

## Marks of a Faith That Works

### *A Faith that Works...* ***Wisely Handles Wealth***

#### **God's Blueprint for Giving**

Malachi 3:6-12

When President Lyndon Johnson was in the White House, he had on his oval office wall a framed letter written by General Sam Houston. The letter had been written to Johnson's great-grandfather more than a hundred years earlier. President Johnson's great-grandfather had led Sam Houston to Christ. The story goes that when Sam Houston was converted and then baptized, he gave to the local church a very significant sum of money. In fact, he offered to pay half the local minister's salary. When someone asked him why, his simple response was, "My pocketbook was baptized too."<sup>i</sup>

James has an awful lot to say about money – and understandably so. James is talking about a faith that works. And you can't talk about authentic faith without talking about how it affects the pocketbook. Of the five chapters in James' letter, three of them talk about money. And James says the same thing that Sam Houston said, "If your faith is for real, your pocketbook is baptized too." And when your pocketbook is baptized, *your giving will express God's willingness to bless.* Let me say that again. *When your pocketbook is baptized, your giving will express God's willingness to bless.*

Now I must admit. Money is not an easy topic to talk about. This is true even in the marriage relationship. Lovers quarrel. And one of the things that lovers quarrel about more than anything else is MONEY. "Honey, you told me you were just getting milk and toilet paper. How did you come out with all of that?" Are you familiar with that refrain? In fact, disagreements over money are one of the leading causes of divorce.

Dysfunctional families have hard time talking about money without being defensive or manipulative. And it's the same in a dysfunctional church. On the other hand, healthy families – as well as healthy churches – can openly talk about financial concerns, creating an environment of trust.

In Malachi 3:6-12 (which by the way is a passage that James certainly knew by heart) we find a description of a quarrel about money. Interestingly, it's between two lovers: God and his people. God, pictured as the husband, is addressing this issue of money with his much loved wife, the nation of Israel. Here's how the argument unfolds:

<sup>6</sup> "I the LORD do not change. So you, O descendants of Jacob, are not destroyed. <sup>7</sup> 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," says the LORD Almighty. "But you ask, 'How are we to return?' <sup>8</sup> "Will a man rob God? Yet you rob me. "But you ask, 'How do we rob you?' "In tithes and offerings. <sup>9</sup> You are under a curse-the whole nation of you-because you are robbing me. <sup>10</sup> Bring the whole tithe into the storehouse, that there may be food in my house. 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 room enough for it. <sup>11</sup> I will prevent pests from devouring your

crops, and the vines in your fields will not cast their fruit,” says the LORD Almighty. <sup>12</sup> “Then all the nations will call you blessed, for yours will be a delightful land,” says the LORD Almighty.  
Malachi 3:6-12 NIV

When lovers quarrel, both tend to move away from each other. But when there is a quarrel between us and God, guess who’s moved? God certainly hasn’t. And so he says to you and me in verse 7: “Now return to me, and I will return to you.” God is saying through Malachi the same thing that he says through James: “Draw close to God and God will draw close to you.” The people respond: “How can we return?”

“Return to me, and I will return to you,” says the LORD Almighty.  
But you ask, “How are we to return?” Malachi 3:7b

We can take that question in one of two ways. They could be saying in a cynical way, “How can we return when we’ve never moved away? Look, God, we’ve rebuilt the Temple, reinstated the sacrifices...what more do you want from us?” On the other hand, some of these believers could have been sincere. “Lord, want *do* you want from us? Tell us and we’ll do it.”

It strikes me that those same two attitudes can be represented here today. You could be on the defensive, not wanting to hear what God has to say about a very sensitive but extremely important topic. Or you could be receptive, saying “Lord, speak; I’m ready to listen and obey!” And so open your heart before the Lord this morning. And if your attitude is defensive – like it sometimes is in our marital squabbles over money – ask God to make it receptive.

Isn’t it interesting that when it comes to the question of returning to God, God cuts to the chase and puts his finger on this issue of money? So how do we draw near to God? How do we return to God? How is spiritual revival sparked? Well, God says, “Take an offering!” Jesus says the same thing. “For where your treasure is, there will your heart be also.”

*KEY PRINCIPLE:* Our giving not only *describes* the condition of our hearts, it *determines* the condition of our hearts.

If you’re sensing spiritual apathy in your life, that you are far from God, then begin to give...for where your treasure is, there will your heart be also.

God, through Malachi, gives them and us this one command in verse 10 which I would like us to focus on this morning: “Bring the whole tithe into the storehouse, that there may be food in my house. 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 room enough for it.”

### **“Bring the whole tithe ...”**

First, what is God asking his people to do? What is the tithe and is this practice of tithing applicable to you and me today?

The word “tithe” means simply the “tenth part” of something. In Old Testament days, if your cows had 20 calves, you would offer two of those to the Lord. If your crop yielded 100 bushels of wheat, you would consecrate 10 to the Lord.

For the Israelite there were basically three tithes under OT law:

- (1) **The Levite tithe.** The first tenth paid the salaries of the priests and Levites, those who devoted full-time to the ministry of the Temple.<sup>ii</sup>
- (2) **The festival tithe.** A second tenth was for the social and religious life of the nation such as the sacred festival in Jerusalem. Essentially with this tithe the people threw a party for God!<sup>iii</sup>
- (3) **The poor tithe.** A third tenth was, every third year, kept at home and used for the poor. This was for the welfare system. This amount could be compared to our benevolence fund through which we help one another with material needs.<sup>iv</sup>

All together these tithes amounted to whopping 23% of one's earnings!<sup>v</sup> But then, on top of all of this there were the "free-will offerings" frequently given for special projects or for the priests.<sup>vi</sup> For example, if the temple was in need of reconstruction, the people brought a free-will offering over and beyond their tithe in response. Here, the people have a choice. Those who felt led to participate in the building project could give. And those who didn't desire to participate were under no obligation. But that is not the case with the tithe. The tithe was not voluntary, it was commanded. It was not a *ceiling* to their giving, but a *floor*. It was a beginning point.

Not only did the average Jew bring to the Lord much more than 10% of what he received, but it was a very serious matter *not* to bring these tithes or to take some of it back.<sup>vii</sup> That's why God says, "Bring the *whole* tithe." In fact, it is so serious that here in Malachi 3 the people are accused of "robbing God." Imagine the person next to you reaching into the offering plate, grabbing a handful of bills and pocketing it! How would that make you feel? Or what if one of our ushers beat it to his car with one of the offering plates? Our church would be scandalized! But when you and I give less than what God is asking of us, we are doing the same...we are robbing God!

There is something else we learn from the blueprint that God outlines here for giving. Amazingly, nearly 80% of what the people of Israel gave went towards what we would call *the general fund*! It supported the personnel (the priesthood) as well as furnished the Temple and provided for its ministry. Now some people don't get too excited about supporting the general fund of the church. After all, who wants to give money to pay for light bulbs, curriculum or salaries? Some prefer to divert their giving to a special project or para-church ministry outside the local church. But friends, such an approach ignores the biblical pattern laid down in both the Old and New Testament. It starves the ministry of the local church just as the failure of God's people to give in Malachi's day starved the ministry of the Temple.

### **"Into the storehouse..."**

Before moving on, I want you to notice *where* the tithes of the people were to be brought. This is an important principle as we move on to the New Testament application of these verses. Verse 10 says, "Bring the whole tithe *into the storehouse*..." The "storehouse" in Israel consisted of the chambers in the temple where the tithes were brought and stored. It wasn't like today, where the majority of what people give is in the form of currency. No, these people brought grain, wine, oil and fruit as an offering to the Lord and to provide for the daily needs of those who served in the

Temple as well as the ministry of the Temple. But it was all brought to the “storehouse,” to the Temple. People didn’t give helter-skelter here and there to anyone who had a need. Their giving was centralized.<sup>viii</sup>

I believe that we see the same principle in the New Testament. In Acts chapter 4 we read that all the believers in the growing local church of Jerusalem were “united in heart and mind.” Luke also tells us that “There were no needy people among them, because those who owned land or houses would sell them and *bring the money to the apostles to give to those in need.*” They could have reasoned, “Here’s a need over here, let’s give to that...” passing around the local church. And there is certainly a place for such giving. My wife and I support several missionaries and projects that are outside the sphere of the local church. But based upon the blueprint of Scripture, our tithe is brought into the storehouse, the local church family.

Today, however, it is obvious that the majority of believers are not coming anywhere close to tithing, and what they are giving is being given outside the local church. Studies show that the average Christian gives just over 2% of his income to the Lord.<sup>ix</sup> A recent study by the Barna Research group shows that in 2000 only 12% of believers tithed to their church. In 2001 that figure dropped to 9%. And in 2002 it dropped again to 6%.<sup>x</sup>

Maybe you’re thinking, “But most of what you’ve talked about is from the Old Testament. Am I to give the tithe today as one who is under grace?” It’s true that the tithe as such is never explicitly taught in the New Testament, though Jesus does mention it. In Matthew 23:23, in speaking with the Pharisees, he says:

“Woe to you, teachers of the law and Pharisees, you hypocrites! You give a tenth of your spices-mint, dill and cummin. But you have neglected the more important matters of the law-justice, mercy and faithfulness. *You should have practiced the latter, without neglecting the former.* Matthew 23:23

Here Jesus condemns forgetting the spirit of the Law of tithing, but he never condemns tithing. In fact, just the opposite – he commends it. I believe that this is true because, while the tithe is clearly established *in* the Law, the principle is seen *before* the giving of the Law. For example, before the Law was ever given Abraham gave a tithe to Melchizedek and Jacob at Bethel vows a tenth of his possessions to God. Tithing is a tried and proven pattern of giving practiced by God’s people throughout the centuries.<sup>xi</sup>

But remember, the average Israelite gave nearly 25% of their earnings. So if you want to get legalistic about it, 25% off the top goes to God. In the New Testament, however, the principle of tithing is put in terms of what we call “proportionate giving.” Here’s what Paul writes to the Corinthians:

On the first day of every week, each one of you should *set aside a sum of money in keeping with his income*, saving it up, so that when I come no collections will have to be made. 1 Corinthians 16:2-3

And then again, in 2 Corinthians 9:7 Paul says: “You must *each decide in your heart* how much to give. And don’t give reluctantly or in response to pressure” (NLT).

But how did these believers decide what was “in keeping” with their income? What principle did they use? And how did they decide in their heart what to give? I believe they often started with the tithe. Peter Marshall once said: “Give according to your income, lest God make your income according to your giving.” And the principle of tithing can help us do just that.

Tithing can be compared to the mandatory seat belt law. I remember taking long vacations with my parents driving from Tennessee to the Gulf of Mexico. I was all over the interior of that car! There were no seat belts. But that doesn't mean seat belts were not a good idea. Let's imagine that the seat belt law was repealed tomorrow. Would you take yours off? Would you tell your children to unbuckle and move about the car? No, I don't think so. A good idea is a good idea, whether required by the law or not.

The same is true with tithing. It may not be a New Testament command. But it is a superb idea, a starting point that sets us on course for even more generous giving. For many, 10% may be far too little.

Whether in the Old Testament or the New, the question is this: *Does my giving express God's willingness to bless?* You see, the 10% is a symbol of the other 90%. As we give the 10% we are saying, “All the rest is also yours to do with as you wish.” Even the act of figuring what is 10% of what we have forces us to divide and multiply and take inventory of God's blessings.

So how do I calculate the tithe? It's simple. Take your pre-tax income from all sources including the dollar value of the benefits you receive like health insurance and retirement. That's why God says, “Bring the *whole* tithe.” Then multiply by 10%. That's the tithe. But often, as in the nation of Israel, you may consider giving more than that in what is called an “offering.”

### **“Test me in this...and see...”**

Some may object: “But I can't afford to tithe!” I do believe that many in Malachi's day felt this way. After all, they were facing heavy taxation by the Persians. More than 70 years before this time they had been taken into captivity by the Babylonians, what is now modern day Iraq. But then the Persians overthrew the Babylonians and allowed over 50,000 Jews to return to their homeland. But times are hard. Israel was immediately placed under heavy taxes by the very nation that allowed their return. The economy is faltering and consequently giving by God's people is waning. I'm sure that a lot of these people were thinking exactly what some of us are thinking today: *My budget is so tight that if I give a proportionate amount of my income to the church, then I won't have enough to live on or pay my taxes.* And what is God's answer? Trust me.

It may be that the people were holding on to what they had because of the difficult circumstances in which they found themselves, which is not too unlike today. And it touches on one of the primary reasons why we have a hard time giving to God and His work. C.S. Lewis puts it this way: “For many of us the obstacle to charity lies not in our luxurious living or desire for more money but in our fear – our fear of insecurity.”<sup>xiii</sup> When things are already “tight” financially, it feels very insecure to give. That's why these verses could be called “God's trust test.” God says, “Test me in this, and see...”

*Does your giving express God's willingness to bless?* Giving, my friend, is God's trust test. It demands a step of faith on our part. That is why the tithe is often also called the "first fruits" in the Old Testament (Leviticus 19:23-25; Deuteronomy 18:4)<sup>xiii</sup>. These were the first fruits of the vine, grain, olive oil, sheared wool, honey or of any produce of the land.

The word "tithe" emphasizes the *quantity* of what is given. The first fruits emphasized the *quality* of what is given. These offerings were taken right off the top. As soon as the harvest came in, the first and the best was given to the Lord. The first fruits offering was a constant reminder of that fact that God is the owner of all that one has. It also served as a picture, an image for the children.

God asks you and me to do the same. He asks us to take right off the top of our income that which is to be consecrated to Him. And in doing this, we break through that barrier of insecurity and declare our explicit trust in God's faithfulness. In giving him the "first fruits" of what we earn, we are saying, "I trust you. I know you will provide for my needs."

Here's what God is challenging you and me to do. He is saying to each one of us: I want you to give at a level that will test my ability to provide for your needs and bring blessing into your life. After all, that's his promise. Bottom line, you cannot afford *not* to tithe! Look again at the promise God gives his people in this verse:

"Test me I 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 room enough for it."

And He will. Jesus said: "Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you." Luke 6:38

When we come to verse 12 we would expect some type of answer from God's people. But there is nothing...just silence. Apparently the lover's quarrel between God and his people is not resolved. Or maybe it was, but Malachi does not tell us the rest of the story because he wants you and me to complete the story.

How are *you* going to resolve this "lover's quarrel" between you and God? Does your giving express God's willingness to bless?

"Father, I know you love me and want what's best for me. I recognize that all I have, or will ever have, comes from you. I am more interested in pleasing you than in having more possessions. I want you to have first place in my life and I am willing to begin tithing as you have commanded. Out of gratitude for all you've done for me, and in expectation that you will continue to provide for me, I commit myself to returning at least the first 10% of all I earn back to you. I want to begin investing for eternity. Help me to remain faithful to this commitment. In Jesus' name, Amen."

## Notes

<sup>i</sup> Randy Alcorn, *Money, Possessions and Eternity*, p 206.

<sup>ii</sup> “A tithe 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” (Leviticus 27:30); “I give to the Levites all the tithes in Israel as their inheritance in return for the work they do while serving at the Tent of Meeting” (Numbers 18:21,24).

<sup>iii</sup> “Be sure to set aside a tenth of all that your fields produce each year. Eat the tithe of your grain, new wine and oil, and the firstborn of your herds and flocks in the presence of the LORD your God at the place he will choose as a dwelling for his Name, so that you may learn to revere the LORD your God always.” Deuteronomy 14:22-24; cf. Deuteronomy 12:17-18.

<sup>iv</sup> The Levite and festival tithe were given each year. But the poor tithe was taken every third year. When this was not given, the result was the oppression of the people (cf. Malachi 3:5). This third tenth was not so much giving to the work of the temple but a type of national taxation. These tithes provided for the funding of the national entity. “At the end of every three years, bring all the tithes of that year’s produce and store it in your towns, so that the Levites (who have no allotment or inheritance of their own) and the aliens, the fatherless and the widows who live in your towns may come and eat and be satisfied, and so that the LORD your God may bless you in all the work of your hands.” Deuteronomy 14:28-29

<sup>v</sup> But the giving doesn’t end there. There was also a mandatory type of profit sharing with the poor. According to Leviticus 19, when the land was harvested, a certain amount was to be left for the poor and the alien. It wasn’t much, maybe about one or two percent. But that brings the mandatory giving in Israel to about 24% of a person’s income.

<sup>vi</sup> Leviticus 22:18-23; Numbers 15:3; Deuteronomy 12:6, 17. An example of this is in the book of Ezra (1:4 cf. 3:5; 7:16; 8:28).

<sup>vii</sup> This is what two priests, Hophni and Phinehas did, and God struck them dead (cf. 1 Samuel 2:12-16). The Bible says, “Their sin was very great in the eyes of the Lord.”

<sup>viii</sup> Nehemiah 10:38; 13:12; 2 Chronicles 31:11-12.

<sup>ix</sup> Randy Alcorn, *Eternal Perspectives*, Fall 2004, p. 10.

<sup>x</sup> Tithing Down 62% in the Past Year, Barna Research Online, (5-19-03) (accessed 6-9-03)

<sup>xi</sup> See Genesis 14:17-20, 28:16-22; Lev. 27:30; Prov. 3:9,10; Matthew 23:23.

<sup>xii</sup> C.S. Lewis, *Mere Christianity*

<sup>xiii</sup> “When you enter the land and plant any kind of fruit tree, regard its fruit as forbidden. For three years you are to consider it forbidden; it must not be eaten. In the fourth year all its fruit will be holy, an offering of praise to the LORD. But in the fifth year you may eat its fruit. In this way your harvest will be increased. I am the LORD your God. Leviticus 19:23-25 You are to give them the firstfruits of your grain, new wine and oil, and the first wool from the shearing of your sheep, for the LORD your God has chosen them and their descendants out of all your tribes to stand and minister in the LORD’s name always. Deuteronomy 18:4