

Issue and Interchange: Tithing-Are We Obligated to Tithe on Our Net or Our Gross Income? [Net Position]

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The goal of this regular feature is to provide our readers with opposing arguments on topics pertinent to the Christian life. Due to the power of party spirit, personal credibility, credentials, etc., we have asked all the authors writing for this feature to publish their brief statements anonymously. By doing this, we hope to encourage the reader, in some small way, to focus on the arguments involved in each position rather than on personal factors.

A simple two-part interchange is often extremely unsatisfying, so we extend this and every interchange to five sections so that the authors may rebut, cross-examine, and clarify the arguments beyond the first level of discussion.

Issue: Tithing - Are We Obligated To Tithe On Our Net Or Our Gross Income?

ADVOCATE 1 (Bahnsen): WE ARE OBLIGATED TO TITHE ONLY ON OUR NET INCOME

Tithing is "the practice of giving a tenth of one's income or property as an offering to God."^[1] It has sometimes been thought that the tithe required in Scripture was actually higher than ten percent because of the "third year tithe" mentioned in Deuteronomy 14:28-29. That opinion assumes - mistakenly, I believe - that the third year tithe was in *addition* to the regular yearly tithe, rather than being the regular tithe distinguished by its place of contribution and/or special uses.^[2] Tithing was not a ceremonial requirement unique to the Israelite theocracy, but was already practiced by God's people in the pre-Mosaic period (Gen. 14:17-20; 28:22; cf. Heb. 7:1-10).

The position taken in this short paper presupposes that it is both the Christian's spiritual privilege and moral obligation to tithe on his income to the Lord. Jesus said that it was not to be left undone (Matt. 23:23). Such an offering is but a token of the fact that God has provided, and is the ultimate owner, of everything which we possess. Tithing honors the Lord as our Creator and as our Redeemer, testifying that we gratefully belong to Him. Refusing to tithe is nothing less than daring to rob from God (Mal. 3:8).

This paper also takes it for granted that a Christian whose motives are pure will not allow his own convenience or self-interest to determine how God's commandments are to be applied in his life. Even if Christ should ask us to sell *everything* and contribute the proceeds to the poor, the true disciple would be willing to do so (Matt. 19:21-22). A discussion of the extent of our tithing obligation must not become for us an opportunity to minimize or seek an easier discipleship.

The question legitimately arises, though, whether God's word requires us to tithe on our *pre-tax* income *or* on our *after-tax* income. Hopefully we will not allow our attention to this question to distract us from the weightier matters of the law - justice, mercy, and faith - like the Pharisees, who could worry about applying the tithe meticulously even to their garden spices, but were personally full of hypocrisy and lawlessness (Matt. 23:23-28).

Given these prefatory remarks, let me propose the thesis that, to be precise, the Biblical tithing obligation is for the Christian to contribute to the Lord ten percent of his *after-tax* income.^[3]

A person's pre-tax income is *not* in fact his *income*; it never "comes in" to his possession or bank account.^[4] God's law does not require me to tithe upon someone else's income or receipts, and that money which the civil government takes as its own before I exercise discretionary control over it is technically never "mine" in the first place. It is the civil government's income, not mine,^[5] and I have no choice in the matter. The money taken involuntarily by the civil government *might* have been paid to me - might have become mine - but the same could be said for the money earned last year by Donald Trump; it might have been paid to me instead (and thus have become mine), but it never was, and I, therefore, did not tithe on it. By God's grace, I did tithe upon everything which I actually received and could call my own. We must not lose sight of the fact that there is an enormously significant difference between money taken by the government and the money I spend on such things as groceries, rent, utilities, medical bills, etc. In the first case, I have no choice in the matter,^[6] whereas in the second case I control how - and even whether - my money will be spent. Only in the second case is the money truly my own.

God's word teaches that it is my "increase" upon which I am called to tithe (e.g., Deut. 14:22, 28; Prov. 3:9). The Hebrew word refers to the product or result of one's effort in the sense of what one gains or the yield from his investment. The farmer does not tithe upon the cost of the seed which went into his planting, but upon the yield or increase produced by his farm. Moreover, if his fields bring forth a thousand bushels worth of crop, but the locusts destroy two-thirds of it, he tithes on the remaining third which can be harvested - not the entire field. Likewise, if I invest \$12,000 into the inventory and overhead of running a business, and if I take in \$17,000 in revenues from that business, the yield or increase upon which I tithe will be \$5,000 (not \$17,000). If my business is held up by a robber who takes \$2,000 before I go to the bank, then my actual increase is down to \$3,000 = and it is that amount upon which I am required to tithe. The involuntary tax paid to the civil government (upon penalty for noncompliance) is not part of my yearly "increase." It is rather part of the cost of doing business - the prerequisite payment for the right to earn any money at all under the protection and jurisdiction of the State.

We should not think that tithing upon our after-tax income might be robbing God (since a tenth of the pre-tax "income" would be a larger offering). Scripture teaches us that the money which we pay in taxes is money paid to civil officials who are nothing less than "ministers of God" (Rom. 13:1-7). Indeed, believers are precisely to pay their taxes "*for this cause*," namely that civil magistrates are "ministers of God's service" (v.6). Consequently, everything which I pay to the State in taxes is money contributed to God's ministers for God's service.^[7]

Finally, the view that we are required to tithe upon our after-tax income is true because the opposite position (*viz.* that we are required to tithe upon our pre-tax income) is false, and it is false because

it can be reduced to absurdity. It is impossible, thus absurd, for me to be required to contribute ten percent of some declared figure of money if I do not receive ninety percent or more of that declared amount.

In those cases where the civil government taxes individual's ninety-one percent of their "income" - which has happened far too many times and is not a farcical hypothesis^[8] - the pre-tax tithe proponent would, if true to his principles, have to conclude that such individuals are morally required to contribute money which they do not have.

God's word does not place us in such a morally impossible position, even in theory. The theory that it is our duty to tithe upon our pre-tax "income" is logically flawed internally. It can only be saved from absurdity by importing considerations or restraints which are extraneous to the question at hand.

ADVOCATE 2: WE ARE OBLIGATED TO TITHE ON OUR GROSS INCOME

When we come to the issue of tithing, the one thing we can say with certainty is that the Bible clearly mandates the practice. However, the Bible was not written in the milieu of the complex and often hidden forms of taxation that we have today, and, therefore, we must proceed with more caution in determining whether Scripture mandates tithing on our gross or our net income.

For simplicity's sake, I will consider "gross income" to be that income identified on our federal tax returns as "Adjusted Gross Income." This figure is arrived at after items such as business expenses and inventory have already been deducted. To compute our true gross income for tithing purposes, we must also deduct our catastrophic losses. Once this is done, we have, I believe, a fairly good approximation of our income as the Bible envisions it. *This* is the income on which we must tithe.^[9]¹

As we examine the "gross versus net" controversy, we find that the Bible nowhere explicitly provides a deduction for the part of our increase which goes to taxes. However, we know that the ancient Israelites were subject to taxation. First, there was the annual half-shekel "atonement money" tax, to be paid by every adult Israelite male (Ex. 30:11-16). Later, Samuel promised the Israelites that their kings would take a tenth of their increase (1 Sam. 8:14ff). Presumably, this was in the form of taxation. Finally, when Jews became subject to Rome, they received an additional tax burden. Yet, despite the existence of these taxes, the Bible nowhere allows the Israelites to reduce their tithe as a result. The burden of proof, then, is on the person who argues for tithing on the net rather than the gross.

One argument advanced by those who advocate tithing on the net is that part of the pre-tax "income" which goes to taxes is not really *income*, since it never "comes in" to our possession. This argument rests on a premise that is not always true. For those who are self-employed, their pre-tax income *does* come in, and then must be paid out. It is only for the sake of convenience (presumably its own) that the IRS deducts this tax directly from the paycheck of those who are not self-employed. Once upon a time this wasn't so. The IRS depended upon people to pay their taxes from income which they had already received - just as self-employed people do today. It is not inconceivable, though it is admittedly unlikely, that someday the IRS might find it more

convenient to go back to its former procedure. We ought not to look to the arbitrary actions of the government to determine for us what our true income is or isn't.

Moreover, there are many taxes today which we pay *after* we receive our paycheck. This is true of real estate taxes, sales taxes, and gasoline taxes, among others. The person who truly believes in tithing on the net rather than the gross should be consistent. In determining "tithable" income, he should keep a record of all of these taxes for the purpose of deducting them from his gross income. (This would require keeping all our sales receipts, telephone bills, and utility bills, and knowing what percentage of our gasoline purchases goes for taxes - and much more.) If the person who argues for tithing on the net doesn't want to be bothered with all this, fine. But let him be consistent in what he says net income is.

However, even if the proponent of net tithing were willing to be consistent in this regard, his case must still be established. Let us therefore proceed to the next major argument - namely, that paying an involuntary income tax (as well as real estate, sales, and other forms of taxes, all of which carry penalties of one sort or another for non-compliance) is akin to the destruction of part of the crop by locusts (or, to put the best light on it, is part of the cost of doing business). Presumably, I pay the various taxes I do because I am willing to allow the government to provide services for which I would otherwise have to pay directly from my own pocket. For instance, I pay gasoline taxes rather than having to pay tolls to private firms every time I venture out on the road. I pay real estate taxes so that my children have the opportunity to receive a "free" education. (Whether or not I take advantage of government education is not the issue.) I pay income tax in part to provide for the defense of our country against foreign aggression.

One might argue that I don't have much choice in all this. In one sense this is true. However, if I don't like my taxes going to fund something (e.g., abortions or government education), I can vote against certain legislators or bond issues. I can even leave the country or the state and live elsewhere. Granted, these actions won't always change the situation, and leaving a country may not be easy, but the point is this: So long as I am living under civil authority of a certain government, I am in a sense involved in a contract with that government to provide certain services in exchange for my taxes. If I don't like the terms of the contract, I can try to change things (either by "operating within the rules" or by rebellion) or I can "get out of the contract" by leaving.

Suppose, however, that we succeeded in doing away with certain government programs - e.g., education or federal and state highway programs. Taxes would be reduced, but we would still have to pay for our children's education and our roads. *And we would be paying for these things out of our net income.* Perhaps we would pay less in the long run. That's not the point. The bottom line is that we should not consider our tithing obligation reduced just because we have given the government the power to tax us for services we would otherwise have to pay for directly from our own pockets.

The last major argument for tithing on the net is that tithing on the gross can be reduced to absurdity - namely, it would be impossible for someone to fulfill his tithing obligations if the government taxed over ninety percent of his income. This absurdity results only if we have too simplistic a view of what tithing on gross involves. Quite frankly, I find that the most plausible position is what I would call a *modified gross tithing*. And the one major modification I believe must be made comes

when the government oversteps the bounds of providing services of near-equal benefit to most of its citizens and begins to confiscate the income of the rich as part of a massive wealth-redistribution program. In this situation, the government *has* become a robber, and the Christian has the right to determine as best he can what part of his taxes are going to wealth redistribution and may reduce his tithe accordingly. Conversely, however, a person who financially benefits from the resulting "free" government services should consider these as part of his income and raise his tithe.

In sum, tithing on the gross is Biblical and plausible and is our obligation before the Lord.

ADVOCATE 1 RESPONSE

The advocate of gross tithe (hereafter "AGT") argues that the Biblical position is that our moral obligation before the Lord is to tithe upon our income after it has been adjusted for items "such as" business expenses, inventory, and catastrophic losses. But the following observations should be made:

1. It turns out that AGT is *not* advocating a tithe upon one's *gross* income after all, but rather upon one's *adjusted* income - hence, "net income."[\[10\]](#)¹ Now the dispute is merely over what qualifies as a legitimate adjustment to one's income before tithing.

2. Now, AGT offers no direct *biblical* evidence in favor of the specific adjustments he condones (*Viz.* business expenses, inventory, catastrophic losses). Moreover, one finds no proof offered that the *Bible* forbids an adjustment for taxation upon one's income - beyond a logically fallacious argument from silence.[\[11\]](#)² By the way, Scripture is as silent about the adjustments AGT condones as about the particular adjustment which he condemns.

3. The cogency of AGT's position thus rests squarely upon the crucial words "such as" in the statement of his thesis above.[\[12\]](#)³ What specifically defines that category or class of expenses which includes "items such as" business expenses, inventory and catastrophic losses? AGT does not say. As far as we know, a tax upon our income belongs to that category *as well* - that is, should be counted as one of those "items such as" business expenses. We can put this criticism another way. AGT does not choose to defend the particular adjustments which he allows on a one-by-one basis. Instead, he allows a *class* of adjustments which are then illustrated by items "such as" business expenses and catastrophic losses. Unless he defines (restricts) and defends that specific class of adjustments, we are unable to see whether income taxes are excluded from that class or not. I suggest that any defense which AGT offers for business expenses will *likewise* cover income taxes as a legitimate adjustment.

4. I previously observed that involuntary taxes upon my declared "income" are not really part of my income at all.[\[13\]](#)⁴ Such monies were never "mine" since I had no discretionary control over them. Their payment in taxes is obligatory for the privilege of earning any money at all. AGT mistakenly tries to liken *expenditure* taxes (e.g., sales, gasoline, utilities, real estate) to *income* taxes - and thereby claims that consistency requires me to deduct the former from my tithable

income as well as the latter. But the disanalogy is conspicuous. My expenditures (thus sales taxes, etc.) are indeed under my discretionary control. More importantly, my *tithe* is determined by my *income*, not my expenditures. That explains why expenditure taxes do not reduce my tithable income, whereas income taxes do.[\[14\]](#)⁵

5. Finally, AGT argues that taxes should not reduce my tithable income because "presumably" such

taxes are paid *in return for services* which we have "in a sense" entered into a contract with the civil government to provide - and which we would otherwise individually secure and pay out of our own net income. What can we say about this remarkable claim?

(a) I am acquainted with *nobody* today who *really presumes* what is claimed here. Certainly

people in Biblical times did not presume it; that is why they hated tax-collectors. Even AGT does not presume it, which is why he allows for deducting from one's tithable income the taxes which represent government robbery.[\[15\]](#)⁶

(b) *The Bible* does not ground our moral obligation to pay the taxes demanded by the

government in presumption of "return for services" which citizens would otherwise provide on an individual basis. Jesus knew of government greed and abuse when He *nevertheless* said "render to Caesar the things which are Caesar's." Moreover, the legitimate services of civil government are not seen by the Bible as services which, otherwise, individuals have the authority to provide for themselves (e.g., executing criminals).

©The *contractual* view of civil government (and the taxes it levies) is a piece of explanatory

mythology. Certainly, the disanalogies far outweigh the analogies between government services-and-charges and entering a contract. Even AGT recognizes this since he allows that the civil government's "contracted" service charges can amount to "robbery" - which could never be cogently said of "payments" made for "services" as these are defined in a contract.

(d) AGT does not explain or defend his underlying assumption that if someone receives a

service from the civil government for the taxes he pays, then those taxes ought not to reduce his tithable income. Is one's income tithable to the extent that it secures *benefits* to him? (Can one's tithing obligation be reduced by the amount of income which does not prove beneficially used by him?) AGT's discussion of government taxes as paying for service benefits is irrelevant to defining out tithing obligation.

By amending his stance to that of a "modified gross tithing" AGT has granted that the opinion we are obligated to tithe upon our pre-tax income can indeed be reduced to absurdity. The qualification of his own thesis which AGT now offers is not Biblically defended at all. It is an extraneous salvaging device.

ADVOCATE 2 RESPONSE

The "net tithing advocate" (NTA) has argued persuasively in his response. Unfortunately, much of his argument is against a straw man.

1. NTA tries to prejudge the case by saying that I am advocating tithing on net income after all.

Apparently, he thinks that a true gross tithing advocate must hold the position that we are to tithe on gross *profits*. I know of no one who holds this position. Perhaps NTA's confusion arises over his failure to understand the difference between gross profits and gross *income*. For those who work for another, there may be little difference. For the self-employed person, there is often a significant difference. For him, *net* profits approximate gross income - at least as "gross income" has always been understood in the tithing debate until NTA's response. Therefore, to attack the gross tithing advocate because he allows for deductions from gross profits is to attack a straw man.

2. NTA accuses me of a "logically fallacious argument from silence." Please note that this

accusation is not an argument, but a mere assertion. The same can be said of the comment in his footnote 2: "Appeals to silence are all question-begging at this point." Some appeals to silence are fallacious; some are not. An example of one that isn't: Suppose I go to a garage sale and find a box of loose baseball cards with a sign that says: "Baseball cards - \$.05 each." Under this written: "Guerrero, Sandberg, Coleman - \$.10 each." As I look through the cards, I find UD765 - a Jerome Walton rookie card. As I get ready to pay my nickel in exchange for this card, the person running the sale says. "That'll be ten dollars." "But the sign on that box says, 'five cents,'" I respond. At this point I have a case based on an argument from silence. The fact that the box did not list the Jerome Walton card as an exception is *prima facie* reason for assuming that it will cost me five cents. It is up to the seller to explain why it's an exception. (E.g., "Someone must have put that card in the box by mistake," would be a possible explanation.) Now, the Bible speaks about tithing. It lists certain deductions - e.g., seed and plague. It doesn't list

taxes. This gives sufficient prima facie reason for assuming that taxes should not be included. It is up to the NTA to show otherwise. To say "The Bible nowhere explicitly *requires* us to tithe upon the money which goes to taxes" is question-begging.

3. NTA tries to save his position by seeking to drive a wedge between income taxes and other forms

of taxation. Please note the following:

a. First, he has subtly shifted his position without telling us. In his original statement he said

that involuntary taxes were never mine because they were not "income." In his response he contends that they were never "mine" because I had no discretionary control over them. Not only is this a very different claim but it assumes the truth of an undefended thesis - namely, only what I have control over is what is truly mine.

b. Let's grant this thesis. It still doesn't drive the wedge between income and other taxes that

he needs.

I. At present, our civil government taxes us in a variety of ways, including an income tax.

Suppose, however, that the government chose to continue to spend at its present level but decided to tax us only through what NTA calls expenditure taxes. This would mean much higher sales, gasoline, and real estate taxes. However, our tithable income would be greatly increased, according to the position now taken by NTA. It seems strange at best that our tithable income is to be determined by the caprice of the civil government. (His position would also mean that relatively speaking those who live in states which collect state income tax and have a fairly small sales tax get off "cheaper" than those who live in states which do not have an income tax but make up for this with a large sales tax.)

ii. Furthermore, to claim that what I spend for clothes, gas and electricity, and a place to

live is discretionary is incredible. Yes, it is - if I want to starve or die of exposure. But I need food, clothing, and shelter to live. It's quite impossible for me to see why the taxes we pay in order to survive are part of our tithable income while taxes we pay in order to work are not.

4. Finally, let's look at the argument of NTA against what I say about taxes in return for services. He

makes some valid points here, but all against something tangential to my central claim. Again, he attacks a straw man.

Let me clarify something for the benefit of NTA. Although I used the word "contract," I was not advocating a *contractual* view of civil government. That's why I put "contract" in scare quotes. I was merely using this concept to provide what I thought would be a helpful analogy.

In any case, the central point (which NTA misses as he attacks a straw man through most of 5(a) - (d) is this; there are certain services which the government provides which we would otherwise have to provide out of our own increase. (Whether we have some control over this - as in a democracy - or none - as in a totalitarian state - is secondary, perhaps irrelevant.) That for whatever reason the government provides these shouldn't reduce our tithing obligation. However, the position of NTA permits this.

About the only place in his 5(a) - (d) that NTA even remotely touches upon this central point is in (d). There he says that I do not "defend (my) underlying assumption that if someone receives a service from the civil government for the taxes he pays, then those taxes ought not to reduce his tithable income." I believe I have already amply defended this assumption, but since it seems to have escaped NTA, I'll do so again. When the government provides services (whether Biblically mandated - such as executing criminals or providing for the common defense - or not - e.g., providing for education), I am in a situation where I no longer have to provide these for myself. On the other hand, when the government does not provide these services, I have to pay directly from my income. Either way I pay. However, it seems strange to allow me to tithe less when I pay directly (through taxes) than when I pay directly. The burden of proof rests with NTA to show why I should be allowed to tithe less when I'm living under a government that provides many social services than under one that provides relatively few.

Indeed, it seems that if the net tithe position were true, the ideal situation would be a totally socialistic state. With all services - including my food, clothing, and shelter - provided by the government in return for taxes on my income, I'd have almost no income left on which to tithe. Since I wouldn't have to provide for anything out of my little remaining income, I wouldn't have to worry. The only loser would be the church of Jesus Christ, since there would be almost nothing left on which to tithe. *This* is truly an absurd conclusion - and a *reductio ad absurdum* of the net tithe position.

Advocate 1 Concluding Remarks

The heart of the matter: In his second response, the advocate of a gross tithe (AGT) says that I have "subtly shifted" my position by saying that income is not mine if I do not have discretionary control over it. But there is no shifting of positions there at all. Let me quote from my very *first* essay: "money which the civil government takes as its own before I exercise discretionary control over it is technically never 'mine' in the first place."

AGT questions the idea that ownership entails discretionary control. But that point is so uncontroversial as to be *definitionally* true - in popular, legal, and philosophical dictionaries![\[16\]](#)¹

It is certainly part of the Biblical view of ownership: "Is it not lawful for me to do whatever I wish to do with what is my own?" (Matt. 20:15).

Since I do not enjoy discretionary control over the taxes which the government confiscates from me - as a *prerequisite* of making *any* money at all - the amount taken was never "mine." It was rather part of the cost of doing business, *just as surely as* would be the utility bills, cost of government permits or other overhead of a businessman.

AGT has still not shown (or even attempted to show) otherwise. He too excludes business expenses from what counts as one's income (or "net profit," as he wishes to put it, redundantly).^[17] Income taxes, to belabor the obvious, are not part of the "profit" accruing to me for my labor, AGT said that we ought to tithe on our income after things "such as" business expenses, inventory and losses are subtracted. I have argued that income taxes are indeed one of these "such things." He has offered no answer - and cannot cogently do so until he stops to explicate or define that category of "such things" which are not properly part of one's income.

Other Comments: 1. AGT misconstrues me as saying that all appeals to silence are fallacious. That is not what I said. I said appeals to silence are fallacious "at this point" - namely, the point of whether Scripture considers *income tax* part of one's "income" (or "increase"). The Bible does not deal with that concept (or form of taxation) - it is itself silent on the subject, then. When AGT tries to list what are "deductions" from income in the Bible, he is missing the conceptual point. An income tax - in the nature of the case - is not a deduction from income, but not part of what counts as "income" in the first place. His appeal to silence *here* shows that he is just begging the question.

2. To AGT it "seems strange" that one's tithable income would be changed simply by the dropping of income taxes (and increase of expenditure taxes). But there is nothing remarkable or odd about that at all. It is just a trivial truth - - the obvious implication of his opponent's thesis. (Is he subtly question-begging again here? What objective standard of "strangeness" is he applying as a refutation?)

3. AGT does not see the difference between taxes upon survival expenditures (food, clothing, etc.) And upon income, but it is not hard. A survival expenditure is not at all like a required business expense (e.g., government permits, income tax, etc.). The latter is controlled and determined by the government and is automatic, whereas the former is not. For instance, I determine when, where and how much food I might eat; I determine whether to buy a new suit this year or next; etc. I even determine whether food and clothing should be an expenditure at all. (I might grow and sew my own.) The amount of sales tax may indeed affect the kind of car I purchase, when and where I do so. None of these kinds of variations apply to the automatically extracted tax upon anything I wish to do in order to make money in the first place (which explains why income tax is part of the cost of doing business, not one of the profits of such). Moreover, survival expenditures are things spent for me; involuntary income taxes are expended on government overseers. If AGT cannot see these differences, he is not trying hard enough.

4. Finally, AGT's attempted *reductio* at the end of his response is ridiculous, a desperate measure. Absolutely nothing which I have written in this dialogue - nothing - suggest, permits, encourages or entails the endorsement of a "totally socialistic state" as ideal. This is pure fabrication - a notion

grabbed completely out of thin air.^[18]³ In fact, all AGT has succeeded in doing is stating another trivial truth: namely, if the civil government takes *all* of my money, then I have no tithe obligation whatever - indeed, no tithe money left to give at all. On the net tithe position, that would be the sad, but conceptually clear situation, if the "beast" of socialistic civil government confiscated all of my earnings. *But* on the gross tithe position, if the socialistic government did such a dastardly thing, I would morally *still owe* ten percent of my earnings as a tithe to the church - a tithe which is apparently to be paid out of empty pockets! That truly is an absurdity.

My thanks is extended to my Christian brother for this interesting and engaging interchange. May God use our dialogue to help His people think more clearly and thereby act more faithfully in response to His holy word.

[1] "Tithe," *Nelson's Illustrated Bible Dictionary*, ed. Herbert Lockyer, Sr. (Nashville: Thomas Nelson Publ., 1986), p. 1056.

[2] Disagreements on this point are not relevant to the specific question addressed in this paper. Whether one sees his tithe as 10% or as 13%, he will still need to decide on what he is to apply that percentage.

[3] Obviously it is permissible and commendable to tithe on one's pre-tax income, if one so chooses. I argue only that this is not morally required. It amounts to a tithe and a small additional offering.

[4] Of course, in the case where more money has been withheld from one's paycheck's than is required to satisfy his tax obligation at the end of the year, the refund of the balance does become "income" on which the Christian should tithe.

[5] This is the case even in the case of self-employed individuals who do not have "the company" withholding certain funds and automatically sending them to the Internal Revenue Service. Self-employed persons must *in advance* deposit with the civil government (four times a year) an amount projected to cover their tax liability - with civil penalties for failing to do so (or for failing to have a sufficient measure of the gift of prophecy to project their tax obligation accurately).

[6] That is, I have no choice which leaves me free of civil molestation: I could always choose to defy the officials of the State and suffer the consequences. That is not what we ordinarily mean by freedom. In that sense people are also "free" to murder, rape, and steal in the United States.

[7] Granted, we find it subjectively difficult to feel like this is true because our civil government does so many things contrary to God's revealed will: it is easy for the righteous to resent the work of their civil government and thus resent paying taxes. Nevertheless, God's word tells us that the office of civil rule is to be honored as a divine calling with a special divinely given ministry. Wicked ministers in the state will be severely judged by God (cf. Ps. 82) - even as wicked ministers in the church will be.

[8] In some countries certain wealthy individuals have found their tax liability to be in excess of 100% of their yearly income!

[9] Further refinements may be in order, particularly during those years when the IRS permits certain "gimmick" deductions prior to computation of the adjusted gross income (e.g., the deduction given on joint returns when both partners work). Discussion of this would take us beyond the scope of this essay.

[10] Actually, as we will see below, AGT is far from defending a tithe on one's true gross income, but rather endorses what he calls himself a "modified gross tithe" - allowing believers to reduced their tithe by that portion of their taxes the government has "robbed" from them for wealth redistribution or for services which are not of near-equal benefit to cost.

[11] AGT says: "the Bible nowhere explicitly provides a *deduction* for the part of our increase which goes to taxes." Answer: The Bible nowhere explicitly *requires* us to tithe upon the money which goes to taxes. The real question is what the Bible considers one's "income" or "increase" (on which he owes the tithe): the present debate comes down to that. Appeals to silence are all question-begging at this point.

[12] The words are his own, found in paragraph 2 of his comments.

[13] AGT's response that the money which goes to taxes might not be withheld (and thus would actually come into a person's possession) was anticipated and answered already in the first essay. The response also misses the point about what constitutes ownership.

[14] *If* tithes were determined by expenditures (rather than income), *then* it would indeed make sense to subtract the portion we pay in sales taxes (etc.) From what is considered the amount of our tithable expenditures.

[15] According to AGT, how would any Christian *objectively* calculate the "part" of his taxes which were illegitimately assessed for wealth redistribution or for services which were not of near-equal value to cost? More importantly, on what basis does AGT hold that such illegitimate charges may not be subtracted from my tax obligation, but may be used to reduce my tithing obligation?

[16] E.g., Webster's: "property - the exclusive right to possess, enjoy, and dispose of a thing." Flew's *Dictionary of Philosophy* (at 'property'): "Ownership includes the right to alienate or dispose of property...."

[17] AGT trips himself up by suggesting that I have confused "gross profits" and "gross income." The confusion is his. There is no such thing as "gross profits" because "profits" are, in the very nature of the case, a "net" concept, (Look it up.) Perhaps AGT was thinking of "gross *proceeds*."

[18] It may also involve the unworthy imputation of a base motive to any net tithe proponent: namely, that he would do just anything to reduce his tithe obligation - which he could do if a totally socialistic state took all of his money!