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Title: Are You Robbing God?

Malachi 3:6-12

Years ago a man came to Peter Marshall, who at the time was the chaplain of the United States Senate, with a concern about tithing. He said: "I have a problem. I have been tithing for some time. It wasn't too bad when I was a young man making \$20,000 a year. I could afford to give a tithe of \$2,000. But you see, now I am the CEO of a major corporation making \$500,000 a year. And there is just no way I can afford to give away \$50,000 a year."

Dr. Marshall reflected on this wealthy man's dilemma but gave no advice. He simply said: "Yes, sir. I can see that you do have a problem. I think we ought to pray about it. Is that alright?"

The man agreed, so Dr. Marshall bowed his head and prayed with boldness and authority. "Dear Lord, this man has a problem, and I pray that you will help him. Lord, I pray you will reduce his salary back to the place where he can afford to tithe."

Ouch!

Today we are going to talk about tithing. Let me begin with a question. How do you feel when the offering plate comes around? Pressured? Guilty? Confused? Grateful? How do you feel when the pastor announces a series on stewardship? Does it make you want to skip church for a few weeks and come back when it's over? A pastor knows that these thoughts and feelings are loose in the room every time he steps to the pulpit to talk about money in church.

Some pastors dread preaching about money, but I find it to be among the most significant issues we can address, and it's especially rewarding when the congregation receives the teaching with open hearts and minds. In fact, I believe that one of the signs of a healthy, mature church is its ability to talk freely and constructively about money. Dysfunctional families can't talk about money without getting defensive or manipulative or emotional. The same is true for dysfunctional churches; and as a result, their growth is stunted, both spiritually and physically.

So this morning we turn our attention to the topic of tithing. When I was a pastor people often ask me some very pointed and practical questions about tithing. Questions like: *Is tithing required for Christians today or was it only required in Old Testament times? How much should we give to our church, and how much to other ministries and causes? Should I tithe if I'm in debt? Should we tithe if it means having to borrow money for college?*

With these questions in mind, let's go to one of the most in-your-face passages on giving in the Bible—Malachi 3:6-12

Malachi was the last of the Old Testament prophets. He ministered in the days of Ezra and Nehemiah. It was a time of spiritual apathy for the nation of Israel. After spending 70 years in exile in Babylon, they had returned to the Promised Land. They rebuilt the Temple and the walls of Jerusalem, regaining some measure of national pride and strength. But politically, and spiritually, the nation was a shell of it's former self. They were in their homeland, but they were far from God.

In the first couple of chapters, Malachi confronts the sins of the people. The priests were insulting God by offering blemished sacrifices—animals that were blind, crippled, or diseased. Many of the men were leaving their wives and families in order to marry younger pagan women. By doing so, they were not only committing adultery, they were flirting with foreign gods. And on top of this they were exploiting the poor, depriving people of justice, and neglecting the widows and orphans among them.

But in 3:7 the Lord says, "Ever since the time of your forefathers you have turned away from my decrees and have not kept them. Return to me, and I will return to you." That word "return" means repent, to turn away from the way you've been living and turn toward God and his way of life. It was a gracious invitation on God's part. In spite of generations of hypocrisy and unfaithfulness, the Lord was willing to forgive them, to bless them, and to restore them to their rightful place in the world as God's chosen people.

"How are we to return?" the people ask, at the end of verse seven. In other words, "what do you want from us, God?" Now, there are two ways you can ask that question. They could have been cynical, "What do you want from us, God? We've already rebuilt the Temple and reinstated the sacrifices." Or, it might have been sincere, "What do you want from us, God? Just tell us, and we'll do it." We don't really know how they asked the question.

It occurs to me that we can approach God in one of those same two ways when it comes to giving. We can approach our giving defensively, "What more do you want from me, God? Haven't I given enough?" Or, you can approach giving sincerely, "What do you want from me, God? Tell me, because I want to be right with you."

You may have heard the Paul Harvey story about the woman who called in to the Butterball turkey company one November. She asked if it was still okay to eat a turkey that had been in the bottom of her freezer for 23 years. The representative told her that as long as it had been properly frozen, the turkey would still be safe to eat; but that the flavor would be so long gone it wouldn't be worth the effort. "That's what I thought," the caller replied, "I guess I'll just donate it to the church."

That's how a lot of people approach their giving. They give as little as they can get away with. They give what doesn't cost them anything, whatever is left over after they've met their own needs. So how are you asking the question this morning? *What do you want from me now, God!*" Or, *What do you want from me, God? Please help me to understand.*" How are you listening to this morning's message so far? Defensively, already lining up your arguments and excuses? Or receptively, inviting the Lord to speak to you about this important issue?

"How are we to return?" the people ask. Notice, the Lord doesn't answer their question directly. He draws them in a bit. "Will a man rob God? Yet you rob me." Robbing God—that sounds pretty bad. But what does it mean? "How do we rob you?" the people ask. "In tithes and offerings," God answers. It turns out the people weren't bringing the full tithe to the Lord—the 10 percent that the Law demanded. They were giving less than God had asked for, and often what they did bring was damaged, and undesirable—like that 23 year-old turkey.

Every so often you hear about thieves who break into churches and steal from the poor box, or church treasurers who embezzle tens of thousands of dollars that were supposed to have gone to ministry or to helping the needy. We get really incensed and ticked off about that. Stealing is bad enough, but stealing from a church, taking money that was given to the poor, that's despicable. And yet, Malachi says that when we fail to bring what God has asked of us, we are robbing God.

Now, that raises the whole question about tithing, which we'll get to in a minute. But don't miss this point. Here the people are guilty of the worst kinds of sins—exploiting the poor, marital unfaithfulness, spiritual adultery, etc. And the first thing the Lord asks them to do is to give their tithes and offerings. He doesn't say,

"Stop chasing after pagan wives." He doesn't say, "Do justice and love mercy." He certainly will want them to address all those sins. But the first thing he tells them to do, the thing that God knows will spark spiritual revival, is to bring in the tithe. God knows that when they start giving generously and obediently, these other areas of their lives will fall into place.

It's the same principle Jesus talks about when he says, "Where your treasure is, there your heart will be, also." Notice that your heart follows your treasure, not the other way around. What we do with our money not only reveals the condition of our hearts, it determines the condition of our hearts! That's why this is such an important issue in the life of our church right now. It's not just about the money, it's about our hearts. It's about our desire to turn toward God. We're not as far gone as the people of Malachi's day, but don't we want to know God's blessing in our lives and our church? "How are we to return?" the people asked. "In tithes and offerings," says the Lord.

Tithes and offerings. Let's talk about those two words for a minute, and learn what God expects from us today.

The tithe is the fundamental giving unit of the Old Testament. It refers to one-tenth of a person's income that was to be given back to God. Leviticus 27:30 reads, "A tithe [or tenth] of everything from the land, whether grain from the soil or fruit from the trees, belongs to the Lord; it is holy to the Lord The entire tithe of the herd and flock—every tenth animal that passes under the shepherd's rod—will be holy to the Lord." The tithe was non-negotiable; it was part of their covenant obligation to God. The tithe was to be given first, before anything was kept for oneself.

What I found interesting as I looked at it again was that the tithes were used to fund the work of the Temple. The tithes covered the living expenses of the entire tribe of Levites, who served the Temple, as well as the priests. In fact, one scholar estimates that about 80 percent of the tithing income went to what we would call *personnel*! What was left after that went to furnishing the Temple and maintaining its ministry. In other words, the tithe provided for the general fund, the day-to-day operating expenses of the Temple and its ministry.

Sometimes people find it hard to get excited about supporting the general fund of the church. They don't want their money to go to "overhead" like light bulbs or salaries. They'd rather give directly to missions or to the benevolence fund. But that's what the tithe is for—to support the worship and ministry of God's people.

The simple truth is that today, as in Malachi's day, it takes about a tenth of a congregation's income to support the ministry of a church, no matter what size the church is. Light bulbs and Sunday school material and salaries are as essential to the Kingdom as money given to the poor or sent to missionaries. When a congregation gives less than what is needed, they starve the ministry. And we haven't even talked about the *offerings* yet. The offerings generally referred to those over and above the tithe, beyond the 10 percent, that worshippers would bring to meet a special need—to support the widows and orphans, or simply to express gratitude and trust in God. The Lord was expecting both tithes and offerings from the people; the tithe to support the ongoing ministry of the Temple, and the offerings to meet special needs. And when they brought less than that, they were robbing God.

Imagine the person next to you reaching into the offering plate when it comes around, grabbing a handful of bills, and stuffing them in his pocket! Imagine one of our ushers walking out the door with the offering plate instead of bringing it to the altar! We'd be scandalized. But when we give less than what God has asked of us, that's what we are doing. We're robbing God.

So what does God ask of us? Does he still expect believers to give at least 10 percent of their income to his work? Yes, I believe he does. Now, some people are quick to point out that the New Testament doesn't specifically teach tithing. And that's true. But why not, if it was so important in the Old Testament? Well, a few reasons come to mind. First, because our giving is to be inspired by love, not law. Second, because tithing was already the accepted starting point for giving to God. Jesus and the disciples had been tithing for their whole lives. Third, because tithing was too limiting. If people gave 10 percent under the Old Covenant, when required by law, wouldn't they want to give more under the New Covenant, in response to God's grace? And in fact, that's exactly what we see the early Christians doing. In the book of Acts we read that they actually sold their possessions to support one another and the ministry. When Barnabas sold a piece of property, he brought the full amount, 100 percent, to the Lord. In 2 Corinthians we read that the Macedonian believers, who were themselves poor, out of their extreme generosity gave as much as they were able, and even beyond what they were able. Perhaps one reason the New Testament doesn't require tithing because for many people, 10 percent isn't enough to express their gratitude and commitment to God.

So it is true that the New Testament doesn't command tithing. But it clearly teaches us to give proportionately, to give a percentage of our income. I

Corinthians 16 says, "On the first day of the week, each one of you should set aside a sum of money, in keeping with his income." Then and now, 10 percent serves as a reasonable and biblical standard for determining that percentage, that proportion.

So, let's get practical. I did a little bit of research, and discovered that the median household income for the eastern part of Shelby County, where many of us live, is about \$79,750 per year. Due to my poor math skills, we're going to round that up to \$80,000. A tithe of \$80,000 would be \$8,000 a year given to the Lord's work. That comes out to about \$154 a week or a little more than \$660 a month. Now, a lot of people think that if they put \$20 in the offering plate, they're being pretty generous, especially if they throw in a little extra at Christmas time or for some special project. But \$20 a week for most of us doesn't come close to the kind of giving the Lord is asking of us. (Unless, of course, your yearly income is about \$10,000.) In fact, according to Malachi, if you're the average person at Faith Anglican, and you're giving less than \$150 a week, you may be robbing God.

I want you to stop and think right now about your yearly household income. How much is it? Think of the number right now. Take 10 percent of that number. Just drop a zero off the end of it. How much more, or less, than **that** number did you give to the Lord's work last year? That's a good standard for evaluating your generosity to the Lord's work.

Now remember, tithing is not a law. You may sense that God is asking some other amount of you. That's okay, but figure out what it is. Pray about it, talk it over with somebody, and settle on a percentage that you're going to give regularly. For some people, 10 percent may be too much. If you're not able to provide basic necessities for your family, if your spouse is not a believer or doesn't share your conviction, then 10 percent may not be what God is asking of you. Find a percentage that works. For other people, 10 percent may be too little. They have far more than they need. God has blessed them abundantly, and they want to be as generous with others as God has been to them.

Now, a few practical questions: *Should we tithe even if we are in debt?* I would say yes. The discipline of tithing not only honors God and invites his blessing, it is also the first practical step toward long-term financial health and stability.

Should we continue to tithe even if it means we have to borrow money for a car or a child's education? Again, I would say yes. Auto loans, mortgages, and college loans are a fact of life for most people today.

How do we decide where to give when there are so many worthy causes and ministries? Most Christians believe you should support your home church first and best. That's the place you are nurtured each week. That's the place you have the greatest influence as to how your gifts are used. First and best goes to your home church. For most people that means their tithe, goes to their church, and then they give over and above to other ministries, organizations, or missionaries.

I said earlier that this is a very important issue in the life our church. Malachi tells us why. When church families give less than a tithe they are robbing God. And when we rob God we inhibit spiritual revival in the church. For spiritual reasons, as well as financial reasons, we will not be able to fulfill the mission God has put on our hearts as long as that is the case.

What exact proportion is God asking your family to give? I can't answer that. You really need to ask Him yourself. The Bible teaches us to give, first and best, a proportion of our income to support the work of our local church. If we don't, we are not only robbing God, we're robbing ourselves of the blessings God wants to send our way.

Look with me at verse 10, "Test me in this, says the Lord Almighty, and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have enough room for it." This is one of the few times in the Bible God invites us to "test" him. He's saying, "Just try it." "Try tithing, and see if I don't open the windows of heaven and dump blessings upon you. Try it, Faith Anglican Church, and see if I don't pour out blessings on you like you can't even imagine."

There's so much God has put on our hearts to do. We'd like to see more of our friends and neighbors discovering new life in Christ. We'd like to invest in the development of our children and teenagers. We'd like to raise up more leaders. We'd like to minister to both the spiritually and financially poor in our community. We'd like to give more to our missionaries. There is so much God wants to do in and through us, but he can't, or he won't, until we bring the full tithes and offerings into the storehouse.

My friends, I believe this is a watershed moment for Faith Anglican Church, not just financially, but spiritually. Our ability to fulfill our vision depends on becoming faithful stewards of our time, our talents, and our money. That's why we've been talking about generosity and giving these past few weeks. We are asking every individual and household here at Faith to evaluate their giving to the Lord's work, and with the Lord's help step up to a new level of giving. We need widespread

changes in the giving habits here at Faith in order to experience the blessings God wants to pour out. We need to see most of our attendees becoming regular givers, most of our regular givers becoming tithers, and most of our tithers going above and beyond as God enables them.

If you are not in the habit of giving regularly to Faith I encourage you to do that.

If you have been giving, but you sense that it's less than the Lord would desire, ask God to show you what proportion he **would** have you give. If 10 percent seems too much of a stretch, then choose a percentage that moves you in that direction and stick with it, and increase it year by year as the Lord blesses you.

If you've settled in comfortably at 10 percent when in fact you could give much more than that, please prayerfully consider moving beyond the tithe and be as generous to others as God has been to you. I heard one pastor say that we should give until it hurts because that is **exactly** what Christ did for us.

If you love your church the best thing you can do for Faith Anglican is to ask God for guidance in the area of giving. Ask the Lord what he would have you to do. Because our lesson today from Malachi tells us in no uncertain terms that if you want to live a life that counts, you have to give proportionately.

I began this sermon with a question and I would like now to end with one.

When you have a great meal and get great service at a restaurant, how much do you tip the waiter or waitress? If you get lousy service, do you tip as much as when you get good service?

My friends, look at that cross. God gave us His son and watched from Heaven as Jesus suffered torture, humiliation and death on the cross for you and me. How much of a tip does that deserve?

Pray about that.

Amen.