

GIVE TO GOD YOUR TREASURE – Malachi 3:10-12

Talking about finances is tough!

The shock disk jockey Howard Stern is probably most well known for his vulgar and crude antics on his radio and TV shows. In fact, over the years Stern has been fined about \$1.5 million by the FCC for violations on his shows. He is a man who will regularly describe in vulgar detail some of his sexual behavior. He has built a huge fan base because of his openness.

In 1994, Howard Stern ran for governor of New York. When he found out that running for governor would require that he issue a public financial disclosure statement, he withdrew his candidacy. He reasoned that a public financial disclosure statement was far too much of a personal issue. Personal finances was too personal to discuss in public for Howard Stern. What is wrong with this picture?

The reality is that a lot of people are not too much different. We're willing to talk about almost everything out there, except for their finances. Most of us want to keep our income, our spending, our debt, and giving habits private. It is hard to talk about money with the people you know and love and trust the most. This is probably one of the biggest reasons for divorce in this country is financial conflicts.

Some of us are already facing financial difficulties from what's happening in our economy. There are members who are worrying about their futures, about their jobs, about their families. If financial difficulty is not happening to you: Thank God! You are blessed! Don't take it for granted, because I know that everyone here knows someone who is facing financial difficulty.

Yet, I believe that God wants us to talk about money in the church. There are 500 verses in the Bible on faith, 370 verses on loving others, and 270 verses on prayer, but more than 2000 on money and possessions.

You know that when we put our faith and trust in the Lord Jesus Christ, we enter a love relationship with Him. It is a sacred romance. It's not just a working relationship; it is a love relationship with God.

We all know, however, that those who are in love can argue. Those in love can argue when one party in the relationship has committed an act of betrayal. Things start to break down, and a quarrel breaks out. We find in Malachi 3:6-12 a quarrel between two people in love: an argument between God and his people. **TURN THERE!**

It's in Malachi 3:6–12 where this lovers' quarrel breaks out. God begins, because he is the one who has been betrayed. **READ Verses 6-7**

God is saying: Look, we have this love relationship. Somebody in this relationship has moved, and it's not me. I don't change. Somebody in this relationship has done something wrong, and it's not me. I am the same today as I was yesterday. I don't sin. It is a good thing for you, or you might be destroyed. Historically over the years of our relationship you have not been faithful. You've constantly turned away from the agreements we've had. You have forgotten the decrees I've given you.

But then God says these tender words: "Return to me, and I will return unto you." And oh, what tender words they are.

But remember this is a lovers' quarrel. When people who are in love argue, they don't want to hear what the other person is saying. God's people are the same way. God's people are not convinced that they did something wrong. They are not convinced that they have strayed away from God. These words don't make their hearts melt and become tender. God says at the end of verse 7, "But you ask, 'How are we to return?'"

God answers that. In verse 8 he says, "Will a man rob God? Yet you rob me."

God singles out a highly sensitive topic: He begins to talk about the subject of money. We might expect God to get after the people for:

- worshipping idols – BUT God doesn't go there
- Not taking care of other people – BUT God doesn't go there
- Forgetting what God has done for them – BUT God doesn't go there
- Taking for granted God's Word – BUT God doesn't go there

In this case God singles out money. That stands to reason, doesn't it? A lot of lovers' quarrels are over money. In fact, one of the major reasons for divorce in America today is because of disagreements over money.

Every married couple has had arguments over money. One wants to spend money one way and the other in a completely different area. If you're married you know that's true, because you've had that happen in your home.

Say your spouse went to Wal-Mart to buy toilet paper and toothpaste, but comes back and has spent \$75 on candy to give out to kids. You wanted that money for a trip you're taking this weekend and they spent it on candy! An argument brews because your spouse thinks you're being selfish and you think they wasted hard earned cash.

Both feel the other person has betrayed them and has robbed the money. Both think that the other has stolen from a specific purpose that they had for that money. That's what God is doing in this lovers' quarrel. He is accusing his people of robbing him.

You can anticipate what they're going to say. The second line of verse 8 says, "But you ask, 'How do we rob you?'" God, come on. Explain that. How do we rob you?

God gives the answer at the end of verse 8 and in verse 9 – READ

God is upset here, and he calls these people out. He tells them that they are basically acting like the pagans and heathens. They are robbing Him by not giving their tithes and offerings. I am sure that the people didn't even realize that they were doing it. They were blind to how they were robbing God.

You see, greed can blind you. It can distort the way you see things and even blind you spiritually. Greed is different than other sins. Jesus never said, "Watch out, you might be committing adultery." If you're committing adultery, you know you're committing adultery. You don't say, "Oh, you're not my wife!" It doesn't just happen. But Jesus has to say, "Watch out that you might be greedy." Greed hides itself. It blinds you in a way that adultery doesn't.

These people were blind because of their materialism. They didn't even realize it. Yet they were sinning by not giving to God. The Law demanded it and they weren't following the Law.

We have to ask ourselves a question: Is this still a problem today? Is it still a sin not to bring tithes and offerings to God?

Remember that this is the Old Testament. It deals with a phase of God's program before Jesus came on the scene. And when Jesus came on the scene, things changed. The way you and I relate to God through Jesus is different than how the people of Israel related to God. So we have to ask: Is it still a sin for us today? Can you rob God?

To answer that question we have to look at Old Testament teaching through the lens of the New Testament. The New Testament is our example today. So what is our example in giving?

- Acts 4:32-35 - *All the believers were one in heart and mind. No one claimed that any of his possessions was his own, but they shared everything they had. With great power the apostles continued to testify to the resurrection of the Lord Jesus, and much grace was upon them all. There were no needy persons among them. For from time to time those who owned lands or houses sold them, brought the money from the sales and put it at the apostles' feet, and it was distributed to anyone as he had need.*

The New Testament teaches us that the early church gave everything!

I do not believe that God needs your money. He is rich! The amount of gold you have does not matter. Gold does not matter to God, because he uses it for pavement in heaven!

But it also tells us something very special in 2 Corinthians 8:7 - *But just as you excel in everything—in faith, in speech, in knowledge, in complete earnestness and in your love for us—see that you also excel in this grace of giving.*

God still intends for us, as his people living in this New Testament age, to give, to bring offerings to the Lord. And he might be saying to us: You're robbing me. I want you to return to me. I want us to get this relationship right. And the place you need to start is in this matter of giving.

This passage in Malachi reminds us that:

1. We rob God when we don't give.

But there is more that God teaches us in this passage. God begins to dominate the conversation in this lover's quarrel. In Malachi 3:10–12 he tells them how to solve the problem. He tells them the same thing that He tells us in the New Testament:

2. We are to give cheerfully to God's church

READ Malachi 3:10-12

What's the solution to this quarrel with God? Give your tithes and offerings.

But wait, does God require every Christian to give a tithe. That's ten percent – Does God want you to give a tithe? The word tithe means "tenth." In other words, God's people were called to give back to Him and to live on only 90% of their income.

God from the beginning of His relationship with His people called His people to be cheerful givers. Deuteronomy 14:22 - *Be sure to set aside a tenth of all that your fields produce each year.*

Then later God says in Proverbs 3:9 (NIV) - *Honor the Lord with your wealth, with the firstfruits of all your crops.*

This proverb gets specific about the tithe. The tithe is to come from our first fruits, from the first gathering of harvest. We are not to give leftovers, but the first harvest. This means we are to give before taxes, before any funds come out. We are to give a tithe from our gross earnings. One preacher put it this way, "Ask yourself, 'Do you want a net blessing or a gross blessing?'"

But this is Old Testament stuff. Again, we have to run this through the lens of Jesus' teaching and the apostles' teaching. We have to read this in light of what we know from the New Testament.

The Old Testament law has been brought to its fullness in Jesus Christ, so whenever we study the Old Testament law, we have to read it in light of what the New Testament teaches. Paul says in 1 Corinthians 9 that we are under the law of Christ.

What amount does God want you to give in the New Testament?

In 2 Corinthians 9:7 the apostle Paul gives the clearest answer in the New Testament to this question of how much we should give to the Lord. Paul says, "Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver."

How much should you give? God leaves that up to you.

We have to realize that YOUR HEART is more important than the amount

Too many people get hung up on tithing – do I give 10% before or after taxes? Should I tithe at my church or should I tithe through various charities?

Jesus told a story that reminds us to not get hung up on the amount you give.

Mark 12:41-44 - Jesus went over to the collection box in the Temple and sat and watched as the crowds dropped in their money. Many rich people put in large amounts. Then a poor widow came and dropped in two pennies. He called his disciples to him and said, "I assure you, this poor widow has given more than all the others have given. For they gave a tiny part of their surplus, but she, poor as she is, has given everything she has."

God is not concerned with the amount. He wants your heart. If your heart is not with God, don't give.

2 Corinthians 8:12 - If you are really eager to give, it isn't important how much you are able to give. God wants you to give what you have, not what you don't have.

God wants your heart. As we learn from the Old Testament law, ten percent is a good place to start. God doesn't look at the percentage you give. He looks at your heart, and he looks at whether or not you have been generous. But if you're asking, "Where should I start? What's the minimum?"

Maybe some of you have heard what I am saying and really want to give, but think, “How in the world will I be able to pay my bills if I begin giving the Church a tithe (10%)?”

You start out by taking baby steps!

You should give what you can and then slowly increase it every year until you are at the point where you believe God wants you to be.

Ten percent is a good guideline. In some cases it's 9 percent or 8 percent or even start with 5 percent, but as you grow in trust increase your giving.

Remember: God wants me to give, not because he needs my money, but because he wants my heart!

Our giving must not come from guilt or pressure! If you think that I am pressuring you to give, then you are missing the point of this sermon!

Maybe for you the question is not: how much should I give, BUT where should I give? Should my tithe go to the church or can I give to various charities? Malachi 3:10 tells us to "bring the whole tithe into the storehouse". There are a lot of Christians who talk about storehouse tithing or storehouse giving. What is storehouse giving?

In the nation of Israel, 450 years before Christ, the people were supposed to bring their tithes and offerings—the produce from their fields, the grain, the olives, the olive oil, the new wine—and it would be stored in a warehouse in the temple. The priests would then use the tithes and offerings for three things:

1. To support the priest and the Levites, those who were serving God vocationally. They didn't have other jobs, so God's design for them to make a living was to get their money from these items.
2. To meet the needs of the community. The priests would divvy out the produce and the goods to the poor, the sick, the orphans, or as it was needed.
3. To meet the expenses of carrying on the temple operation. They had utility bills to pay. They had to have olive oil to light the lamps. So some of the money was used to fund the general operations of the Temple.

The question is: Are we to follow this practice of storehouse giving? How does that translate into the New Testament area?

I believe that the principle is still the same: we as God's people should bring our gifts and offerings to a central place, in our case, to our church, and allow the leadership of the church to use this pool of wealth to fund the same three things:

1. To pay the salaries of your pastors and leaders in our church and denomination

2. To meet the needs of people in our community, and
3. To pay the operational bills like utilities and ministry items.

As we run this concept of storehouse giving through the grid of the New Testament teaching, we see it's still a concept for today.

In Acts 4:34–35 we see that the believers in the early church brought their goods and laid them at the apostles' feet. Instead of everybody doing their own thing, they pooled their resources together to do ministry. Any time you pool your resources together you have more to give and more potential to make an impact.

In 1 Corinthians 16:1–4 Paul instructs the Corinthian church to set aside money on the first day of the week to give to the poor people in Jerusalem. Storehouse giving is a major theme threaded throughout parts of the New Testament.

Where does the rubber meet the road, then, for us today? We ought to do the bulk of our giving through our local church. Instead of being individuals, instead of each deciding to do something different, we should give to our local church so that her ministries can grow. This means that you have to trust your church and her leaders to use those resources to meet the needs God has established us to meet in his Word.

God told His people that they were to give cheerfully to the temple. God tells us today that we are to give cheerfully to our Church.

But I want you to notice something else in Malachi 3:10-12. Let's read it again.

God has said in the passage to us:

1. We rob God when we don't give.
2. We are to give cheerfully to God's church

And now he tells us:

3. We should expect God's blessings.

The people in Malachi 3:10–12 were struggling with some of the same issues you and I struggle with when it comes to giving. They had some of the same factors working against them. In verse 10 God says, "Test me in this 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." It sounds like the people are scared that if they follow through on their giving commitments they're not going to make it.

These people were facing heavy taxation by the Persians. They had been taken into captivity years before by the Babylonians, and many of them were deported to what is modern day Iraq. They lived there for 70 years, and then the Persians living in the area of modern day Iran overthrew the Babylonians. The Persians said, "We've got all of

these prisoners of war; let's send them home and let them rebuild the nation and their economy. We can make a fortune by taxing these people” So the people of Israel went home, but they were paying heavy taxes to the Persians.

I'm sure some of these people thought, “Our budget is so tight, and if we give our tithes and offerings we're not going to have enough money to pay our taxes. Or if we pay our taxes, we're not going to have enough money to eat.” These people were concerned about pests destroying their crops and whether there would be enough rainfall and enough sunshine so the crops would grow and have a good yield.

God says to them: Trust me in this. If you do your part, I will bless you.

Today we have the same concerns, don't we? We worry about the local economy and the markets and the price of gasoline. But God said to these people and he says to us today: I challenge you to test me. Follow through on your commitment, and see whether or not I will bless you. Give and test my ability to bring blessing to your life.

Proverbs 11:24-25 - One man gives freely, yet gains even more; another withholds unduly, but comes to poverty. A generous man will prosper; he who refreshes others will himself be refreshed.

The Bible tells us that God blesses givers. That blessing is sometimes financial, sometimes not. Other times it comes in other forms. This proverb is not saying if you give your money away you'll get more. It's saying God likes to bless people who give of themselves.

God wants to bless you and asks you to test Him by giving. What that might mean is this. If you make an extra \$20,000 this year, certainly that's a blessing from God. But if you lose \$20,000, that doesn't necessarily mean God cursed you. Maybe that blessing is going to be the peace you feel as you struggle with cancer in your family. Or maybe that blessing is the privilege of leading three people to faith in Jesus Christ. Or maybe it's those developing friendships and the bonds you begin to build with people in your church. Maybe it's the opportunity to go on a short-term mission trip. It's still the same.

God says: I challenge you to give at a level that will test my ability to bless you. Try it and see whether I come through.

That's the question you and I have to ask today: Am I willing to give at a level that will test God's ability to bless me? Some of us may not be giving at a level that puts God to the test. If that's the case, God is calling us in this lovers' quarrel to return to him in this matter of giving.

Friends, God is challenging you to give from your heart.

As you listen to this lovers' quarrel in Malachi, you may notice something. If you read to the end of the book, when you read past verse 12, look for the response of God's people. God has done a lot of talking here. God told them that they were robbing Him. God told them that He wanted to bless them. SO, what do God's people have to say in response?

If you read this, you will find that there is NO RESPONSE. God's people don't respond. Could it be that the prophet Malachi didn't include the people's response because he wants to let us think about how we would complete this story, because he wants us to think about how we would respond to God, how we would end this lovers' quarrel? Are we willing to return to the Lord, the Lord who promises to return to us?

Are you and I willing to accept God's challenge here? That is the question, and the choice is yours.

Our culture is hung up about money. We don't like to talk about it. We argue about it with our spouse. We change the subject when our friends ask about it. We're embarrassed by our spending habits, our debts, our savings, our giving. We need to face the issue of money honestly and openly with God.

THE OUTLINE FOR THIS SERMON IS BORROWED FROM STEVE MATHEWSON, the senior pastor of Dry Creek Bible Church in Belgrade, Montana, and author of *The Art of Preaching Old Testament Narrative* (Baker, 2002).