

# The Adventure of Giving

## The Blessing Cycle “Giving - Receiving - Giving” Tithe - Loss or Gain?

### Dear Andrew\*

Today, we want to take a look at what the Bible says about dealing with money. We will study what God says about it and we will also examine the experiences of people who have trusted God and given money.

May I make a special suggestion now? Before you continue, please read *Letter to Andrew No. 26 “God’s Ingenious Idea - Serving, giving, helping. Why and what for?”* This letter examines God’s basic principle. When you read this first, you will profit much more from this special topic. Thank you for your understanding.

Money plays a major role in our world. Jesus also spoke often about money. In several parables He portrayed people who were economically successful as good examples. *“So he who had received five talents came and brought five other talents, saying, ‘Lord, you delivered to me five talents; look, I have gained five more talents besides them.’ His lord said to him, ‘Well done, good and faithful servant; you were faithful*

*over a few things, I will make you ruler over many things. Enter into the joy of your lord.”* (Matthew 25:20-21 NKJV; compare with Luke 19:11-27)

We can therefore deduce: Every household and every business has to earn money or make profits. However, money and profit are not the primary goals of a Christian’s business activity. Non-profit organizations only aim for cost coverage.

Our primary objective is to honor God with everything we have and do.

God ultimately carries the responsibility for the material provisions of the household members or the owner of a company and his family, because He has called us to be His children. Because He has called us, He will also provide for us. The Bible recognizes callings in many areas of activity (compare with 1 Corinthians 7:17-24). *“But as God has distributed to each one, as the Lord has called each one, so let him walk.”* (1 Corinthians 7:17 NKJV)

\* Andrew after the biblical Andrew in John 1:41-42.

## Giving is the Expression of our Love for God

Every single person, every household, every business can help others by giving money. The Lord wants to bless all His children. The money used to promote the spread of the gospel is an expression of our love to God. In addition, we are acknowledging God as the actual owner.

### Owner or Steward?

What really belongs to us? The Bible gives us the answer: *“The silver is Mine, and the gold is Mine,” says the LORD of hosts.*” (Haggai 2:8 NKJV) Another text says: *“The earth is the LORD’s, and all its fullness, the world and those who dwell therein.”* (Psalm 24:1 NKJV) God created the earth and the universe. Hence, He is the owner. We are only stewards and namely by His commission: *“Then God blessed them, and God said to them [Adam and Eve and thus representatively to all humans], ‘Be fruitful and multiply; fill the earth and subdue it; have dominion over the fish . . . , over the birds . . . , and over every living thing that moves on the earth.’”* (Genesis 1:28 NKJV)

What we possess doesn’t belong to us, but rather God: our house, our car, our business, our bank account, even the nature around us and the animals – simply everything. And we may manage everything. This insight doesn’t make us poorer, so there is no reason to be frustrated.

On the contrary: Since God provides for and protects his possessions, He bears the ultimate responsibility. When we acknowledge this basic doctrine in the Bible, it relieves us from great existential fear. In addition, we experience greater freedom in dealing with our time. We have more time for family, our fellowmen and our church. When we see ourselves as stewards, it saves us a lot of frustration and from the notorious burnout, the chronic exhaustion from overworking.

First, a steward is expected to be faithful and reliable: *“Moreover it is required in stewards that one be found faithful.”* (1 Corinthians 4:2 NKJV) Whoever operates his business or company with the motivation of using the proceeds for mission work, knows he is being led and blessed by the Lord. But one day he will have to account for everything. God will ask him: *“I gave you this business and you earned money. What did you do with it?”* (compare to Matthew 25:14-30)

### God didn’t need this contract – the experience of a contractor

An Adventist contractor in southern Germany heard a sermon about how God owns everything we possess and that we are only His stewards. This insight gave him great relief, because he had just lost a major contract, which he had gotten every year up until now and he had been counting on it.

Now he said: *“Dear God, if you don’t need this contract for my company this year, then you must have a different one for us.”*

A short time later, an architect visited him and discussed three contracts with him, which were even larger than the one that he had just lost – now he was supposed to renovate or build three church facilities. His business year went very well and everything was completed without any hectic rush.

But what happened to the big contract that he had lost to a competitor? Because a recession started, the contract was cancelled before it was completed. Since his competitor had concentrated everything on this large contract, he wasn't able to find substitute contracts fast enough and was barely able to keep out of bankruptcy.

### **Economic Success after Change of Ownership**

What happens, when a person commits his business to God and demotes himself from owner to steward? Answer: Only good. God never lets us down. On the contrary: He richly blesses us. That was definitely the experience of Sylvia Steinweber-Merkl and her husband Jürgen Merkl. In September 2006 their business wasn't going well. Great losses loomed ahead of them for their facility for people with psychological and addictive disorders.

Too many of their therapy spots on their property with farming, horse breeding, organic vegetable gardening and a carpenter's shop remained unoccupied. In addition, the bills piled up, including bills for the increasingly expensive heating fuel.

At this point, Sylvia and Jürgen went on their knees to commit to God their therapy farm with more than 19 acres of farming land and three locations in upper Bavaria. What happened next was almost unbelievable:

Suddenly the economic situation changed at the facility with almost 20 employees and today 30 patients. The rest of the months in 2006 went great and even brought them a substantial profit.

God is the actual owner of our businesses. One day, He will say to you: *“Well done, good and faithful servant; you were faithful over a few things, I will make you ruler over many things ...”* (Matthew 25:21 NKJV) A few crucial questions are: Have you invested in the lives of other people? What values have you stood for? Did you create eternal values?

### **The Blessing Cycle**

On account of all the mission challenges in this country and abroad, much more money is needed than in the past. Whoever asks God, especially in these last days, will be shown when and how much he should contribute.

He has prepared a blessing cycle for us with unexpected possibilities. *“And God is able to give you more than you need, so that you will always have all you need for yourselves and more than enough for every good cause.”* (2 Corinthians 9:8 GNT; see also Matthew 6:33; John 7:38; 2 Corinthians 9:6-11) God lets me take part in a future harvest when I give money, because *“he who sows bountifully will also reap bountifully.”* (2 Corinthians 9:6 NKJV)

Most people give God what they have leftover and are probably overlooking God's chances. Because when we give, it always triggers a new cycle of joy: God gives and we receive. Then we give and God receives. Then God gives us again. God Himself is the instigator of this cycle. He doesn't just want to reward us for giving, but rather makes it possible for us to continue to giving money. When we start to give, God supplies us with more so that we can give more. We always receive more than we give. We experience great joy in doing so. Giving is more blessed than receiving. (Bill Bright, *How You Can Experience the Adventure of Giving*, p. 15)

God gives us bread and seeds, meaning He takes care of our needs (bread) and ensures that we can give (seeds). What we give is seed for another harvest: "*Now may He who supplies seed to the sower, and bread for food, supply and multiply the seed you have sown and increase the fruits of your righteousness.*" (2 Corinthians 9:10 NKJV)

And Ellen G. White said: "Spiritual prosperity is closely bound up with Christian liberality." (*The Acts of the Apostles*, p. 344.3) And: "It is not to be a lamented fact that there are increasing calls to give. God in His providence is calling His people out from their limited sphere of action to enter upon greater enterprises." (*Testimonies for the Church*, vol. 3, p. 405.1)

### The American, James Lewis Kraft,

is a good example of this. He founded the international food corporation Kraft Foods in 1903 with \$60. He's said to be the pioneer of modern entrepreneurship in America. He supported the Baptist Church and was a strong supporter of religious training for the youth. Over the course of the years, he gave a large portion of his fortune to religious organizations. In one instance he is quoted as saying: "The only one of my investments that brought constant growing dividends, was the money that I gave to the Lord." ([freepages.genealogy.rootsweb.ancestry.com/boehm/data/biographies/1874\\_Kraft\\_James\\_Lewis\\_bio.html](http://freepages.genealogy.rootsweb.ancestry.com/boehm/data/biographies/1874_Kraft_James_Lewis_bio.html))

### Multiple Possibilities for Giving

The Lord has given many of us sufficient financial resources. That means that we can give from what we have – from our income or from our savings. Remember that we are not the owners, but rather the stewards fulfilling God's commission. 2 Corinthians 9:6-11 shows that the Lord only values gifts that come from the heart and as we have already seen, by giving a blessing cycle is set in motion.

God gives us means for ourselves and so that we have something that we can share. Whoever keeps all of God's gifts for himself, disrupts the blessing cycle.

However, maybe I only have very little money and I would love to give something for God's work? What can I do? In this case, I should ask God for advice and think about some so-called "investment offerings".

That means: I invest something with the goal of using the returns to support a specific mission undertaking. Many have done this successfully and been greatly blessed. Here are a few experiences:

- › A sister from Baden Württemberg wrote a cookbook and appropriated the proceeds for building a church near her. Since she counted on God's blessing, she increased the original order of 2000 to 3000 copies. All the copies sold well.
- › A nine-year-old boy in Austria was a hobby baker. He made whole-grain bread and whole-grain raisin bread. He even found regular customers for his products. In this way, he was able to earn enough money so that he could save 300 Euros. When he heard about the needs of a missionary couple in Papua New Guinea, he gave his savings to the couple.
- › In the Russian city of Semenov two sisters dreamed of having an evangelistic series there. But they had no money for it. So, they decided to plant potatoes with their meager means and to finance an evangelistic series with the potato harvest. The Lord blessed their project and they were actually able to get the necessary money together. Through this evangelistic series 19 people joined the church there.

What "potatoes" could I invest? There are no limits to our inventiveness. It is exciting to work together with Jesus on such a project.

## Demonstrating Faithfulness through Giving Tithe

God has promised to bless us when we return a 10th part of our income or our harvest to Him or His church. His promise applies to each individual as well as to the head of a company.

*"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 there will not be room enough to store it.'" (Malachi 3:10 NKJV)*  
*"A tithe of everything ... will be holy to the LORD." (Leviticus 27:30,32 NKJV)*

Our Lord has set the amount for tithe: It is ten percent – the tenth part. Its use has also been designated: It should be used to financially support those, who spread the gospel and lead other people to Christ (see Numbers 18:21; 1 Corinthians 9:13-14).

But where and who do we turn our tithe over to? There are also clear instructions here: His storehouse. For an Adventist that is the responsible conference or union and usually via the local church. Naturally there are exceptions. For example, if a well-earning entrepreneur wants to avoid covetousness and the pressure of expectations from his local church, then he can give his tithe directly to the conference/union.

## Tithe as “Fire Insurance”

Before the businessman, Alexander H. Kerr, had great prosperity, he read a book in 1922 about Jacob’s vow: “... of all that you give me I will give you a tenth.” (Genesis 28:22 NKJV) He read further about how Jacob returned to his homeland 20 years later. By then, he had many employees and servants and great herds. Because he kept his tithe promise, God had blessed him and evidently, he became one of the richest men in his day.

Alexander H. Kerr was plagued by great doubts in his faith. On the other hand, he wanted to find out if the Bible is reliable and if God’s promises are valid at all times – also for people of his day. So, he vowed to God on June 1, 1902 to consistently give God 10% of his income. At that time, he had a large mortgage on his small house. In addition, he had other financial difficulties. But he decided to test God just as Jacob had done.

Three months after Kerr started to give God tithe, he was so blessed financially that it seemed to him that God wanted to open his eyes. Did God want to reward his love and faithfulness in tithe giving? In the same year, Kerr founded with a small starting capital the “Kerr Glass Manufacturing Corporation”. He did this with firm trust in God’s tithe promise.

The company became one of the largest manufacturers of canning jars in the United States. Kerr especially believed in God’s promise in Malachi 3:10:

*“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 there will not be room enough to store it.”* (NKJV)

Kerr lived in Portland, Oregon. However, the jars were made in his factory in San Francisco. He had put every cent he had into this business.

And then on April 18, 1906 there was a massive earthquake, which was followed by a conflagration. His friends came to visit and commiserated with him: “Kerr, you are a ruined man!” He answered: “I don’t believe that yet. If I was ruined, then the Bible wouldn’t be true. But I know that God keeps His promises.” He telegraphed with San Francisco and received the following answer: “Your factory is in the middle of the blaze and is undoubtedly destroyed. The heat is terrible and it will be days before we are able to find anything out.”

This was a hard test of his patience! But his faith didn’t waver. A week after the earthquake and fire he received a second telegram: “Everything in a radius of 1.5 miles around your factory is burned to the ground, but your factory itself has in some mysterious way survived.”

Then Kerr traveled to San Francisco. His factory was a two-story wooden building. In it were two huge tanks in which glass was melted; they were fired by oil. Therefore, this building was one of the first buildings that should have caught fire.



The fire had raged around the glass factory and had advanced up to the wooden fence, which was partially charred. But the wooden fence wasn't completely destroyed and the wooden building remained unscathed. Not a single canning jar was cracked due to the earthquake and resulting fire. This was a miracle of divine power and was an affirmation of Kerr's trust in God.

In 1912 Kerr wrote a pamphlet about tithe. It was titled: "*God's Remedy for Poverty.*" Every crate of canning jars that left his factory contained this pamphlet. From 1912 until his death on February 9, 1924 he distributed more than five million pamphlets. (Confirmed by the historical department of the Kerr Company by email.)

### **Business Success after Generosity: Colgate**

Many years ago, a sixteen-year-old boy had to leave his parents' home, because his father was too poor to feed him. He made his way to New York with a small bundle of belongings. He wanted to learn how to make soap. But it was very difficult for him to find a job there.

He then remembered his mother's last words and the advice a Bible-believing captain had given him. He dedicated his life to God and resolved to give his Creator an honest tithe from every dollar he earned.

When he received his first dollar, he dedicated 10 cents to the Lord. And he stuck to this habit. Subsequently, more and more dollars came in. Soon he became a partner with a soap manufacturer.

When his partner died a few years later, he took over the company as sole owner. The blessed businessman instructed his accountant to now open an account for God and to transfer a tenth of all profits to it.

Miraculously, the business continued to grow. Hence, the honest owner decided to now give two tenths of his profits; then three tenths, four tenths and finally five tenths. It seemed as if his profits grew in the exact proportion to his generosity. Soon, his soap became known in every household around the world.

This man, that God blessed because of his faithfulness to his Creator, was William Colgate. (Ashley G. Emmer, *William Colgate* in: *Signs of the Times*, 2.8.1938; sermonillustrator.org)

### **God Passed the Test**

An acquaintance of mine in Austria shared what she and her husband, an executive, experienced shortly before and after their baptism:

"We had just had our first Bible studies, when we ran across a page in a calendar with the text from Malachi 3:10: '*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 there will not be room enough to store it.*' (NKJV)

Aghast, I asked my husband: 'Do you really think that it means 10%? That would be crazy! That must be symbolic.' But my hopes were not confirmed. It was really 10% that God wanted from our money. In addition, we had just taken out our first loan, which we wanted to pay back in three years. In order to do this, we had to put all our resources into paying it back.

It seemed impossible to do both: to give tithe and pay back our loan. Finally, we decided to take God at His word: *'Test Me in this!'* We wanted to do this. It was a good opportunity to see if the promises in the Bible really held what they said. Though we were afraid to take this leap in the deep end, we decided to cautiously start. We planned to gradually increase the amount week by week.

After only a few weeks, we decided to pay the entire tithe, since God was keeping His promise.

The result: We were able to pay back our loan in less than a year instead of three. The bank director said that he had never before experienced someone paying back their loan that quickly. We were also amazed, since we couldn't comprehend purely mathematically where the money had come from – despite accurate accounting. This confirmed to us that God had passed the test.

God's promise had been fulfilled: God had opened the floodgates of heaven and poured out His blessings in abundance. This experience wasn't only a blessing in the form of money, but it also helped us to rapidly make a decision for Jesus Christ and to be baptized.

But we had to overcome another hurdle: two years later, we found out that tithe should be paid from the gross salary and not the net salary.

(This is biblically correct: *'Bring the whole tithe into the storehouse.'*) Again, that was a hard pill to swallow.

In the meantime, we had built a house and our monthly expenses were very high. When we had started building, I had had a good-paying part-time job with a monthly salary of 1,300 Euros for two days of work a week. We had naturally taken these wages into account when planning our monthly payments.

Since my boss made dishonest business deals, it was clear to me that I could no longer work for him for reasons of conscience. In addition, as a couple we had come to understand that it was God's will for mothers to be at home with their children – to train and teach them. In order to home school, I would no longer be able to work outside the home (homeschooling is legal in Austria). So, we faced two problems. Not only that our income would be reduced greatly, but that we would also have additional expenses.

After a great inner struggle, we decided to present these matters to God in prayer. We wanted to be obedient to God. But this time, we argued to ourselves, it wasn't possible. We couldn't pay the whole tithe and at the same time forgo my income. It became clear to us: God would have to give us the courage as well as the willingness to take this step and prepare the way for us. We prayed that He would work in us to will and do according to Philippians 2:13: *'For it is God who works in you both to will and to do for His good pleasure.'* (NKJV) We also wanted to *'step into the water with our feet'* (see Joshua 3:14-16).

After a few days of prayer our trust and desire to be obedient grew and we started to pay the whole tithe.



In addition, I quit my job so that I could stay home and teach my children myself. A few weeks later, my husband's boss came to his office and said:

'I have realized that you are underpaid for your position. We will adjust your wages accordingly.' As a result, my husband didn't only get a few more cents. No, he received, without asking for it, almost a 50% raise. That was the exact amount that I had previously earned – namely 1,300 euros a month.

Strictly mathematically it may still seem very tight, but since then God has seen to it month by month that we get by with the money we have. We thank God that He always answers our prayers, when we are taking steps to implement what we have learned in God's Word. *'For everyone who asks receives ...'* (Matthew 7:8 NKJV)"

This family wanted to basically obey God. However, they had difficulties in the implementation. The couple prayed that God would help them to will and to do according to His will (Philippians 2:13). After the Lord made them willing, they acted according to His Word and only afterwards did God intervene. God's acknowledgement comes after our obedience.

### **Through faithfulness to market leader: the McNeilus story**

Denzil McNeilus, born in 1960, wasn't born with a silver spoon in his mouth (an expression in America).

Just the opposite was true – since he was three years-old his parents lived in a modest home in Dodge Center, Minnesota. And they were only able to afford this house because they rented out the basement.

Denzil's father, Garwin, wanted to produce ready-mixed concrete for local building projects in the town of 2,000 inhabitants. The journey to self-employment was more difficult than expected, because at first, there was no bank willing to loan him money for the purchase of an old truck.

By the time he was finally able to scrape enough money together, the seller had died. His widow didn't want to sell anymore and put the truck in an auction. As Garwin McNeilus tried to get "his" truck this way, an almost unbelievable success story started, which can only be explained as a blessing from God. Instead of getting one truck at the auction, Denzil's father was able to buy three and for the exact amount that he had originally wanted to pay for one truck. He sold the other two trucks and was then able to pay back the money he had borrowed. This experience and his knowledge about the production of ready-mixed concrete gave him the idea of buying used cement trucks, getting them into shape and then reselling them. He often needed a welder for this work and thus got to know a scrap metal dealer.

When the market demand shifted to new cement trucks, Garwin McNeilus started to buy vehicles from a large truck manufacturer without the structure for transporting cement. Then he bought the needed structure for cement from a specialist and then assembled them. This business flourished, however the McNeilus' customers had to wait 14 months for a truck. At this point, God paved the way for a business partner. The McNeilus company usually purchased ten trucks a month from Ford.

To simplify the order logistics and because mutual trust had developed between Ford and McNeilus, Garwin McNeilus always ordered around 100 trucks at a time and the Ford worker would send the order in batches of ten to production. Then something unexpected happened: one day, the Ford worker had a serious accident and was forced to leave his job. When his successor took over, he found a signed order for 75 trucks from the McNeilus company. He turned the order over to production, not knowing about the special arrangement that existed and prepared them for delivery.

Now Garwin McNeilus had a problem. His orders already made up 55% of his supplier of the cement mixer structures business. It was impossible for the supplier to suddenly increase his production so drastically.

But Garwin couldn't and wouldn't accept this. After making many insistent suggestions to the supplier on how he could increase his production, the supplier yelled in frustration: "When you know everything better, then do it yourself." And so that is exactly what Garwin did.

It was the year 1976. At that time, there were nine manufacturers of cement trucks in the USA. McNeilus was the smallest of the companies. Four years later, the company was still in 9th place even though they had experienced considerable business success.

But this changed dramatically when the company adapted their policy on tithes and offerings.

In the meantime, Denzil and his younger brother had joined their father's business – the three of them were Bible-believing Christians and loyal Adventists.

It was only natural for Garwin and his son, Denzil, to pay tithes and offerings from their profits at the end of each year. Then, in 1980, the men decided that with each new order, they would decide **ahead of time** how much of the expected income would be set aside for tithes and offerings.

"After a lot of thought, fervent prayers and careful deliberations," Denzil said, "we took a step of faith and decided to change our systematic giving.

We decided to immediately give a certain amount of tithes and offerings for every cement mixer and cement truck we sold." And not only that – from then on, they gave this amount to the church **every week**. The result of this decision was absolutely amazing: within only two years, the sales doubled. Then 2-3 years later the sales doubled again.

By then Denzil, now 26 years-old, was vice president of marketing, sales and finances. "The business grew far beyond our expectations. So, we doubled the amount that we had originally decided on. The business continued to grow. So, we doubled the amount again."

Years later, McNeilus had a 75-80 % share of the market and was by a long way number one in this branch in the US. They not only manufactured in Minnesota, but also Mexico and China.

In addition, the self-financed company undertook planning and building highly automated cement factories. Within three years, McNeilus also became a world market leader in this branch. In 1992 they added the manufacturing of garbage trucks. God's blessing didn't fail here either: Within six years McNeilus was number one worldwide in this branch. The family also acquired other businesses – a bank and an insurance agency.

What is the secret of this phenomenal success? They continually remained faithful to God and acknowledged that everything they owned belongs to God. They were merely His stewards. Today, family McNeilus is one of the greatest financial donors to the Seventh-day Adventist Church. Meanwhile, 35 family members live in Dodge Center and most of them are faithful Adventists. *“Give, and it will be given to you: good measure, pressed down, shaken together, and running over will be put into your bosom. For with the same measure that you use, it will be measured back to you.”* (Luke 6:38 NKJV)

### Statements about Tithe from the Bible and Ellen G. White

#### › What does the Bible understand as “tithe”?

It is the tenth part or 10% of my income.

#### › What does God do with the tithe that He claims?

*“Behold, I have given the children of Levi all the tithes in Israel as an inheritance in return for the work which they perform ...”* (Numbers 18:21 NKJV)

We need to bear one thing in mind: Believers give tithe to God. He passes it on to His servants. Tithe is designated as the wages for pastors.

Pastors, who work as Bible teachers in our schools or as medical missionaries, should also be paid from tithe. (*Testimony Treasures*, vol. 2, p. 415.2, 424.1; *Medical Ministry*, p. 245.3)

#### › Did God change the tithing ordinance in the New Testament?

*“Do you not know that those who minister the holy things eat of the things of the temple, and those who serve at the altar partake of the offerings of the altar? Even so the Lord has commanded that those who preach the gospel should live from the gospel.”* (1 Corinthians 9:13-14 NKJV) The Lord Himself has commanded in New Testament times that the tithing ordinance remains unchanged.

#### › Where should the tithe be taken to?

*“Bring all the tithes into the storehouse.”* (Malachi 3:10 NKJV)

#### › How can I know where God's storehouse is today?

God has ordained that the tithe is to be used as wages for His servants. Question: Where do the wages for the pastor in my church come from? He receives it from the conference or union to which my church belongs. Therefore, the conference/union is God's storehouse to which I regularly give my tithe (as a rule) via my local church.

› **Who is the real recipient, when I give my tithe in church or to the conference/union?**

*“Here mortal men receive tithes, but there he receives them, of whom it is witnessed that he lives.”* (Hebrews 7:8 NKJV) The real recipient is our high priest Jesus Christ.

› **What unusual test has God connected to tithing?**

*“Try me now in this.”* (Malachi 3:10 NKJV) God lets us put Him to the test! He allows it, He bears it in order to strengthen our trust.

› **What unusual blessing has God placed on tithing?**

*“... if I will not open for you the windows of heaven and pour out for you such blessing that there will not be room enough to receive it.”* (Malachi 3:10 NKJV)

› **Under what conditions does this promise apply?**

Two conditions apply: *“Bring (1) all the tithes (2) into the storehouse.”* (Malachi 3:10)

› **What if the tithe isn't used properly by the recipients?**

*“Make your complaint, plainly and openly, in the right spirit, to the proper ones. Send in your petitions for things to be adjusted and set in order; but do not withdraw from the work of God, and prove unfaithful, because others are not doing right.”* (Ellen G. White, *Testimonies for the Church, vol. 9, p. 249.2*)

1 Samuel 2:22-36 shows us that in the case of unfaithfulness in the use of tithe that God **didn't hold the givers (Elkanah and his family) responsible**, but rather the high priest (president) at the time, Eli, and his unfaithful sons (pastors), Hophni and Phinehas. God was patient and intervened in His own good time – but then drastically.

› **What does God call church members, who give no tithe or only a portion of their tithe?**

*“Will a man rob God? Yet you have robbed Me! But you say, ‘In what way have we robbed You?’ In tithes and offerings.”* (Malachi 3:8 NKJV) Cheaters and robbers will not enter the kingdom of God (see 1 Corinthians 6:9).

› **What attitude does God expect when we give tithe (and offerings)?**

*“God is Spirit, and those who worship Him must worship in spirit and truth.”* (John 4:24 NKJV) God blesses the giving of tithe.

However, it shouldn't be given in a calculated manner, but rather in thankfulness and joy, because we love God. Obedience of the heart is true worship. The existence or lack of obedience of the heart in my life, shows if I know God (am God's child) or not (see 1 John 2:3-5 *“Now by this we know that we know Him ... ”*).

› **How do you calculate tithe from business activity?** There should be businessmen, who give tithe from their full income, from everything they have earned. That was the rule in Bible times, since most people were farmers (businessmen) and gave from their whole harvest the 10th part.

Today, the rule seems to be to give tithe on the annual profits; often with monthly advance payments.

Since God comes first, then the tithe comes from the gross profits, before the deduction of taxes, charges and personal withdrawals. Since the real annual profit is influenced by certain business decisions, other business people only give tithe on business deals which have been successfully closed. It is important that each person makes a decision about tithe according to their conscience. Whoever is uncertain how much God wants, can ask Him ...

## Closing Thoughts

### Out of His love, God wants to give

Important: In God's great love to us, He doesn't want to take anything from us, but rather give. I would like to draw your attention to this quote from Ellen G. White:

“Divine wisdom has appointed, in the plan of salvation, the law of action and reaction, making the work of beneficence, in all its branches, twice blessed. He that gives to the needy blesses others, and is blessed himself in a still greater degree.” (*Testimony Treasures, vol. 1, p. 360.4*)

### My First Tithing Experience

I was baptized in 1946 and have been giving tithe since then. I can only say: God gives to us. My wages per month for my second year as an apprentice (1947) was 45 Reichsmark (German currency at that time).

Since my apprenticeship position was in another city, I needed 100 Mark a month for the cost of living. My mother gave me the missing amount each month. But then on a Sunday an announcement was made in the radio: “The Reichsmark is with immediate effect invalid. Starting tomorrow everyone can pick up 40 new German Marks at the city administration.” All bank accounts were frozen and the savings were depreciated by 90%. My mother was no longer able to give me any money.

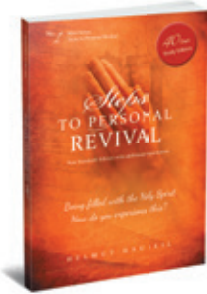
But that month my company paid me more than 100 DM, without anyone knowing anything about my plight. Now I could finance myself. I was beaming; God was taking care of me.

At the end of my second year of apprenticeship, I was asked to move to Frankfurt am Main. There I was to open a branch office together with another colleague. The rest of my apprenticeship time was waived. In Frankfurt I now received 320 DM a month. At that time, only few people earned that much money! Now I was able to pay back my dear mother 100 DM a month. God blessed me and through me she was blessed as well. Giving brings blessing and joy.

It is wonderful to trust Jesus. He says in Luke 6:38: “Give, and it will be given to you: good measure, pressed down, shaken together, and running over will be put into your bosom. For with the same measure that you use, it will be measured back to you.” (NKJV)

With warm greetings,

*Helmut*



## **BOOK 1: STEPS TO PERSONAL REVIVAL**

*Being filled with the Holy Spirit.*

**Our lord himself has given the command:<sup>1</sup> Let yourselves be consistently and repeatedly filled anew with the spirit!<sup>2</sup>**

1 Ellen G. White, *Mount of Blessing*, MB 20.3 ([egwwritings.org](http://egwwritings.org))

2 Johannes Mager, *Auf den Spuren des Heiligen Geistes* (Lüneburg, 1999), p. 101

**[www.steps-to-personal-revival.info](http://www.steps-to-personal-revival.info)**

### FOREWORD FOR LEADERS AND FUTURE LEADERS MULTIPLYING THE RESULTS

#### CHAPTER 1: JESUS' MOST PRECIOUS GIFT

*What did Jesus teach about the Holy Spirit?*

*Are you acquainted with Jesus' most powerful message?*

#### CHAPTER 2: WHAT IS THE CENTER OF OUR PROBLEMS?

*Is there a spiritual cause to our problems? Is the cause a lack of the Holy Spirit?*

*What is the main problem with being a carnal Christian?*

#### CHAPTER 3: OUR PROBLEMS ARE SOLVABLE

*What is God's solution for our problems? How can we grow to be happy and strong Christians? What is the relationship between baptism and the Holy Spirit?*

#### CHAPTER 4: WHAT DIFFERENCES CAN WE EXPECT?

*What advantage do we have with a life filled with the Holy Spirit*

*What do we lose when we don't pray for the Holy Spirit?*

#### CHAPTER 5: THE KEY TO PRACTICAL EXPERIENCE

*How can I implement and experience God's solution for me?*

*How should I pray so that I am sure of being filled with the Holy Spirit?*

#### CHAPTER 6: WHAT EXPERIENCES LIE AHEAD OF US?

*Personal experiences, as well as experiences from churches, a conference and a union*

#### CHAPTER 7: INTEREST AND SHARING

*The Joy that we give returns to our own hearts. (German Proverb)*

*How can I help others to experience "Life in Abundance"?*

*How do we pass on the message? Which ways are there?*

Read  
more



**BOOK 2: STEPS TO PERSONAL REVIVAL**

**ABIDE IN JESUS – HOW DO YOU DO THAT?**

“Abide in Me, and I in you.” Abiding in Christ means a constant receiving of His Spirit, a life of unreserved surrender to His service.

Ellen G. White (*Desire of Ages, DA, p.676.2*)

**[www.steps-to-personal-revival.info](http://www.steps-to-personal-revival.info)**

Abiding in Him is not a work that we have to do as a condition in order to enjoy His salvation. Rather it is our consent to let Him do everything for us, in us, and through us. It is a work He does for us – the result and the power of His redeeming love. Our part is simply to yield, to trust, and to wait for Him to accomplish what He has promised. (Andrew Murray)

**CHAPTER 1: JESUS’ MOST PRECIOUS GIFT**

*Are you acquainted with Jesus’ most powerful message?*

*What functions does the Holy Spirit have?*

*How can our character be changed?*

*Jesus on the Holy Spirit in the Parable. About the Leaven*

**CHAPTER 2: SURRENDER TO JESUS**

*Do I lose my own will? Or will I become stronger? What can prevent us from surrendering?*

*Does surrender to God mean that we have to give up our own will?*

**CHAPTER 3: JESUS ABIDING IN YOU**

*What effects does “Christ in me” have on my life?*

*The ultimate achievement: being imbued with the fullness of God.*

*The Effects of “Christ in you”. How do we get deliverance from the power of sin?*

*Will we become “carnal” again by sinning?*

**CHAPTER 4: OBEDIENCE THROUGH JESUS?**

*How can I live in joyful obedience? What is joy? How does obedience through “Jesus in me” work?*

*God has designed: Collaboration between God and Man.*

**CHAPTER 5: ATTRACTIVE FAITH THROUGH JESUS**

*How can oneness be achieved among believers?*

*What makes our faith appealing to our family and the world?*

*What changes in us make us witnesses? How does revival generate mission?*



