

The Joy of Tithing

How the act of giving itself generates the consciousness of abundance



What Is Tithing?

Tithing is a spiritual practice—just like prayer or meditation. Tithing is the regular act of giving the “first fruits” of your labors to God. The word “tithing” is derived from a root meaning “tenth” and it traditionally means giving the first ten percent of your earnings to God. After tithing, then we consider our bills and expenses. Our tithe is not just another financial obligation. Tithing is an act of faith based on the divine principle that everything we have comes from God’s hands.

If you want to invite God more fully into your life through tithing, the important thing is simply to start. Begin tithing at a level you can do regularly. Agree in your heart with God on a percentage of your income that you will give to Him. Then as you begin to tithe that percentage of your income, whatever its source, watch whatever worries you may have around money begin to melt away. You will increasingly relax in this new relationship with the Divine Source. Gratitude and love flow in through this new window we’ve opened to God’s grace, and our desire to open that window wider and wider increases.

Like many things in life, it’s the direction of your energy that’s important, rather than whether or not you’ve perfectly achieved your ideals. To tithe 10% in the beginning may seem foolhardy. In the end you may feel it’s foolhardy NOT to tithe 10%!

Since it’s not literally possible to tithe directly to God, we instead give our tithe to His work in this world. In other words, we tithe to the source of our inspiration, because to inspire others to seek God *is* God’s work.

The practice of tithing has many benefits, but most importantly it is a powerful means to develop a friendship with God. Most of us long for deeper faith in God. Through tithing, we give Him the opportunity to demonstrate to us, sometimes dramatically, sometimes subtly, His constant care of us. As our faith develops through actual experience of God’s love, we are more prepared to give ourselves totally into His hands.

The more we are conscious of the Divine in our lives the less we think about our problems and ourselves. We become more and more absorbed in Bliss. Any practice that dissolves the delusion that we are separate from God will bring us closer to the state that all spiritual masters and saints enjoy. The practice of tithing has no equal in helping us feel close to God

while we are earning our living and through all the ways we are active in the world.

We don't have to make grand gestures to get God's attention. He watches our heart and the purity of our intentions. One of the great benefits of tithing is that it helps cultivate a spirit of generosity. If we want to increase the flow of money into our lives, we need to put out energy—but without any thought about what we will receive in return. This energy, if given without thought of reward and with open-hearted joy will attract new opportunities.

God works with each of us individually in the way that will help us most. Tithing may not immediately increase the amount of money flowing into your life. Your particular lesson in life may be best learned in modest circumstances. But rest assured, God will demonstrate His presence and care when you open up this new door. You may be given greater clarity in what is the right work for you, a lessening of tension around money in a close relationship, or you may feel His joy bubbling up in your being when you need a friend the most.

It is interesting to note that tithing is not solely a Judeo-Christian tradition. The concept of tithing is well-documented in non-biblical Middle-Eastern literature that is millennia old. In ancient India tithing was a regular practice. There is a Sanskrit word for tithing: *dashamamsha*. This word seems to have its roots in the ancient Vedas and is one of India's ancient "commandments": *dana* (dana meaning to give without the thought of reward). If this spiritual practice came from a higher age (6,000 to 8,000B.C.)—that is, the time of the Vedas—it looks as if ten percent is not just a good tithing idea—it is a spiritual truth.

Why Tithe?

If you tithe a portion of your income to God, you will find that, far from depriving yourself, you will be blessed by the Source of all abundance, God. All real security comes from Him. Until you understand and accept this truth, your path through life will forever remain uncertain. But the more you live for Him, the more you will find Him taking care of you—even in the smallest details of your life.

- Swami Kriyananda, *Money Magnetism*

A beggar sat beside a road, and saw a splendid carriage coming toward him. The carriage fairly shone like the sun from the gold and precious gems with which it was adorned. And the beggar thought, "O, here comes a great and wealthy man. What will he give me?" The carriage stopped, and indeed, a man emerged more regally arrayed than even his carriage, and approached the beggar. But to the beggar's astonishment the man asked, "And what will you give me?" In the beggar's confusion he reached within his purse and handed the man the least he had, a grain of rice, thinking, "What could this man need of me?" Whereupon the man entered his carriage and went on his way. That night, the beggar emptied his purse upon the ground to see what he possessed, and to his surprise, among his things there lay a grain of rice, which was now of shining gold. And he realized Who he had met beside the road, and cried out, "If only I had given Him all I had!"

The meaning of this beautiful story of the beggar is that whatever we offer to God will be spiritualized. If we offer our hearts in devotion, then our love is spiritualized. If we offer our thoughts, they become inspired. If we offer God our money, then that too, like the beggar's grain of rice, becomes spiritual gold. We want to offer everything up to God. Any aspect of our consciousness that we hold back cannot be changed and will not be a source of spiritual upliftment for us.

Swami Kriyananda once talked to a man who lamented that he had to spend his days making money, and felt that his spiritual life only began when he arrived home at night and could meditate. Like many people, the man felt that God couldn't be involved in the world of money, as if God occupied some lofty realm, far removed from worldly affairs. His attitude only succeeded in cutting him off from the potential of serving God through making money.

The great saints know that God is in everything. Behind the myriad forms and guises of this world, the saints see only the unchanging Spirit, manifesting this infinite drama. They see that there is no existence separate from God, and they share the infinite consciousness of the Creator and Sustainer. Their joy lies in serving as channels for God's will.

Years ago Swami Kriyanada was asked on a television program, “What have you done in ‘practical’ terms to ensure the success of your communities?” he was asked. He replied with conviction, born of his own experience, “I never ignore the importance of practicality. The very purpose of the yoga science itself is to make our religion practical. To be materially practical only means to apply divine principles to the material plane. To answer your question, however, I have learned from experience that faith, when it is applied for the good of others and not only for one’s self is the most practical thing of all!”

Faith takes commitment. We must take a step for faith to begin to find roots in our mind and heart. Tithing is a practice of faith. Giving one-tenth of our income back to Him demonstrates a faith that He will take care of our needs, as His children. Our tithing reminds us that we are only His stewards and caretakers of part of His creation.

Paramhansa Yogananda said, “Making money honestly and industriously to serve Thy work is the next greatest art after the art of realizing Thee.” Tithing spiritualizes your consciousness toward money, and makes it possible for God to use you as a channel for His work. Acting as a channel, you become more deeply aware that it is His energy flowing through you, which enables you to work, to earn money, to know the joy of serving God in others.

How Do I Tithe?

As we mentioned above, tithing is giving 10%, or some set percentage of your income, on a regular basis. This is an agreement you make privately in your own heart with God. Some people prefer to give their tithe, whether as cash or a check, as soon as they receive any money. This could mean giving several tithes each month. Others prefer to give their tithe once each month. But once you’ve decided to try a certain approach, stick with it for a while, through “thick and thin.” Give God a chance to enter through this new doorway you’ve opened to Him. The most important aspect of tithing is that it remain **a conscious act of devotional self-offering to God, and not take on the status of another bill.**

Common Questions About Tithing

Do I have to tithe ten percent?

The traditional amount is ten percent. It is, in fact, the root meaning of the word “tithe.” However, there is no percentage that is “right” while all others are “wrong.” There are many people who tithe considerably more than ten percent. Others maintain that your tithe should be right at the edge of comfort, so that you’re particularly alert for God’s response. But if we tithe too far beyond our own experience of God’s response, it can become presumptuous. For some this may mean 1% and for legendary tithers like J.R. LeTourneau, the construction equipment manufacturer, it is 90%!

If you are new to tithing, start with a percentage that sparks joy in your heart and, at the same time, feels a little spiritually adventuresome, a little beyond your complete “comfort zone.” If we choose a percentage that is too low, the act becomes so effortless that it slips from our consciousness. We haven’t had to raise our energy to venture into new territories of faith. It is our uplifted energy which draws God’s response.

Set a percentage in your own heart and **stay with it for awhile**. In this way you’ll feel your tithing building in power in your life.

Can my tithe be in the form of service?

No, not truly. Service helps spiritualize our attitudes toward work and tithing helps spiritualize our attitudes toward money. It’s a bit like asking if exercising hard on the right side of your body will strengthen the left side as well.

We should see tithing, like service, as an opportunity to give. However, they are different. It is often, initially, harder for people to tithe than to serve. You have to give your “hard-earned money” (at least we often think of it this way) and, too often, the desire to give service instead of money is a rationalization to avoid having to make what, at first, seems the larger sacrifice. But the truth is, the more we give of ourselves freely, the more joy we experience. The larger “sacrifice” becomes the larger source of joy.

Can I direct where my tithe is going?

The tithe is God's and so it is God's to use. When we tithe, we should relinquish any thought of it belonging to us. Tithing is an act of faith and includes the faith that those who handle the tithes will use them as God wishes.

What is the difference between a pledge, a donation and a tithe?

Pledges are set dollar amounts that a person agrees to give either on an on-going basis or within a specific time. For example, you might pledge to give \$25 every month for three years for some specific purpose, to help cover a loan or fund a project that couldn't otherwise be done. Or maybe yours is an on-going pledge, and the project you are supporting is the overall operations of a worthwhile work. Pledges are directed to a specific project or ministry. A church or other organization counts on your pledge as part of its budget.

Donations are usually one-time gifts, given in one sum, perhaps for something specific you feel inspired to support, or just to help out in some general way. The word "donation" is often used to describe any kind of financial giving. However it is important to keep pledges and donations separate from tithing in your mind and heart, because tithing, although an act of giving money, is qualitatively different.

Tithing is a personal spiritual discipline, not a fundraising technique. Pledges and donations are made above and beyond your tithe. You may see a particular need and want to donate money to fill it-which is all to the good! But for the sake of your spiritual practice of tithing, don't consider that a substitute for the tithe. With tithing we don't "dust off our hands," duty complete, once we write that month's \$25 pledge check. The tithe is a kind an on-going partnership with God: every paycheck, every unexpected "windfall," tax return, birthday gift of cash-whatever-becomes an opportunity to reaffirm God as the Source.

Pledges and donations come and go, but the tithe remains a constant. Tithers, however, are invariably the first to make donations and pledge to specific projects. This is because tithers, more than other people, have discovered this secret: money is a flow of energy which only increases as we open energy's floodgates with our willingness and love.

When times are difficult, is it OK to stop tithing?

There are those who say that when times get difficult, that's the time to tithe even more, because it affirms an even deeper faith in Divine Providence. Many people have received immediate and unforeseen help in times of need who have tithed with deep faith. Financial difficulties can be the Lord testing us and asking, "Which do you have more faith in: all this or Me?" Tough times are precious opportunities to affirm: "Lord, I want to rely on You as my sole security. It is You alone whom I seek."

To stop tithing when finances become difficult is the worst time to stop. This is the moment we can grow the most. If in a difficult time we continue to do our best, aspire toward the right attitude, and give our life more into God's hands, at the end of the test we will often feel great joy and new spiritual strength. We have allowed God more "control" over our lives and we feel a bit more free. If one stops tithing it is also easy for our desires to increase. After all, there's nothing like buying something for yourself to temporarily "feel better." But then, almost inevitably, our debts get piled so high that there seems to be no way out. This can also help create a feeling of separation between ourselves and the source of our inspiration. Even if you feel you must temporarily adjust the percentage of your tithe, keep this channel from you to God wide open!

The Principle of Tithing

"But you shall remember the Lord your God, for it is He who is giving you power to make wealth."

– Deuteronomy 8:18

"The basis of tithing is recognition of God's ownership and every person's stewardship. To understand this truth and to act upon it brings abundant reward. The chief reward is increased spirituality, manifesting itself in the blessings of heart, soul, mind, and strength that come through conscious unity with God."

– L. E. Meyer, Unity Church

"Those who think more of Thy gifts than of Thee, separate themselves from Thee. Those who offer Thy gifts to others freely, even as Thou didst give to them, find themselves as one in the many selves of all."

– Paramhansa Yogananda, **Whispers From Eternity**, 1949

“Think of Divine Abundance as a mighty refreshing rain; whatever receptacle you have at hand will receive it. If you hold up a tin cup, you will receive only that quantity. If you hold up a barrel, that will be filled. What kind of a receptacle are you holding up to Divine Abundance? Perhaps your receptacle is defective; if so, it must be repaired by casting out all fear, hate, doubt, envy, and so forth, and then be cleansed by the purifying waters of peace, tranquility, devotion, and love. Divine Abundance follows the law of service and generosity. Give and then receive. Give to the world the best you have, and the best will come back to you.”

– Paramhansa Yogananda, **Inner Culture**, June 1940

“People who give selflessly to God find that He sustains them. Whatever energy they put out flows back to them, reinforced by the power that sustains the universe. As Jesus put it, ‘Everyone that hath forsaken houses, or brethren, or sisters, or father, or mother, or wife, or children, or lands, for my name’s sake shall receive an hundredfold, and shall inherit everlasting life.’ (Matthew 19:29) And as Sri Krishna puts it in the Bhagavad Gita ‘Know this for certain: My devotee is never lost.’”

– Swami Kriyananda, **Money Magnetism**

“The more a person lives by high principle, the more he will find everything else in his life falling naturally into place. The more, however, he tries with both hands and both feet to hold everything in place, hoping that inner happiness will come of itself, the more he finds his dreams of happiness, peace of mind and God receding before his gaze.”

– Swami Kriyananda, **The Small Communities Solution**

“The secret of prosperity is realizing that what you own is held in trust. Treat it responsibly. If you squander it, the trust will pass to another.”

– Swami Kriyananda, **Secrets of Prosperity**

From those who tithe . . .

“Some years ago I was an in-debt carpenter and tithing was the last thing I thought I could afford to do. For the next two and a half years, I consciously donated to this and that, but I didn’t tithe, and barely kept afloat financially. One day a story that one of the ministers told about tithing intrigued me and prompted me to try it. Even though I was flat broke, I gave a tithe from my next paycheck. My checks didn’t bounce that pay period, even though I had thought they surely would. Well, no big windfalls happened; no huge amounts of money came to me, but after I began tithing, I always seemed to

have enough. Things stopped going wrong financially and eventually I even turned down a pay raise because I simply had enough money and didn't need it!" – E.G.

"Tithing did not come easily for me, but bit by bit I found that it helped me to tune into the concept of money as a flow of energy, rather than as a set amount that I receive and give out every month. This helped me tremendously with my faith in God and the knowledge that He is taking care of me. Recently I found myself worrying about money and the first thing I did was write a tithe check. This is such an effective way to stop holding onto things, thus affirming a sense of lack, when really I can have the feeling of abundance, if I so choose!" – R.G.

"After several years of experimenting with tithing, I finally added it to my 'always do' list of spiritual practices. It is one of the most joyful and freeing practices I have. I am very grateful for how it has brought faith into the fearful realms of practical day to day life." – Anonymous

"I had my bank account number stolen by someone, who then proceeded to change the name on the account, get new checks in that name and write a number of checks against my account before it was discovered. The sudden death of my sister had made me a little less careful and detail-oriented and I had accidentally left information on my desk at work about my bank account. Normally, all this would have flustered me terribly. But I knew when I began tithing recently that I was really opening this part of my life to Divine Mother to be 'cleaned up.' I was asking Her to clear out any old karma remaining—so naturally the energy simply stepped up to a new level! The grace was that the sorting out process with the bank went unbelievably smoothly. I lost no money in the end. It was actually happy and harmonious! And, when I flew back from Texas to bring my sister's remains to California, amazingly, I did not pay one penny of expenses. My airfare was covered by her company; no one would even let me pay for a meal or even my own hotel room! This problem with my checking account has only increased my conviction that tithing is making me karmically freer and allowing me to feel that God is my partner in every situation." – J.C.

"Tithing has always been a challenge for me. It's not the attachment to money—I never have minded giving it away. But something about the idea of giving it away with the expectation that it would ensure future prosperity always bothered me. I think I'd received one too many chain letters promising untold wealth if you continued the chain and fearful disasters if you broke it,

and that colored my thinking. Then I realized that if I thought of tithing as a way of attuning myself to the flow of God's grace, I could feel deep inspiration without wondering if I was bartering with God. And as I look back on my life, I realize that there has never been even a moment when that grace was lacking." – I.J.

"When I first started tithing, I was very, very shaky about it. Often, times were lean, and giving 10% meant not going to a movie. It meant giving that part of my income that was usually reserved for a little rest and relaxation. But I would tithe, though I wasn't always that 'cheerful giver' that the Lord loves best. In time I found that I was going on nice vacations. The next thing I knew, I had a little money in the bank. These things came of themselves. I wasn't concentrating on them.

Every once in a while I would have a crisis in faith when it was time to tithe and things were looking tight financially. I would then take out my little list of the ways tithing had worked for me. Or I'd re-read my books on tithing, which would lift my spirits anew. The most important thing I found about tithing was that it gave me a growing feeling that God is trustworthy—that I can have faith in Him on all levels.

It's very important to trust God, because that bond acts as a channel for great love. When that bond isn't there, one party is always suspect. It's hard to love somebody who's under suspicion for not providing enough. This bond of faith is the greatest thing that tithing has given me, and I would happily tithe forever just for that." – H.B.

One "lapsed" tither shared this story, with her first tithe in a year:

"I'd gotten myself into a real financial hole. It was completely self-created through over-spending. And the over-spending, when I really dug deep within myself for the causes, had to do with a kind of self-pity I'd gotten into. I made matters much worse for myself by stopping my tithing. I kept thinking, 'I've got to sort out this financial mess first, and then I'll start tithing again next month.' Well, the months went by; my situation did not improve. Worse still, my meditation began to suffer. Beyond self-pity, I had allowed myself to respond to life's pressures by giving myself little pleasurable material rewards (which I couldn't afford) instead of making an even stronger effort to make God my partner. In the end what had suffered most was my devotion to God. I felt like a child who has hurt her best friend by never playing with him—always, instead, seeking out another play mate. My friendship with God was suffering and I was suffering as a result.

“Lucky for me, God doesn’t hold grudges. A couple of weeks ago I was looking in my closet for something, and came across a sweater which I remembered well. It was one which six months earlier I had really struggled with myself over buying—it was a bit pricey for me, though perhaps not by others’ standards. But I had caved in, and there was the sweater—with the tags still on it. I’d never even worn it. But it represented one month’s tithe, certainly. I found myself crying, feeling I had chosen wrongly so many times in the last nine months, I wondered if I’d ever find my way back to clarity of purpose and devotion to God above all else.

“Last week I was balancing my checkbook for the first time in five months—since my year of spending excesses had brought on all kinds of denial and irresponsibilities. To my amazement, not only was I able to reconcile the checkbook with relative ease—but I found three deposits which I had failed to note in my check register. I knew that this was God’s immediate response to my prayer. He was telling me that I could turn around my relatively new bad habits, and get my spiritual practice of tithing going again—and a much stronger meditation, too. There was a great grace in the moment: I immediately wrote my tithe check on those three ‘lost’ deposits, and that night had the best meditation I’d had in many months. I know that, through God’s grace, I’ve turned a corner. I know at Ananda you talk about ‘karmic bombs’ which can go off in one’s life—some old tendency or habit, even from another lifetime, can rear its head. I guess that that’s only to be expected—we have a lot to work out. Right now, I am so grateful for some simple, practical things I can do, like tithing, to keep me open to God’s love and keep me affirming that I want God-realization above all.”

Prayer

*O Mighty Fountain of Infinite Light,
From whose spray the countless galaxies are made:
Let me wash away my worldly ambitions in Thy water,
Let me bathe in radiant eddies of Thy energy.
Thou are my wealth; Thou, my Treasure; Thou, my Security.*

– Swami Kriyananda, **Affirmations for Self-Healing**

Affirmation

*The treasury of the infinite is mine,
For its wealth is energy,
And I am energy!*

*O spirit, teach us
to consider no work greater
than Thy spiritual work,
as no work is possible without the
power borrowed from Thee.
Teach us to feel that no duty is more
important than our duty to Thee,
as no duty is possible without Thee;
and teach us to love Thee best,
as we cannot live or love anything,
anybody, without Thy Life, Thy Love.*

– Paramhansa Yogananda, **Whispers from Eternity**, 1929



“Thank You, God”

To help keep the right understanding about tithing, Ananda has established a special account to receive tithes. We call it, “Thank You, God” If you feel inspired to tithe to Ananda, you may write your tithe check to “Thank You, God” and we will receive them in the same spirit in which you give.

Joy to you!

“Thank You, God”

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