

The following is an edited version of a dissertation referenced below.

***Reconstructing a Biblical Model for Giving:
A Discussion of Relevant Systematic Issues and
New Testament Principles***

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“Not to Abolish, but to Fulfill”: The Eschatological Continuity View

The discussion on the continuity or discontinuity of any law within the Mosaic code should include, at some point, a proposal for the relationship between the old and new covenants. The

issue of whether or not a Christian is required to give at least ten percent of his income is no exception. One of the key passages for the Law and gospel issue is Matt 5:17–20.

The “eschatological continuity view” of Matt 5:17–20 considers the Law of Christ to be a qualitative advancement over the Mosaic Law. It affirms a certain degree of discontinuity between the Old and the New Testament similar to the Anabaptist and Dispensationalist traditions while at the same time acknowledging the element of continuity between Moses’ and Jesus’ teaching which is stressed in Reformed theology. Wells and Zaspel have noted that “Moses is not so much abolished as he is ‘fulfilled’ and so reinterpreted in light of the epochal events associated with Christ’s first coming.”² If the infinitives in Matt 5:17 are viewed as infinitives of purpose, it is possible to say that the “purpose of Jesus’ ‘coming’ entailed doing something with/to the Law of Moses.”³ But what effect does Jesus’ coming have on the Law?

First, the phrase “the Law or the prophets” (Matt 5:17) should be understood as referring to the entire Old Testament.⁴ The contrast is between “abolishing” and “fulfilling,” but the exact meaning of the word *plhrovw* (“fulfill”) is debated. Some proposed meanings, such as “keep,” “confirm,” or “validate,” can be rejected outright, based on Matthew’s use of *plhrovw*. Matthew uses *plhrovw* sixteen times and with two different senses (excluding Matt 5:17): (1) literally, to fill up (like a container);⁵ and (2) figuratively, in relationship to prophecy, usually in an introductory formula to an Old Testament citation.⁶ Banks’ descriptions of the effect Jesus’ coming had on the Mosaic Law include “new,”⁷ “new norm,”⁸ “goes far beyond,”⁹ and “transcend,”¹⁰ but not abrogation.¹¹ When deciding on the meaning of this passage, it is

²Tom Wells and Fred G. Zaspel, *New Covenant Theology: Description, Definition, Defense* (Frederick: New Covenant Media, 2002), 86.

³*Ibid.*, 111.

⁴Donald A. Carson, “Matthew,” in *The Expositor’s Bible Commentary* (vol. 8; ed. Frank E. Gaebelin; Grand Rapids: Zondervan, 1984), 142. Contra William Hendriksen, *New Testament Commentary: Exposition of the Gospel According to Matthew* (Grand Rapids: Baker, 1973), 288 (“the Pentateuch or the rest of the Old Testament”); David Wenham, “Jesus and the Law: an exegesis of Matthew 5:17–20,” *Them* 4 (1979): 92–96.

⁵The two references are Matt 13:48 and 23:32. See Johannes P. Louw, and Eugene A. Nida, eds., *Greek-English Lexicon of the New Testament Based on Semantic Domains* (2 vols.; New York: United Bible Societies, 1988, 1989), 598, for the definition in Matt 13:48.

⁶See Matt 1:22; 2:15, 17, 23; 3:15; 4:14; 8:17; 12:17; 13:14, 35; 21:4; 26:54, 56; 27:9. For Matt 3:15 fitting into this category, see Walter Bauer, *A Greek-English Lexicon of the New Testament and other Early Christian Literature* (3d ed.; rev. and ed. F. W. Danker, W. F. Arndt, and F. W. Gingrich; Chicago: University of Chicago Press, 2000), 829, who include Matt 3:15 under this semantic range, but with a different object.

⁷Banks, *Jesus and the Law in the Synoptic Tradition*, 201.

⁸*Ibid.*, 199.

⁹*Ibid.*, 187, 191.

¹⁰*Ibid.*, 191, 193, 199; R. T. France, *The Gospel According to Matthew* (Grand Rapids: Eerdmans, 1987), 114.

important to note that the word used as a converse to “abolish” is not the Greek equivalent to “confirm,” “enforce,” or “obey,” but the word *plhroww*.¹² Banks, adducing Matt 11:13, notes that both the Prophets and the Law point forward, principally and in the same way, to Jesus.¹³ He concludes that “[t]he word ‘fulfill’ in 5:17, then, included not only an element of discontinuity (that which has now been realized *transcends* the Law) but an element of continuity as well (that which transcends the Law is nevertheless something to which the Law itself *pointed forward*).”¹⁴ Hence “fulfill” conveys the notion of being complete, “by giving the final revelation of God’s will to which the Old Testament pointed forward, and which now transcends it.”¹⁵

Jesus goes on to say that the Law will not “pass away” and modifies this statement with two “until”-clauses. The first “until” (“until heaven and earth disappear”) refers to the end of the age, and the second (“until everything takes place”) applies to all that has been prophesied,¹⁶ not Jesus’ ministry or work on the cross.¹⁷ “These commandments” does not pertain to Jesus’ teaching,¹⁸ but to the Old Testament.¹⁹ Banks, citing the parallel between Matt 5:19 and 28:20, contends that *ejntol hē* does not always refer to the Old Testament, but one verse contains the noun form (Matt 5:19) and the other the verb form (Matt 28:20). Therefore, while every law must continue to be practiced, “the nature of the practicing has already been affected by vv. 17–18.”²⁰ So is there a difference in practice? And, if so, how can this be substantiated? Jesus clarifies and gives five examples (antitheses) in Matt 5:21–48.

¹¹See Banks, *Jesus and the Law in the Synoptic Tradition*, 189, 193. See also France, *Matthew*, 193.

¹²See France, *Matthew*, 194.

¹³See Banks, *Jesus and the Law in the Synoptic Tradition*, 210. See also Carson, “Matthew,” 39; France, *Matthew*, 194; *Gospel according to Matthew*, 114.

¹⁴Banks, *Jesus and the Law in the Synoptic Tradition*, 210. The term “transcend” may be problematic as well in that it may suggest that what Jesus did to the Law and Prophets was to go beyond them, while, as Carson contends, the thrust of the passage has Jesus as actually pointing back to the underlying principles that were foundational to the laws.

¹⁵France, *Gospel According to Matthew*, 114. Cf. Carson, “Matthew,” 143: “points to.” Louw and Nida, *Greek-English Lexicon of the New Testament Based on Semantic Domains*, 405, provide these definitions: “to give the true meaning to, to provide the real significance of”; “real intent”; or “real purpose.” BDAG 828–29 provides the option of “to bring to a designed end.” The work continues to state that in Matt 5:17 the term means either “*fulfill* =do, carry out, or as *bring to full expression* =show it forth in its true mng., or as *fill up* =complete” (italics in original). This idea of showing the true meaning is tantalizing in view of how we interpret the antitheses (see below).

¹⁶See Carson, “Matthew,” 145.

¹⁷See Thomas R. Schreiner, *The Law and Its Fulfillment: A Pauline Theology of Law* (Grand Rapids: Baker, 1993), 234.

¹⁸Contra Banks, *Jesus and the Law in the Synoptic Tradition*, 240.

¹⁹See Schreiner, *The Law and Its Fulfillment*, 235; Carson, “Matthew,” 146.

²⁰Carson, “Matthew,” 146. Cf. Schreiner, *The Law and Its Fulfillment*, 235.

These antitheses in Matt 5:21–48 demonstrate Jesus’ point. He is not annulling or abrogating any of the Old Testament laws. Rather, he is correcting the misunderstanding and misinterpretation of the Pharisees concerning the laws,²¹ pointing back to the *true meaning* of the Law and the *underlying principles* from which they developed, which constitute the abiding *moral norms*. While Banks is technically correct that *plhrovw by itself* may not be capable of conveying the notion of “setting out the true meaning,”²² *contextually* this gloss comes close to capturing the sense in which Jesus seems to understand his fulfillment of the Old Testament Law.

In the antitheses, Jesus is explaining the direction in which these Old Testament commandments point. This may for all practical purposes appear as intensifying or annulling, but the route to the conclusion is different.²³ The way in which one comes to a conclusion on how a Mosaic Law applies to a Christian is extremely important. If one held to abrogation for all Mosaic laws, one would, in practice, be correct as far as the sacrificial system is concerned. Yet one would be wrong with regard to laws prohibiting murdering or coveting.

All of the Old Testament is binding on Christians in some sense.²⁴ This needs to be balanced with the fact that “the Old Testament’s real and abiding authority must be understood through the *person and teaching* of him to whom it points and who so richly fulfills it.”²⁵ Therefore, Banks is correct when he says that “it is in the Law’s transformation and ‘fulfillment’ in the teaching of Jesus that its validity continues.”²⁶ How does Jesus fulfill the Law? Jesus is the eschatological *goal* or *end* of the Law (Rom 10:4); he is the fulfillment toward which the Law had been pointing.

Therefore, this view on the Law does not necessitate the abrogation or continuation of tithing; one would need to look at what the tithe was, how it functioned in the Mosaic Law, and if any fulfillment occurred that changed how tithing was to be practiced. The above discussion has shown that the tithe’s function in the Mosaic Law was connected to the Temple and sacrifices. The once-for-all sacrifice of Jesus on the cross should therefore, among other things, be viewed as constituting the fulfillment of this specific Mosaic law.²⁷

²¹See Vern S. Poythress, *The Shadow of Christ in the Law of Moses* (Phillipsburg: Presbyterian & Reformed, 1995), 257; Schreiner, *The Law and Its Fulfillment*, 240.

²²Banks, *Jesus and the Law in the Synoptic Tradition*, 229.

²³Carson, “Matthew,” 144.

²⁴See Poythress, *The Shadow of Christ in the Law of Moses*, 268.

²⁵Carson, “Matthew,” 144 (emphasis added).

²⁶Banks, *Jesus and the Law in the Synoptic Tradition*, 237.

²⁷We would be remiss not to mention Robert T. Kendall, *Tithing: A Call to Serious, Biblical Giving* (Grand Rapids: Zondervan, 1982), 24, who lists the relationship between Law and gospel as the second reason why Christians do not tithe. As a rebuttal, he proceeds to question motives and assumes that these people are not giving ten percent owing to greed, stinginess, or materialism. His chapter on “The Gospel and the Law” (57–69) continues this line of reasoning but does address the problem somewhat more straightforwardly.

While the idea that the Mosaic Law should (or even could) be divided into three categories (civil, ceremonial, moral) is untenable, all views on the Mosaic Law must take into account the crucifixion. All prescriptions of the Mosaic Law that are tied to sacrifices will undergo heavy reconsideration as far as external practices are concerned. It is not that believers refuse to take part in the “sacrificial system,” for by placing one’s faith in Christ one has trusted that his sacrifice is able to accomplish more than what the Mosaic prescriptions could: eternal forgiveness of sins; a once-for-all sacrifice. This “once-for-all” nature demonstrates the superiority of Christ’s sacrifice over the Mosaic prescriptions. The Levites’ main functions were to take care of the temple and to stand between Israel and God to offer daily sacrifices for sin; our sacrifice is complete. Therefore, there is no longer any need for Levites; no one stands between God and people but the “man Christ Jesus” (1 Tim 2:5).²⁸ Tithes (and offerings) are inextricably tied to the Mosaic sacrifices.²⁹

This does not eliminate the principles set forth in the tithing passages. Brandenburg says that “[t]he entire Old Testament Law is but a shadow of that which is realized in Christ (Col 2:16–17). The Law is always at one and the same time indication and promise of the new order of life.”³⁰ Therefore, we propose that the New Testament can be mined to discover principles for giving which are concrete and which are not at odds with the principles of the tithing laws. However, the concept of ten percent has no place in the new covenant. Verhoef provides a fitting conclusion: “In connection with ‘tithing’ it must be clear that it belonged, in conjunction with the whole system of giving and offering, to the dispensation of shadows, and that it therefore has lost its significance as an obligation of giving under the new dispensation. The continuity consists in the principle of giving, in the continued obligation to be worthy stewards of our possessions, but the discontinuity in the manner in which we fulfill our obligations.”³¹

Arguments for the Continuation of Tithing that Flow from Larger Systematic Considerations: A Brief Analysis and Critique

In light of these observations, evidence for the continuation of tithing is found wanting even on a larger theological scale. Not only do none of the biblical passages provide an adequate exegetical basis from which to argue for a continuation of the tithing requirement for New Testament believers,³² a proper way of construing the importance of Jesus’ comments in Matt 5:17–20 along the lines of the eschatological continuity view presented above, likewise, does not warrant the conclusion that the tithing requirement continues into the New Testament period. The only

²⁸Note also that pastors (e.g., elders or overseers) do not stand between God and believers. All believers are able to approach God themselves; we are all “priests.”

²⁹Cf. Calkins, *The Modern Message of the Minor Prophets*, 137.

³⁰Brandenburg, *Die Kleinen Propheten II*, 153. The translation is that of the present authors.

³¹Pieter A. Verhoef, *The Books of Haggai and Malachi* (NICOT; Grand Rapids: Eerdmans, 1987), 311.

³²See the discussion above and further below.

ground of appeal left is therefore a variety of other arguments that flow from larger systematic considerations. We will briefly analyze and critique three of the most common arguments below.³³

Arguments. First, many among those who hold to a system known as *covenant theology* view tithing as part of the moral law. This group divides the law into three parts: moral, civil, and ceremonial. Proponents of this view say that the ceremonial law was fulfilled or completed by Christ and the civil law no longer applies because we have separated church and state. The civil law is helpful guidance to governments, but not binding. However, the moral law continues on, since it is a reflection of the character of God.³⁴ This group typically contends that laws do not have to be repeated in the New Testament in order to continue: the continued relevance of a law is assumed, its abrogation needs to be stated.

Second, some Christians hold to the obligation of tithing because of *traditionalism*. The argument is usually stated in terms of the way things have always been done in their church.³⁵ Some in this category believe that the word “tithe” means “a religious monetary gift,” with no specific amount attached to the word. While one group asserts that ten percent is the minimum one should give, others (while still using “tithing terminology”) do not conceive of tithing in terms of giving a certain percentage of one’s income. Some ministers in this category are fearful of what would happen should they tell their members that they are not obligated to tithe. They claim that their church may suffer financially. They fear that monetary giving would severely decrease. They are also concerned regarding what should be the message to their congregation on how, and how much, to give. Since they do not see a viable alternative, they continue to teach tithing (and in many cases, tithing as a ten percent-minimum requirement). What could be the harm, they argue, of teaching what is, after all, a biblical requirement?

³³Space does not permit a discussion of dispensational or new covenant theology. As far as dispensational theology is concerned, many of its proponents do not believe that tithing is obligatory for Christians (e.g., Louis Sperry Chafer, John Walvoord, Charles Ryrie, and John MacArthur). New covenant theology is a fairly new system. Therefore (1) we have yet to find them addressing the issue of tithing in print (usually they discuss the Sabbath); and (2) the system is not centralized and is still developing. Others who do not view tithing as obligatory for Christians include: Merrill Unger, Gerald F. Hawthorne, and Ron Rhodes (see also the Church father Irenaeus).

³⁴By way of suggestion, it may be more appropriate to view the civil and sacrificial laws as *coming from* the moral law, not as parallel to it.

³⁵Not to categorize all the following as falling within this category (as some most assuredly do not), the following hold to the obligation of Christians to tithing: Larry Burkett, Charles Stanley, W. A. Criswell, Herschel Hobbs, D. James Kennedy, John Stott, Stephen Olford, Jerry Falwell, A. W. Pink, R. T. Kendall, Marvin Tate, Mark Rooker, Ron Sider (“graduated-tithing”), Pat Robertson, Jack Hayford, Gary North, and O. S. Hawkins. Some others are more difficult to classify: D. A. Carson and Walter Kaiser. Gordon Fee and Douglas Stuart apparently do not hold to the obligation of tithing (see Gordon D. Fee and Douglas Stuart, *How to Read the Bible for All Its Worth: A Guide to Understanding the Bible* [Grand Rapids: Zondervan, 1982], 137). Neither does Craig L. Blomberg (William W. Klein, Craig L. Blomberg, and Robert L. Hubbard Jr., *Introduction to Biblical Interpretation* [Dallas: Word, 1993], 279, 415; Craig L. Blomberg, *1 Corinthians* [NIV Application Commentary; Grand Rapids: Zondervan, 1994], 326; Craig L. Blomberg, *Heart, Soul, and Money: A Christian View of Possessions* [Joplin: College Press, 2000], 31, 85–87).

A third approach is that of *pragmatism*. Those in this group fall under several different categories. Some claim that it is simply easier to tell Christians that they should give at least ten percent rather than to try to explain another, more complicated, method. Related to this, some are fearful that the alternative (presented below) will lead to a decrease in giving.³⁶ Admittedly, it is simple to tell church members, students, and pastors that all they need to require people to do is to start with ten percent. Such a requirement has the advantage of requiring believers to give a clear-cut figure of their income which removes all ambiguities. Simply asking people to take their paycheck and to multiply it by 0.10 and then write a check based upon that total is less complex than the principles we will present below. Overall, those who teach tithing for pragmatic reasons have an easy-to-do and easy-to-understand doctrine on giving for Christians (especially new believers).

Brief Analysis and Critique. Are any of the above arguments compelling? First, regarding *covenant theology*, arguing from within this system, the major problem with this view is that tithing is in no way tied to the moral law. Assuming for a moment that the distinction between moral, ceremonial, and civil law is unproblematic (which it is not), tithing is part of the ceremonial law, and possibly part of the civil law. But nowhere in the Old Testament is tithing connected to the moral law. Second, the problem with *traditionalism* is that, in keeping with a principle that evangelicals have held dear at least since the Reformation, unless a requirement can be established from Scripture, it should not be imposed upon believers. Another misunderstanding is that, as we will attempt to demonstrate below, unless tithing were taught, believers would be left in a vacuum as far as giving is concerned, and the church's financial standing would therefore suffer. To the contrary, there are in fact many principles on giving Christians can be taught to observe apart from a tithing requirement. Finally, as to *pragmatism*, these adherents have given up attempting to prove that tithing is a scriptural obligation for those in the new covenant period. It does not matter how simple or complex the teaching may be: if it is biblical, it must be taught and obeyed. If the evangelical church decides to base its teaching upon what is pragmatic, then doctrine is relegated to second place. Any church that decides to do this will cease at that point to be evangelical. Doctrine must remain central to our teaching and faith.

There are other problems with the concept that tithing is still obligatory for Christians. Nowhere are Christians commanded to tithe in the New Testament. This fact alone should raise concerns for those who believe the issue is black and white and believers ought to tithe today. The issue of multiple tithes (that the Israelites actually gave at least twenty percent per year) likewise has yet to meet a satisfactory answer. To call for the cessation of two of the three tithes, while leaving one intact, would seem to require some major theological nuancing. Though the New Testament discusses giving at many junctures, no passage ever cites a specific percentage.³⁷

³⁶We have actually had someone say to us that even if we were right, they could not teach it because their church members would stop giving. This was followed by the argument that God did not want this man's church to die, so he had to continue teaching tithing, regardless.

³⁷This argument from silence will be developed further below.

The references to giving in passages such as Gal 6:6, 1 Tim 5:17, and 2 Cor 8–9 lead one to believe that the issue of giving was a vital one in many churches. Paul could have simply addressed this issue by appealing to the Old Testament teaching of tithing. However, he never resorted to this type of approach.

Tithing proponents typically fail to recognize that tithing is an integral part of the Old Testament sacrificial system that has been once and for all fulfilled in Christ. The Epistle to the Hebrews, Rom 10:4, and Matt 5 all point to this reality. This may be the best reason why tithing is not commanded in the new covenant era: it was fulfilled in Christ. Some tithing supporters view the Old Testament teaching on tithing as an act one must perform to show honor and respect to God, regardless of its possible fulfillment in Christ. Yet, in the Old Testament tithing is commanded for the support of the priests and Levites who are in charge of the temple. It is also linked with offerings, which, despite how this may be taught today, does not refer to the amount above ten percent. An offering in the Old Testament did not refer to adding a “tip for God,” as it were, after one had fulfilled the tithe, but to “the peace offerings and other sacred gifts, in the form of the breast of the wave offering, the thigh of the ram of ordination (Exod. 29:27, 28; etc.), cakes of leavened bread, etc. (Lev. 7:14).”³⁸

Conclusion. The case for tithing ultimately rests not on the exegesis of biblical passages on tithing, but on arguments from a theological system or tradition. We have attempted to show that the text of Scripture contains no exegetical basis for tithing. What is more, arguments from theological systems or traditions have been shown to be unpersuasive as well. As Verhoef concludes,

An important consideration in connection with this pericope [Mal 3] is whether the demands and the promises are also applicable in the NT dispensation, as they were under the OT dispensation. Our answer must be “Yes” and “No.” Yes, because there is continuity in connection with both our obligation to fulfill our stewardship and the promises of God’s blessing in our lives. This cannot be denied. At the same time our answer must be “No,” because we also have a discontinuity pertaining to the specific relationship between the OT and the NT and the relative dispensations. The discontinuity consists especially in the outward scheme of things, regarding both the obligations and the promises.³⁹

For this reason we conclude that New Testament believers should not be required to give ten percent or more, but not less, of their income. This does not mean that we are left with nothing. Those who do not hold to the position that tithing is obligatory for Christians have been charged with teaching that believers need not give to the church. But this charge is similar to charging Paul with encouraging believers to sin when he teaches salvation by faith through grace apart from the Law (Rom 3:23). As will be seen, the New Testament provides more than

³⁸Verhoef, *Haggai and Malachi*, 305.

³⁹Ibid., 311.

sufficient guidance for giving. In fact, it sets a considerably higher (albeit more complex) standard than merely giving ten percent of one's income. The following presentation is not intended to be exhaustive but attempts to delineate the major principles for giving contained in the New Testament.