

How to Give and Save Your Fair Share

There is a myth told in churches that Christians tithe. This refers to giving a tenth of one's income to the charity, particularly to your church. Many churches, including my own, teach about tithing. The truth is that nationwide, Christians typically give about 2.5% of their income to charity.

I don't have to tell you that we are coming through an economic downturn. The last thing you need is someone to dump on you and your family a load of guilt about giving when you are working as hard as you can to hold your family together. Instead, I want to let you in on a plan, which will benefit you and your family financially. It's a way to save and to give to your church. I will help you dump the guilt and get practical. This plan will serve you well when times are tight. It also offers a means to save for your future needs.

First let me be clear that I don't mean that no one tithes. Of course, many of you reading this column do give a tenth of your income to charity. What I am clarifying, is that while the tithe may be the standard taught by churches, the reality averages out at 2.5%. So while tithing is common, so is giving much less.

This is a struggle of biblical proportions. The Bible mentions the tithe in several places. Scripture also tells us of those who hold back on paying their tithe. This tension is nothing new.

Some will note that in the time when the Bible was written, that there were no social programs to assist those in need. As our taxes go to such programs, we are already paying for much of what the tithe meant to accomplish in early Jewish and Christian communities.

Given the taxes levied within scripture to pay for royal building plans from the palace to the temple, this is debatable for early Judaism. And given the back-breaking estimates of eighteen percent in taxes paid under Roman rule, this is even less likely to have been true for the early Christians.

Others agree with the concept of a tithe, but wonder how it is calculated. Is the 10% pre tax or post tax? Does it include monies deducted by the employer for a 401K? Exactly what is and is not included in the calculation?

In fact these sorts of questions remind me somewhat of practices within Islam. Muslims give what they call a Zakat, which is 2.5% of their accumulated wealth, minus housing. The amount is paid on money and possessions during the year for which the gift to charity is made. And like Christians, Muslims, too, struggle with questions of what does and does not count, and how much one's possessions are worth now, versus when they were purchased.

I think these questions miss the point of the tithe as a way to give back to God from the blessings God has given you. Jesus never mentions the tithe as a standard exactly. Jesus talked of giving your whole life to God. Jesus also extolled the widow who gave her only two small coins (called mites, and worth a fraction of a penny today) into the offering at the Temple. Jesus said that she gave all that she had to live on.

The standard our Lord taught is to give everything to God. Giving a tenth is minor in comparison and splitting hairs on what is the tenth starts to make a generous gift to God seem more like working on the 1040 and trying to decide what you can legitimately withhold from the IRS.

The main principle is that whatever you give should be able to be given freely, lovingly and not from a place of fear or resentment. What you give is an offering back to God in thanksgiving for the blessings you have received. Secondly, God may call you to what we often term sacrificial giving. But this does not mean sacrificing real needs for you and your family. For this reason, I recommend that you consider how much you save alongside how much you give to charity. You should be able to pattern your personal finances so that you can accomplish both.

What I suggest is that you figure out where you are now. Calculate what you currently give to your church and to other ministries or charities which you consider part of your giving back to God. Then calculate how much you are putting into savings. Take a look at these percentages. How do they add up compared to where you wish they would be? Consider moving the percentage upward.

For example, my wife and I give ten percent of our gross income to our church. Beyond that we give to other charities. But in savings, we are currently not doing so well. In fact, with a daughter in college, we have kept up the tithe, but are not currently socking away anything for the future. This column challenges me to look at that practice.

My goal is 10-10-80, which means ten percent (or more) to charity, ten percent to savings and to live on 80 percent of my income. This matches the biblical tithe with a prudent savings for the future and has my family living well within our means. Then when times get tight, as they have with a daughter in college, there is room to breathe. Also, as giving is percentage base, any loss of income is already accounted for in the formula.

What I advocate is that in doing all of this, you consider where you put your trust and your hope. Using every dollar you take in to get through the day is to make money your highest priority, while setting aside money to give and to save first is very freeing. It shows me that I am not living from a place of fear of scarcity.

But it is always difficult for those of us who do tithe to explain to those who have not yet been converted to this freeing way of considering money exactly how easy it becomes. Giving ten percent is not a struggle for us, because we give it first and live off what remains and that gets very easy over time. And being able to give that sort of money to ministries we believe in is joyful.

None of this is written to make you feel guilt. What I hope is that those of you not tithing will consider proportional giving and proportional saving for your future. Whether you do this while striving to tithe is not my present concern. What I recommend is being intentional. Looking in terms of percentages and moving those percentages. But what I want to convey from my own experience and that of others who have made this move is how the end result is much more joyful than you might imagine.

Jesus taught that your fair share is 100 percent. Giving and saving a portion of your income is one tangible way to show that you are putting your trust in God.

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