

Recession Proofing Your Faith
Commit Your Finances to God
Malachi 3:8-12

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Introduction to Text: We are continuing our series this morning called, "Recession Proofing Your Faith." We are learning from the Old Testament prophet, Malachi. I have shown you that one way to examine the book of Malachi is by examining a series of questions in Malachi. The questions have been raised by the people of Malachi's day, but they could just have easily been raised by any of us. The first question was "How does God love us?" The second question was "In what way have we despised your name?" The third question was "Why won't the LORD accept our offering?" The fourth question was "How have we wearied the LORD." The fifth question was the question we examined last week, "In what way shall we return?"

Actually, the question that is presented in our text of study this morning is a continuation of the answer to that question. That is, the question is answered by the presentation of another question.

Text: ⁸ "Will a man rob God? Yet you have robbed Me!

But you say, 'In what way have we robbed You?'

In tithes and offerings.

⁹ You are cursed with a curse, For you have robbed Me,

Even this whole nation.

¹⁰ Bring all the tithes into the storehouse, That there may be food in My house,

And try 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 *such* blessing

That *there will not be room enough to receive it.*

" And I will rebuke the devourer for your sakes,

So that he will not destroy the fruit of your ground,

Nor shall the vine fail to bear fruit for you in the field,"

Says the LORD of hosts;

¹² And all nations will call you blessed,

For you will be a delightful land,"

Says the LORD of hosts.

Introduction: Alright, now don't act like you didn't know this was coming. For some of you, before this series, if you knew anything at all about the book of Malachi, you knew of this passage. Interesting, isn't it that we have called this series "Recession Proofing Your Faith" and yet to this point we haven't spoken at all about money? We have simply followed the text as it has led us and we do that this morning as well.

I don't want you to forget all that we have learned about the message of this book. One of the basic things that we have learned is that the root of the questions has been a rebellious, flippant, and arrogant spirit against the LORD. The other thing that bears mentioning this morning is that the basic charge against Israel throughout this book has been that they are guilty of giving God second best or what some might call the left-overs.

I read this week of an old Paul Harvey story. He reportedly spoke one time of a lady who called the Butterball company's Thanksgiving hotline that was set up to answer questions about cooking turkeys. Reportedly, believe it or not, she asked if it would be safe to cook and eat a turkey that had been in her freezer for 23 years. The Butterball "expert" apparently told her that it would be probably be safe to eat, but warned her that the taste would be quite distorted and frankly not worth eating. The woman said, "That's what I thought. We'll just give the turkey to our church."¹ Left-overs!

There is probably not a more potentially divisive and sensitive subject than what a person gives to God through his or her local church. I hear of some churches that refuse to speak about giving so as to not offend or run folks away. However, the Bible in general and this passage in particular reveals to us that our pattern and attitude on giving is going to be reflective of our relationship with the LORD.

God's rebuttal to them serves as a basis for three very good reasons to tithe—three reasons why I tithe. Here are the reasons.

I. **Titling is a Biblical Principle that serves as a basic guide to discipline me as a steward of God's resources.**

We are pretty creative when it comes to finding excuses not to tithe. Each of the reasons that I want to give today is based on excuses that I have heard.

Our Excuse: Tithing is an Old Testament command; we live under grace.

While it is true, that we live under grace, under the new covenant of the blood of Jesus Christ, I am convinced that tithing is a principle that ought to be followed today. Here are some reasons that tithing is valid for today.

1. I need discipline in my life. Money is an incredibly powerful temptation in our lives. Most of us need some principles of discipline in our lives in order to be good stewards of God's resources. These things we cannot deny. We are God's stewards. We own nothing. All that we have is ours only because God says that it is ours. But how often, we like to claim ownership. Tithing is a basic principle that allows us to prioritize the things that God entrusts to us.
2. The tithe predates the law. Genesis 14:20.
3. Jesus said that He came to fulfill the law. The "law" of the New Testament always goes beyond commands of the Old Testament. Jesus said in the Sermon on the Mount, "You have heard it said, Do not murder, but I say unto you, anyone who calls his brother a fool is guilty of murder." (Loose translation of Matthew 5:21 ff.) If you want to claim that you want to be a New Testament giver, God bless you, because you just made a decision to give above the tithe.
4. Jesus affirmed the tithe. In Luke 11:42, Jesus seems to affirm the tithe by saying, "But woe to you Pharisees! For you tithe mint and rue and all manner of herbs, and pass by justice and the love of God. These you ought to have done, without leaving the others undone."

¹ Jason Hayes, *Blemished: How the Message of Malachi Confronts Empty Religion*, p. 65.

5. The New Testament Church practiced proportionate giving. (1 Corinthians 16:2, 2 Corinthians 8-9)

When we say things like, “The tithe is an Old Testament principle,” we are actually looking for a way to give less. Instead of looking for a way to give less, we ought to always be looking for a way to give more. The recognition of grace always leads us to do more not less.

II. Tithing is a strategic plan for carrying out the ministry of my local church.

Our Excuse: The storehouse is not the equivalent of the New Testament church.

This excuse deals with that idea that I can give my tithe to a variety of Christian causes, not just my church. Again, if you are seeking an excuse, you probably can find one here. However, the allusion to “My house” represents the local assembly. The storehouse does refer to the community of faith that one was a part. The New Testament Christians set aside in their assembly an offering. In Acts 4:35, the believers laid their offering at the feet of the apostles. In Corinthians, there is evidence that the church collected money together and then gave it away. (2 Corinthians 8-9) We must confess that the modern church has evolved a great deal from those original first century Christians. However, the bringing of the tithes into the local church is a strategic and practical plan for carrying out the ministry of the church. I don’t know of another way.

Bob Russell, in his book, *When God Builds a Church*, quoted Christian talk show host and financial consultant, Dave Ramsey as saying, “{If Americans tithed}, there would be no more welfare in North America. In ninety days there would be no existing church or hospital debts. In the next ninety days, the entire world could be evangelized. There would be prayer in schools, because Christians would buy all the schools.”²

Ramsey just might be right when you consider a recent Barna survey that indicated that only 3% give a tithe. Another study (from the Florida Baptist Convention) indicated that old adage that 20% of the people give 80% of the money to the church. (The report went on to say that 30% give the remaining 20% and 50% give nothing.) A more recent study indicated that the average amount of money given by a member of a U.S. Christian church in 2004 was \$691.93 or \$13.31 a week.³

The late Christian humorist Jerry Clower used to tell a story about his tithing habits. Jerry and his wife were members in a fairly small congregation in Liberty, Mississippi. As he began to make more money as an entertainer, he suggested to his wife one day, “You know, maybe we ought not give our whole tithe to the church. I mean, after all, if we tithe, no one else will be motivated to give. Our tithe is more than the whole budget need of the church. If we give, maybe no one else will give. Let’s find some other causes to give our whole tithe.” Jerry said his wife looked at him for a long time and finally said, “Jerry, you mean to tell me that you have a better plan than God.”

² Bob Russel, *When God Builds a Church*, Howard Publishing, 2000, p. 236.

³ Hayes, p. 65.

This is your church. You ought to want to give as much as you can to support the causes of this church. If you can't support the majority of the causes of this church, it just may be that you are a part of the wrong church. One of the best things about being a member of the First Baptist Church is that you have a say in how this church spends money and we as leaders are accountable to how this church spends money.

III. Tithing carries a wonderful promise.

Excuse: I can't afford to tithe.

I would like for you to know that I don't think you can afford not to tithe. You may say, "Pastor, it's easy for you to say that, you are the pastor of the First Baptist Church. You must make a lot of money. You need to know that it's not always been that easy to tithe. I remember a time in my first church when I made \$150 a week. Actually, they would not have been able to afford that had not Linett been working and tithing. But we were having a hard time. I was going to Seminary and paying tuition, books, and traveling back and forth to New Orleans from Hammond, Louisiana. One day it dawned on me that we were tithing off of the salary the church was paying me, but we weren't paying a tithe on the benefit of living in the little parsonage that they provided. So, we figured out what the rent would be and we started giving a tithe on that amount. Now follow me on this, we were already struggling, but we made a decision to give more. We never have regretted that decision. At every pay increase along the way and different ways of being compensated, we have found a way to tithe on every benefit that we receive.

Why do we do this? We have a wonderful promise, "Try me now in this." I have been taught all my life not to test God, but this verse invites me to test God. I suppose it's o.k. to test God, if He invites me to test Him.

Isn't it interesting how we say that we are trusting God with our eternal life, yet we are afraid to trust Him with our life right here? Don't be afraid to trust God with your tithe. He promises to meet your need.

Conclusion:

So when man finds Jesus, it costs him everything. Jesus has happiness, joy, peace, healing, security, eternity. Man marvels at such a pearl and says, 'I want this pearl. How much does it cost?'

"The seller says, 'it's too dear, too costly.'

"But how much?'

"Well, it's very expensive.'

"Do you think I could buy it?'

"It costs everything you have -- no more, no less -- so anybody can buy it.'

"I'll buy it.'

"What do you have? Let's write it down.'

"I have \$10,000 in the bank.'

"Good, \$10,000. What else?'

"I have nothing more. That's all I have.'

"Have you nothing more?"

"Well, I have some dollars here in my pocket."

"How many?"

"I'll see: Thirty, forty, fifty, eighty, one hundred, one hundred twenty -- one hundred twenty dollars."

"That's fine. What else do you have?"

"I have nothing else. That's all."

"Where do you live?"

"I live in my house."

"The house, too."

"Then you mean I must live in the garage?"

"Have you a garage, too? That, too. What else?"

"Do you mean that I must live in my car, then?"

"Have you a car?"

"I have two."

"Both become mine. Both cars. What else?"

"Well, you have my house, the garage, the cars, the money, everything."

"What else?"

"Are you alone in the world?"

"No, I have a wife, two children..."

"Your wife and children, too."

"Too?"

"Yes, everything you have. What else?"

"I have nothing else, I am left alone now."

"Oh, you too! Everything becomes mine -- wife, children, house, money, cars -- everything. And you too. Now you can use all those things here but don't forget they are mine, as you are. When I need any of the things you are using, you must give them to me because now I am the owner."

Juan Carlos Ortiz, [Call to Discipleship](#), (Plainfield, NJ: Logos International, 1975), pp. 42,43.