Yes	4	5	4	3	1	0	3	20000	1000	1600	W
78	50-59	F	C	2	2	3	3	1	1	2	0	1	Yes	0	1	No	1	1	No	1	1	No	1	Yes	3	1	0	1	0	2	8000	0	600	W	
79	40-49	F	B	2	1	4	4	0	2	4	0	3	Yes	10	3	No	2	1	Yes	2	5	No	0	No	5	2	0	1	0	2	5500	50	550	W	
80	30-39	F	NGK	1	1	4	4	10	2	3	0	1	No	0	1	No	0	3	No	10	3	No	10	Yes	5	5	10	1	0	2	7000	450	550	W	
81	20-29	F	LW	1	1	2	2	0	1	4	0	3	Yes	0	1	Yes	0	1	Yes	0	1	Yes	0	Yes	4	2	0	2	0	1	4700	370	450	W	
82	20-29	M	AOG	1	1	1	1	0	1	4	0	3	Yes	33	2	Yes	0	1	Yes	5	5	No	0	Yes	3	2	0	1	0	3	450	45	195	W	
83	20-29	F	AOG	2	5	4	1	0	2	3	5	3	Yes	5	1	Yes	1	3	Yes	5	4	Yes	1	Yes	5	2	0	1	0	3	1800	180	250	W	
84	20-29	F	LM	1	5	4	4	0	1	4	0	3	Yes	18	1	Yes	5	3	Yes	5	5	No	0	Yes	5	5	0	1	0	1	200	30	50	C	
85	40-49	M	AOG	1	5	1	4	0	1	3	1	4	Yes	1	1	Yes	1	2	Yes	2	5	No	0	Yes	5	2	0	1	0	1	3882	440	460	C	
86	50-59	F	NGK	2	5	4	1	0	2	2	0	3	Yes	6	5	Yes	0	4	Yes	2	5	No	0	No	3	1	0	1	0	3	0	0	350	W	
87	13-19	M	M	2	4	3	1	0	5	4	0	1	No	0	1	No	0	1	Yes	0	1	Yes	0	No	5	2	0	4	0	2	0	0	0	C	
88	20-29	F	AOG	2	2	1	1	0	2	3	5	3	Yes	20	1	No	0	5	No	0	5	No	0	No	5	1	0	1	0	3	0	0	50	C	

Comprehensive Results of Target Group Survey

ID	1.Age	2.Gender	3.Denomination	4.Teaching	5.Based on	6. % church	7.% given	7b.% afford	8.Storehse	9.Appeal	9b.% afford	10.Missions	10b.Part of/above?	11.% given	12.Chr.Org.	12b. Part of/above?	13.%given	14.Chr.ndy	14b.Part of/above?	15.%given	16.Sec char	16b.Part of/above?	17.%given	18.Part of/above?	19.Why?	20.Bonus	20b.%given	21.Fringe	21b.%given	22.Give >?	23.Salary	24.Amount to church	25.Amount to God	26.Race	
89	20-29	M	CLM	2	1	1	1	0	1	4	0	1	Yes	5	1	Yes	5	1	Yes	5	5	No	0	Yes	5	5	0	4	0	2	0	0	120	C	
90	60-69	F	B	3	1	3	3	0	2	4	0	3	No	0	1	Yes	0	1	Yes	0	3	Yes	0	Yes	4	0	3	1	0	2	0	0	0	W	
91	50-59	M	AOG	2	5	1	1	0	3	4	0	5	No	0	3	Yes	10	3	Yes	10	1	Yes	1	Yes	5	2	0	1	0	2	24000	2000	8000	W	
92	50-59	F	B	1	1	1	2	0	1	3	2	4	Yes	1	3	Yes	1	1	Yes	0	1	Yes	1	Yes	4	3	0	1	0	2	14000	600	700	W	
93	70+	M	B	3	1	4	2	0	2	3	1	2	Yes	2	2	Yes	1	1	Yes	1	1	Yes	0	Yes	5	3	0	1	0	3	12000	600	1000	W	
94	20-29	F	FGC	1	1	2	2	0	1	4	0	1	No	10	5	No	0	1	Yes	10	4	Yes	1	Yes	5	3	0	2	0	3	8000	580	650	W	
95	60-69	F	M	1	1	1	1	0	2	4	0	3	No	0	3	No	0	1	Yes	0	3	Yes	0	Yes	5	1	0	1	0	2	5000	500	100	W	
96	60-69	F	M	1	1	1	4	0	1	4	0	1	Yes	0	1	Yes	0	3	Yes	0	2	Yes	0	Yes	5	5	0	4	0	4	0	300	500	W	
97	60-69	F	M	1	5	1	4	3	0	2	3	0	1	Yes	0	5	No	0	5	No	0	1	Yes	0	Yes	4	1	0	1	0	3	0	20	20	W
98	60-69	F	AFM	1	1	1	4	1	0	1	4	0	3	Yes	0	1	Yes	0	1	Yes	0	1	Yes	0	Yes	3,5	2	0	2	0	2	0	0	150	W
99	30-39	M	AFM	1	1	1	4	1, 4	0	1	4	0	3	Yes	0	1	Yes	0	1	Yes	3	1	Yes	0	Yes	5	2	0	2	0	1	14900	1500	1650	W
100	40-49	F	CCC	2	1	1	4	0	1	4	0	3	Yes	8	3	Yes	2	3	Yes	2	1	Yes	0	Yes	5	2	0	4	0	2	10000	1250	7750	A	
101	50-59	F	M	1	1	4	4	0	2	3	1	1	Yes	1	3	Yes	10	4	Yes	5	2	Yes	2	Yes	5	4	5	1	1	10802	300	3000	W		
102	50-59	M	A	1	1	3	3	6	2	3	7	1	Yes	3	1	Yes	3	1	Yes	3	1	Yes	2	Yes	4	4	5	1	0	2	7500	0	0	W	
103	60-69	M	A	2	4	4	4	0	1	4	0	5	No	0	1	Yes	0	1	Yes	0	1	Yes	0	Yes	5	5	0	1	0	3	20000	1400	0	W	
104	50-59	F	A	1	2	4	2	0	2	4	0	1	Yes	0	1	Yes	0	1	Yes	0	3	Yes	0	Yes	4	1	0	1	0	3	12000	300	400	W	
105	50-59	F	A	1	5	1	1	0	1	4	0	1	Yes	1	5	No	0	3	Yes	2	2	Yes	1	Yes	5	4	5	1	0	3	5000	500	750	W	
106	30-39	F	CFC	1	1	4	1	0	1	2	0	1	Yes	0	1	Yes	0	3	Yes	5	1	Yes	0	Yes	5	2	0	4	0	1	3246	370	400	B	
107	40-49	M	DLCC	1	1	1	1	0	2	3	1	1	Yes	1	5	No	0	4	Yes	1	5	No	0	Yes	5	2	0	1	0	1	15000	1000	1800	C	
108	40-49	M	B	2	1	1	1	0	1	3	5	1	Yes	12	1	Yes	5	1	Yes	3	5	No	0	Yes	4	2	0	1	0	1	12157	1216	1823	B	
109	30-39	M	LWM	1	1	4	4	0	2	4	0	3	Yes	5	1	Yes	5	4	Yes	1	1	Yes	1	Yes	5	5	0	1	0	1	14000	1600	1700	B	
110	40-49	F	SDA	2	1	1	1	0	4	3	0	2	Yes	0	2	Yes	0	2	Yes	0	1	Yes	0	Yes	5	2	10	1	0	2	3000	300	330	B	
111	30-39	M	DL	1	1	1	1	0	1	4	0	3	No	5	2	Yes	3	1	Yes	8	4	Yes	5	Yes	5	2	0	2	0	2	5000	500	750	B	

Comprehensive Results of Target Group Survey

ID	1.Age	2.Gender	3.Denomination	4.Teaching	5.Based on	6. % church	7.% given	7b.% afford	8.Storehse	9.Appeal	9b.% afford	10.Missions	10b.Part of/above?	11.% given	12.Chr.Org.	12b. Part of/above?	13.%given	14.Chr.ndy	14b.Part of/above?	15.%given	16.Sec char	16b.Part of/above?	17.%given	18.Part of/above?	19.Why?	20.Bonus	20b.%given	21.Fringe	21b.%given	22.Give >?	23.Salary	24.Amount to church	25.Amount to God	26.Race
112	50-59	F	P	1	1	1	0	2	3	0	3	Yes	1	3	Yes	0	1	Yes	1	4	Yes	1	Yes	5	2	0	1	0	3	5700	570	600	W	
113	20-29	F	LW	1	2	2	0	1	4	0	3	Yes	0	1	Yes	0	1	Yes	0	1	Yes	0	Yes	4	3	0	2	0	1	4700	370	450	W	
114	40-49	F	CN	2	5	4	0	1	1	0	3	Yes	1	5	No	0	1	Yes	1	3	Yes	1	Yes	3	5	0	1	0	1	14523	1460	1610	B	
115	50-59	F	LW	1	2	1	5	1	2	0	2	No	5	1	No	0	1	No	2	1	No	2	Yes	5	2	0	2	0	2	825	100	100		
116	40-49	F	NGK	1	4	2	0	5	3	0	3	No	3	1	No	0	1	Yes	0	1	Yes	0	Yes	4	1	0	1	0	2	5000	500	500	W	
117	60-69	F	SDA	1	1	1	0	1	4	4	3	Yes	5	4	Yes	2	3	Yes	2	4	Yes	2	Yes	5	2	0	2	0	1	4500	625	680	W	
118	30-39	M	R	2	4	3	2	3	3	1	5	No	0	5	No	0	4	Yes	2	1	Yes	1	Yes	5	5	0	1	0	2	10000	200	600	W	
119	50-59	F	R	1	1	2	0	1	3	0	1	Yes	0	3	No	0	5	No	0	5	No	0	No	5	4	5	1	0	1	7260	400	550	W	
120	40-49	M	I	1	3	3	0	2	1	0	3	Yes	0	1	Yes	0	1	Yes	0	2	Yes	0	Yes	5	1	0	1	0	2	7984	0	0	W	
121	30-39	M	B	1	4	4	0	2	3	2	3	No	0	3	No	0	1	No	0	3	No	0	Yes	4	4	3	4	0	4	10000	300	800	W	
122	40-49	M	LW	1	2	3	8	1	5	0	3	Yes	1	1	Yes	1	4	Yes	0	5	No	0	Yes	5	5	0	1	0	2	12000	600	1000	W	
123	20-29	M	M	1	5	3	11	1	4	0	1	Yes	5	1	Yes	5	1	Yes	5	1	Yes	5	No	5	5	0	1	0	1	150	15	15	C	
124	30-39	M	PT	1	1	2	0	1	4	0	1	Yes	0	1	Yes	0	4	No	0	5	No	0	Yes	5	3	0	1	0	2	0	0	0	B	
125	30-39	M	C	1	1	3	0	2	3	0	1	Yes	0	5	No	0	1	Yes	0	5	No	0	No	5	4	5	3	2	2	1000	10	10	B	
126	30-39	F	A	1	4	4	0	1	4	0	4	Yes	0	4	Yes	5	1	Yes	0	1	Yes	0	Yes	5	5	0	4	0	2	1000	200	200	W	
127	13-19	M	PC	3	1	1	0	2	3	0	5	No	0	5	No	0	5	No	0	5	No	0	No	5	1	0	1	0	1	150	20	20	B	
128	20-29	F	B	1	1	3	5	1	3	5	1	No	5	1	No	5	1	No	5	1	No	5	Yes	5	2	5	2	5	2	150	15	15	C	
129	13-19	F	BFC	3	5	1	0	2	4	0	2	No	20	1	No	20	1	Yes	0	4	No	5	Yes	5	2	0	2	0	1	0	0	0	0	B
130	30-39	M	UP	1	5	3	0	2	4	0	2	No	0	1	No	0	1	No	0	1	Yes	3	No	5	4	5	1	0	2	0	100	150	B	
131	40-49	M	I	1	4	1	0	2	1	0	2	Yes	0	1	Yes	0	1	Yes	0	2	Yes	1	Yes	3,4	5	0	1	0	3	11750	1000	11000	W	
132	50-59	F	NGK	1	4	4	0	2	4	0	3	No	10	4	Yes	10	1	Yes	5	2	Yes	5	Yes	5	5	0	1	0	1	3380	450	500	W	
133	70+	M	B	1	4	4	0	1	3	0	3	No	0	1	Yes	0	1	Yes	0	3	No	0	Yes	5	5	0	1	0	2	2500	400	400	W	
134	30-39	F	AOG	4	1	3	8	2	4	0	5	No	0	1	Yes	5	4	Yes	5	5	No	0	No	5	0	0	1	0	2	1760	200	320	B	

Comprehensive Results of Target Group Survey

ID	1.Age	2.Gender	3.Denomination	4.Teaching	5.Based on	6. % church	7. % given	7b. % afford	8.Storehse	9.Appeal	9b. % afford	10.Missions	10b.Part of/above?	11. % given	12.Chr.Org.	12b. Part of/above?	13. % given	14.Chr.ndy	14b.Part of/above?	15. % given	16.Sec char	16b.Part of/above?	17. % given	18.Part of/above?	19.Why?	20.Bonus	20b. % given	21.Fringe	21b. % given	22.Give >?	23.Salary	24.Amount to church	25.Amount to God	26.Race
135	30-39	F	GBC	1	1	1	0	14	0	1	Yes	0	1	Yes	0	1	Yes	0	4	Yes	0	No	5	5	0	4	0	2	3595	360	360	B		
136	30-39	F	LWBC	1	1	1	0	14	0	1	Yes	0	1	Yes	0	1	Yes	0	1	Yes	0	No	5	5	0	4	0	2	2587	360	360	B		
137	40-49	F	I	1	5	3	0	14	0	1	Yes	3	1	No	3	3	No	5	5	No	0	No	5	2	0	3	0	2	3600	500	500	W		
138	30-39	F	AFM	1	1	1	0	24	0	5	No	0	3	No	0	1	No	0	1	No	0	No	5	2	0	1	0	2	3590	450	600	C		
139	30-39	F	PC	1	1	1	0	14	0	1	No	0	1	No	4	1	No	4	1	No	4	No	5	2	0	2	0	1	3800	300	500	B		
140	30-39	F	PCC	1	1	1	0	14	0	2	No	2	2	No	2	3	No	5	2	No	2	No	5	2	0	1	0	2	3000	400	500	B		
141	30-39	M	NGK	2	4	1	0	12	0	5	No	0	3	Yes	1	1	Yes	1	5	No	0	Yes	4	2	0	2	0	3	18000	1800	1900	W		
142	40-49	F	B	1	1	1	0	13	0	3	Yes	3	1	Yes	0	5	No	0	1	Yes	0	No	3	2	0	1	0	2	0	0	0	W		
143	60-69	F	I	1	5	1	0	24	0	3	No	4	3	No	0	3	No	0	3	No	0	Yes	5	2	0	2	0	2	3600	360	400	W		
144	70+	M	I	2	2	1	0	23	2	3	No	3	3	No	2	3	No	2	3	Yes	1	Yes	5	2	0	2	0	2	4500	0	550	W		
145	30-39	M	NGK	1	1	2	0	23	5	3	Yes	8	5	No	0	1	Yes	5	5	No	0	Yes	4	2	0	1	0	4	11800	600	900	W		
146	50-59	M	TVC	1	1	4	0	34	0	1	Yes	2	1	Yes	1	1	Yes	2	3	Yes	1	Yes	5	5	0	5	0	2	35000	3700	5000	W		
147	40-49	F	NGK	1	1	3	5	23	5	3	Yes	3	1	Yes	1	3	Yes	2	2	Yes	3	Yes	5	4	5	1	0	2	20000	1000	2000	W		
148	30-39	M	B	1	1	1	13	13	3	3	Yes	3	5	No	0	1	Yes	0	5	No	0	Yes	5	2	0	4	0	3	6600	660	800	W		
149	30-39	F	A	1	5	2	0	24	0	3	Yes	5	5	No	0	1	No	0	1	No	0	Yes	5	5	0	4	0	1	15000	1000	1500	W		
150	30-39	F	B	2	3	3	0	24	0	3	No	6	3	No	10	1	Yes	0	5	No	0	Yes	3,4	2	0	3	10	4	7000	450	780	W		
151	30-39	M	TVC	1	1	3	2	0	12	0	5	No	0	5	No	0	5	No	0	5	No	0	No	4	1	0	1	0	4	14700	1000	1000	W	
152	60-69	M	B	2	1	1	0	23	0	3	Yes	5	3	Yes	5	1	Yes	0	4	Yes	0	Yes	4,5	2	0	1	0	2	6000	0	750	W		
153	20-29	M	NC	1	1	1	0	23	1	3	No	4	1	No	1	5	No	0	5	No	0	Yes	3,4	2	0	1	0	3	4000	300	400	W		
154	50-59	F	TF	1	1	4	0	14	0	3	Yes	5	3	Yes	1	1	Yes	1	1	Yes	0	Yes	5	2	0	2	0	3	9200	920	1370	W		
155	60-69	M	AOG	1	5	4	0	21	0	3	Yes	0	3	Yes	0	1	Yes	0	5	No	0	Yes	5	2	0	1	0	2	10500	500	1450	W		
156	50-59	F	B	1	1	4	0	14	0	3	Yes	0	3	Yes	0	1	Yes	1	1	Yes	0	Yes	4	2	0	1	0	3	4000	400	525	W		
157	20-29	F	B	1	1	3	0	23	0	1	Yes	0	5	No	0	1	Yes	0	5	No	0	Yes	5	1	0	1	0	3	4000	0	0	W		

Comprehensive Results of Target Group Survey

ID	1.Age	2.Gender	3.Denomination	4. Teaching	5. Based on	6. % church	7. % given	7b. % afford	8. Storehse	9. Appeal	9b. % afford	10. Missions	10b. Part of/above?	11. % given	12. Chr. Org.	12b. Part of/above?	13. % given	14. Chr. ndy	14b. Part of/above?	15. % given	16. Sec char	16b. Part of/above?	17. % given	18. Part of/above?	19. Why?	20. Bonus	20b. % given	21. Fringe	21b. % given	22. Give >?	23. Salary	24. Amount to church	25. Amount to God	26. Race	
158	30-39	F	CL	1	2	4	4	0	3	4	0	1	Yes	0	1	Yes	0	1	Yes	0	1	Yes	0	Yes	5	5	0	1	0	3	10000	1100	1100	W	
159	40-49	F	NGK	1	1	1	3	0	2	2	0	3	No	0	5	No	0	1	Yes	0	2	Yes	1	Yes	4	1	0	1	0	3	0	0	0	W	
160	30-39	F	HFC	1	1	1	1	0	2	3	2	1	Yes	0	1	Yes	0	1	Yes	0	1	Yes	0	Yes	5	1	0	1	0	2	5190	520	530	B	
161	20-29	F	VF	1	1	1	3	0	1	4	0	1	No	5	1	Yes	1	4	No	5	1	Yes	2	Yes	5	2	0	4	0	1	2200	220	250	B	
162	50-59	F	B	1	1	1	1	0	2	4	0	3	Yes	0	3	Yes	0	1	Yes	0	5	No	0	Yes	4	5	2	0	1	0	2	0	0	0	W
163	50-59	M	NGK	2	2	4	2	0	2	4	0	1	Yes	1	5	No	0	1	Yes	1	1	Yes	1	Yes	5	1	0	1	0	4	17000	250	350	W	
164	70+	F	NGK	1	4	4	4	10	2	3	10	3	Yes	10	3	Yes	10	1	Yes	5	3	Yes	5	Yes	5	4	10	1	0	1	3400	300	470	W	
165	50-59	M	WC	1	1	4	4	0	3	4	0	3	Yes	5	3	Yes	1	1	Yes	1	2	Yes	1	Yes	5	5	0	1	0	2	12000	1250	2300	W	
166	20-29	F	VF	2	1	1	1	0	1	4	0	5	No	0	5	No	0	1	Yes	5	2	Yes	5	Yes	5	4	10	3	10	2	620	48	60	B	
167	20-29	F	ESEC	1	1	1	1	0	1	1	0	5	No	0	1	Yes	15	5	No	0	4	No	0	Yes	4	2	0	2	0	1	1600	160	160	B	
168	50-59	M	IG	2	2	1	4	0	2	1	0	3	No	5	1	No	3	5	No	0	5	No	0	Yes	5	1	0	4	5	1	8000	250	600	B	
169	50-59	M	ECSA	2	1	1	1	0	2	3	2	3	Yes	2	1	Yes	1	1	Yes	1	5	No	0	Yes	4	5	2	0	1	0	0	0	0	W	
170	70+	M	GBC	1	1	1	1	0	2	4	10	3	Yes	1	1	Yes	1	1	Yes	1	1	Yes	1	Yes	5	1	0	1	0	2	3500	350	390	C	
171	20-29	M	IFM	1	1	2	3	0	1	4	0	1	Yes	0	1	Yes	0	3	No	0	5	No	0	Yes	4	2	0	2	0	2	3200	320	320	B	
172	20-29	F	RCA	1	1	1	1	0	1	3	8	3	Yes	4	1	Yes	9	4	Yes	5	1	Yes	5	Yes	5	2	0	1	0	2	3200	320	400	A	
173	30-39	M	E	1	1	1	1	0	1	1	0	1	Yes	2	5	No	0	3	Yes	5	2	Yes	2	Yes	4	1	0	1	0	2	3200	320	600	B	
174	30-39	M	FB	1	1	1	3	0	1	3	10	3	Yes	5	5	No	0	1	Yes	5	5	No	0	Yes	5	2	0	1	0	2	3200	400	450	C	
175	20-29	M	NC	3	1	1	1	0	1	4	0	3	No	7	5	No	0	1	Yes	2	5	No	0	Yes	5	2	0	1	0	2	3200	70	250	A	
176	30-39	F	B	1	1	4	4	10	2	3	0	1	Yes	3	1	Yes	0	5	No	1	1	Yes	1	Yes	4	1	0	1	0	2	6500	600	900	W	
177	50-59	M	I	1	1	5 ³	4	0	1	1	0	3	No	0	3	No	0	1	Yes	0	5	No	0	Yes	5	5	0	4	0	2	8000	1500	1500	W	
178	30-39	M	I	2	1	1	4	0	2	2	0	3	Yes	3	3	Yes	2	4	Yes	3	5	No	0	Yes	4	1	0	1	1	4	10000	450	1150	W	

³ Sacrificially

Comprehensive Results of Target Group Survey

ID	1.Age	2.Gender	3.Denomina tion	4.Teaching	5.Based on	6.% church	7.% given	7b.% afford	8.Storehse	9.Appeal	9b.% afford	10.Missions	10b.Part of/above?	11.% given	12.Chr.Org.	12b. Part of/above?	13.% given	14.Chr.ndy	14b.Part of/above?	15.% given	16.Sec char	16b.Part of/above?	17.% given	18.Part of/above?	19.Why?	20.Bonus	20b.% given	21.Fringe	21b.% given	22.Give >?	23.Salary	24.Amount to church	25.Amount to God	26.Race
179	40-49	M	WOT	1	1	4	4	0	3	1	0	2	Yes	1	5	No	0	1	Yes	1	5	No	0	Yes	4	5	0	4	0	1	15000	2500	2700	W
180	30-39	M	B	1	1	3	3	9	1	4	0	1	Yes	0	5	No	0	3	Yes	1	5	No	0	Yes	4	1	0	1	0	3	10000	500	650	W
181	30-39	M	NGK	2	2	3	3	7	2	4	0	3	No	0	1	Yes	0	3	No	1	1	Yes	3	Yes	5	2	0	1	0	3	19592	1000	1100	W
182	50-59	F	I	3	1	4	1	0	1	4	0	1	No	0	1	Yes	2	1	Yes	14	1	Yes	2	Yes	4	2	0	2	0	1	3500	350	450	W
183	20-29	M	B	2	4	3	1	0	1	2	0	4	Yes	0	5	No	15	4	Yes	0	5	No	15	Yes	5	2	0	1	0	3	5450	550	600	W
184	20-29	F	TVC	2	5	3	3	7	2	3	2	1	Yes	2	5	No	0	1	Yes	1	5	No	0	Yes	5	1	0	1	0	2	1600	100	150	B
185	70+	F	JBBC	2	1	4	1	0	1	3	10	3	Yes	10	5	No	0	5	No	0	3	Yes	10	Yes	4	1	0	1	0	2	3000	300	1000	W
186	50-59	M	B	1	1	1	4	15	2	3	5	3	Yes	4	3	Yes	2	1	Yes	2	1	Yes	1	Yes	4,5	2	0	2	0	1	9000	200	1000	W
187	20-29	F	NGK	1	2	3	3	3	2	3	10	5	No	0	5	No	0	1	Yes	0	1	Yes	0	No	5	1	0	1	0	3	1900	50	50	W
188	50-59	F	SDA	1	1	1	3	15	2	4	0	2	Yes	2	2	Yes	1	1	Yes	1	4	Yes	1	Yes	5	2	0	2	0	3	7000	1100	1250	W
189	50-59	F	IG	2	1	1	1	0	1	3	2	3	No	2	3	No	0	1	No	0	1	No	0	No	5	1	0	2	0	2	2000	200	300	B
190	70+	F	P	1	4	1	3	1	2	3	1	3	No	0	4	Yes	10	1	Yes	1	4	Yes	5	Yes	4,5	5	0	4	0	3	6300	200	650	W
191	30-39	M	WOT	1	1	4	3	10	2	4	0	5	No	0	1	Yes	5	1	No	0	4	No	0	Yes	5	5	0	4	0	3	8750	2000	2000	W
192	60-69	M	B	1	1	4	1	0	2	3	0	3	Yes	50	4	Yes	0	1	Yes	0	1	Yes	0	Yes	5	1	0	1	0	1	6500	100	100	W
193	60-69	F	B	1	5	1	1	0	2	4	0	3	No	6	3	No	2	1	Yes	1	2	Yes	1	Yes	4	3	0	2	0	3	6500	200	650	W
194	40-49	F	C	3	5	4	4	0	2	3	0	1	Yes	0	2	Yes	1	1	Yes	1	1	Yes	1	Yes	5	1	0	1	0	3	9000	100	120	W
195	40-49	F	C	2	2	4	4	0	2	4	0	1	Yes	1	5	Yes	0	5	No	0	4	Yes	2	Yes	5	1	0	1	0	2	14000	100	250	W
196	50-59	F	C	2	2	3	3	2	2	3	0	1	Yes	1	1	Yes	1	1	Yes	1	4	Yes	1	Yes	4	4	1	0	1	1	9950	250	250	W
197	60-69	F	C	3	4	3	3	0	4	3	0	1	Yes	0	5	No	0	1	Yes	0	5	No	0	Yes	5	4	0	1	0	2	0	100	100	W
198	50-59	F	C	1	2	4	4	0	2	4	0	1	Yes	0	1	No	0	1	No	0	1	Yes	0	Yes	5	1	0	1	0	3	0	0	0	W
199	50-59	M	NGK	2	2	4	4	0	2	1	0	1	Yes	0	1	Yes	0	1	Yes	0	1	Yes	0	Yes	5	5	0	1	0	2	15000	400	500	W
200	30-39	M	LHCM	1	5	1	1	0	1	3	0	5	No	0	1	Yes	0	5	No	0	5	No	0	Yes	5	2	0	2	0	1	0	0	400	B
201	13-19	M	CCF	1	1	1	1	0	1	4	0	1	No	13	1	No	5	4	No	10	5	No	0	No	5	2	0	2	0	2	200	50	90	B

Comprehensive Results of Target Group Survey

ID	1. Age	2. Gender	3. Denomination	4. Teaching	5. Based on	6. % church	7. % given	7b. % afford	8. Storehouse	9. Appeal	9b. % afford	10. Missions	10b. Part of/above?	11. % given	12. Chr. Org.	12b. Part of/above?	13. % given	14. Chr. ndy	14b. Part of/above?	15. % given	16. Sec char	16b. Part of/above?	17. % given	18. Part of/above?	19. Why?	20. Bonus	20b. % given	21. Fringe	21b. % given	22. Give >?	23. Salary	24. Amount to church	25. Amount to God	26. Race
202	20-29	F	IAOG	3	11	1	0	21	0	1	No	10	1	No	10	1	Yes	0	5	No	0	No	5	4	10	2	0	1	0	0	200	B		
203	20-29	M	AFM	1	11	1	0	14	0	5	No	0	1	No	5	1	Yes	20	5	No	0	No	5	5	0	4	0	2	0	20	20	B		
204	20-29	M	IAOG	1	11	1	0	14	0	5	No	0	5	No	0	1	No	0	5	No	0	No	5	2	0	4	0	2	0	50	100	B		
205	20-29	M	ESCFC	4	11	1	0	24	0	5	No	10	5	No	10	1	No	10	5	No	10	No	5	5	0	5	0	1	0	0	0	B		
206	13-19	M	IAOG	1	11	1	0	24	0	5	No	0	3	No	10	1	No	10	1	No	5	No	5	2	0	2	0	1	782	100	150	B		
207	20-29	M	WCM	3	11	1	0	14	0	5	No	0	5	No	0	1	Yes	0	1	Yes	0	Yes	5	2	0	2	0	2	0	0	0	B		
208	30-39	M	AOG	3	11	4	0	13	20	1	No	5	1	No	5	3	Yes	60	1	Yes	10	Yes	5	5	0	3	10	2	500	40	100	C		
209	20-29	M	AOG	3	51	1	0	14	0	5	No	0	5	No	0	1	Yes	10	5	No	0	Yes	3	5	0	4	0	1	200	20	50	C		
210	50-59	F	EPC	1	11	4	0	24	0	1	No	0	1	No	0	1	No	0	3	Yes	0	No	5	5	0	4	0	2	4032	100	200	B		
211	50-59	M	EPC	1	51	3	10	23	10	2	No	10	1	No	10	2	No	10	1	No	10	No	5	4	10	4	10	3	2140	10	10	B		
212	40-49	F	EPC	1	11	3	5	23	10	5	No	0	5	No	0	5	No	0	1	Yes	0	No	5	4	5	1	0	2	8800	110	200	B		
213	30-39	M	IB	1	11	1	0	13	10	3	No	10	5	No	0	1	Yes	0	5	No	0	Yes	5	2	0	1	0	1	6300	1280	1280	W		
214	30-39	F	IB	1	41	1	0	13	5	3	Yes	5	1	Yes	2	3	Yes	3	1	Yes	1	Yes	5	2	0	2	0	1	310	465	465	W		
215	40-49	F	GO	1	13	3	5	24	0	1	Yes	0	4	Yes	0	3	Yes	0	3	Yes	0	Yes	5	5	0	4	0	2	10000	450	450	W		
216	30-39	F	EG	1	12	3	5	24	0	1	Yes	0	2	Yes	0	1	Yes	0	1	Yes	0	Yes	5	5	0	2	0	2	6000	300	450	W		
217	40-49	F	A	1	11	4	0	24	0	0	No	0	1	No	5	1	No	0	1	No	2	Yes	3	5	3	4	0	1	6600	100	150	B		
218	20-29	F	M	2	24	2	0	22	0	5	Yes	0	5	No	0	5	No	0	5	Yes	0	Yes	4	2	0	5	0	3	5700	400	450	W		
219	20-29	F	M	1	11	1	0	23	2	1	Yes	2	1	Yes	2	1	Yes	2	5	No	0	Yes	5	2	0	2	0	4	4200	420	500	W		
220	40-49	F	CF	2	11	1	0	13	10	1	Yes	5	5	No	0	1	Yes	10	4	Yes	5	Yes	5	2	0	10	0	1	5800	650	675	W		
221	30-39	F	UC	1	14	1	0	23	0	1	Yes	0	3	Yes	2	1	Yes	0	3	No	2	Yes	4	2	0	0	0	1	6800	500	600	W		
222	20-29	F	GO	1	23	3	0	13	10	4	No	10	2	No	10	1	No	10	3	Yes	10	Yes	2	5	0	0	0	3	0	0	0	W		
223	20-29	F	GO	1	53	3	0	23	0	3	No	0	4	Yes	0	4	Yes	0	4	Yes	0	Yes	5	4	0	3	0	2	0	0	0	W		
224	30-39	F	B	1	13	2	0	23	0	1	Yes	0	1	Yes	0	1	Yes	0	1	Yes	0	Yes	5	2	0	0	0	3	4200	400	400	W		

Comprehensive Results of Target Group Survey

ID	1. Age	2. Gender	3. Denomination	4. Teaching	5. Based on	6. % church	7. % given	7b. % afford	8. Storehse	9. Appeal	9b. % afford	10. Missions	10b. Part of/above?	11. % given	12. Chr. Org.	12b. Part of/above?	13. % given	14. Chr. ndy	14b. Part of/above?	15. % given	16. Sec char	16b. Part of/above?	17. % given	18. Part of/above?	19. Why?	20. Bonus	20b. % given	21. Fringe	21b. % given	22. Give >?	23. Salary	24. Amount to church	25. Amount to God	26. Race
225	50-59	F	CP	1	11	3	3	24	0	5	Yes	0	5	No	0	1	Yes	0	4	Yes	1	Yes	4	4	4	4	1	0	3	14000	350	400	W	
226	50-59	M	B	1	14	2	0	24	0	3	No	20	4	Yes	5	2	No	10	5	No	0	Yes	4	5	0	1	0	2	20000	1700	2000	W		
227	60-69	M	B	2	11	1	0	14	0	1	Yes	0	1	No	1	1	Yes	5	5	No	0	Yes	5	2	0	5	0	2	2500	325	350	W		
228	40-49	M	B	1	14	4	0	55	0	1	Yes	0	1	Yes	0	1	Yes	1	1	Yes	0	Yes	5	5	0	4	0	3	12000	400	500	A		
229	30-39	M	B	1	11	1	0	34	0	1	Yes	10	1	Yes	20	1	Yes	20	1	Yes	20	Yes	4	2	0	2	0	2	540	54	154	A		
230	40-49	M	B	1	11	2	0	53	1	1	Yes	1	5	No	0	1	Yes	1	1	Yes	1	Yes	5	1	0	1	0	3	17449	700	800	A		
231	30-39	M	B	1	12	4	0	11	0	1	Yes	1	1	Yes	1	1	Yes	0	5	No	0	No	3	3	0	1	0	3	7000	400	400	A		
232	60-69	M	M	1	14	2	0	24	0	2	No	2	2	Yes	2	3	Yes	2	2	Yes	1	Yes	5	2	0	2	0	3	30000	1200	2200	W		
233	40-49	M	B	1	11	3	2	13	2	5	No	0	5	No	0	1	No	2	1	No	2	No	5	4	2	3	2	2	8000	160	160	W		
234	40-49	M	B	2	24	1	0	14	0	1	Yes	1	1	Yes	1	1	Yes	0	1	Yes	0	Yes	4	2	0	0	0	1	12100	1100	1600	B		
235	30-39	F	B	1	14	4	0	14	0	1	Yes	0	1	Yes	0	1	Yes	0	1	Yes	0	Yes	5	5	0	0	0	3	0	0	0	B		
236	50-59	M	B	1	13	3	10	23	2	5	No	0	5	No	0	1	Yes	1	2	Yes	1	Yes	5	4	10	3	10	3	0	0	0	W		
237	50-59	M	P	1	14	2	0	33	0	4	Yes	2	5	No	0	1	Yes	2	4	Yes	2	Yes	4	2	0	2	0	2	12000	500	550	W		
238	50-59	M	B	2	34	1	0	13	0	5	No	0	5	No	0	1	Yes	0	5	No	0	Yes	5	5	0	0	0	3	10000	1000	1000	W		
239	50-59	F	B	3	12	3	13	14	0	1	No	0	1	No	0	3	Yes	0	1	Yes	0	Yes	5	3	0	1	0	2	6000	600	750	W		
240	40-49	F	B	2	53	2	0	13	1	1	Yes	0	1	Yes	0	1	Yes	3	1	Yes	1	Yes	5	1	0	1	0	4	8100	530	580	W		
241	20-29	F	PC	1	14	3	8	13	1	3	Yes	1	5	No	1	2	Yes	1	5	No	0	Yes	1	2	0	0	2	2	7500	750	860	W		
242	40-49	F	B	1	13	3	8	13	8	3	No	0	1	Yes	1	1	Yes	1	5	No	0	Yes	4	5	0	0	0	3	5400	400	510	W		
243	30-39	F	AEC	1	11	4	0	14	0	1	Yes	0	1	No	0	1	No	0	2	Yes	0	Yes	5	2	0	1	0	2	0	0	0	B		
244	30-39	F	AOG	1	11	2	0	24	0	3	No	10	5	Yes	0	5	No	0	5	No	0	Yes	3	2	0	1	0	2	4500	300	300	B		
245	40-49	M	AME	2	24	3	2	12	0	1	No	1	1	No	1	1	No	1	1	No	1	Yes	5	4	1	1	0	2	5000	40	120	B		
246	40-49	F	E	2	14	2	0	23	0	5	No	0	5	No	0	5	No	0	5	No	0	Yes	4	3	0	0	0	1	3200	100	100	B		
247	50-59	F	NGK	3	13	0	0	23	0	3	Yes	1	3	Yes	1	1	Yes	0	1	Yes	0	Yes	5	1	0	0	0	2	3900	0	39	W		

Appendix 3

MONTHLY GIVING TO THE CHURCH, BY DENOMINATION

Note: The legend for column 1 is the same as in Appendix 2.

Denomination	Monthly giving to the church in Rands
A	200
A	1000
A	600
A	100
A	500
A	300
A	1400
A	0
A	1000
AEC	0
AFM	950
AFM	20
AFM	1300
AFM	1500
AFM	450
AFM	0
AME	40
AOG	200
AOG	500
AOG	700
AOG	45
AOG	20
AOG	180
AOG	40
AOG	440
AOG	360
AOG	0
AOG	2000

Denomination	Monthly giving to the church in Rands
AOG	460
AOG	0
AOG	850
AOG	300
B	0
B	950
B	50
B	450
B	250
B	15
B	0
B	300
B	0
B	400
B	660
B	80
B	300
B	12
B	120
B	400
B	530
B	400
B	0
B	600
B	1000
B	400
B	0
B	400
B	1400
B	1100
B	500
B	160
B	700

Denomination	Monthly giving to the church in Rands
B	54
B	400
B	325
B	1700
B	0
B	50
B	600
B	400
B	200
B	0
B	600
B	600
B	100
B	250
B	200
B	0
B	1216
B	550
B	0
BFC	0
C	250
C	0
C	10
C	90
C	100
C	0
C	100
C	100
C	100
C	0
CCC	1250
CCF	500
CCF	50

Denomination	Monthly giving to the church in Rands
CF	650
CFC	370
CL	1100
CLM	0
CN	2500
CN	10
CN	1460
CN	550
CN	1000
CP	350
DL	500
DL	200
DLCC	1000
E	320
E	100
ECSA	0
EG	300
EL	100
EPC	10
EPC	110
EPC	100
ESCFC	0
ESEC	160
FB	400
FGC	580
GBC	360
GBC	350
GO	0
GO	450
GO	0
H	600
HCC	0
HCC	0

Denomination	Monthly giving to the church in Rands
HCC	600
HFC	520
I	450
I	500
I	0
I	360
I	1500
I	100
I	0
I	1000
I	350
IAOG	0
IAOG	100
IAOG	50
IB	1280
IB	465
IFM	320
IG	200
IG	250
JBBC	300
L	0
LHCM	0
LM	30
LW	370
LW	250
LW	100
LW	600
LW	370
LWBC	360
LWM	1600
M	400
M	2700
M	150

Denomination	Monthly giving to the church in Rands
M	400
M	300
M	350
M	118
M	500
M	300
M	15
M	60
M	300
M	50
M	50
M	420
M	400
M	300
M	300
M	0
M	500
M	1200
M	300
M	300
M	250
M	1200
M	20
M	100
NC	300
NC	70
NGK	1000
NGK	600
NGK	0
NGK	1000
NGK	1800
NGK	50
NGK	400

Denomination	Monthly giving to the church in Rands
NGK	1350
NGK	0
NGK	300
NGK	0
NGK	170
NGK	0
NGK	250
NGK	450
NGK	500
NGK	50
NGK	200
NGK	750
NGK	400
NGK	1700
NGK	100
NGK	450
NGK	0
NH	200
P	200
P	260
P	500
P	200
P	570
PC	750
PC	20
PC	0
PC	300
PC	175
PCC	400
PM	1000
PT	0
R	200
R	0

Denomination	Monthly giving to the church in Rands
R	400
R	200
RCA	320
SCC	400
SDA	2150
SDA	300
SDA	625
SDA	1100
TF	920
TVC	100
TVC	1000
TVC	3700
UC	500
UP	300
UP	100
VF	48
VF	220
WC	1250
WCM	0
WOT	2000
WOT	100
WOT	2500
WOT	100
WOT	700

Appendix 4

Table reflecting by denomination, the actual amount each member gives to God, in relation to the percentage they say they give

Legend: 1 = 10% of my salary before deductions
 2 = 10% of what is left after I have paid all my expenses
 3 = Whatever I can afford
 4 = I respond to God's goodness by giving generously

Denomination	Proportion given to God (see Legend)	% given by those who say they give whatever they can afford	Monthly income	Amount given to church	Amount given to God's work
NGK			3900	0	39
M			0	300	500
AOG			11000	700	1500
LHCM	1		0	0	400
CN	1		14523	1460	1610
BFC	1		0	0	0
I	1		11750	1000	11000
P	1		5700	570	600
B	1		2500	250	370
GBC	1		3595	360	360
LWBC	1		2587	360	360
AFM	1		3590	450	600
PC	1		3800	300	500
AOG	1		3600	360	360
B	1		0	0	0
SDA	1		4500	625	680
I	1		4500	0	550
TVC	1		35000	3700	5000
B	1		6600	660	800

Denomination	Proportion given to God (see Legend)	% given by those who say they give whatever they can afford	Monthly income	Amount given to church	Amount given to God's work
HCC	1		7500	600	750
B	1		7000	450	780
B	1		6000	0	750
NC	1		4000	300	400
TF	1		9200	920	1370
AOG	1		10500	500	1450
B	1		4000	400	525
HCC	1		0	0	0
B	1		9500	950	1425
HFC	1		5190	520	530
PCC	1		3000	400	500
UC	1		6800	500	600
B	1		10000	1000	1000
PM	1		10000	1000	1500
DL	1		2000	200	300
SCC	1		3925	400	550
AFM	1		11000	1300	1700
B	1		12100	1100	1600
B	1		540	54	154
B	1		2500	325	350
B	1		0	0	0
CCF	1		5000	500	600
PC	1		1200	175	250
M	1		12000	1200	1750
PC	1		150	20	20
B	1		14000	1400	1650
LW	1		825	100	100

Denomination	Proportion given to God (see Legend)	% given by those who say they give whatever they can afford	Monthly income	Amount given to church	Amount given to God's work
CF	1		5800	650	675
M	1		4200	420	500
DL	1		5000	500	750
CCF	1		200	50	90
IAOG	1		0	0	200
AFM	1		0	20	20
IAOG	1		0	50	100
ESCFC	1		0	0	0
P	1		2600	260	390
M	1		3000	300	800
WOT	1		3200	100	375
AFM	1		9500	950	2000
I	1		3600	360	400
AOG	1		10000	850	1100
NGK	1		0	0	350
DLCC	1		15000	1000	1800
IAOG	1		782	100	150
WCM	1		0	0	0
AOG	1		0	0	50
AOG	1		200	20	50
M	1		3000	300	800
B	1		12157	1216	1823
M	1		0	0	0
CLM	1		0	0	120
IB	1		310	465	465
IG	1		2000	200	300
B	1		6500	200	650

Denomination	Proportion given to God (see Legend)	% given by those who say they give whatever they can afford	Monthly income	Amount given to church	Amount given to God's work
B	1		6500	100	100
AOG	1		3882	440	460
NGK	1		18000	1800	1900
A	1		5000	500	750
B	1		0	0	0
AOG	1		1800	180	250
CFC	1		3246	370	400
IB	1		6300	1280	1280
AFM	1		0	0	150
B	1		5450	550	600
I	1		3500	350	450
JBBC	1		3000	300	1000
B	1		2400	250	275
VF	1		620	48	60
ESEC	1		1600	160	160
ECSA	1		0	0	0
B	1		500	50	75
NGK	1		45000	1350	4500
AOG	1		450	45	195
RCA	1		3200	320	400
E	1		3200	320	600
SDA	1		14500	2150	2300
SDA	1		3000	300	330
NC	1		3200	70	250
M	1		5000	500	100
AOG	1		24000	2000	8000
H	1		6000	600	1000

Denomination	Proportion given to God (see Legend)	% given by those who say they give whatever they can afford	Monthly income	Amount given to church	Amount given to God's work
GBC	1		3500	350	390
AFM	1,4		14900	1500	1650
PC	1,4		0	0	0
CN	1,4		6400	550	800
B	2		17449	700	800
NGK	2		5000	500	500
P	2		12000	500	550
B	2		14000	600	700
B	2		12000	600	1000
FGC	2		8000	580	650
NGK	2		11800	600	900
AOG	2		4500	300	300
TVC	2		14700	1000	1000
B	2		8100	530	580
A	2		12000	300	400
M	2		8000	400	800
B	2		4200	400	400
NGK	2		17000	250	350
M	2		30000	1200	2200
M	2		5700	400	450
A	2		20000	1000	1600
B	2		20000	1700	2000
M	2		7700	50	500
PT	2		0	0	0
M	2		4800	350	500
M	2		4500	150	200
LW	2		4700	370	450

Denomination	Proportion given to God (see Legend)	% given by those who say they give whatever they can afford	Monthly income	Amount given to church	Amount given to God's work
R	2		7260	400	550
M	2		27000	2700	3000
B	2		8579	300	400
E	2		3200	100	100
LW	2		4700	370	450
M	2		5000	50	50
AOG	2		8650	460	630
NGK	3	7	19592	1000	1100
B	3	13	6000	600	750
B	3	10	0	0	0
B	3	2	8000	160	160
LW	3	8	12000	600	1000
M	3	7	5000	500	550
B	3	10	14250	0	100
NGK	3	5	0	0	500
NGK	3	0	0	0	0
A	3	2	22000	600	1120
C	3	0	0	100	100
C	3	2	9950	250	250
WOT	3	10	8750	2000	2000
P	3	1	6300	200	650
I	3	0	7984	0	0
CP	3	3	14000	350	400
M	3	11	150	15	15
C	3	0	1000	10	10
AME	3	2	5000	40	120
R	3	0	2500	200	200

Denomination	Proportion given to God (see Legend)	% given by those who say they give whatever they can afford	Monthly income	Amount given to church	Amount given to God's work
SDA	3	15	7000	1100	1250
NGK	3	3	1900	50	50
GO	3	0	0	0	0
GO	3	0	0	0	0
TVC	3	7	1600	100	150
R	3	2	10000	200	600
NGK	3	0	0	0	0
WOT	3	2	10000	100	100
WOT	3	5	20500	700	750
C	3	2	3500	100	150
C	3	0	6000	90	100
C	3	13	10000	0	400
C	3	1	8000	0	600
B	3	5	150	15	15
UP	3	0	0	100	150
AOG	3	8	1760	200	320
I	3	0	3600	500	500
M	3	10	1188	118	118
A	3	0	15000	1000	1500
NGK	3	5	20000	1000	2000
VF	3	0	2200	220	250
IFM	3	0	3200	320	320
FB	3	0	3200	400	450
EPC	3	10	2140	10	10
EPC	3	5	8800	110	200
GO	3	5	10000	450	450
EG	3	5	6000	300	450

Denomination	Proportion given to God (see Legend)	% given by those who say they give whatever they can afford	Monthly income	Amount given to church	Amount given to God's work
B	3	0	0	0	0
M	3	0	0	20	20
A	3	6	7500	0	0
PC	3	8	7500	750	860
EL	3	1	15200	100	150
M	3	3	29000	250	1200
B	3	20	2000	80	300
B	3	5	600	12	30
NGK	3	10	5600	400	500
NGK	3	0	0	100	100
B	3	9	10000	500	650
M	3	10	0	100	115
B	3	0	4000	0	0
B	3	8	5400	400	510
NGK	3	10	2100	50	150
B	3	5	6000	120	300
NGK	3	3	8000	200	200
M	3	3	6000	60	100
M	3	5	10700	400	500
C	4	0	0	0	0
NGK	4	0	15000	400	500
EPC	4	0	4032	100	200
AOG	4	0	500	40	100
WOT	4	0	15000	2500	2700
AOG	4	0	8500	0	0
I	4	0	10000	450	1150
HCC	4	0	0	0	0

Denomination	Proportion given to God (see Legend)	% given by those who say they give whatever they can afford	Monthly income	Amount given to church	Amount given to God's work
C	4	0	14000	100	250
C	4	0	9000	100	120
B	4	0	0	0	0
I	4	0	8000	1500	1500
LM	4	0	200	30	50
WC	4	0	12000	1250	2300
M	4	0	0	300	500
AEC	4	0	0	0	0
B	4	15	9000	200	1000
CCC	4	0	10000	1250	7750
M	4	0	10802	300	3000
A	4	0	20000	1400	0
LWM	4	0	14000	1600	1700
A	4	0	6600	100	150
L	4	0	5350	0	650
NGK	4	5	25000	750	1500
CN	4	0	23000	2500	4000
I	4	0	2783	100	350
B	4	0	10000	300	800
B	4	0	5500	50	550
NGK	4	10	7000	450	550
A	4	0	1000	200	200
NGK	4	0	3380	450	500
B	4	0	2500	400	400
B	4	0	12000	400	1000
NGK	4	10	20000	1700	1750
LW	4	0	4000	250	300

Denomination	Proportion given to God (see Legend)	% given by those who say they give whatever they can afford	Monthly income	Amount given to church	Amount given to God's work
NGK	4	0	3000	170	300
B	4	10	6500	600	900
CL	4	0	10000	1100	1100
B	4	0	12000	400	500
CN	4	0	10000	1000	1700
CN	4	2	0	10	10
NH	4	0	3400	200	350
R	4	0	0	0	50
M	4	0	7000	300	400
NGK	4	10	3400	300	470
IG	4	0	8000	250	600
M	4	0	9000	300	500
P	4	0	2500	200	700
B	4	0	7000	400	400
UP	4	0	4500	300	400

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