

# Follow the Money

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Date: 22 October 2023

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[ 0 : 0 0 ] So today, as we are following the lectionary readings, we come to these passages, and we see that we're going to be dealing with the topic of money, and specifically tithing and generosity.

And I love when we come to these places in the lectionary, because as I'm looking at it, I'm thinking in particular, we're going to be focusing on Malachi chapter 3. And these are passages that if they didn't come up in the lectionary, we could probably go years and years and years without ever preaching on them.

And the reason is that most people don't really like to talk about the topic of money. And a lot of preachers, surprisingly, don't particularly look forward to the prospect of preaching about money, because we know that it's uncomfortable for all of us.

And, you know, people say, well, you know, I'm uncomfortable just because it's getting too personal. You know, it's just getting too personal. Money is a very personal thing. Funny is I've thought about that.

You know, a few years ago, I preached a sermon series on the Song of Songs. It was all about sexuality and intimacy. The place was packed.

[ 1 : 1 2 ] Packed. Attendance just spiked. And I don't know if you've ever read Song of Songs. But it doesn't get much more personal than the Song of Songs.

I mean, especially if you understand the anatomical references that are being made. It's a highly, highly personal text. And so, I actually don't think that that is the reason that we are uncomfortable talking about the topic of money.

I think the topic is disturbing to us because it's not really about the money. When we talk about money, we're not really talking about money.

And generosity is not really a money issue. It's a heart issue. If you want to know the state of your heart, the best way to do that is to look at your spending habits.

In other words, follow the money. Follow the money, and they will lead you to what's really going on. It will lead you to the truth about yourself. And this is probably why, if we look at the Gospels, Jesus talked about the topic of money more than almost any other topic in Scripture.

[ 2 : 2 3 ] So, this morning, we're going to be looking at this primarily in Malachi chapter 3. And we're going to see what's going on with these people, and we're going to ask what the parallels are for us, and we're going to see three questions that we are going to try to answer.

First of all, what's the problem? Second of all, how do we know? And third, what can we do about it? So, what's the problem? How do we know? And then what can we do about it? Let's pray.

Lord, we thank You for Your Word, and we thank You that it always goes out and accomplishes what You desire for it to accomplish, Lord. And we pray that You would open us to the power of Your Word this morning, that we would be receptive to what You have to say for all of us.

And we pray that this would lead to our ability to glorify You and to glorify Your name, not only among ourselves, but in this city. Lord, that we would lift Your name above every other name.

We pray this in Your Son's holy name. Amen. So, first of all, what's the problem that we see happening in Malachi? It says in verse 7, from the days of Your fathers, You have turned aside from My statutes and have not kept them.

[ 3 : 3 5 ] Return to Me, and I will return to You, says the Lord of hosts. But You say, how shall we return? So, what's going on here is this. God loves His people, but God is lamenting the fact that they are living in rebellion against Him.

So, He's calling them to return. He's saying, return to Me. I love you. You're wayward. You've departed from My ways. Return to Me, and I will return to You. I'm waiting for You to come back to Me.

And in the context of this passage, the people's response essentially means this. They say to God, what do you mean? What do you mean we need to return? We haven't done anything wrong. That's essentially what they're saying in response. And, you know, right there, that's something to meditate on. We can be going along in our lives. We can be living, assuming that everything is good, assuming that we are, our relationship with God is healthy, and yet we can be actively rebelling against God.

Even if we don't know it. We can be running from God if we're not, even if we're not aware of it. And so, God goes on in verse 8 and says, will man rob God?

[ 4 : 41 ] Yet you are robbing Me. And the Hebrew word for rob, the translation here isn't strong enough. The Hebrew word actually means to pillage, to plunder, right?

To take by force. You know, imagine kicking in the door of somebody's house and beating them up and then taking all of their valuables. That's the word in context.

Will man rob God? Yet you are doing that to Me. You're pillaging Me. You're plundering Me. And the people say, how in the world are we plundering you, God? And then God says, through your lack of generosity.

Through your lack of generosity. So, the question is, how does a lack of generosity rob God? How does a lack of generosity plunder God? Now, here's where the gospel reading comes in.

If we look at Matthew's gospel, what we just read, it's a situation where the religious leaders, they're divided over whether or not to pay taxes to Caesar. And they ask Jesus essentially a no-win question.

[ 5 : 45 ] Regardless of what he says, somebody's going to be angry at him. And so, they ask Jesus, should we pay taxes to Caesar or not? And so, Jesus gives this amazing answer.

He says, bring me a coin. And by the way, Jesus was so poor that he didn't have a coin in his pocket, right? Bring me a coin. They hand him a coin. He says, whose image is stamped on this coin?

And they kind of reluctantly, Caesar's, you know, they're seeing where this is going. And then Jesus says this, well, therefore, render to Caesar the things that are Caesar's and to God the things that are God's.

So, what's he saying there? This is an amazing answer. He says, well, you live in Caesar's empire, and you benefit from imperial roads and education and justice and freedom from invasion.

The coins even have Caesar's image stamped on them. It's only right that you would render to Caesar what is Caesar's. But then what does he say? He takes a step back.

[ 6 : 55 ] He broadens it. He says, render to God the things that are God's. So, what's he saying there? He says, listen, you live in God's world.

You live in a body that God gave you. You benefit from talents and gifts and resources that God has given you. Every breath you take is a gift from God.

Every beat of your heart, every time it beats, it's a gift from God keeping you alive for another second. So, he's saying that coin has Caesar's image stamped on it, but you have God's image stamped on you.

Render to God the things that are God's. It's an amazing answer. And it really begins to shift our perspective on the way we think about the world and the way we think about even our own bodies. Probably you're familiar with Nick Saban, the legendary Alabama football coach. I saw this clip of him giving a speech. And yes, mark it. I'm giving a sports analogy.

[ 8 : 00 ] I think I'm due. It's been about five years. I love all the sports, but Nick Saban gives this speech that people have sort of dubbed the nothing speech.

Or he says this. He says, when you wake up every day, you're entitled to nothing. Nobody owes you. Right? And it's a very inspiring speech.

It goes on to talk about the importance of hard work and discipline. And you have to take that talent and you have to turn it into something. And, you know, entitlement leads to disaster. And he's aiming at people who are entitled.

And, you know, it's a very inspiring speech. But with all due respect to Coach Saban, Jesus takes it much, much further. So the truth that we see here is this.

Not only does the world owe us nothing, but what Jesus is saying is that we owe God everything. That we owe God everything.

[ 9 : 02 ] That's the meaning of the phrase, the fear of God is the beginning of wisdom. The recognition that everything that we have is a gift.

That everything belongs to Him. And that we owe Him everything. Right? So when God gives some of His things to us, He does it in the way that an investor would give money to a money manager. The money still belongs to the investor. But He gives it to the manager. He entrusts it to the manager to use well. And what does it mean for a manager to use that money well?

Well, the job of a money manager is to use that money in ways that reflect the values and priorities of the owner. Now, the money manager is expected to be able to make a living off of this.

But their primary aim is to use that money in ways that reflect the values and the priorities of the owner. And when we look at God's values and priorities, we see that God wants us to use His resources to bring glory and honor to Him.

[ 10 : 15 ] He wants to see people everywhere come to know and worship Him. He wants to see a beautiful community made up of people from every tribe and tongue and nation emerging as this great family that spans the globe.

God wants to see the world filled with justice and filled with peace. God wants to see human beings flourishing together, loving and serving one another.

This is God's vision for the world. And what this tells us is that we are God's money managers meant to pursue God's priorities with God's resources.

We are God's money managers meant to pursue God's priorities with God's resources. And so coming back to Malachi, that's the context here.

When we don't do that, when we start living and acting like His resources belong to us, we're committing cosmic fraud.

[ 11 : 20 ] All right, we're robbing God. So that's the problem in view here. And so then we have to ask, how do we know whether or not this is a problem for me? See, these people in Malachi, they had no idea this was an issue for them until God revealed it to them.

And probably, honestly, most of us in this room are thinking, you know, I'm not really sure that this is an issue that I need to be worried about, but I do know somebody who is wealthier than I am, and they probably need to hear this.

You know, one of the things that I hear sometimes after sermons is people say, I really appreciate the sermon. I know exactly who I'm going to send it to. You know, and of course, I appreciate that, but I would also say, well, you know, what if God was sending it to you?

You know? So how do we know if this is an issue for us? And this is really where the topic of tithing comes in. In verse 8, the people say, how have we robbed you? How do we know?

And God says, in your tithes and contributions. Now, what's the meaning of this concept here? In the Old Testament, God called everyone to give 10% of what they brought in for charity and ministry purposes, right?

[ 12 : 37 ] That's what the word tithe means. It means 10%. In the New Testament, there's really only one reference to tithing in the New Testament. Interestingly, when Paul talks about generosity, which he does quite a bit, he never uses the word tithe.

Never uses that word. The only reference in the New Testament comes from Luke's Gospel, chapter 11. The Pharisees, as we know, were very scrupulous. They were very legalistic.

They were very focused on every jot and tittle, doing everything exactly as it was prescribed in not only Scripture, but in all of the additional rules that they had created. And so they were very focused on giving exactly 10% of everything.

And down to their, you know, they would have their herbs growing in their garden and they would clip off, you know, exactly 10% and bring that and give it as part of their tithe.

And Jesus challenges them because of this, because they would give that 10% that they were supposed to give, and then maybe a need would arise in the community.

[ 13 : 43 ] There would be some sort of a crisis or a need, and the Pharisees would respond by saying, oh, I'm sorry, I can't help. See, I already gave my 10%, so I'm sorry.

I would, but I already did what God asked me to do, so, you know, go knock on somebody else's door, you know. And so Jesus says, woe to you. Woe to you for neglecting justice.

Woe to you for neglecting the love of God. That's the whole point. And so Jesus says, you should have been doing both. You know, give your tithe, that's great, but you're giving your tithe without giving your heart.

You know, you should be giving your money away even as you give your heart away to God, even as you give your heart away to those in need. That's the whole reason this happens. And what we need to understand is, you know, we begin to see this emerge.

A generous spirit isn't gonna focus on a percentage. You know, a generous spirit isn't gonna focus on where that line is, right? A generous spirit, somebody who's given their heart away to God, somebody who's given their heart away to the things that God cares about, they're gonna give freely and joyfully just as an overflow of love for God.

[14:58] That's where that giving is gonna come from. And one of the best examples of generosity in the Bible comes from the Macedonian Christians in 2 Corinthians chapters 8 and 9. The apostle Paul is collecting money.

There's a famine in Judea and he's collecting famine relief funds. And even though the Macedonian Christians are facing their own crisis, right, they're in the midst of their own crisis, Paul says in verse 4, they were begging us earnestly for the favor of taking part in the relief of the saints.

So the amazing thing about the Macedonians is, Paul didn't ask them for money. You know, he didn't say, I know you guys are having a hard time, could you just give a little bit, just spare something? No, they're the ones who approach Paul.

They come to Paul and they beg him, can we please give to this? Can we please help relieve the needs because of the famine? And so Paul's blown away by this.

And what we see is a generous spirit doesn't ask, how much do I have to give? A generous spirit says, how much do I get to give? You know, it's always eagerly looking for opportunities to give.

[16:11] So, you know, for people like this, giving is a source of joy. When their income goes, see, you know, a lot of times you get older, you advance in your career and your income kind of, you know, goes up over time and what typically happens is your lifestyle just kind of immediately comes up, right?

So you're giving, your income goes up and then your lifestyle just fills in. And then your giving goes up and your lifestyle, or I'm sorry, your income goes up and your lifestyle just kind of keeps pace with your income.

But these people, the people that Paul's talking about, you know, any extra income they have, they're not thinking about lifestyle changes, they're thinking about this category over here, giving.

They're like, well, this means I can give more and I can give more and I can give more. That's what a joyful giver looks like. And so the point is if we start focusing too much on an exact percentage or if we start sort of, you know, biblically looking, well, is this pre-tax or post-tax dollars?

Right? We're missing the point. So 10% is, you know, Jesus doesn't abolish it, but he transforms the way we think about it. We start thinking, you know, 10% is kind of more of a baseline.

[17:22] It's like a starting place. You know, the idea would be we start here and then we kind of build on it. You know, and this brings us back to the point of how do we know whether or not generosity is a problem for me?

And I would say if we don't think about generosity the way that we've been describing here, right, the way that we might see in the example of the Macedonians, if giving is really hard for us, then it's worth a closer look at our hearts.

Right? And this is where tithing comes in because for most people, I mean, pretty much everybody I know, including us, giving away 10% of your income is something that you feel.

You can't give away 10% of what you're bringing in and not know it, right? And not, and not, and not probably have to make some cuts and sacrifices in other areas of your life.

And so that's why 10% is a good starting place because if giving at that level feels unthinkable, it's worth a closer look. Not just at the budget, but at our heart.

[18:31] So the question then becomes, for those of us who do struggle with generosity, if we're sort of sitting here thinking and, you know, sort of reflecting and thinking, well, maybe this is kind of an issue for me.

What can we do about it? You know, research estimates that if all Christians in the U.S. started tithing, that that would mean at a minimum roughly \$165 billion extra dollars going to various churches and ministries, right?

So on the one hand, I would say when we think about tithing, that doesn't necessarily mean, I'm not saying, like, start writing your checks to Church of the Advent, right? In the Old Testament, it was the temple, but in the New Testament, in the New Covenant world, there's no equivalent for the

temple, right?

So you're looking at local churches and ministries and nonprofits, missionaries, whatever things that we support. What I would say is this, if everybody actually started tithing, right, churches, ministries, nonprofits would be inundated with resources, right?

Everybody, everybody would, everybody would feel it. So how can we be more generous as a people? And I would say a couple of things coming out of this passage. Number one, follow the money, right?

[ 19 : 51 ] In the original context of the film that that comes from, the idea is that if you follow the money, that will lead you to the corruption. Where's the corruption? And it's the same idea here. Verse 10, God calls His people to bring the full tithe into the temple treasury.

And in other words, He's saying, devote your full tithe to the worship and ministry of God. Now, is this because God needs money? Class? No, absolutely not, right?

God doesn't need money, just so we're clear on that. So why would God say this? It's because God knows that our spending habits reveal what we really love and worship.

So as Jesus once said in the Gospels, where your treasure is, there your heart will be also. Or in this context, where your treasury is, there your heart will be also.

If it's hard for you to consider giving 10% away to ministry and to charity, ask yourself, well, if it's hard for me to give money here, where is it easy for me to give money?

[ 21 : 02 ] Where are the areas in my life where I never have to tell myself, you should spend more on this? So start asking yourself, where does your money go?

Right? So if we find that we're spending, easily spending too much money on food and entertainment, we don't even think about it. We never, you never have to set a goal to say, I need to go to more nice restaurants.

I need to go on more trips, right? We never have to set a goal for that, right? If you do, we'll get to you in a second. But a lot of us, we don't, right? If that's an area where you tend to spend more than you should and every few months you're looking and you're thinking or maybe you're talking to your spouse and you're saying, we really need to bring this down.

We're spending way too much on groceries and eating out and all that. We need to bring this down, right? Maybe that's where your money goes. Or maybe some of us, we spend money easily on how we look.

We buy clothes, we buy accessories, hair, makeup products, other enhancements, right? I'll just leave that a big broad category. Whatever that may be, right? Or maybe we're the kind of people who we scoff at people who spend their money on going out.

[ 22 : 13 ] We're like, I never eat out, right? I always eat at home and we, you know, we go to Aldi once a month and it's a rigorous budget and everything is accounted for and everybody's allowed one egg a week and we do it, you know, we keep it, you know, and you're very good about that and you're really focused on making good investments and you're really focused on building your retirement, right?

So there's different kinds of people but here's the thing, there's nothing wrong with going out to eat at restaurants. I love going out to eat. There's nothing wrong with buying good food. There's nothing wrong with spending money on your appearance to make sure you look good and look professional. There's nothing wrong with building a retirement account. There's nothing wrong with any of these things specifically, right? What's the point? The point is what Jesus said, right? Where your treasury is, there your heart will be also.

So the thing that we need to ask is if it's really hard for me to think about giving generously for God's purposes and it's really easy for me to spend way too much over here, then where's my heart?

What's really going on inside? What am I really worshipping? Right? This tells us where our real treasury is, where our heart really dwells.

[ 23 : 30 ] We may say that we love and worship God, but our spending habits would say otherwise. So, you know, in truth, maybe we love and worship pleasure and escapism. Or maybe we love and worship feeling attractive.

Or maybe we love and worship financial security or the status that that brings us. The truth is we are all extravagantly generous with our money when it comes to the things that we worship.

You never have to be convinced to give generously to your God. We all are overwhelmingly generous in service of our God.

So financial change begins with spiritual change. We have to change what we worship if we want to change how we spend our money. And that's what leads us to the second thing.

So we say follow the money, number one, and then number two, focus on God's generosity. That's how we're going to change. God says, bring your full tithe and thereby put me to the test.

[ 24 : 41 ] See if I will not open the windows of heaven for you and pour down for you a blessing until there's no more need. Now, this is a verse that prosperity gospel preachers have twisted and abused.

Okay, now if you're not familiar with the prosperity gospel, don't worry about it. You don't need to know. But if you do want to know, prosperity gospel preachers tell their followers, send all your money, send your grandparents' money, send your inheritance, send all your money into my ministry, and in return, and you're going to put God to the test, and then God is contractually obligated, see he says it right here, to pour down even greater financial blessings on you.

So put God to the test, give as much as you can to my ministry, and then God is going to open the windows and pour out the storehouse onto you. They're taking these verses completely out of context.

See, in this particular context, God's not talking about money raining down, you know. What's that like gun that like fires bills out, you know, you imagine God's going, you know. This is not what this verse is talking about.

God's talking about literal rain, because there's a famine in the land, and God's talking about it's going to, you know, God, trust that God is going to bring an end to this.

[ 26 : 05 ] Trust that God is going to bring an end to the blight, right? You don't have to live with a scarcity mentality. You can continue to give generously and know that God is going to come through, right?

So that's what he's talking about. So the prosperity gospel is a get-rich-quick scheme based on manipulating God. If you do this, God has to bless you financially. So it teaches the opposite of what this passage means, because here's the problem with the prosperity gospel in a nutshell. Instead of using money to worship God, it uses God to worship money. Right? We've been talking this entire time about how the way we use our money is a way of worshiping God, but instead of doing that, it tries to use God to worship money, and frankly, it is evil.

There is no nuance on that. I love nuance, but in this case, it is evil, and it ensnares many, many, many people. So what does this passage mean?

Here's what it means. None of the things that we worship are ever gonna give us what they promise. Right? The more you worship beauty, the more you're gonna feel unattractive.

[ 27 : 20 ] The more you worship status, the more you're gonna feel inadequate. The more you worship safety, the more you're always gonna be insecure. If you worship pleasure, you're always gonna be unsatisfied.

You're gonna be chasing that next hit of dopamine, that next high. If you worship control, you're always gonna feel anxious. Right? People who struggle with anxiety, sometimes, many times, there's underlying that a worship of control, a need to be in control.

If you worship and idealize your children or your family, right, if you project the image of a perfect family or a perfect marriage because that's what you need it to be to show the world, they're never gonna be good enough.

You're always gonna find fault with them. Right? You're gonna crush them under the weight of unrealistic expectations. So nothing that we worship delivers on what it promises.

And so God is saying this, come to my treasury, come to my storehouse, come to my temple and see if you don't find everything that you seek. The greatest blessing in history is not something that God gives us.

[ 28 : 33 ] The greatest blessing in history is that God has given us himself. And if we remember the generosity of the Macedonian Christians, they were willing to give abundantly even though they were poor.

Right? They gave out of their poverty. Now, where did they see that happen? Well, the secret of their generosity is what Paul says in chapter 8, verse 9. For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor so that you by his poverty might

become rich.

And they had seen Jesus Christ who was rich. They had seen him be willing to become poor. And that they had seen that through his poverty, through his suffering and death on the cross, they became rich beyond all imagination.

That secured for them an eternal inheritance. They knew that because of that, they belonged to God. And all of the stuff that is going to one day fade, all of the money that is one day going to be meaningless, all that is going to fade, and yet what they have in Jesus Christ is eternal and forever and priceless.

And that had so changed their hearts that it changed the way they thought about their money. And they were like, oh, yeah, we would love to become poor so that you might become rich.

[ 29 : 56 ] Paul, can we please help with this famine relief? We would love to do that because that's exactly what he did for us. And it begins to change the way you think about your own priorities. Because you realize Jesus didn't just give 10%.

Right? Jesus gave everything he had because that's what love does. And in all the universe, there's nothing that, there's nothing that he loves more than he loves you.

So whatever else we worship, whatever treasury holds our heart, we're never going to find a greater love than that. So this question that we are asking ourselves, do we want to become more generous?

Focus on the cross. Focus on God's ultimate display of generosity. His generosity to us because we, because we are his treasure.

Let's pray. Lord, we thank you for this and pray that whatever, whatever of this we need to hear, Lord, whether, whether, whether we are here and we are, we are filled with joy at every opportunity to give and we love to give and we love to see the fruit of our giving and we love to, to see your heart reflected in that, Lord.

[ 31 : 15 ] I pray that we would hear our hearts affirmed in this. And for all of us who, who struggle with generosity or who are generous maybe in the wrong direction, Lord.

Lord, I pray that this would challenge us. I pray that it would inspire us. Lord, I pray that your gospel would, would penetrate and permeate our hearts, Lord.

And, and I pray that we would be known, Lord, as a people who are extravagantly generous, Lord, in all that we do and how we live. I pray this, that it would bring you glory, that it would set us apart, that it would provoke questions only the gospel can answer.

Pray this in your son's name. Amen. Amen. Amen. Amen. Amen. Amen. Amen. Amen. Amen.

Amen. Amen. Amen. Amen. May I pray. Amen. Amen. Amen. Amen. Amen. Amen. Amen. Amen. Amen. Amen. Amen.

[ 32 : 26 ] Amen. Amen. Help me.