SERIES: Malachi

Who Owns Your Wallet?

Malachi 3:6-12

Sam Houston became the sixth governor of the state of Texas in 1859. Life on the Texas frontier was rough and rugged. Late in life, he surrendered his life to Christ, vowing to go all the way with God and join the Baptist church. Houston was baptized on November 19, 1854, in Brushy Creek. Word of his baptism spread throughout the country and over 250 people came to witness it.

When the pastor brought Sam up out of the water, he wanted to say something significant to him, so he said, "Now, Sam, your sins are all washed away." Sam replied, "God help all the fishes." Just before the pastor baptized Sam, he said, "Sam I suggest you take off that watch and chain. You'll ruin it if you get it wet." "Thank you, I will," Sam said, handing the piece to a friend. The pastor also said, "Sam, you may want to hand him your wallet too." "NO, I think not pastor. I'm afraid it needs baptizing, too."

Has your billfold been baptized? Has your wallet been washed in the blood? Has your purse been purified?

Capital One is famous for asking, "What's in your wallet?"
The Bible asks a more penetrating question: "*Who owns your wallet?*"

When I was a boy, the preachers would say that giving is a part of worship. But that is only part of the truth. Giving is not just a part of worship. Giving is worship. Worship is not what you receive from God. It is what you offer God. God's glory is tied to our giving.

Our financial generosity is the most tangible measurement of our trust in the unchanging grace of God.

This negligence to tithe may have seemed justified because of crop failure, drought, and pestilence (Mal. 3:10–11). The Lord reveals, however, that these natural disasters were not the cause of the nation's disobedience, but the cursed result.

Haggai 1:6

[6] You have sown much, and harvested little. You eat, but you never have enough; you drink, but you never have your fill. You clothe yourselves, but no one is warm. And he who earns wages does so to put them into a bag with holes. (ESV)

When You Refuse to Give, You Are Robbing God (3:6-9)

- God continues to love us because **he** is faithful. (6)

V. 6- Israel's hard-heartedness refused to see they were the problem. They assumed that God had changed. But God is clear in verse 6, "For I, the Lord, do not change. Therefore you, O children of Jacob are not consumed."

The commands and promises about giving are not based on man's duty but God's immutability. **We don't give because we have to. We give because the Lord does not change and he promises to always be faithful to take care of us!**

    - We must trust his unchanging **grace**.

His unchanging grace is the only reason we are not consumed!

If God changed, we would all be destroyed.

2 Timothy 2:13

[13] if we are faithless, he remains faithful—
for he cannot deny himself. (ESV)

- God will only continue to bless us as long as **<u>we</u>** are faithful. (7)

V. 7- From the days of your fathers…

"Return to me, and I will return to you…" If God seems far away, guess who moved?

    - We must turn from unfaithful **<u>greed</u>**.

(**It seems there is a connection between our generosity and our fellowship with God. When we are greedy, God will seem distant. When we are generous, he will draw near.** The people thought because they were in the Land they were near to God, but you can sit in a church and still be far from God in your heart.

- God **<u>confronts</u>** spiritual robbery. (8)

V.8- One of the great questions of the Bible: "Will man rob God?" The answer is obviously no. Who would dare rob God? God answers his own question, "YOU are robbing me." God did not call their giving sinful. He called it robbery. A robber is different from a thief. A thief waits until you are gone and sneaks in to steal what is yours. A robber uses a weapon to take something by force. This is how the Lord viewed their giving.

It was not embezzlement. It was a car-jacking. It is a Sunday-morning stick up. It is spiritual robbery. "But you say, 'How have we robbed you?' 'In your tithes and offerings."

The tithe was the regular portion of their income that went to the Lord. Offerings were voluntary gifts above and beyond the tithe and helped support the priests.

The word “tithe” comes from a Hebrew word that means “ten.” A tithe is 10 percent of one’s grain, fruit, animals, or money, and it was given to meet the needs of the priests and Levites who served in the temple.

Leviticus 27:30

[30] “Every tithe of the land, whether of the seed of the land or of the fruit of the trees, is the LORD’s; it is holy to the LORD. (ESV)

The Lord commanded Israel to tithe to honor his sovereign authority over their lives.

Over the centuries, many of the Jews committed two errors with their tithing:

1. Legalists so strictly obeyed the Law that they even tithed on the tiny garden herbs (Matt. 23:23-24) while thinking that their obedience would earn them righteousness before God.
2. Others neglected the tithe altogether, and by disobeying God they deprived the temple ministry of what it needed to keep going. (When Nehemiah returned to Jerusalem, the temple storerooms were empty and many of the priests and Levites had abandoned their service to go back home and work their fields in order to care for their families (Nemehiah 13:10). The people had made vows to pay their tithes, but they didn’t keep their vow.

We do not give ten percent so that God will leave us alone with our ninety percent. Rather we give ten percent as tribute, a ten percent that says in a very tangible way that one hundred percent belongs to God.

“For a Jew under the Law to give more than a Christian under grace is a disgrace!” — H.B. Charles Jr.

- God **condemns** spiritual robbery. (9)

V. 9- This was a glaring, widespread sin… the whole nation had stole from God what was rightfully his… and now they are cursed.

To be cursed is the opposite of being blessed. Malachi presents the curse as the natural consequences of their rebellion. In a real sense, spiritual rebellion does not cause God to curse you. You curse yourself.

How does a lack of giving rob someone who owns everything and needs nothing?

Robbery usually means you take something that belongs to someone else. But this robbery is not done by *taking,* but by *keeping*.

So how does keeping your money rob the God of the universe who owns everything?

We rob him of the glory and joy of being our all-sufficient provider.

The Lord loves to be counted on. God is glorified when he is trusted.

And so failing to give reveals the deeper sin: *lack of faith*.

Our giving is meant to show a greater trust in God to provide for our needs.

But our self sufficiency denies His all sufficiency. When we hold back our resources, we are lying about God, because we are saying he can't be trusted. He is not dependable.

When You Refuse to Give, You Are Robbing Yourself (3:10-11)

There are two commands in this verse. The first is to bring the full tithe. The second is to put God to the test. The word “test” was typically the testing of human purity or obedience. God took offense when humans put him to the test.

Deuteronomy 6:16

[16] “You shall not put the LORD your God to the test, as you tested him at Massah. (ESV)

To test God would here be an act of faith; and that would be very different from the wilderness generation who tested God because they did not believe him. God was calling the people to act on his promises, to prove them true.

Worry, doubt, and fear causes us to withhold what we should give to God. God responds, “Put me to the test!” **The only time in the Bible when God says to test Him is in the matter of your finances!** “Put me to the test!”

Romans 8:32 says: “He who did not spare his own Son but gave him up for us all, how will he not with him graciously give us all things?”

If you trust God with your soul, you should trust God with your money!

A certain man confessed to his pastor that he worried that if he tithed he would not be able to take care of his responsibilities. The pastor replied, “Brother, if I promise to make up the difference in your bills if you should fall short, do you think you could try tithing for just one month?” The man responded, “Sure, if you promise to make up for any shortage, I can tithe for one month.” ‘What do you think of that,’ mused the pastor. “You’d be willing to trust in me to take care of you with my limited resources, but you couldn’t trust your heavenly Father who owns the whole world!”

He says, “Test me. Test me. Prove me. Try me. I will open heaven. I will stop the destroyer. I will cause your vines not to miscarry. Test me. Test me.” Does that

sound like a judge? Have you ever heard God pleading with you to let him bless you and make you happy? Are you listening? That's what Malachi 3:10–12 is doing. The outstretched hands of a bountiful God pleading with a money-loving people — "Let me bless you with heaven, with power."

- God promises divine **provision**. (10)

"I will open the window of heaven for you and pour down for you a blessing until there is no more need."

V. 10- God promises to meet all their needs, but not necessarily all their "greeds."

This is an agricultural metaphor. In 2 Chronicles 7:13 God warns: "I shut up the heavens so that there is no rain." But here God opens the windows of heavens by sending rain. God promises to pour down a blessing of rain that will meet all the needs of his people. This is no get-rich-quick scheme. If the people did not plant the seed and cultivate the land, God's rain would bring no harvest. (Notice the partnership between divine sovereignty and human responsibility).

Vance Havner: "God feeds the birds everyday. But he does not put worms in their nests." If you live with integrity, working hard and with generosity, God will provide for you.

Luke 6:38

[38] give, and it will be given to you. Good measure, pressed down, shaken together, running over, will be put into your lap. For with the measure you use it will be measured back to you." (ESV)

2 Corinthians 9:8

[8] And God is able to make all grace abound to you, so that having all sufficiency in all things at all times, you may abound in every good work. (ESV)

Philippians 4:19

[19] And my God will supply every need of yours according to his riches in glory in Christ Jesus. (ESV)

This is not a formula for getting wealthy… This is a principle of trusting the Lord as your ultimate Provider.

“If you give because it pays, it won’t pay.” – R.G. LeTourneau

- God promises divine **protection**. (11)

There are two promises in this verse. First, God promises protection from the foes of the harvest. “I will rebuke the devourer for you, so that it will not destroy the fruits of your soil.”

Second, God promises protection from the failure of the harvest: “and your vine in the field shall not fail to bear, says the lord of hosts.” God provides and God protects.

You are blessed when God gives what you do not have.
And you are blessed when God sustains what you do have.

God reminds Israel in Deuteronomy how He kept their shoes from wearing out during their wilderness wanderings. And for forty years, the hem of their garments never gave out. God sustained them.

“God’s blessing is not always a new car, big house, or better job. God also blesses by keeping your old truck running or keeping your rent paid or sustaining you on that job you do not deserve or appreciate.

- How should we give?

- Give to God gratefully.

Tithing was an act of worship as old as Abraham, who gave tithes to Melchizedek, acknowledging that Melchizedek was the representative of the Most High God (Genesis 14; Heb. 7).

Jacob vowed to God that he would tithe (Gen. 28:22), *so tithing predates the Law of Moses*. Later, tithing was included in the Law of Moses as a part of Israel's worship. By giving their tithes, the people were not only supporting the ministry of the temple, but they were also giving thanks to God for his abundant provision of their needs.

Tithing was an act of love before it was an act of law.

The logic that I have heard so many times never makes sense to me. Let me try it out on you. It goes something like this: "We live in the New Testament. We have seen the love of God for us at Calvary. We have seen the power of God for us on Easter morning. We have been filled with the Holy Spirit of grace and sonship. We are secure and nothing can separate us from the love of God (Romans 8:38). We have the promises of the Almighty that he will supply all our needs, according to his riches and glory in Christ Jesus (Philippians 4:19). Therefore, we may be content to give less than Old Testament saints." I've never understood that logic. It has never made any sense to me.

- Give to God **<u>first</u>**.

God is watching what you give.
God is watching how you give.
And God is watching when you give.
You should give to God first.

Proverbs 3:9

[9] Honor the LORD with your wealth
and with the firstfruits of all your produce; (ESV)

Matthew 6:33

[33] But seek first the kingdom of God and his righteousness, and all these things will be added to you. (ESV)

There was a knock on the door of the missionary's hut. Answering, the missionary found one of the native boys holding a large fish. He explained, "You taught us what tithing is. And I have brought my tithe." With gratitude, the missionary asked, "Where are the other nine fish?" At this, the boy beamed and said, "They're still back in the river. I'm going back to catch them now."

- Give primarily to your local **church**.

"Bring the tithe into the storehouse…" The storehouse was a designated place in the temple where the tithes and offerings were stored and distributed. This is a reminder that we should give to God through the local church.

Galatians 6:10

[10] So then, as we have opportunity, let us do good to everyone, and especially to those who are of the household of faith. (ESV)

There are many charities and non-profits that are worthy of our financial support. But we should not support those works at the expense of the local church.

Since the local church is the primary source of teaching, it should be the primary recipient of your giving.

- Give **cheerfully**.

Pastors can teach you how to give, but I cannot make you give. You must decide to give for yourself. That's a major shift from the Old to the New Testament. The

Jews were commanded to give by the Law, Christians should be compelled to give because of grace.

It must be voluntary:

2 Corinthians 9:7

[7] Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver. (ESV)

- Give regularly and deliberately.

1 Corinthians 16:1–2

[1] Now concerning the collection for the saints: as I directed the churches of Galatia, so you also are to do. [2] On the first day of every week, each of you is to put something aside and store it up, as he may prosper, so that there will be no collecting when I come. (ESV)

Giving to the church should not be a spontaneous decision. Plan ahead. Build it into your budget.

- Give **sacrificially**.

Our entire lives should be lived in sacrificial obedience, including our giving. Remember that whatever you give pales in comparison to what you are receiving in Christ.

Psalm 37:21

[21] The wicked borrows but does not pay back,
but the righteous is generous and gives; (ESV)

"*I do not believe one can settle how much we ought to give. I am afraid the only safe rule is to give more*
than we can spare. In other words, if our expenditure on comforts, luxuries, amusements, etc., is up to the
standard common among those with the same income as our own, we are probably giving away too little.
If our charities do not at all pinch or hamper us, I should say they are too small. There ought to be things
we should like to do and cannot do because our charitable expenditure excludes them."
– C.S. Lewis

- Why should we give?
    - We give to **<u>compensate</u>** the leaders.

The primary purpose of tithes and offerings was to care for those who worked in the temple.

This same principle carries over to the New Testament:

    - We give to **<u>continue</u>** the work.

In Nehemiah's day, the people had stopped giving their tithes, so that when Nehemiah returned from Persia, he found the Levites and singers had fled to their own fields. He confronted them in Nehemiah 13 saying, "Why is the house of God forsaken? And I gathered them together and set them in their stations. Then all Judah brought the tithes of the grain, wine, and oil into the storehouses."

When you give, you are not just paying bills and salaries; you are investing in God's work. There is spiritual work that you cannot do. But you can support those who can do that work. When lives are changed, the preachers who faithfully declared the word will be rewarded, but the nameless saint, who faithfully gave so the doors would remain open for the preacher to preach, will also be rewarded.

A preacher was preaching on the need of the church to grow and expand. He said, "This church needs to walk." A man in the back said, "Amen, brother! Let her walk!"

The preacher said, "This church needs to run." The man said, "Amen, brother! Let her run!"

The preacher said, "This church needs to fly." The man said, "Amen, brother! Let her fly!"

The pastor then said, "But you know, folks, it's gonna take a little money."

There was a hush over the congregation and then the man in the back said, "Let her walk, brother, let her walk."

- We give to **<u>care</u>** for the needy.

Beyond caring for the priests and Levites, the tithes and offerings supported the widows, orphans, and strangers in the land. God cares for the needy. And God wants the to be able to come to his house to get help. But he intends that help to come through our gifts. That's why it's robbery when we don't give.

Judgment on the last day will come to those who did not care for the "least of these."

- Should Christians tithe today?
  - There is **<u>no</u>** command to tithe under the new covenant.
    - Every New Testament example of giving goes **<u>beyond</u>** the tithe.
    - "Grace giving" in the New Testament involves **<u>greater</u>** sacrifice than giving in the Old Testament, not less.
      - Old Testament believers had to calculate how much to **<u>give</u>**.
      - New Testament believers must decide how much to **<u>keep</u>**.
  - This is a helpful **<u>guideline</u>**, not a legalistic mandate.
    - **<u>Start</u>** your giving with 10% to your church.

        - This is the “floor” of giving.
    - **Expand** your giving with greater percentages according to your excess.
        - There is no “ceiling” on giving.

Some say they cannot afford to give.
I say I cannot afford not to give.

When You Refuse to Give, You Are Robbing Others (3:12)

When we open our hands, God opens the heavens, making us a blessing to the world.

- Notice what the world will say…
    - If you honor God with your money, they will say that God has shown you **favor**.

If you honor God with your wealth, God will so bless you that people will know it was no one but God! You are where you are because God has been good to you.

“*There was a man, some thought him mad, The more he gave, the more he had.*” – John Bunyan

- Notice what the world will see…
    - If you honor God with your money, they will see that our God is **faithful**.

Psalm 37:25

> [25] I have been young, and now am old,
> yet I have not seen the righteous forsaken
> or his children begging for bread. (ESV)

One day the poorest person in the world and the wealthiest person in the world attended the same church. The woman was a widow who put in her last penny. Jesus did not have the most money in the world, but he owned the world.

What did they have in common?

They both gave it all.

Jesus paid it all, all to him I owe
Sin had left a crimson stain, He washed it white as snow.