



INSTITUTE OF
BIBLICAL ECONOMY
PROJECT: T.A.G.

Question posed to Microsoft's CoPilot Artificial Intelligence Agent

Does anything contained in the Presbyterian Church in America's Book of Church Order encourage or discourage a principle of tithing on a percentage of profits gained in a portfolio but not sold or realized, in other words unrealized gains?

Copilot said:

The **Presbyterian Church in America (PCA)** does not explicitly address the issue of tithing on **unrealized gains**—such as appreciation in a portfolio that hasn't been sold—in its *Book of Church Order (BCO)*. However, here's what can be gathered from the relevant sources:

1. General Teaching on Tithing

The PCA Foundation discusses tithing as a biblical principle rooted in the Old Testament, where giving a tenth of one's income was standard. It acknowledges that while tithing is not explicitly mandated in the New Testament, it remains a **recommended benchmark** for Christian giving.

The article emphasizes:

- Giving should be regular, sacrificial, and joyful.
- Christians are encouraged to give **at least a tithe of their income** (BCO 54-1), but this is not constitutionally binding.
- The term "income" is broadly defined as the "fruit of your labor," which could include various forms of increase.

2. BCO Directory for Worship (Chapter 54)

The BCO encourages Christians to give "at least a tithe of our income and other offerings to the work of the Lord through the Church of Jesus Christ" (BCO 54-1). However, this is framed as encouragement, not a legal or doctrinal requirement.

3. Unrealized Gains

There is **no specific mention** in the BCO or PCA Foundation materials about unrealized gains—i.e., increases in value that have not been sold or realized. The PCA does not appear to mandate tithing on such gains, nor does it discourage it. Instead, the emphasis is on **liberty of conscience**, pastoral guidance, and cheerful generosity.

Summary

- **Encouraged:** Giving at least a tithe of income.
- **Not Required:** Tithing on unrealized gains is not addressed directly.
- **Guiding Principle:** Christians should give sacrificially and joyfully, guided by conscience and pastoral counsel.