

# EDITORIAL: Oh, that we would debate gross or net

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Here's a debate I'd like to hear out of more mouths: Should Christians [tithe](#) on the gross or net amount of their salary?

Of course, you might say, "That argument is as stupid and useless as arguing about how many angels can dance on the head of a pin." Somebody else might proclaim: "How legalistic can you get? This is a dumb and pharisaical debate."

Dumb debate? I'll take it. If more Baptists—and other Christians, for that matter—were debating whether they should calculate their tithe on their full salary or on their take-home pay, how much more money would flow into our churches and channel into missions and ministry for the glory of God?



Here's an answer from researchers John and Sylvia Ronsvalle, whose [empty tomb research firm](#) studies church giving patterns on a national level: If U.S. Christians would increase their church giving to a tithe, or 10 percent of income (even they didn't specify gross or net), the following would happen:

- U.S. churches would receive an additional \$156 billion per year.
- If 60 percent of this windfall—and remember, this is new money, above what the church already receives—were committed to overseas missions, that would total \$94 billion additional missions revenue.
- Out of that \$94 billion for foreign missions, \$80 billion could impact the world's worst poverty; \$5 billion could save the lives of most of the 11 million children who die each year before their fifth birthday; \$7 billion could provide primary education for all children worldwide; \$2 billion would be left over for other causes. And remember: The missionaries and aid workers who would be putting that money to the Lord's work would be telling all those people about the saving, life-changing love of Jesus.
- The Ronsvalles calculate the new contributions would also provide an additional \$31.22 billion per year for "domestic outreach." Can you get your mind around that? If you allocated 1/50th of \$31.22 billion to missions and ministry in Texas (and Texas certainly encompasses more than 1/50th of the nation), imagine the amount of missions and ministry that could be accomplished by \$624.4 million each year. To give you some sort of perspective, this year's [Mary Hill Davis Offering](#) for Texas Missions is only \$5.1 million—just 0.8 percent (1/122nd) of that total.

In this issue, the Standard is taking a look at family finances. No matter how you stack your bills, whether it's dollar bills or utility, mortgage, auto-loan and credit-card bills, giving to the Lord ought to be a central focus of family finances. So, bring on the debate about whether Christians should

tithe on the gross or the net, at least we'd all be talking about tithing.

By now, some of you are downright agitated. Lighten up.



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Some Christians debate whether tithing is even biblical, or at least whether it is a New Testament principle. They point to any number of Scriptures to make their case. OK, so what if we concede their point? Where do we go? The principle we get from Genesis is that God created everything and gave it to humanity and made us stewards—not owners—of it. The principle from the Psalms and elsewhere in the Old Testament is that everything belongs to God; God’s resources are infinite, but we get to use them. And the principle we get from the New Testament is that God made the ultimate sacrifice, offering God’s “only begotten Son” as a ransom for our sins. So, if you don’t like the idea of tithing, give God absolutely everything. You don’t really own or deserve it anyway.

Some Christians also try to take the line that “the church is all about money,” as if that were dirty. Well, we don’t live in an agrarian, barter-based economy. If we’re going to get things done in the world for the Lord and for God’s creation, we’ve got to spend money. And to spend it, we’ve got to get it out of our bank accounts. So, you think talking about money seems unseemly? Consecrate it. Engage in holy “money laundering.”

In today’s church, many earnest Christians say they can’t tithe because their financial obligations prevent them from tithing. And many of those same Christians live in nice houses and drive fancy cars and wear expensive clothes. But if your house, car or clothes are keeping you from a right relationship with the Lord (and both the ability and desire to give are decent partial indicators of that relationship), then maybe you need to sell the house, trade the car and wear the same clothes even after they go out of style.

This is hard to write, much less talk about. By comparison to many neighbors, most Texas Baptists probably feel poor. But by the world’s standards, almost all Texas Baptists are wealthy. While we shouldn’t be legalistic about the tithe, we should take seriously the notion that we aren’t owners, but merely stewards, of God’s bounty. And out of grateful hearts,

let us be cheerful givers.

News of religion, faith, missions, Bible study and Christian ministry among Texas Baptist churches, in the BGCT, the Southern Baptist Convention ( SBC ) and around the world.