

“Money: Giving It”

Malachi 3:7-12

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Introduction:

This morning I would like for us to conclude our series of three lessons based on requests and questions from the members of this congregation—lessons concerning our personal finances. Two weeks ago, you might remember that we looked together at the concept of getting money, **»PPT»** and we basically learned from **1 Timothy 6:6-10** that the love of money is the root of all sorts of evil and that we are to be very careful about always wanting more stuff—we learned that things are very temporary and that our real needs are actually very simple. And then last week, we continued with **1 Timothy 6:17-19**, **»PPT»** we looked at Paul’s instructions to the rich, we discovered that we are rich (that Paul’s words apply to us in particular) and we learned that (as rich people), we are to avoid the sin of pride, we are to put our trust in God, not in riches, we are to enjoy what God has given to us, and above all, we are to be generous and ready to share.

This morning, I would like for us to conclude with a lesson that has been requested by several members of this congregation—a lesson on one of the five acts of worship—I am referring to the act of giving a part of our blessings back to God. **»PPT»** And our passage for this morning’s lesson is found in the Old Testament book of **Malachi**. I remember when I was a kid, I used to occupy myself in church by trying to find the blank page between the Old Testament and the New Testament. This morning, I would like for us to find this page together, and I would like for us to study a lesson from the very last book in the Old Testament—the book of **Malachi**. In our pew Bibles, the Scripture is found on **page 1497**.

The book of **Malachi** was written about 400 years before the birth of Christ. The Israelites had just come back from the Babylonian Captivity, they had learned not to worship idols, they were learning to be faithful to God, but their learning was a process. They had to be encouraged to go back and follow God’s law. But among several symptoms of their weak faith were the terrible things that were happening because they had neglected to support God’s work as they should have been doing. Malachi had to remind them, then, that they were poor, they were having terrible harvests, and they did not have enough to eat. The people had been released from captivity, and yet something was still terribly wrong. The problem was that they were being stingy in their giving to support God’s work. They did not realize that every financial decision is also a spiritual decision.

As I was preparing this morning's lesson, I quickly realized that this particular paragraph is a powerful and perhaps guilt-inducing passage. And so as I prepared the lesson, I repeated a prayer that I often pray on the front row during the song before the lesson every Sunday morning, and that is, **"Dear Lord, please help me not to offend anyone, unless they need to be offended, and then help me do it in the most loving way possible."** So as with every lesson that is delivered from this pulpit, that continues to be my prayer for the lesson this morning.

For some, this morning's lesson will simply be a solid reminder—a reminder that we are giving as we should—and we need that—we need to be reminded, we need to be encouraged to carry on. But perhaps for others, there may, in fact, be some guilt involved. I keep reminding myself that a feeling of guilt is not always bad. When we study the sins of adultery, or lying, or gossip, those who are committing those sins will hopefully feel pretty guilty, they will hopefully be influenced by the Scriptures and will change that behavior. After Peter's sermon on the Day of Pentecost, the Bible says (in **Acts 2:37**) that the people were **"pierced to the heart."** That's what we are talking about this morning. And so we approach this morning's lesson in the same way—a reminder for some, and an encouragement to grow for others.

If you will, then, please look with me at the words of God through the prophet Malachi—God's words to some very poor people in the middle of an economic downturn who needed to make some adjustments spiritually. Work was scarce, money was tight, poverty ruled the land—these people were struggling to provide food and clothing for their children—they were in the middle of a severe drought, they had almost nothing, and into that situation we come to a message from God. The people seem confused—they do not seem to know what they have done wrong, and so the Lord steps in with a message. If you will, please look with me at **Malachi 3:7-12**...

⁷ "From the days of your fathers you have turned aside from My statutes and have not kept them. Return to Me, and I will return to you," says the LORD of hosts. "But you say, 'How shall we return?' ⁸ "Will a man rob God? Yet you are robbing Me! But you say, 'How have we robbed You?' In tithes and offerings. ⁹ "You are cursed with a curse, for you are robbing Me, the whole nation of you! ¹⁰ "Bring the whole tithe into the storehouse, so that there may be food in My house, and test Me now in this," says the LORD of hosts, "if I will not open for you the windows of heaven and pour out for you a blessing until it overflows. ¹¹ "Then I will rebuke the devourer for you, so that it will not destroy the fruits of the ground; nor will your vine in the field cast its grapes," says the LORD of hosts. ¹² "All the nations will call you blessed, for you shall be a delightful land," says the LORD of hosts.

As we keep our thoughts focused on this little paragraph, I would like for us to try to pull out some of the lessons that we can apply to our situation nearly 2500 years later.

I. **And we notice right away that Malachi starts out with an incredibly shocking statement as he makes the accusation that THE PEOPLE HAD BEEN ROBBING GOD. »PPT»**

It jumps off the page at us as God refers to robbery four times in verses 8-9. The people pretend that nothing is wrong, but God says, ***“You are robbing Me!”*** Even in our own society, there are not many crimes worse than robbery—robbery is right up there near the top. It is a serious charge. It is not to be taken lightly. There is tension in the relationship. Things are not right—children are hungry, grapes are falling off the vine—and so God comes right out and says it, ***“You are robbing Me!”***

And yet as we read the words of Malachi, we wonder how it is possible for someone to rob God. Back when I was in college, I remember visiting one congregation down in Henderson, Tennessee, I was sitting on the back row, and I remember looking up as the collection was being taken, and I looked up just in time to see one of the men of the church, sitting on the front row, take some money out of the collection basket and put it in his pocket. I could not believe what I had seen—I mean, it appeared to me that the songleader had just lifted some cash from the basket, and no one else seemed to have noticed! I was pretty concerned, I could no longer focus on my own worship at that point, so I kept on watching the basket, and several pews later it happened again, only this time I saw the whole thing. Apparently, people were actually making change in the collection basket! With the first man, I had simply missed seeing him put his own money in first. So, people were putting in twenties, and then they were digging around in there for change—very strange! But I was relieved to know that the members of that congregation were not stealing God’s money. We cannot imagine having the audacity to steal from God, and yet Malachi says that the people were actually doing it—they were robbing God by not contributing properly.

We are not under the Law of Moses today, and yet the basic principle is still the same—we can actually rob God by not giving as we should. We could consider several scenarios.

1. **First of all, we can rob God by not giving with the proper attitude.**

Over in the New Testament, for example, we learn in 2 Corinthians 9:7 that, ***“Each one must do just as he has purposed in his heart, not grudgingly or under compulsion, for God loves a cheerful giver.”*** And so if we give to God with an attitude that is not cheerful, then we have deprived God of something that He loves. For the men here this morning, suppose for a moment that you and your wife are about to celebrate an anniversary. How do you think it would go over if you picked her out a nice gift and then said, ***“Well, here you go! I HAD to get you something. I knew you would get crazy angry with me if I didn’t. I didn’t want to, but everyone says you have to. It cost me way too much, but here it is. Hope you enjoy it.”*** How do you think that would go over in your house? You know that she would not enjoy that gift! No—she would be offended! God is the same way—He does not want us to give grudgingly or under compulsion, but God loves a cheerful giver! And if we are not cheerful, then the gift does not really have

the same effect, does it? God wants us to be motivated not by compulsion—giving is not a tax—but He wants us to give out of love. So, we can rob God by not giving with the proper attitude.

2. **Secondly, I would also briefly suggest that we can rob God by not giving anything to the Lord's work.**

Surveys have been done among the religious world in general, and the surveys have discovered that one out of every four church-going people do not give anything on the first day of every week. There are some who may never set aside anything for the Lord, and yet the words of Malachi should cause all of us as Christians to consider how dangerous (and how sinful) that can be. We think about those Christians we have not seen for a little while, and some may not think that is really such a big deal. But think about what they are missing: They are missing the study that we do together, they are missing the singing, and the prayer, and the Lord's Supper, and they are also missing the opportunity to give on the first day of every week. Again, the New Testament tells us in **1 Corinthians 16:2** that, ***"On the first day of every week each one of you is to put aside and save, as he may prosper..."*** If we have not prospered during the week, if we have had no income whatsoever, if God has not blessed us in any material way, then we are off the hook! However, most people have at least some kind of income.

If you are a young, and if you are a Christian, then this concept applies to you. If you get an allowance, if you have a part-time job, then I would suggest starting with at least something. I remember getting an allowance when I was really young. I remember getting 25 cents, but my dad would not give us a quarter—you can't split up a quarter—and so he would give us smaller coins so that my sister and I would learn to give some of that back to God. We got that allowance every Sunday morning. When dad started tying his tie, we knew that was the time to go in and get the allowance—he would have it all ready for us on the corner of the dresser. What a great lesson that all children need to learn. In fact, as I see it, the main purpose in giving an allowance is to train children how to give. So, if you are not getting an allowance, please talk to your mom and dad and tell them that the preacher says you need to start getting an allowance! When our kids were born, we had what we thought was the bright idea of giving them \$1 for every year they are old. So, for example, when they were 3, they would get \$3, and then it would automatically adjust at their next birthday. Now, of course, our kids are 12 and 8, so we are regretting this a little bit—it's getting pretty expensive! Nevertheless, we can rob God, then, by not giving anything. Let us never forget that the Lord's greatest praise of a human being came when he saw a poor widow put two coins adding up to less than one penny in the temple treasury. The Lord looks at the heart, and he knows the difference between robbery and sacrifice. We can rob God by not giving anything to the Lord's work.

3. **I would suggest that we can also rob God by simply giving God the leftovers.**

When I was growing up, one of my jobs in the family was to empty the compost bucket. Today, we are living in an age of garbage disposals, so many people have not had the slop bucket experience. For those of you who have not had that experience, I have brought our compost bucket this morning. It is up here under the song board. I briefly thought about passing it around, but then I realized that the coffee filter from last week was getting a little fuzzy, and the mango from a few days ago isn't looking too good right now. But growing up, every day we would put our vegetable peelings, and apple cores, and table scraps in a plastic bucket, and we would take turns emptying that bucket on the compost pile. It was a disgusting job (a job that has now been inherited by our youngest). What if mom decided to feed us the contents of that bucket for the next meal? How would we react to that? We would be upset, because we are usually not satisfied with scraps.

In the same way, we need to consider God's feelings when we get so deep in debt or when we spend so much money in other ways that there are only a few scraps left over for him. In our society, it is so tempting to give God the leftovers. Perhaps we start with our weekly income, and we start subtracting obligations. We have rent or a mortgage (sometimes more than we can afford), and then we subtract for groceries, and insurance, and school loans, and a car payment (or two or three), and cable, and property taxes, and income taxes, and eating out, and cell phones, and movies, and credit card payments for a bunch of junk we bought five years ago, and the **"easy monthly payments"** from the department stores and the washer and dryer we bought ten years ago, and by the time we get to the end of the week, there is nothing left for God (or maybe we throw in \$10 or \$20 and hope it's okay). But we have looked at it backwards. We do not give God what is left over; we are to give to God first. We look at our income, we decide what to give to God, and then we structure our lifestyle around what is left—not the other way around!

Does our car payment keep us from giving as we should? Does our house payment keep us from giving as we should? Does our eating out keep us from giving as we should? Does our entertainment budget keep us from giving as we should? Are there other unnecessary expenses that keep us from giving as we should? I would suggest that we look very carefully at these verses and ask ourselves: Am I driving a stolen car? How ironic and how offensive it would be to come here to worship God, having driven here in a stolen car! Am I living in a stolen house? Am I eating a stolen dinner? Am I using stolen tickets to get into that movie?

We have not yet passed the basket this morning, but when we do, would any of us think, **"You know, I'm getting pretty hungry and I need to go eat at Red Lobster, so I think I will just reach in and take something out of the basket as it passes by?"** Would any of us be so bold as to reach in and take out \$20 for lunch this afternoon? Or maybe there is a trip we would love to take—Would any of us reach in and take out a couple hundred in cash to help us along on that trip? I would just hate for any of us here this morning to face God on the Judgment Day needing to explain why we spent more on pizza than we spent on the Lord or needing to explain why that vacation was so much more important than giving to God. We can rob God, therefore, by giving God the leftovers.

4. **There is another way we can rob God, and that is, by not adjusting our giving whenever we have a change in income.**

And I know things are tight, I have given up some increase in my own salary, but would we be happy with our employer if we were making the same thing today that we were making 5 years ago? We understand that God has not given us a figure or percentage under the New Covenant, but I'd like for us to think about something: If a person has been giving \$30 a week for the past 5 years, and if they really should be giving \$60 every week, then shouldn't that person then just go ahead and reach in the contribution basket and take out \$30 every week? The point is, it is possible to rob God by not adjusting our giving as we should.

5. **We can also rob God by not remembering our home congregation when we are out of town.**

I don't know how you handle this in your own families at this congregation, but in our family we have the practice of either leaving our contribution in the basket on the Wednesday before we leave or of making it up on the Sunday we get back. Since God has given us the money to afford some kind of vacation, we will also give at the church where we are visiting, and yet we understand that our primary obligation is to this congregation. So far this year, including today, we have had 25 Sundays. I should be able to look in my own checkbook or online at the bank, and I should be able to find 25 entries for my weekly contribution here at the Four Lakes congregation. I know it is so easy to overlook this, but it is an honest mistake that can be very easily corrected.

The same basic principle applies in other areas of life. I can think of my cell phone bill. If I am out of town on the 3rd of the month when that bill is due, I do not just skip that payment, but I either pay it early or make it up when I get back. The same goes for the IRS. If I am sick on April 15, that by no means lets me off the hook with Uncle Sam, and I would say that if the world ends tomorrow, I would much rather be caught owing the IRS than to be caught robbing God. And I certainly hope that all of you would agree with me on that.

These, therefore, are some ways that we can be guilty of robbing God.

II. **As we continue with this little paragraph in the book of Malachi, the Lord goes on to give us some clue as to THE ACTUAL AMOUNT THAT THE PEOPLE WERE TO BE GIVING. »PPT»**

We notice in the first part of verse 10, God said, ***"Bring the whole tithe into the storehouse."*** And as we know, the word ***"tithe"*** literally refers to 1/10th, or 10%. And what I like about 10% is that for new Christians or for those who are just getting started and are rethinking their giving, it is so easy to calculate! As I have said before, I am not a numbers person. I have put our family's first budget up here on the wall (this is from back in 1993), and I do this only to show that even a person who hates numbers can still manage to work out the basics. But again, the beauty of

10% is how easy it is to calculate—no matter what the figure is, you just move a decimal point over—and then again, you can always use your ten fingers—very convenient!

Last week, we considered a hypothetical family at the poverty level of \$21,000. Divided out, 10% comes to just over \$40 per week. If they were living under the Old Law, a family at the poverty level would be giving a minimum of \$40 per week. We also considered an average salary here in Madison of around \$55,000 a year. We add around \$15,000 in benefits, divide it out over a year, and 10% comes out to around \$135 per week. The tithe, of course, goes back to the Old Testament, where the people were told to give the first 10% of everything to the Lord—whether lambs, or grain, or cattle. They were to bring these things to God as a sign that the remaining 90% also belonged to God and that they were simply managing the rest—a reminder that they were to be good stewards of the other 90%. The first 10% was symbolic that God owned all of it. If I was a farmer, and if I had a field with a crop of ten watermelons, I would go out there and find the biggest, juiciest, and healthiest looking melon, I would take that to the temple for the priests to eat, and that would be my offering, and by giving the first, and the biggest, and the best, I would be telling God that the other nine were His as well.

Earlier this week, I read about a church that had a parking problem. Thankfully, they were next door to a shopping center that happened to be closed on Sundays. The church asked the owner if they could use the parking lot, and after a short time the owner came back with his answer, **“You can use the parking lot on Sundays for 51 weeks a year—not 52. One Sunday every year the entrance will be chained off.”** He said, **“I never want you to forget that this parking lot belongs to the supermarket, and not to the church.”** As I see it, that is exactly what God was doing under the Old Law. He wanted the first 10% as a reminder that the rest was also His. On top of the base 10%, people in the Old Testament also gave several other sacrifices and offerings during the year. I was reading through the book of Leviticus not too long ago and discovered that for every unintentional sin, you had to sacrifice a perfect male from the herd. How would that affect your family budget—to sacrifice a perfect animal every time we sinned by accident. For many of us, we would be bankrupt in a matter of seconds. It has been estimated that most faithful Jews were probably giving somewhere between 30 and 50% of their annual income to the Lord.

Of course, we know in the New Testament, God has not given us a set percentage to give, but instead He raised the bar altogether. We think about the rest of the Old Law. Moses told the people not to murder. Jesus told us that we are not even to speak a bad word against our neighbor. Moses warned against adultery. Jesus warned about even looking at someone with lust in our hearts. And in a similar way, people in the Old Testament were told to give 10%, but in the New Testament we are told to give cheerfully. We are told to give as we have prospered. Under the New Law, we are on the honor system. God says to us, **“I trust you with your giving. Give what makes you happy.”** Under this system, I can hardly imagine a Jew in the First Century saying, **“Thank you God, that Jesus died! Thank you for nailing the Law of Moses to the cross, so now I can drop my giving from**

10% to 2.5% (which is now about average for giving in churches these days)!" That is hard for me to imagine.

To try to help us appreciate what it was like to live under the Old Law, someone recently wrote about a man who had a terrible nightmare. He dreamed that the Lord took his weekly contribution, multiplied it by ten, and then turned that figure into his weekly income. The Lord then told the man to go out and get health insurance, and food, and clothing, and shelter, and transportation for his family. For some people, that would truly be a nightmare. Take your weekly contribution, add a zero, and then use that figure to provide everything. As Christians, though, hopefully we are growing to the point of giving even beyond the bare minimum from the Old Law. As brother Wayne Jackson has well said, **"The least God ever stipulated for His people in the support of His work was 10%; the most he has accepted is 100%. Surely, somewhere between these two examples, the conscientious child of God can find his appropriate level of giving."** Under the New Law, we are to give as we have been prospered, and this is one of the many ways that God's plan is better than my cell phone plan. If I lose my job and have no money, they don't care, but God understands! Our giving is to be in proportion to our income.

III. As we come to the end of this passage from Malachi, there is one other lesson I'd like for us to consider, and that is, GOD MAKES A PROMISE.

»PPT»

The message from Malachi was that if they gave properly, God would open for them the windows of heaven. As far as I can tell, the only other time we read about the windows of heaven being opened was at the beginning of the great flood. And so when God sends something out of the windows of heaven, it is massive. And here in **Malachi**, God is saying that if the people gave as they should, then He would open for them the windows of heaven. And God was serious about this. Notice in **verse 10** that God says, **"Test Me now in this."** It is not often that we are told to test God, but here the people were specifically told to put God to the test. The Lord is saying, **"I dare you. I dare you to try to outgive Me!"** We know that the Lord has a bigger shovel than we do!

And so we come to the understanding that our giving is really a test of our faith. Here at this congregation, we are not in the business of making money. We do not have car washes, or bake sales. We do not go door-to-door selling candy, or anything like that, but instead, our giving is a test of our faith. As Paul said in **2 Corinthians 8:8**, our giving is how we prove our love for God. Do we trust in God's promises? Do we believe that God will take care of our needs? God is saying, **"If you trust Me, then I will bless you beyond your imagination."** As our Lord said in the New Testament, in **Luke 6:38**, **"Give, and it will be given to you. They will pour into your lap a good measure—pressed down, shaken together, and running over. For by your standard of measure it will be measured to you in return."**

Conclusion:

Malachi was a great Old Testament prophet, and even though he was writing about 400 years before the birth of Christ, his message is still one that we need to think about today:

- We have learned that it is possible to rob God.
- We have learned something about the amount of our giving.
- And we have learned about a very special promise from God.

In response to what God has said, I would simply suggest getting started right away by taking a small step here and there. Perhaps start by making a commitment to contribute 52 times between now and this time next year—no matter what. Perhaps make a commitment to discuss this with your family and to make a decision about your giving together—use this as a teachable moment. Perhaps make a commitment to give your kids an allowance as a way to teach them about giving. Perhaps make a commitment to reevaluate how you have been prospered and to reevaluate your contribution in light of any changes over the past few years. Perhaps we can start by simply living within our means—avoiding debt and cutting out frivolous expenses. Perhaps we can start simply by giving cheerfully—that is something we can remember to do this morning.

I am so thankful for your kind attention this morning. Giving is a test of our faith. It is the same kind of test that baptism is. God has promised that if we turn away from sin, if we confess the name of His Son, and if we allow ourselves to be buried in water, that He will forgive our sins. If you have any questions, if you have anything we need to pray about as a congregation, or if you would like to obey the gospel right now, you can let us know as we sing this next song. Let's stand and sing...

To comment on this lesson: church@fourlakescoc.org