



G I V E

A Resource for Nurturing Tithing

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Why teach tithing?

Give 10 seeks to resource those churches that want to teach tithing. Why provide resources for churches to tackle the question of tithing? The answer is that tithing constitutes a rich and holistic biblical model of giving that guides, motivates and underpins the generosity of many Christians in times past and today.

Whilst there is no absolutely unambiguous New Testament instruction to Christians to give 10% of their income, there *is* absolutely clear, unambiguous NT teaching to give, to give generously and proportionately, to those in need, to support fellow Christians, and to support ministry. The biblical material on tithing addresses each of these central themes directly. Tithing would have been the acknowledged base-line of giving for people of faith, at least those with a Jewish background and it gives us a realistic yet challenging starting point. For these reasons, tithing is worth talking about. But first, a little background.

Money matters. It matters to us and it matters to God. Jesus' teaching includes a number of parables where he talks about stewarding what we are given to produce fruit for the kingdom. This includes money: burying our talent in the ground equates not only to not offering our time and skills, but also to stashing all our money away rather than spending it directly on the kingdom.

Jesus also warned about hoarding money (the rich fool in Luke 12:15ff), and told one otherwise law-abiding young man that to inherit the kingdom he needed to give up his possessions (Mark 10:17-22). Why would Jesus do that? Not that the man would earn salvation if he did so, but to challenge him to find if his heart was truly set on God. Clearly, our use of money has to undergo a conversion for us to be living as Christians. Zacchaeus in Luke 19 is our model here.

Exactly what this means *in practice* needs to be discussed, but it cannot mean giving very small percentages and keeping the rest or spending it only on ourselves. In fact, the response of the first Christians to Christ seen in the early chapters of Acts was radical: they sold their possessions and gave to the poor, and lived out of a common purse. While it's reasonable to argue we do not have to live like this, how we live out the same principle of dedicating our wealth to God as part of our total self-giving is a serious question. If those disciples thought they should handle their money like this, how should we?



Christian discipleship is understood as offering ourselves wholly to God, summed up in Paul's phrase as being living sacrifices (Romans 12: 1-2). If we even begin to see all that we are and have as an ongoing offering to God, both in thanksgiving and in service, then it must be clear that a pound coin in the collection bag does not begin to answer the question of what being a disciple means in the area of

financial giving. Giving for disciples is surely going to have to be generous, indeed ... sacrificial! Defining percentages here is not easy, or could be all too easy, letting us off the hook. But the point is that Christian giving is part of Christian living, which is meant to be this ongoing self-offering to God.

Giving generously and proportionally in relation to income are also very clear Christian, New Testament, principles (see especially 2 Corinthians 8-9). How much do we give? Again, defining percentages for generosity and proportionality is a tricky business. For some a tithe is a sacrificial and generous act; for those who are seriously well-off, giving 10% might require very little sacrifice, nor be very generous.

This background is essential: our giving has to be worked out as part of basic Christian discipleship, in which generous and proportionate giving are simply part of the package. It has to be worked out in the context of an understanding of our wealth as fundamentally not ours at all, but held in trust. So where does tithing come in?

Well, it's a clear Old Testament principle of giving as a baseline, with the additional challenge to give offerings on top. So when the first Jewish Christians - like Paul - were talking about giving, they probably understood this teaching and tradition of tithing. This is important in our thinking here, and in our interpretation of NT teaching. If the OT tradition had been a baseline of – say – 2% giving, then when Christians talked about generosity, we would have a different view of what was meant. But as that tradition was 10%, no questions asked, plus what you give freely on top of that, this is part of the assumed mindset behind the command to give generously.

So we should make sure that we do not teach anything contrary to this: “You have heard it said, pay your tithes; but I say to you, don’t worry about it – stick a quid on the plate and worry about the rising cost of petrol ...” There should be none of this; in fact it’s quite clearly the opposite. Asking for a *greater* generosity than before, in response to Christ, is the clear spirit of the NT passages about giving.



Tithing has been the assumed basis for giving by many Christians over the last 2,000 years. It is clearly an Old Testament command and has been part of our Christian heritage down the ages – and the tradition matters.

It is clear (from the considerations above) that we are asked to do more, not less, than tithe. However, to talk about tithing is at least a good place to start. It sets the bar at a level where there is a realistic proportion of income given, which for many will be sacrificial, and is at least noticeable for all. (Unless our giving changes how we might otherwise have lived to some extent, it surely fails the test of being generous, proportionate or sacrificial.) So, pragmatically, it gives us something to work with which at least will not set the bar too low. But ultimately tithing is not pure pragmatism but a deeply biblical perspective on giving, a baseline and a rich and rounded model of godly giving.

Tithing in the bible¹

The richest material on the tithe is found in the Law of Moses. The first mention is found in Leviticus 27:30-33 which is notable for its practical realism. A tithe is to be made of everything the land produces and it is possible to redeem arable gifts at least by adding one fifth to the value. The tithe is 'holy to the Lord'. Failure to give is to hold for ourselves something that belongs to God and it seems this temptation is as old as this bible text. The passage recognises that people will try to give less than the best by substituting weaker animals. Our giving should be our first and best, underlined by the principle of first-fruits (Exodus 23:16; Leviticus 23:17; Deuteronomy 26:1-10)²

the levitical tithe

In Leviticus 27 we are told *what* was tithed but not to *whom* the tithe was given. In Numbers 18:21-32 the tithe sustains the Levites as wages for their work at the Tent of Meeting and as their inheritance because they have no land in Israel. The passage establishes a key principle if not a definitive pattern of financial support for local church leadership (see 1 Cor 9:7-12). Significantly in two other tithing passages, 2 Chronicles 31 and Nehemiah 10:35-38, Israel's spiritual rebuilding is accompanied by a renewed commitment to tithing to resource the priestly ministry. Our giving cannot be decoupled from the need to resource the ministry and mission of the church. However, we distort the text by insisting that *all* giving is for the local church. The tithe has a wider purpose and other offerings also provided for Levitical needs.

the festival tithe



The atmosphere is very different in the so-called 'festival tithe' in Deuteronomy 12: 5-19 and 14:22-27. There is permission to 'cash up' the gifts (an early biblical reference to money) and the insistence upon worship at the central sanctuary, presumably to resist the assimilation of pagan practices. But the focus is a rich, abundant, communal celebration in which the tithe is consumed by the people who offer it although Levitical provision is not neglected (12:19; 14:27). This communal feasting coupled with provision for the Levite, widow and orphan is highly significant.

The land is given to the whole people of God and all should share in its abundance. The entire tithe could hardly have been immediately consumed and must have been distributed somehow at a later date.

¹ Material in this section is taken from "Clipping the Coin: reflections on tithing" and we are grateful to Stewardship for permission. To see the full article visit the extensive resource library at www.stewardship.org.uk/money

² In Numbers 18:29 the Levites pass to the priests a tenth of what they receive, the best and most holy portion.

the welfare tithe

Deuteronomy 14:28-29 describes a tithe *'at the end of every three years'* to support the alien, the orphan, the widow and also for the Levites. This 'welfare tithe' is stored in the towns for local administration but Deuteronomy 26:12-15 is clear that this tithe is still connected to worship and is a 'sacred portion' (see also Amos 4:4). There is no contradiction between provision for worship and ministry and care for the poor. Generosity is more than adequate for both.

Abraham and Jacob

The two earliest references to tithing are found in Genesis. Abraham tithes to the priest Melchizedek after his victory over the five kings (Genesis 14:17-20; Hebrews 7:2-6) and Jacob promises to tithe in response to God's blessing (Genesis 28:22). The key point here is that tithing is a natural response to blessing, whether experienced as for Abraham or anticipated as for Jacob. We note also that generous giving here is consistent with Abraham's personal freedom from greed: he will not take any of the plundered goods for himself, *'so that you [the king of Sodom] might not say, "I have made Abraham rich"'*. The discipline of giving is a key way we resist wealth capturing our hearts or obligating us to others.

Malachi chapter 3

The final passage to discuss is also the most difficult. In chapter 3 Malachi treats a failure to tithe as theft from God that puts the people under a curse. He challenges them to test God by tithing in full and to expect the blessings of God's storehouse as a result. If the tithe is 'holy to the Lord', a 'sacred portion', then giving is a serious business. It is no light matter, says Malachi, to hold back what we ought to give or to fail to provide essential financial support for the priestly ministry. Just as the refusal to forgive hardens our hearts, closes us off from blessing and brings us under judgement (Matt 18:23-35; Mt 6:11,14) so too does our failure to give (Acts 5:1-11; 2 Cor 9:6; Lk 6:38).

This passage provides the vocabulary for the most powerful and emotive appeals to tithing in popular preaching: tithe and be blessed; don't tithe and be under a financial curse. Care in interpretation is needed. In Deuteronomy 14:22ff the dynamic is: you have been blessed so give. In Malachi it is: give wholly to enjoy the wholeness of blessing. The point is that both aspects reflect the heart of giving. Putting Malachi 3 in context we note that chapters 1 and 2 criticise the abuse and neglect of religious duties by the priests while chapter 3 is a challenge to adequately resource their ministry.³ Malachi sees tithing as a natural part, no more and no less, of the godly ordering of God's people alongside rules of sacrifice (Mal 1:11-14), faithful relationships (2:14-16) and social justice

³ The background is Nehemiah's work of rebuilding Jerusalem after the Exile. Nehemiah 10:35-38 notes a commitment to tithe to support the priests but in Nehemiah's absence this stopped and the Levites worked the fields as a result (Nehemiah 13:10).

(3:5). Good, generous, heartfelt giving is a critical element in faithfulness towards God. But tithing cannot be isolated from this wider context and alone become determinative of blessing and cursing.

Tithing: a rich biblical model of giving

By contrast there are just seven references to tithing in the NT: four in Hebrews 5:7-9 which simply recounts Abraham's tithe to Melchizedek, one in Luke 18:12 about a Pharisee tithing and two in the parallel texts of Luke 11:42 and Matthew 23:23. At best these verses offer indirect support in the NT for tithing. The NT contains rich teaching on giving (e.g. 2 Corinthians 8-9) but in exploring it we should not, indeed we cannot, ignore the richness of tithing as a biblical model of giving.

- Tithing provides the only clear and unambiguous standard of giving in Scripture and the only standard that can be defended from scripture. A tithe does not limit our giving but does provide godly guidance about how much we should give as a proportion of income.
- Tithing acknowledges in the giving of a tenth part of what we have that *all* we have is a gift from God. To recognise God's ultimate ownership and gift of all our wealth and possessions is at the very heart of discipleship in the area of money and possessions.
- Tithing stresses the link between giving and obedience ("you must tithe..." in Deut 14:22), a connection which Paul's NT teaching is not afraid to make (2 Cor 8:5, 8:8, 9:3-5). An exclusive stress on 'free will offering' is always vulnerable to the immediacy of our emotions, to the temptation to exercise patronage and power in our giving.
- Tithing captures the paradox of giving, that obedience releases joyful giving. The command to tithe (Deut 14:22) is a command to celebrate, to enjoy abundance, to choose what the heart desires. We are commanded to be joyful in giving (Dt 16:10-11; 2 Cor 8:7)
- Tithing is characterised by a *sharing* with the community of faith (compare 2 Corinthians 9:12) and a *generosity* to the needy and dispossessed (Luke 12:33; 16:19-31; 19:1-10). In an age where giving is easily privatised into a personal arrangement with God for my blessing tithing has a community focus, reminds us of need, of sharing. Paul chose to describe the Jerusalem offering as both an act of service (*diakonia*: 2 Corinthians 8:4, 9:1,12,13) and an act of fellowship or sharing (*koinonia*: Romans 15:26; 2 Corinthians 8:4, 9:13)



The tithe is not the only word on giving in the bible. We may even argue that it is not the final word. But we cannot simply dismiss tithing as the product of OT law no longer binding on Christians. Nor can we dismiss its giving challenge as unaffordable as though our personal comfort with giving is the deciding factor. The tithe is a theologically rich and undeniably biblical model of giving that should inform, inspire and challenge our thinking about giving.

Principles for exploring tithing.....

- If leaders are persuaded that tithing is the only biblical model for giving, teach tithing with sensitivity to income and spiritual maturity, avoiding guilt or compulsion, not oversimplifying its richness.
- If leaders see tithing as one or a number of biblical models of giving, resist assumptions that tithing is practically or biblically irrelevant and challenge anxieties around money talk in the congregation. Explore and talk tithing with confidence in its theological richness as a rounded biblical model offering godly guidance on giving.
- As givers we should not immediately dismiss tithing as irrelevant on the grounds of affordability but explore the challenge with care and prayer. Tithing may not be for us a single step but a journey that navigates changing or challenging money situations.
- Don't decouple giving from the wider discipleship challenge of money. Learn to practice gratitude, contentment, money management and recognising God as owner and giver: the keys to generosity.
- In our giving as individuals and as churches we should express the breadth of the tithe, adequate support for local ministry and compassion for the poor.
- Whether we are guided by the tithe or not our giving should meaningfully express who we are before God, what we have from him, proportional to income and lifestyle; first fruits, not afterthought.
- As churches and individuals, we should explore ways to celebrate our giving, personally and in community with each other.
- As churches and as individuals we allow the richness and diversity of the biblical model of the tithe to help us as we seek to excel in the grace of giving (2 Corinthians 8:7).



Frequently Asked Questions...

1) Should tithing be from net or gross income?

The most important element to stress is that there is no 'right' answer. It is important to set our giving at a level that is generous, rather than one that 'fulfils the law'. We might note, that if we tithe from after-tax income, and give through Gift Aid, the end result is that the tax is added back in.

2) Should those in debt tithe?

The answer to this depends on what we mean by 'debt'. Many people will have structured, manageable debts such as a mortgage or a student loan. These debts should not prevent us from giving generously from our income. However, when debt becomes unmanageable, and it is spiralling out of control, we would suggest that tithing is inappropriate. At this point we are living on money which is borrowed, not our own. Rather, it is suggested that the priority is to take action over our finances and to make a token offering as a pledge to return to a higher level of giving once finances are under control.

3) Does the full tithe have to go to the Church?

No. Some churches encourage this, but our giving to God can go through a range of channels. The Church of England's policy is to encourage its members to give 5% of their income to and through the Church, and a second 5% to other causes and organisations that build God's kingdom.

4) How do I know if 10% is right for me?

Look at what is left. If your lifestyle is very comfortable, and you are able to afford lots of 'extras', then you might consider increasing your level of giving. If you are sincerely trying to give 10% , but find that you just cannot afford it and your generosity is causing family members to suffer, then consider reducing your level of giving. Jesus spoke against the Pharisees' practice of consecrating their possessions to God while their parents were in need. (Matt. 15:5-6,)

5) Should churches tithe?

Parishes are encouraged to have a policy of giving away a percentage of unrestricted income. 10% is a good place to start the discussion.

6) What about when things get tough?

A sudden change in circumstances will naturally force a review of your finances. It may be that you need to reduce your level of giving for a while. The acid test is whether all aspects of your lifestyle are being affected - giving shouldn't be the soft option to cut back. It is important to avoid the trap of legalism - reducing a level of giving to 8%, 6% or 5% for a while may be the right thing to do.

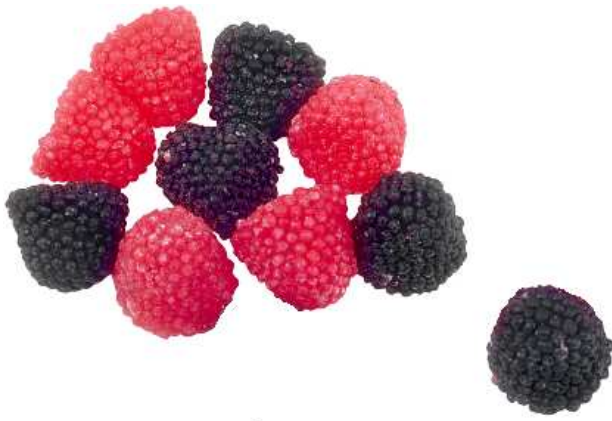


Managing the risks when teaching tithing....

Are there any risks in commending tithing? Possibly there are three, though the strengths of talking about tithing still outweigh these:

1) Could teaching tithing weaken the call to give?

It might allow some to argue this figure is arbitrary and so undermine the call for giving overall. Fair enough, but we do need to explain and teach about giving, so this could be overcome by decent work in a stewardship campaign, including a good sermon or two. So teaching tithing as an absolute, simplistically, could be a mistake, partly because of this potential difficulty of too easily making the whole project of stewardship criticisable. But if explained, as a necessary part of understanding NT teaching on giving and much of the Christian tradition, it's helpful and important.



2) Is this too much, and too shocking?

This might be a massive shock to some who are not used to proportional giving: for those used to giving small amounts of money, talk of tithing could scare them off, or offend. So it clearly matters *how* we teach and commend these principles. In a church where a good percentage of the congregation are from backgrounds where talk about tithing is part of the tradition; it is

relatively straightforward to commend it. However in many Churches it is not the case, so we begin by teaching on generosity and proportionality, giving tithing as a clear example of how to do this, and one that is part of the tradition for millions of Christians, etc. It can be done! (Tone matters of course. A vicar telling people what to do with their money = bad; fellow disciple wrestling with what it means to follow Christ financially, and reflecting on scripture and tradition in doing so = good.)

3) Is this too little and too easy?

Tithing might be too easy: ten percent for some might not be a sacrifice. (And tithing was just the OT baseline, with generosity being everything on top.) So again we have to be wary about teaching tithing as an absolute. It would be easy to make this into a 'fixed law' in a way that would take away the true challenge of Christ on our hearts and wallets. We need to teach the principles of generosity and proportionality, commending tithing within this as a good baseline, for the reasons given above. So – to repeat – giving a figure of 10% is a good way of beginning to get a realistic sense of what might be proportional and generous under consideration.

Magazine Article 1.....

Young children always seem to have a reason why they cannot wash their faces, or go to bed on time, or an excuse to get out of drying the dishes, or tidying their rooms. But us adults are not much better - we all have reasons why we never got around to things! The issue of giving is no different so here's a quick look at ..

Eight common tithing myths.....

- ❶ *People on low incomes simply cannot afford to tithe, the poor & unemployed for example. (But we are asked to give what we can, not what we can't, so no one should feel guilty on a low income. But tithing is also about priorities: our first fruits or second thoughts or last minute scrabbling for something to put in the plate.)*
- ❷ *I can't tithe; I'm a farmer /self employed/seasonal worker and my money comes in irregularly. (But I can put a sum aside after last year's harvest/profits or stock sale, invest it and release a tithe monthly?)*
- ❸ *Tithing is for other churches; it's just not C of E! (Well the Bishops, the General Synod and many Anglicans would be surprised to hear that!)*
- ❹ *10% is beyond me, so should I give nothing at all? (No, we start where we can, maybe a half tithe and work towards a full one over time)*
- ❺ *Tithing means 10% for God, 90% for me to enjoy. (The 10% reminds us that God allows us to use, or steward, 90 %!)*
- ❻ *10% is all that's asked of me. (10% is an initial target, not a limit.)*
- ❼ *Tithing is barely mentioned in the New Testament (Yes, but surely our standard of giving cannot be less than the Old Testament.)*
- ❽ *Tithing is hard for the wealthy who will end up giving so much (No, it's harder for people with less disposable income – i.e. The Widow and her Mite.)*



Magazine Article 2.....

Joseph Rank was a flour miller's son who in 1883 made two momentous decisions. The first was a business decision that made him rich. He switched from using millstones to steel rollers. The second, a spiritual decision, changed his life. He became a committed Christian. Instead of living a lavish lifestyle, Joseph and his wife Emily lived simply and gave away the rest. Although immensely generous he died a rich man having established several charitable trusts to perpetuate his giving. His generosity was contagious also. One of his sons, Joseph Rank, was a movie mogul in the 1940's and established the huge Rank Foundation that still gives grants today.

Joseph Rank discovered the wholehearted giving that Jesus commends. Here are some brief passages for you to reflect on.

Jesus commends generous giving.....

Jesus made it clear that his disciples were to be generous in their giving. Examples of his teaching to his disciples on generosity can be found in:

"Give to the one who asks you, and do not turn away from the one who wants to borrow from you."
Matthew 5:42

"Freely you have received, freely give." Matthew 10:8

"You give them something to eat." Matthew 14:16

"For I was hungry and you gave me nothing to eat, I was thirsty and you gave me nothing to drink. I was a stranger and you did not invite me in, I needed clothes and you did not clothe me, I was sick and in prison and you did not look after me.I tell you the truth, whatever you did not do for one of the least of these, you did not do it for me." Matthew 25:42-43; 45

"Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out."
Luke 12: 33

"I tell you the truth, this poor widow has put more into the treasury than all the others. They all gave out of their wealth; but she out of her poverty, put in everything - all she had to live on" Mark 12:43-44

Have you discovered the joy of whole-hearted, generous giving?



Magazine Article 3.....

What happens when I tithe.....

Those who adopt the tithing principle.....

Follow the advice of Paul about proportionate giving: “On the first day of every week, each one of you should set aside a sum of money in keeping with his income...” (1 Cor 16:2)⁴

Follow the example of many Christians who have adopted this sound and guiding principle [tithing] which provides them with the basic biblical parameters to shape their giving of money to the Lord. The *Giving for Life* report recognised that there are many churches and Christian individuals who continue to find the tithe helpful, encouraging and challenging. It stated that “many people find proportionate giving and tithing to be a helpful and challenging way of assessing whether we are truly generous, setting that which we give away in the context of that which we keep to fund our own lifestyles.”

Follow the advice given in a Pastoral letter from the House of Bishops: “...all those who have the Church’s welfare at heart must ask themselves not merely ‘what does the Church need in the circumstances now facing it?’ but ‘what am I called to give gladly out of the bounty God has given me?’. The response should be tested against the standards already established of the tithe (10 per cent of take home pay to charitable purposes) and that set by the Synod of not less than 5 per cent of net income to the church.”

Experience a new dimension to their giving. In his book *Spiritual Health Warning*, Bishop Michael Baughan states that: “...anyone who has adopted the tithing principle will say that it has been a new dimension to their giving. It means that God has first claim on our income and not the remnants of what we can afford when we have spent what we want on ourselves. The practical steps of putting the actual cash on one side each week or month, or of setting up a separate bank account, or of some other helpful method, means that you start by thinking of living on the other nine-tenths. The money for the Lord and for the needs in the world is set aside, and regular giving is possible and thought-through. The sharing in the offering at church services becomes not an embarrassing feature, but a positive part of our worship.”

⁴ Paul does not mention giving a tenth in his writings, but it is unlikely that he expected anyone to give less than that – especially given his Jewish background.

Apples - an All-Age Resource

This illustration works well in an all-age service to illustrate the principle of tithing. There is an accompanying PowerPoint presentation available at www.parishresources.org.uk/giving/apples.ppt This exercise is fun, easy, entertaining and a highly effective method for encouraging adults and children in their giving and providing a basic understanding of tithing.

In preparation for this illustration make sure you have a bag of ten (preferably red) apples, an umbrella that can be easily erected and a piece of clothing (preferably a jacket or jumper) that can easily be placed on a volunteer. It is often a good idea to hide these items out of sight to begin with but make sure they can quickly be retrieved as you deliver the illustration.



The script goes as follows :

Slide 1 : Volunteer Needed! I need someone who likes eating apples and can eat them quickly! (Get a volunteer out from the congregation.) You may wish to plant a volunteer by prior agreement but you don't have to. Explain that you are going to be talking about apples and ask someone from the congregation if they'd be willing to help you. Make sure the person who volunteers is old enough to be able to eat an apple through to the core fairly quickly. As they come forward invite others to give them a round of applause and then invite them to take a seat at the front of the church or venue where everyone can see them.

Slide 2 : Once upon a time there was a man who had nothing... and God gave him ten apples... Explain that you are going to tell a story. Perhaps consider starting by saying - "If you are all sitting comfortably then I'll begin." Then read from the PowerPoint. As you read the first bullet point "Once upon a time there was a man who had nothing..." encourage participation from the congregation to respond with an "ahhhh"!

Slide 3 : God gave him the first three apples to eat. The man ate the first three apples. Read the bullet point of the slide and then enthusiastically invite the volunteer to begin eating one of the apples. Encourage them to eat it quickly. Please note you only need the volunteer to eat one apple to the core not all three but don't tell them this as it adds to the fun!

Slide 4 : God gave him the second three apples to trade for a shelter from the sun and rain. The man traded the second three apples for a shelter from the sun and rain.

Read the bullet point off the slide and then take three apples off the volunteer and hand them to someone in the congregation. Follow this by immediately taking an umbrella, opening it and inviting the volunteer to hold it over their head as a form of shelter. Tell them to keep eating!

Slide 5 : God gave him the third three apples to trade for clothing to wear. The man traded the third three apples for clothing to wear.

Read the bullet point off the slide and then take three apples off the volunteer and hand them to someone in the congregation. Immediately give the volunteer a piece of clothing – if you have a jacket or jumper take it off and drape it over the back of the volunteer. Tell them to keep eating!

Slide 6: God gave him the tenth apple so that he might have something to give back to God to show his gratitude for the other nine. Read the bullet point – slowly, loudly and with real emphasis.

Slide 7 : Then the man looked at the tenth apple... and it seemed bigger and juicier than all the rest. Read the bullet point and at the same time hold up the remaining apple.

Slide 8: He knew that God had given him the tenth apple so that he might return it to Him out of gratitude for the other nine. Yet the tenth apple looked bigger and juicier than the rest. And he reasoned that God had all the other apples in the world...

Slide 9 : So the man ate the tenth apple... and gave back to God...

Read out the words on the screen. Pause at the end and then take the apple that the volunteer has been eating and as you hold it up (hopefully revealing a core) move to the next slide.

Slide 10 : the core... (hold up the core as you say the words).

Slide 11 : God really has given each one of us enough apples to supply our needs – plus one with which each of us may show our gratitude to Him. The choice is ours. Will you return to God the largest and juiciest of your apples – or only the core?

Slide 12: Tithing

The focus of tithing is ... not the tithe but the tither; not the gift but the giver; not the possession but the possessor; not your money but your relationship with God.

Read this slowly as a final reflection.