

“On Giving”

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Brian Watson

I have a very serious question for you: How long does a pound of coffee last in your house? I know, it's a strange question, but think about it. How long does a pound of coffee last in your house? Did you know that during World War II, many products were rationed, including coffee? Many other products were rationed, such as cars, bicycles, tires, gas, shoes, sugar, butter, and meat. They were rationed either because the materials were needed for the war, or because of disruptions in manufacturing and shipping. Each person was allowed ten pounds of coffee per year, or one pound every five weeks. In our house, the two of us coffee drinkers go through at least a pound of coffee in a week. So, per adult, we use half a pound each week. If our coffee were rationed, we would have to have to cut our coffee drinking by two-and-a-half times. Or we would have to make our coffee two-and-a-half times weaker. Trust me, that wouldn't be good. But I think we could do it if we knew our sacrifice was for a greater cause.

Americans made great sacrifices during World War II because they knew that something greater than their coffee drinking was at stake. They knew that there was a greater cause, so each American citizen was able to live a wartime lifestyle, knowing that it wouldn't last forever.

So people are able to make financial sacrifices for some greater good. People also make financial sacrifices for what they desire the most. It's interesting how people will find money to spend on things that they really want, whether it's a car, some piece of technology like a computer or a phone, their child's education, or even a hobby.

I think those two ideas should come together when it comes to how we give our money to God, the ministry of the local church, and other Christian agencies that try to do the work of God's kingdom. If you're a Christian, you should want to give to such causes. And you should realize that we are in a war. It's a greater war than World War II. We are fighting in a battle between God and Satan, good and evil, truth and lies. We are fighting for God's glory, for lost souls, and the stakes are eternal.

Over the past few weeks, I've been talking about the importance of the Christian life in the local church. I talked about striving together side by side for the gospel. I also talked about baptism. Today, I want to talk about our offerings to God, specifically to the ministry of the church.

Before I begin, I want to say this: I don't want to be manipulative and my goal is not to make you feel guilty. If I wanted to do that, we would take the offering after the sermon. I should that I've been here almost two years and have never given a sermon on giving money to the church; some people recommend that pastors preach on giving every year. I also want you to know that I don't know how much anyone gives to the church. I don't see that information. So I'm not addressing specific individuals. My goal is simply to tell you what the Bible says about giving to the church.

Giving is an essential part of church membership, which is an essential part of our Christian lives. How we handle our money says a lot about how we value God. My goal today is to do the following. I want to talk briefly about money from a biblical perspective. Then I want to answer the following questions: What does the Bible say about money? Why do we give to the church? How much do we give? And, what is our motivation to give?

So, here is the first question: What does the Bible say about money? Did you know that everything is God's? It's true. Consider what Deuteronomy 10:14 says: "Behold, to the LORD your God belong heaven and the heaven of heavens, the earth with all that is in it."¹ In Job 41:11, God says,

Who has first given to me, that I should repay him?
Whatever is under the whole heaven is mine.

Everything belongs to God.

Since everything belongs to God, what we have is a gift from him. Even the ability to make money comes from God. This is what Deuteronomy 8:17–18 says about that:

¹⁷ Beware lest you say in your heart, 'My power and the might of my hand have gotten me this wealth.' ¹⁸ You shall remember the LORD your God, for it is he who gives you power to get wealth, that he may confirm his covenant that he swore to your fathers, as it is this day.

Everything we have comes from God, directly or indirectly.

God doesn't give us money so that we can merely have nice lives. God gives us money so we can glorify him and bless others. Consider what Paul writes in 1 Timothy 6:17–19:

¹⁷ As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. ¹⁸ They are to do good, to be rich in good works, to be

¹ Unless otherwise noted, all Scripture quotations are taken from the English Standard Version (ESV).

generous and ready to share,¹⁹ thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life.

Yes, we can enjoy what God has given us. But we should be rich in good works. That is why God gives us money.² Of course, part of the church's mission is to alleviate that suffering.

I tell you these things because we need to be reoriented to a biblical worldview. Such a worldview says that we are not entitled to luxuries—or anything else. Every good thing we have is due to God's grace. God blesses us so that we may bless him and others. But the world is constantly telling us lies about money. The world tells us that it's our money and we have earned it. The world tells us that money will buy happiness. The world constantly tries to sell us things that end up making us more miserable. We need to come back to Scripture to remind ourselves of the truth.

The truth is that everything we have is God's. We are simply stewards, or managers, of what he has given us, and he wants us to give to his church.

On to the next question: Why does God want us to give to his church? From a practical standpoint, everything costs money. Ministry can be expensive. We need to maintain this building if we want to continue meeting here. In fact, we've been working on upgrading the building, something that is needed and overdue. We also need money to purchase equipment, office materials, Bibles, books, and so on. We also need to support people who work in ministry. Besides supporting your pastor, your money helps fund missionaries. Twenty percent of what is given to this church is directed towards missions.

In the Old Testament, the priests and Levites were the full-time ministers. They were supported by a tithe, which I will talk about in a moment. According to 2 Chronicles 31:4, the Israelites were supposed to give to the priests and Levites, "that they might give themselves to the Law of the LORD." In other words, the Israelites were to give to the priests and Levites so they could focus on their ministry.

In the New Testament, pastors are the full-time ministers of the church. According to several passages in the New Testament, those who work in gospel ministry deserve to be paid. Galatians 6:6 says, "Let the one who is taught the word share all good things with the one who

² According to John Piper, "God increases our yield so that by giving we can prove our yield is not our god. God does not prosper a man's business so he can move from a Ford to a Cadillac. . . . Why does God bless us with abundance? So we can have enough to live on and then use the rest for all manner of good works that alleviate spiritual and physical misery." John Piper, *Desiring God*, rev. ed. (Sisters, OR: Multnomah, 1996), 169, 172.

teaches.” Though Paul sometimes refused to be paid for his efforts, he indicated that his practice was not the norm. In 1 Corinthians 9:13–14, he writes,

¹³ Do you not know that those who are employed in the temple service get their food from the temple, and those who serve at the altar share in the sacrificial offerings? ¹⁴ In the same way, the Lord commanded that those who proclaim the gospel should get their living by the gospel.

Paul writes something similar in 1 Timothy 5:17–18:

¹⁷ Let the elders who rule well be considered worthy of double honor, especially those who labor in preaching and teaching. ¹⁸ For the Scripture says, “You shall not muzzle an ox when it treads out the grain,” and, “The laborer deserves his wages.”

Here, Paul quotes both Deuteronomy 25:4 and Luke 10:7. The point is that the pastor, like the ox, should be free to eat from the fruit of his labors.

How much should pastors be paid? Paul doesn’t say. When I lived in Austin, I joined a large church. The pastor, who faithfully preached the Bible, asked this same question. His answer was “as much as possible.” His point was that pastors teach people about God. They equip the saints for ministry, and, according to Hebrews 13:17, they watch over Christians’ souls and will have to give an account for the way they lead their people. Those things are priceless. It seems to me that pastors shouldn’t be rich, but they should be compensated well for their work. They should be able to take care of their families and they should also be models of responsible stewardship.

Another reason to give to the church is that the more money we have, the more missions organizations and missionaries we can fund. As I said above, we give 20 percent of undesignated offerings to missions. We could use money to provide more people with quality Bibles, or to give people evangelistic books or other resources to help them come to know Jesus. We could do more to make an impact in our community whether that’s through outreach efforts or by supporting efforts to help the poor and needy.

We also have our deacon’s fund, which in other churches is known as a benevolence fund. This is used to help people in need, usually people among us.³

³ For the principle of giving to those in need in the church, see Acts 4:32-37; Rom. 15:25-27; 1 Cor. 16:1-4; 2 Cor. 8-9; 1 Tim. 5:3-16.

Perhaps the best reason to give to the church is simply for the glory of God. The church is now the temple of the living God. We are the “place” where God dwells on earth, where he is glorified, where his word is spoken, and where forgiveness can be found. If we want to glorify God, we will give to his church. We have a positive and a negative example of this in Scripture. The positive example is David. You may recall that God told him that he would not build the temple. Instead, his son Solomon would. In 1 Chronicles 29, we see David collecting materials for the construction of the temple, so that Solomon could built it later. David gave out of his own treasury a great deal of gold and silver. The leaders of Israel also gave generously. First Chronicles 29:9 says, “Then the people rejoiced because they had given willingly, for with a whole heart they had offered freely to the LORD. David the king also rejoiced greatly.” Then we read these great verses:

¹⁰ Therefore David blessed the LORD in the presence of all the assembly. And David said: “Blessed are you, O LORD, the God of Israel our father, forever and ever. ¹¹ Yours, O LORD, is the greatness and the power and the glory and the victory and the majesty, for all that is in the heavens and in the earth is yours. Yours is the kingdom, O LORD, and you are exalted as head above all. ¹² Both riches and honor come from you, and you rule over all. In your hand are power and might, and in your hand it is to make great and to give strength to all. ¹³ And now we thank you, our God, and praise your glorious name.

¹⁴ “But who am I, and what is my people, that we should be able thus to offer willingly? For all things come from you, and of your own have we given you.

¹⁵ For we are strangers before you and sojourners, as all our fathers were. Our days on the earth are like a shadow, and there is no abiding. ¹⁶ O LORD our God, all this abundance that we have provided for building you a house for your holy name comes from your hand and is all your own” (1 Chron. 29:10–16).

David understood what giving was all about. Unfortunately, Solomon did not. After David died, Solomon built the temple. It took him seven years to build and the temple was a glorious thing. But Solomon spent thirteen years—almost twice as long!—building his palace, and his wealth, as well as his women, led him away from God. We need to be a lot more like David in this area, and a lot less like Solomon. David knew everything was God’s and he gave joyfully so that God would be glorified.

Giving money is also an act of worship. That is why we take an offering during the worship service. When the Philippians gave a significant financial gift to the apostle Paul, he called it “a fragrant offering, a sacrifice acceptable and pleasing to God” (Phil. 4:18b).

We need to give to the church ministry requires money, because God commands it, because we're in a war, and because the church is the temple of the living God.

Now we come to our third question: How much should we give to the church?

Many of you would automatically think, "Tithe." A tithe means one tenth. But is that what the Bible teaches? We'll have to see. In the Old Testament, God commanded the Israelites to give not one, but three tithes. Did you know that? The first tithe was to the Levites, which is described in Numbers 18. The Levites in turn were supposed to tithe to the high priest. That was one of three tithes.

The second tithe was a fellowship tithe. This is described in Deuteronomy 14:22–27. When the Israelites made their pilgrimages to Jerusalem to observe the three major festivals each year, they were supposed to bring one tenth of their produce: their grain, wine, oil, and cattle. If the people couldn't carry all those things, they could bring an equivalent amount of money. They were to share this also with the Levites.

Finally, there was a third tithe, taken every three years. This is described in Deuteronomy 14:28–29:

²⁸ At the end of every three years you shall bring out all the tithe of your produce in the same year and lay it up within your towns. ²⁹ And the Levite, because he has no portion or inheritance with you, and the sojourner, the fatherless, and the widow, who are within your towns, shall come and eat and be filled, that the LORD your God may bless you in all the work of your hands that you do.

This tithe was given to the Levites, the foreigners, and the poor. Add those three tithes together, and you get about 23 and 1/3 percent, not ten percent.

This was the understanding during Jesus' day. The first-century Jewish historian, Josephus, recognized this "triple tithe" in his *Antiquities* [4.20]. The triple tithe is also mentioned in the apocryphal book called Tobit [1:6–8], which was written in the second century BC. When Jesus observed that the Pharisees gave a tithe of everything, including their spices (in Matt. 23:23), he must have been referring to this triple tithe of over 23 and 1/3 percent.

The real question is, "Are we supposed to tithe?" It's interesting that in the New Testament, there are only three different mentions of the tithe. In the first, Jesus acknowledges that the Pharisees tithed in Luke 11:42 and Matthew 23:23. The second is found in the parable of the Pharisee and the tax collector in Luke 18, in which the Pharisee claims that he gives "tithes of all that I get" (Luke 18:12). In these references, Jesus is referring to people who are under the

“old covenant,” the one God made with the Israelites when they came to Mount Sinai. Another way of saying this is that they were under the law.

The third mention of a tithe in the New Testament is Abraham’s one-time tithe to Melchizedek in Hebrews 7. The author of Hebrews makes the argument that Jesus is greater than the Levitical priesthood because Abraham, the great-grandfather of Levi, paid a tithe to Melchizedek, and Jesus is said to be “a priest forever after the order of Melchizedek” (Ps. 110:4; Heb. 7:17, 21).

Hebrews also shows that old covenant, with its law, was a shadow of the new covenant, which is established by Jesus’ death on the cross. The idea is that Jesus fulfills the law as well as the Old Testament worship practices. We don’t sacrifice animals anymore because Jesus was the true sacrifice. We don’t have a high priest anymore because Jesus is our great high priest. We don’t go to a physical temple anymore because Jesus is the true temple and the church, his body, is also the temple. The three tithes were bound up with both the law and the Old Testament worship. Since both the law and its accompanying worship rituals have been fulfilled in Christ, we would need to find other New Testament passages on tithing, and we find none. Outside of the law, we have no commandment to give one tenth.

(To be fair, we do have two examples of the patriarchs giving a tenth. The first is when Abram [later Abraham] gives Melchizedek a “tenth of everything” [Gen. 14:20]. The second is when Jacob has his “Jacob’s ladder” dream. Afterward, he says, “of all that you give me I will give a full tenth to you” [Gen. 28:22]. It seems that Jacob planned on repeatedly giving ten percent, while Abraham’s gift was a one-time event. In neither case was the ten percent a requirement or a commandment. Perhaps these details in Genesis were included to show that there was a precedent for ten percent giving.)

When Jesus told the Pharisees that they were right to tithe, he was doing so because they were still under the law. He said it before he inaugurated the new covenant. In the Sermon on the Mount, Jesus also talked about offering sacrifices at the altar (Matt. 5:23–24), but that doesn’t mean we are supposed to offer animal sacrifices. We have to discern how the new covenant fulfills the old covenant in order to see which commandments apply to us. And the new covenant does not tell us to tithe.

I know that this is a radical idea for some of us. But I want you to know I’m not making it up. I’m simply agreeing with many conservative scholars like Thomas Schreiner, a professor at

the Southern Baptist Theological Seminary, Andreas Köstenberger, a professor at the Southeastern Baptist Theological Seminary, and Craig Blomberg, of the Denver Seminary. But if you don't agree with us, I recommend that you go all the way and do the triple tithe. I won't object if you give 23 and 1/3 percent to the church.

If we are no longer required to tithe, does that mean we are off the hook? No. Not at all. The new covenant model of giving is generous, sacrificial, and joyful giving. We might say that Christian giving is grace-based giving: God has been generous to us, so we want to be generous to others. And that should include how we support the church.

To get a sense of what the New Testament says about giving, we'll look at two passages briefly, both from Paul's letters to the Corinthians. Both concern the collection that Paul was taking around the Mediterranean for the church in Jerusalem, which had been impoverished because of a famine. The first passage is 1 Corinthians 16:1–2:

¹ Now concerning the collection for the saints: as I directed the churches of Galatia, so you also are to do. ² On the first day of every week, each of you is to put something aside and store it up, as he may prosper, so that there will be no collecting when I come.

From just these two verses, we see a model for giving. Giving should be done regularly, universally (that is, by everyone), systematically, and proportionately. There is no command to give a fixed percentage of income. Each one should give as he or she has prospered. The rich should give very generously, because God blessed them with wealth. The poor should give what little they can afford. Everyone should contribute.

In 2 Corinthians, Paul once again speaks of this collection. In 2 Corinthians 9:6–15, he writes,

⁶ The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully. ⁷ Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver. ⁸ And God is able to make all grace abound to you, so that having all sufficiency in all things at all times, you may abound in every good work. ⁹ As it is written,

“He has distributed freely, he has given to the poor;
his righteousness endures forever” [Ps. 112:9].

¹⁰ He who supplies seed to the sower and bread for food will supply and multiply your seed for sowing and increase the harvest of your righteousness.

¹¹ You will be enriched in every way to be generous in every way, which through

us will produce thanksgiving to God. ¹² For the ministry of this service is not only supplying the needs of the saints but is also overflowing in many thanksgivings to God.

¹³ By their approval of this service, they will glorify God because of your submission that comes from your confession of the gospel of Christ, and the generosity of your contribution for them and for all others, ¹⁴ while they long for you and pray for you, because of the surpassing grace of God upon you. ¹⁵ Thanks be to God for his inexpressible gift!

Paul uses the metaphor of sowing and reaping. Those who give generously are not simply giving away money. They are making an investment. In time, this investment will produce good fruit. The investment we make will result in a harvest of righteousness. Our generous giving makes us godlier. (It also helps keep us away from idols.) And when we are generous, God will continue to meet our needs.

We don't want to miss something very important in verse 13. The Corinthians were supposed to give out of obedience or submission to God, which flowed out of their confession of faith in the gospel of Christ. True faith in God leads to obedience and generosity. One of the marks of a Christian is voluntary, generous giving. The Scottish pastor Robert Murray M'Cheyne once said this to his congregation:

I fear there are many hearing me who may know well that *they are not Christians, because they do not love to give*. To give largely and liberally, not grudging at all, requires a new heart; an old heart would rather part with its life-blood than its money. Oh my friends! Enjoy your money; make the most of it; give none away; enjoy it quickly for I can tell you, you will be beggars throughout eternity!⁴

When we give cheerfully, we are laying up treasure in heaven. We are investing in the kingdom of God. When we are generous now, we won't be poor for eternity.

You'll notice once again that Paul doesn't command a specific amount to be given. He says each one should decide what he or she will give, not because they are commanded, but because they want to give. We are not told we must give a certain percentage. We must rely on the leading of the Holy Spirit and the broad guidelines given to us in Scripture.

If we ask, "How much do I *have* to give?" we are asking the wrong question. There is something wrong with our hearts. We should ask, "How much *can* I give?"

⁴ Robert Murray M'Cheyne, *Sermons of M'Cheyne* (Edinburgh; n. p. 1848), 482, quoted in Timothy J. Keller, *Ministries of Mercy*, 2nd ed. (Philipsburg, NJ: P&R Publishing, 1997), 40.

The Bible makes it clear that we should give generously, voluntarily, and cheerfully. Before I give you some practical suggestions for giving, I want us to consider the greatest example of giving.

Our motivation in giving should be the gospel. This is what Paul writes in 2 Corinthians 8:9: “For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you by his poverty might become rich.” Before he was born in a manger, Jesus was rich. He was with the Father in heaven, in perfect, glorious fellowship. But he didn’t view that as something to grasp, as Paul writes in Philippians 2. Instead, he decided to lay aside those riches to become a man and to die on a cross, so that he could save wretches like you and me. He gave and gave and gave, so that we might become rich. He took on our sin on the cross so we might take on his righteous standing.

How we give reveals how we respond to the gospel. If you believe in Jesus and are being conformed to his image, you will give and give and give. How you use your money says a lot about how much you treasure Jesus. This is what another pastor said: “The money I give to my church constitutes, whether I realize it or not, in terms of my total budget, the measure of my love and gratitude; it tells how much, or how little, Christ means to me.”⁵

Jesus made the ultimate sacrifice for the sake of his mission. We, the church, carry out that mission of telling others about Jesus. We, too, need to be willing to sacrifice for the sake of the mission.

Allen Ross, an Old Testament theologian, wrote about giving in his book on worship. After he acknowledged that the old covenant system of regulations and law is no longer in place, he wrote this:

The New Testament has a higher standard. Because we live in the fulfillment of the promises and have been sanctified before God forever by the one complete and sufficient sacrifice, *all our time* belongs to God, *all our talents* are for his use, and *all material possessions* are his. We are to live a life of total dedication to the Lord, being willing to give everything to him, willing to use everything for his glory. The point is that devout worshippers acknowledge through their giving that they owe everything to God, even though God in his goodness allows them to retain most of it for their use. Those who refuse to give anything, or who give what is left over and unusable to God (Mal. 1:6-14), are not worshipping in spirit and truth.⁶

⁵ R. L. Small, “The Clink of Coins,” in *No Uncertain Sound* (Edinburgh, 1963), quoted in Ralph P. Martin, *Worship in the Early Church* (Grand Rapids, MI: Eerdmans, 1975), 84.

⁶ Allen P. Ross, *Recalling the Hope of Glory* (Grand Rapids, MI: Kregel, 2006), 207-8.

So what do we do? How should we respond? I will give us some suggestions.

Here's one suggestion: Make sure you set your life up so you can give generously to the church. Most have all their money spent before they get their paycheck because they have committed themselves to all kinds of good, services, and debts. Get rid of debt and don't spend more than you need to spend. If you're only giving what you have leftover, after all the other bills have been paid, that says something about how you value God. In the Bible, we are told to give our firstfruits, our choice offerings (Prov. 3:9-10).

We should consider making some sacrifices in our lifestyle. You can start with little ones, like not going out to eat as much. You can make larger ones, like sacrificing a vacation every other year. You could make larger sacrifices, like selling investments. Some of us have more vehicles than we people in our houses. All of us have more than we need. That doesn't mean we have to give up everything. But we should be willing to assess how we're spending our money.

Here is more than a suggestion: If you are not giving to this church, you need to start giving something, and something of value. Most of us know what Malachi 3:8, which says that those who don't give to God are robbing him. Though we're not under the old covenant, the principle stands: if you are not giving to God by giving to his church, you are robbing him.

For those of you who are giving, it's possible that God is calling you to give more. Again, the more money that is given to the church, the more we can accomplish. We can update the building and the technology needed to modernize our facilities. We can then focus more on reaching out the community. All of this takes money. The need is definitely there.

For most of us, I would suggest starting with ten percent of our income. In America, I don't think that's too much to ask. But for some of you, that might be very difficult because you have limited income. Many theologians recommend graduated giving, so that the more you earn, the higher percentage you give.

If you are giving ten percent of your after-tax earnings, I would challenge you to give ten percent of your pre-tax earnings. Whatever you do, commit to giving that amount and alter your lifestyle so you can give generously.

Sadly, most American Christians give very little. Twenty-five percent of professing Christians give nothing to the church. Those who attend church regularly give 6 percent of their

after-tax income.⁷ Of all Christians, the number is only 2.43 percent.⁸ These numbers are actually worse than they appear, because they are skewed by the generous giving of a smaller number of Christians. “Twenty percent of all Christians account for 86 percent of all giving.”⁹ Apparently, only 10-25 percent of families in churches give 10 percent of their income.¹⁰

Some sociologists figured out that if all professing Christians in America who attend church regularly gave 10 percent of their after-tax income, there would be an extra \$46 billion given to Christian ministry. Money isn’t everything, but those funds would sure help us fight the war.

We can’t control what other Christians do with their money, but we can control what we do. Some of us may need to make greater sacrifices in our lives in order to give more. We may need to put aside our little idols. Some men may have to get rid of their toys. Some women may have to give up the idol of having a perfect home. Some of us could sell things we don’t need, even things like extra vehicles, so we could give more.

In addition to making sacrifices now, you may want to include the church in your will. What you have contributed to this church may be one of the most important things you do.

I want to close with us thinking about our legacy. Imagine you have come to the end of your life and you are standing face to face with Jesus. It would be wonderful to say, “Jesus, I gave generously to the church. I gave my time, my gifts, and my money. Because I gave generously and many others gave generously, we were able to do great things in your name, for your glory. We were able to support international missionaries. We were able to support local ministries that help take care of the needy. We were able to give away many Bibles and Christian books. We supported evangelism efforts. We improved the church building so it could serve future generations. We took care of our pastors and their families. We fought the good fight. We did all of this because we know you gave everything for us.” What a wonderful thing it would be to hear, in return, “Well done, good and faithful servant.”

⁷ Robert Moll, “Scrooge Lives!” *Christianity Today*, December 5, 2008.

⁸ Ruth Moon, “Are American Evangelicals Stingy?” *Christianity Today*, January 31, 2011, <http://www.christianitytoday.com/ct/2011/february/areevangelicalsstingy.html>, accessed October 9, 2016.

⁹ Mark Driscoll and Gerry Breshears, *Doctrine: What Christians Should Believe* (Wheaton, IL: Crossway, 2010), 397.

¹⁰ Melissa Steffan, “An Inside Look at Church Attenders Who Tithe the Most,” *Christianity Today*, May 17, 2013, <http://www.christianitytoday.com/gleanings/2013/may/inside-look-at-church-attenders-who-tithe-most.html>, accessed October 9, 2016.