

How to Figure the TITHE

In response to questions sent in by hundreds of readers, we have asked Hugh Mauck, whom Mr. Armstrong has placed in charge of the Mail Receiving Department, to answer your questions on how to tithe.

by Hugh M. Mauck

SINCE I have been aiding Mr. Armstrong by reading YOUR letters—letters sent to God's minister from God's people through the Mail-Receiving Department, I have noted literally hundreds of letters asking in various ways: "Are we robbing God?"

The greater percentage of these letters say: "We know that God commands us to pay HIS tenth, but how can we know what His tenth is? How often does He expect us to pay on our increase? Should PENSIONERS pay tithe—should they give offerings? Does God expect us to pay on our gross income? We WANT TO OBEY GOD—but how can we know His will?"

In a previous issue of The PLAIN TRUTH, an article appeared explaining why your letters can not all be answered immediately. Now you know many of the duties God has given to Mr. Armstrong and the other ministers.

We are all sorry that your questions on tithing could not have been answered in article form much sooner than this, but as time permits all of your questions will be answered in article form.

I was faced with this same problem a few years ago when I was operating a small retail and contracting business in Florida. I had to do a lot of praying and research to come to a full understanding of God's Will—to know how to figure His tithe. God HAS revealed these answers to His Church. WE CAN KNOW how to figure His tithe.

What Is Your Increase?

Notice the principle of tithing as found in Deuteronomy 14:22. "Thou shalt truly tithe all the INCREASE of thy seed, that the field bringeth forth year by year." Remember that, although Israel was primarily an agricultural nation, *all wealth comes out of the earth.*

Any increase you may acquire as the fruits of your labor *comes* from the "land" (Lev. 27:30). All of the tithe of the earth whether of the seed of the land, or of the fruit of trees, or of the minerals under the land, the fowls of the air, and the fish of the sea is the Lord's. Tithing applied to the spoils that Abraham took from the four kings (Gen. 14:20), which included *all kinds of material goods and victuals* (verse 11).

Whatever you acquire as your possession—ONE TENTH is not yours—it is the Lord's; the FIRST TENTH is His.

This means that if you are engaged in agriculture and your income is derived only from the farm—ALL THAT YOUR FARM PRODUCES is *income*, but not necessarily *increase*.

For example: Suppose you have a fifty acre farm divided into two portions. You sow both portions at a cost to you (including your hired labor, your seed, your tractor fuel, repairs, and upkeep, your fertilizer) totaling \$4,000.00. You receive a return from your produce of \$10,000.00. The \$10,000.00 is your *total GROSS* income. The \$4,000.00 is your expense of producing the gross income. It is deducted from the gross income. Your profit is \$6,000.00 which is your ADJUSTED GROSS INCOME—in Bible language: INCREASE. You pay tithe on this ADJUSTED GROSS INCOME. Your tithe for the increase of your field is then \$600.00.

Let us suppose, now, that a drought hits your farm.

You sow both fields at a cost of \$4,000.00 and *only one produces*.

Your GROSS income is now only \$5,000.00. You still subtract your expenditures from the gross and your ADJUSTED GROSS INCOME is \$1,000.00 and your tithe is \$100.00.

Even though your income does not give you enough to live on for long, YOU STILL OWE GOD His tithe. You CANNOT withhold God's tenth on the grounds of loss in business. This means that you must, in years of plenty, *save for the lean years. If you are faithful with God He will be faithful to you* (I Cor. 10:13).

Your income must be figured on the basis of a maximum time of *one year*, "from year to year" (Deut. 14:22). Suppose your gross income is less than your expenses for each field so that you lose \$1,000.00 in one year. *You would not owe God any tithe from that field that year. But you cannot deduct that amount from the following year's increase.*

What Most People Forget

If you have your own GARDEN for your own home use, your own MEAT, eggs, butter and bread, so you do not have to spend money at a grocery store, *you must figure up the value of such commodities that you and your family consume and count that as income INCREASE.* You MUST pay tithe on that amount. That, too, is increase of your field.

The amount of money, room and board, or other compensations paid to your hired help (employees) can be deducted as expense from the gross income. However, *your own labor which includes the labor of any member of your family not listed on your payroll, can not be deducted—since you are the owner of the land and the increase of the land is YOUR WAGE.* No deductions whatsoever can be permitted for household expense. That is what the 90% God gives you is for.

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Deducting for Depreciation

If it becomes necessary to purchase a tractor, truck, or other machinery needful for producing a profitable increase, it can be classified as expense and is deductible. For example: A tractor costs you \$3,000.00. You keep it for five years. After five years you sell your tractor for \$500.00. Your cost of owning the tractor for the five years has been \$2,500.00 or \$500.00 a year. Your deduction from your gross income would be \$500.00 each year and not \$3,000.00. Your depreciation value is \$500.00 per year or approximately 16.6% of the machine per year.

Since you begin to figure depreciation before you resell the tractor, the amount of depreciation would be determined by the *laws of the land* which regulate depreciation values. This information can be obtained from your tractor dealer according to the government income tax standards.

If, after depreciation, you make a profit by reselling, you tithe on the amount of profit.

This same principle would apply to the purchase of any equipment—buildings, additional land, or improvements. Any deduction that the Government Income Tax Bureau would not accept *is wrong in God's sight also*.

Other Forms of Income

Borrowed money is not money that belongs to you. It is merely loaned to you for your use and therefore is not increase. You DO NOT pay tithe on borrowed money.

Once you have paid your tithe from your income, you have completed your obligation to God—except for offerings. If the government pays you a tax refund, it is not an increase, *if you have previously tithed on your adjusted gross income prior to paying government taxes, then you DO NOT pay tithe on income tax refunds.*

A wife does not pay tithe on the grocery money that she receives *from her husband even though he does not*

pay tithe. It is his responsibility to God.

If he is an unbeliever, but is broad-minded enough to allow the freedom of her belief so that she may tithe upon at least a part of their income, then she should do so. But if the husband is *violently* opposed to the truth, *she is not to say anything to him about it nor is she to take his responsibility until he asks her about it or designates that authority to her.* For the husband is the head of the wife (I Cor. 11:3).

But if the wife has *her own income*, separate from that of her husband, then *she is obligated* to pay tithes, for that is *her* increase.

If the husband and wife have a joint income from some business investment and one is a believer and the other is not, the believer can NOT tithe his partner's share of the income, nor force him, or her, to tithe. The believer must tithe *only that which is his or her own increase.*

You DO NOT pay tithe on a gift or any form of gratuity for which you do *not* perform some type of service. If, however, you are employed in an occupation *whereby you depend upon gratuity* (tips) for your income, then it is your recognized increase and MUST BE TITHED.

If you receive a free gift from a friend you need not pay tithe on it. The Levites were given command (Num. 18:26) to pay a tithe *of the TITHE*—but not of the offerings or the gifts. However, you should give an offering for having been blessed by God with the gift.

A pensioner is not required to pay tithe on his pension. The pension is a *free gift* from the state, county, or city—it is gratuity that you do not merit, nor perform a service for—*the government considers it a gift.* In most cases if you do tithe on a pension *you are in danger of having it taken away from you*, for that is one of the stipulations of receiving such compensation. In some cases you are not permitted to tithe any portion of a pension to any religious body or charitable organization in regular

amounts. You may give offerings in irregular amounts and do as you know Christ would do.

Those who receive gifts on which they are not obligated to pay tithe are encouraged to give offerings and gifts. God loves a "cheerful giver" (II Cor. 9:7). He commands us to send to His headquarters tithes and "OFFERINGS" (Deut. 12:6). God blesses all those who desire to give an offering or gift over and above the tithe.

How Often Should We Pay Our Tithes?

This depends upon the individual circumstances. If you are an employee and you receive your pay check once a week then your tithe should be paid *once a week*: for throughout your Bible the principle is that the FIRST TEN PERCENT is God's. It does not belong to you.

If you receive your wages once a month, then your tithe should be paid *once a month*; and if once or twice a year then the tithe should be paid as it comes into your hands.

For the businessman, the principle is the same as for the farmer. The tithe is paid on the ADJUSTED GROSS INCOME which is determined by normal business procedure. After all normal business expenses are deducted, the ADJUSTED GROSS INCOME is subject to tithe and should be paid as the monthly books are balanced.

The employee and the laboring man tithes on his full wages *when he receives them . . . before withholding tax, social security, insurance, and other obligatory deductions are counted off.*

Income tax is *not deductible* from God's tithe *at any time.* God is FIRST, before all things—you owe God first and THEN the others after.

Now that you know how to tithe, it is time ALL of you begin to OBEY what you now know God *commands!*

As more questions arise we will write future articles to explain tithing problems.