

The 10% Agreement



SABBATH—JANUARY 14

READ FOR THIS WEEK'S LESSON: Hebrews 7:1–9; Malachi 3:10; Leviticus 27:30; 1 Kings 17:9–16; 1 Corinthians 4:1, 2.

MEMORY VERSE: “The LORD All-Powerful says, ‘Try this test. Bring one-tenth [10%] of your things to me. Put them in the treasury [storerooms in the temple]. Bring food to my house. Test [Give a test to] me! If you do these things, I will surely [for sure] bless you. . . . You will have more than enough of everything’ ” (Malachi 3:10, ERV).



The king invites Abram to take all the riches that the four kings stole from Sodom.

IN GENESIS 14, Abram saves several people from the Army of Four Kings. One of the people Abram saves is Lot. Lot is the son of Abram's brother. The four kings took these people away from the city of Sodom and four other cities. But Abram frees them. The king of Sodom is so thankful for Abram's help. So, the king invites Abram to take all the riches that the four kings stole from Sodom. But Abram refuses. Earlier, Abram gives to Melchizedek 10% of everything he owned.

Right after Abram gives his tithe, the Lord says, “ ‘Abram, don't be afraid. I will defend you. And I will give you a great [big] reward’ ” (Genesis 15:1, ICB). In other words, the Lord tells Abram that He always will protect him. Many years later, Moses commands Israel before they enter the Promised Land, “ ‘Be sure to give a tenth part [10%] to the Lord of all you plant that comes from your field every year. . . . Then you may learn to fear [respect] the Lord your God always’ ” (Deuteronomy 14:22, 23, NLV).

What do these Bible truths mean for us today?

TITHE MEANS 10% (Hebrews 7:1–9)

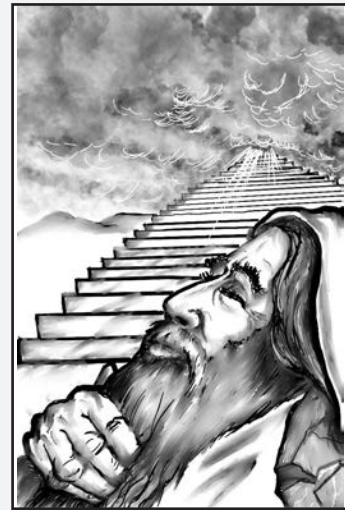
The dictionary says that tithe is “a tenth part of something” or “ten percent [10%].” This meaning comes from the Bible. We know that all that we have belongs to God. So, we give back to Him 10% of everything we get. The tithe laws that God gave to Israel at Mount Sinai show that the tithe is holy and belongs to God (read Leviticus 27:30, 32). God asks only for His 10%. We also thank God by giving Him offerings. These offerings are separate from the tithe. The Bible doesn’t say anywhere that we can give God less than 10%.

Read in Genesis 14:18–20 and Hebrews 7:1–9 about Abram’s meeting with Melchizedek. What does Abram do when he meets Melchizedek?

The first time that the Bible talks about tithe is in Genesis 14. This chapter tells us the story of Melchizedek’s meeting with Abram. The last time the Bible talks about tithe is in Hebrews 7. This chapter also talks about the same meeting between Melchizedek and Abram. In this chapter, Paul uses the words “to pay a tenth [1/10th or 10%]” and “to pay tithe” to mean the same thing (read Hebrews 7:1–9). Do you see in the story in Hebrews that both Melchizedek and Jesus are **not** from the family group of Levi? This idea shows us that the Bible rule to pay tithe did not start with the Levites. So, paying tithe happened before Moses wrote down the laws about tithe.

Read about Jacob in Genesis 28:13, 14, 20–22. What does God promise to do for Jacob? What is Jacob’s answer to God’s promise?

When Jacob leaves home, he runs away from Esau, his angry brother. Then Jacob has a dream. In the dream, Jacob sees stairs that start on the earth and end in heaven. God stands at the top of the stairs. God promises to be with Jacob and to bring him back home someday. That night, Jacob is changed forever. He promises the Lord, “ ‘The Lord will be my God. . . . And I will give You a tenth part [10%] of all You give to me’ ” (Genesis 28:21, 22, NLV).



Jacob has a dream. In the dream, Jacob sees stairs that start on the earth and end in heaven.

WHERE ARE GOD’S STOREROOMS? (Malachi 3:10)

Read Malachi 3:10. What can we learn from this verse about where to pay our tithe? As we learned, tithe is the special offering that belongs to God. Tithe is 10% of all the money we get.

From this verse, we see that God’s people already knew what God meant by “storerooms” (Malachi 3:10, NIV). God tells His people to bring the tithe to His storerooms “ ‘so that there may be food in My house’ ” (Malachi 3:10, NIV). At first, God’s people understood that God’s house was the sanctuary. The sanctuary was the holy tent for the ark that God told Moses to build for Him during the time when God’s people lived in the desert. When Israel moved to the Promised Land, God’s holy tent stayed in Shiloh for a while. Later, Solomon built a temple for God in Jerusalem. The ark was moved to the temple.

Read Deuteronomy 12:5–14. These verses show us that God doesn’t give His children permission to decide where they should send their tithe. What can we learn from these verses for ourselves today?



Church members bring their tithe to their local church as part of their worship experience.

As members of God’s family, we want to understand what God wants us to do with our tithe. In Deuteronomy 12:5–14, we see that God’s people traveled to Jerusalem for special holidays three times each year. During these holidays, God’s people brought their tithes and offerings to God. The Levites took the tithe and gave it to other Levites all over the land of Israel (read 2 Chronicles 31:11–21; Nehemiah 12:44–47; Nehemiah 13:8–14). In the same way, God chose the local conferences, missions, and unions to be the storerooms for the Seventh-day Adventist church. The conferences, missions, and unions are smaller parts of the worldwide church. Most church workers in each area are paid from these storehouses.

Church members bring their tithe to their local church as part of their worship experience. (Some members, of course, give their tithe and offerings online.) The church’s money manager sends the tithe to the conference, which is God’s storeroom. God made this plan for our church. This plan helps our church to do its worldwide work.

What if we sent our tithe anywhere we wanted? What would happen to our church? Why is that plan a bad idea?

**GOD'S PLAN FOR THE 10% WE OWE HIM
(Leviticus 27:30)**

Read in Leviticus 27:30 and Numbers 18:21, 24 about God's plan for our tithe. As we saw already, tithe is 10% of all the money we get from work or gifts. The tithe belongs to God.

Psalm 24:1 helps us remember that God owns everything. For sure, God doesn't need our money. But because the tithe belongs to God, He tells us what to do with it. God wants us to use His tithe to support His work on this earth. So, we must take care of the needs of God's workers and preachers with God's tithe.

The family group of Levi were the teachers and temple helpers in the Old Testament. God didn't give the Levites the large amounts of land that He gave to the other Israelites. God gave the Levites 40 cities. God also gave the Levites enough land around these cities for their own personal gardens. The Israelites supported the Levites with their tithes. The Levites paid tithes, too, from the money they got.

Read Acts 20:35. What important rule does this verse teach us? How can this rule help us to understand why we should give our offerings to help other people in need?

Paying tithe helps our friendship with God grow strong. When we pay tithe, we learn to trust God more. We need faith to take 10% of all the money we get and give it back to God. (Really, our money belongs to God anyway.) Our faith only will grow when we use our faith.

Think about how much our faith will help us in the end times when we can't buy or sell (Revelation 13; Revelation 14; study lesson 11). Everyone will be against God's loyal people then. So, we need to have trust in God and His love now. When we pay tithe, we build strong trust in God.

A second big reason for our paying tithe is so that we can enjoy God's blessings in this life now. As part of our tithe agreement, God promises us blessings so large that we won't have room enough to store them all! With all these extra blessings, we can help people and support God's work.

The Bible teaches us that we get more of a blessing when we give than when we get. How have you learned this Bible truth for yourself?



**God wants us to use
His tithe to support
His work on this earth.**

PAYING 10% TO GOD: BEFORE OR AFTER TAXES? (1 Kings 17:9–16)

We know we should pay God tithe. As we saw, tithe is 10% of all the money we get from work and gifts. But the question many people ask is, “Should we pay tithe before or after the government removes taxes from our paychecks?” In many countries, the government takes out taxes from the worker’s pay. The government uses the tax money to pay for roads, bridges, and to help people who lost their jobs. If we own our own business, we can pay tithe on the money we make before we pay any taxes.

Studies show that most Seventh-day Adventists pay tithe on the money they earn before the government takes out taxes. (For more information, please read the booklet *Tithing Principles and Guidelines* [Silver Spring, MD: General Conference of SDA], page 13 [Rule 13], and page 22 [Rule 3B; pages 22–24].)



Should we pay tithe before or after taxes are taken out of our paycheck? God leaves that decision to us.

Read 1 Kings 17:9–16. How was life for the widow before Elijah came to her? What did Elijah ask the widow to do first before she took care of herself and her son? What important rule does this story teach us about paying tithe?

God told the widow of Zarephath that a man of God was coming to see her (1 Kings 17:9). When Elijah arrived, the widow told him about her hard times. Elijah asked the woman for a drink of water. Then he “said to the woman, ‘Don’t worry. Go home and cook your food as you said. But first make a small piece of bread from the flour that you have and bring it to me. Then cook some for yourself and your son. The LORD, the God of Israel, says, “That jar of flour will never be empty and the jug will always have oil in it.” This [gift] will continue until the day the LORD sends rain to the land’ ” (1 Kings 17:13, 14, ERV).

Was Elijah selfish to ask the woman for some food when she had so little? Or was God testing her faith? The answer should be easy for us to guess. God was testing the widow.

We have been told, “God allows each one of us to decide what is our income. Then God permits us to decide to give Him as much as we wish.”—Ellen G. White, *Testimonies for the Church*, volume 4, page 469, adapted.

What blessings do you get from paying tithe? How does paying tithe make your faith grow stronger?

AN HONEST TITHE, OR 10% (1 Corinthians 4:1, 2)

We are God’s children and the managers of His blessings. God gives us important work to do for Him. So, what type of workers does God ask us to be? For the answer, read 1 Corinthians 4:1, 2.

What does it mean to be loyal to God or honest with our tithe? As we learned, tithe is the money we owe God from everything He gives us. This week, we have learned several things about paying tithe:

1. Tithe is 10% of all the money we earn or get.
2. We send tithe to the storeroom. The storeroom is a word picture for the place where the tithe is kept. God’s workers and His preachers are paid from the tithe.
3. When we pay tithe, we put God first. We give Him back our tithe before we spend anything we earn or get.
4. Tithe is used to support God’s work on this earth.

As church members, we are responsible for numbers 1–3. Our church leaders and money managers take care of number 4. They must make sure that the tithe is used in the right way.

Tithe belongs to God. So, it is our duty to give God our tithe and offerings. If we don’t give God the full 10% that we owe Him, we rob Him. If we don’t bring the tithe and our offerings to the “storeroom,” then we also steal from God.

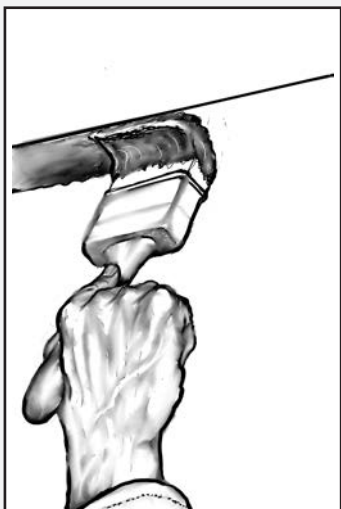
Read the picture story about God’s managers in Matthew 25:19–21. As these verses show us, when will God ask us to explain what we did with His money? What does God say to His wise managers?

“Malachi 3:10 is God’s command: ‘Bring to the storehouse [storerooms] a tenth [10%] of what you gain [get]’ [ICB]. God doesn’t ask us to obey this command because we feel thankful to Him or unselfish. God asks us to be honest. The tithe belongs to the Lord. He asks us to give back the tithe to Him because it belongs to Him.”—Ellen G. White, *Education*, page 138, adapted.

Some Christians complain that they don’t like how the church uses their tithe money. So, they won’t pay tithe. Or they send it somewhere else. Why is this thinking wrong? Did God say, “Pay tithe only if you feel good about it”?



**When we pay tithe,
we put God first.**



“The Lord trusts us to be His managers of the things He gives us.”

ADDITIONAL THOUGHT: Read Ellen G. White’s writings about tithe in *Testimonies for the Church*, volume 9, pages 245–252. As we saw already, tithe is 10% of all the money we get. Also, study section 3 of *Counsels on Stewardship*, pages 65–107.

“What if God’s people give back to God all the tithe that they owe Him? God will give His people many blessings. He will give them back ten times more to do His work than they give to Him. Then communication between God and humans will stay open.”—Ellen G. White, *Testimonies for the Church*, volume 4, page 474, adapted. Wow! This quote is surprising. If we all are honest in paying our tithe, God will bless us by giving us **ten times more** blessings than we gave to Him. So, that means if we give \$10.00 to God, God will bless our \$10 so that it will be worth \$100.00. That is the same as God making our tithe worth 1,000% more!

“In Malachi 3, we read about the agreement God made with humans. The Lord explains His part. He will give big gifts to His people who will give back to Him their tithes and offerings.”—Ellen G. White, *Advent Review and Sabbath Herald*, December 17, 1901, adapted.

“Everyone should remember that God must come first in our lives. God gives many things to us. He made an agreement with us. This agreement says we must give back to God one-tenth [1/10th or 10%] of our things. The Lord trusts us to be managers of the things He gives us. But God says, ‘The 10% is Mine.’ We must give back to God 10% of everything He gives us. Who made this plan? Jesus Christ Himself.”—Ellen G. White, *Testimonies for the Church*, volume 6, page 384, adapted.

DISCUSSION QUESTIONS:

- ① Paying tithe started long before the Israelites were a people. How does this Bible truth help us understand why we must pay tithe to God?
- ② What if people decided to stop sending their tithe to the local church? What would happen to our church? Would we have a church? What’s wrong with saying, “Well, my tithe is so small compared to everyone else’s tithe. So, who cares where I send it?” What if everyone thought this way?
- ③ What has been your experience paying tithe? Share your experience with the class.

SABBATH TEST IN MALAWI

A college in Malawi announced that its students must take all their final exams on the seventh-day Sabbath. This announcement filled the Seventh-day Adventist students with worry and fear.

One Seventh-day Adventist student at the college was named Lucy. Lucy and other Adventist students got special gifts of money to study at the college. They wanted to become teachers. The college was owned by the government of Malawi. There was not enough food in Malawi that year, in 2006. The government had very little money to buy food. So, the government leaders asked the schools to make their school week shorter. To save money, the college moved the final exams from Monday and Tuesday to Saturday. Lucy was upset about this change. The future of the Adventist students didn't look good.

The Adventists decided to ask the college to change the day of the exams. Several students went to meet with the school manager. But the manager refused to change the day of the exams. Things got worse when the other students started to make fun of Lucy and her Adventist classmates for their Sabbath beliefs.

Lucy watched as many Adventist classmates agreed to take the exams on the Sabbath. In the end, only Lucy and three other students stood firm. Lucy and her friends decided to honor the Lord and His Sabbath. They prayed and again went to the school manager's office to ask him to change the exam day.

At the office, Lucy felt shamed and insulted. The school manager told her that she should feel honored that the government gave her money to go to school. The school manager told her to think of her children who just lost their father. Now Lucy was taking care of the children by herself. The school manager told Lucy to take the exams on Sabbath so she could get a job to help her kids. But the insults didn't cause Lucy to give up her faith. Lucy believed God would help her.

Lucy and her three classmates kept on praying. They asked their pastor to pray, too. The pastor talked with the president of the Adventist Church in Malawi. The president asked the government leaders to help Lucy, her friends, and all Adventist students in Malawi. That's because this was a problem for Adventist students all across Malawi.

All of a sudden, the college changed its decision. They changed all the exams back to their old schedule. God answered the prayers of four loyal students in a powerful way. Lucy Nyirenda passed her exams and became a teacher. She says, "God promises that He won't leave or fail the ones who trust Him."

INSIDE
Story

by SHERON NDHLOVU



The other students started to make fun of Lucy and her Adventist classmates for their Sabbath beliefs.

