

# Good News For Financial Stress

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- [ 0 : 00 ] Spirit of the living God, we believe that long ago you came upon the prophet Malachi with these words. And I pray now in your mercy and grace that you would cause these words to come alive in us as never before, for we pray it in Jesus' name.
- And spirit of fear, I declare in Jesus' name that you have no right to rob anyone of the good news of this passage. In Jesus' name.
- Amen. In the text of Scripture before us today, the living God announces incredibly good news for those who are under financial stress. For in this text, the living God in whom we live and move and have our very being makes two great promises in the face of financial stress.
- And in this text, we are told that the good news becomes a working reality when in the face of financial stress, we trust the one who promised and do what he tells us to do.
- I want to assure you that in preaching from this text today, I am not going to be asking you for more money. We'll have that clear right from the beginning.
- [ 1 : 23 ] I am not going to be asking you for more money. Not that I'm ashamed to. Not that I'm afraid to. Goodness sakes. What greater cause is there to which I could invite you to give more money than the cause of making disciples of Jesus Christ?
- I am not ashamed and I am not afraid to ask you to give lots more money for the ministry of Christ in the world today. The more we give, the more, more ministry can happen.
- But I want to assure you that in preaching from the prophet Malachi today, I am not asking you for more money. I am not asking for more funds.
- I'm asking for more faith. I'm asking for what the apostle Paul calls the obedience of faith. I am asking for more faith.
- The elders of Malachi's prophecy responded to it. I wonder how especially they reacted when they were told that most of their troubles in their life were due to the fact that they were robbing God.
- [ 2 : 55 ] Whoa. Return to me and I will return to you, says the Lord. Great promise. Return to me and I will return to you. How shall we return to you, they asked.
- Will a man rob God? God asked. Yet you are robbing me. What? Asked the people. How are we robbing you? In tithes and offerings, says the Lord.
- Let me briefly fill you in on the historical background in which this prophetic dialogue first took place. It was during the fifth century before the birth of Jesus Christ.
- The Jews had recently returned to Jerusalem after 70 years of captivity in Babylon. They had resettled in the city and had very high hopes. The temple had been rebuilt.
- And although it did not have the splendor that Solomon's temple had, it did serve the purpose of reinstituting the worship life of Israel. By the time this prophetic dialogue takes place in Malachi, the people were becoming increasingly disillusioned.
- [ 4 : 02 ] Their hopes for prosperity, their hopes for peace were not materializing. Life was becoming very hard. On every side they faced hostile nations.

They were always under the threat of invasion. They were in the midst of a severe drought causing bad crops and famine. The economy was shaky. Inflation was at double digit at least.

We can therefore appreciate the fact that in those circumstances the people of God began to question the love of God. And we can appreciate that in those circumstances the people of God began to question the justice of God.

They were saying that it was evildoers who got ahead in life. It was the ungodly and the disobedient who had the prosperity and the peace. And according to Malachi, many believers were actually saying it simply does no good to do good.

It does no good to do good anymore. Into those circumstances God sends the prophet Malachi and with the prophet Malachi a word from God.

[ 5 : 05 ] And the message is simple and concrete. But not the message the people wanted or expected to hear. Malachi says that the adversity they were facing was not due to any lack in the love or justice of God.

The adversity was not due to any unfaithfulness on the part of God. The adversity was due to unfaithfulness on the part of the people.

Through Malachi, God says that the people had no right to call into question the ways of God, claiming that it does no good to do good.

For contrary to all of their proper religious ritual, they were not doing good. They were not exercising faith. So Malachi, like the prophets before him, exposes their unfaithfulness.

And I would encourage you to take some time to read the whole of the prophet Malachi. Through this book, God speaks a number of words that are relevant to the church in our time. And the whole thrust of the book is, how can the nation expect to prosper when it is so utterly faithless?

[ 6 : 17 ] For example, Malachi points out that the priests were offering corrupt worship. The priests were offering unworthy sacrifices at the altar.

They were to offer the unblemished animals from the best of the flock. But they weren't doing that. And Malachi says that the offerings that the priests were bringing would be offensive to a human leader.

Furthermore, Malachi says that the prophets were bored with their ministry. They were just going through the routines to get their paycheck. Then in the verses preceding the dialogue about robbing God, Malachi lists the signs of unfaithfulness on the part of the people.

They were consulting sorcerers. They were committing adultery. They were swearing falsely. They were cheating workers of their just wages. They were ignoring or oppressing widows and orphans. And they were not caring for the needs of the immigrants.

Malachi's point, Old Testament scholar James Addison puts it so succinctly. How could they, the people of Israel, expect to prosper when the country was rotten with such practices?

[ 7 : 21 ] But thankfully, Malachi doesn't leave it at that. Malachi comes with a word of grace. He comes with a word of grace from the God of grace.

Return to me and I will return to you. God wants the covenant people to enjoy his prosperity and his peace. God does not delight in their adversity.

God wants the very best for them. So he says, return to me and I will return to you. The people ask the obvious question. How shall we return to you? How shall we turn around?

How shall we show you that we really desire to be your people? How shall we demonstrate that we are serious about you, God? God answers their question with a question and an indictment.

Will a man rob God? Yet you are robbing me. What? We mere human beings robbing God. So they ask, how are we robbing you?

[ 8 : 21 ] Then comes the concrete answer in tithes and offerings. You are robbing me by not bringing in the whole tithe. As you know, the word tithe simply means tenth part.

To tithe means to give to God and to the work of the kingdom a tenth. The first tenth of the seeds and crops and flocks and paychecks. Why?

Why this focus on the tenth? Because God makes it clear in Scripture that the first tenth is His. Actually, all of it is God's.

It's all God's. And if we don't realize it now, we will realize it when we die. It's all God's. But somehow that first ten percent is uniquely God's.

You are robbing me by not bringing in the whole tithe. The whole ten percent, says the Lord. Giving the tithe was part of the life of Israel right from the beginning.

[ 9 : 28 ] Abraham, for instance, after defeating the king of Elam, gave a tenth of his goods to Melchizedek, the high priest of the Most High God. That was his way of worshiping.

That was his way of giving thanks for the victory in war. And Jacob, after a dream about God's future blessing on his or her family, covenanted with God that he would give ten percent of everything that God gave to his family from that point on.

Then when God gave Moses the law on Mount Sinai, spelling out the covenantal responsibilities, God commanded every family to give ten percent of their seeds, crops, and herds to God.

It is holy to the Lord, says the text. The first ten percent is holy to the Lord. That is, it is chosen by God.

It is claimed by God. It is set apart by God for God. The first tenth is God's. In the Old Testament, this tenth wasn't paid all at once, but it was paid throughout the year.

[ 10 : 29 ] It was presented in portions at three major feasts, Passover, Pentecost, and Tabernacles. At the feast, the worshipers would present the basket of the first fruits to the Levitical priest, who would in turn then place them on the altar.

And then the worshipers would pray the prayer recorded in Deuteronomy 26. My father was a wandering Aramean. He went down to Egypt and sojourned there, few in number. But there he became great, mighty, and populous.

And the Egyptians treated us harshly and afflicted us and imposed hard labor on us. Then we cried to the Lord, the God of our fathers. The Lord heard our voice, saw our affliction, our toil, and oppression. The Lord brought us out of Egypt with a mighty hand and outstretched arm and with great terror and signs and wonders.

And he has brought us to this place, and he has given us this land, a land flowing with milk and honey. And now, behold, I have brought the first of the produce of the ground which thou, the Lord, has given me. You can see from that prayer that giving to God the first 10% is a way of remembering God's salvation.

It's a way of acknowledging his blessing. It's a way of giving thanks for his faithfulness. By the way, I think we should note that the actual percentage of the yearly income and crops given during that time would actually exceed 10%.

[ 11 : 46 ] And that's because worship at that time was centralized. It was in different selective cities. So in order to go and worship, in order to present that tithe, you had to travel quite a ways.

You had to pick up the family and travel, which meant that along with the tithe, there went food and lodging for the travel. So tithing in Israel actually meant more than 10%. It would run more like 15% to 30%.

Now, what was the purpose of the tithe? Threefold. It made corporate worship possible. It provided for the needs of the priests.

The priests were able to eat the crops and the animals later. And it enabled the community to care for the poor and the hungry, the fatherless and the widow. Now, what's important to observe about all of this is that the tithe was actually handed over to the Levitical priests.

So one could argue that by not paying the tithe, the people were only robbing the temple and the priests. No, says God. You're robbing me. Notice how Malachi puts it in verse 9.

[ 12 : 51 ] You are robbing me, the whole nation of you. The whole nation of you. Nation is the word that is ordinarily used for the unbelieving, heathen Gentiles.

The point God was making to his people at that time was devastating. He was saying that in withholding the whole tithe, his people were acting as unbelievers and not as the people of the covenant.

Return to me. How? Stop robbing me. Bring in the whole tithe. As I said earlier, times were very difficult for these people.

And we can understand the temptation to hold back the whole tithe. They were likely afraid, as we would be, that they would not be able to meet their other needs or other obligations if they gave the whole tithe.

Boy, I understand that temptation. Do you? I understand that temptation. These past two years have been very difficult for me and my family. Very hard. Been very good.

[ 13 : 53 ] Very rewarding. But very hard financially. The move from Sacramento to Glendale has involved great financial stress for us. Car insurance is twice as much as it is up north.

Property tax is twice as much as it was up north. Food and entertainment are a whole lot more expensive here than up north. And my four children now are moving into the most expensive time in their life.

Believe me, I know the temptation to withhold the whole tithe. A number of times throughout the year, I am severely tempted, especially in September when I have to pay for clothes for school and December when Christmas comes.

So I understand why the people of Malachi's day withheld the whole tithe. Yet even in those hard times of drought and famine, of inflation and military threat, God challenges His people.

Return to me and I will return to you. How shall we return to you? Stop robbing me. The first 10% is not yours. Bring in the whole tithe.

[ 15 : 02 ] Why? Why this connection between returning to God and the tithe? Clearly, it does not say that we can buy our way into relationship with God.

That way, if we give these 10%, we're somehow going to have a better relationship with God. That would be a perversion of the gospel. Why this connection then? Why does God even bring up this matter of tithing in talking about a relationship with Him?

For this reason, more than anything else, what we do with our money reveals our priorities, reveals our values, reveals our allegiances, reveals our sense of security.

What we do with our money reveals what we really believe about God. Someone once said, if you want to know what people really believe about what they sing and say in worship, just look at their checkbook stubs.

Return to me, says the Lord, and I will return to you. How? Stop robbing me. Who has first place in your life anyway? Bring in the whole tithe.

[ 16 : 15 ] It's at that point then that God announces the good news. It's the good news that changes the whole picture. God speaks to fear in this passage.

He speaks to the fear that if, when we are already financially tight, we were to give Him His 10%, we have the fear that we would not be able to make it on the 90%. You know that fear.

And God speaks to that fear by saying, test me in this. Perhaps you know this is the only place in Scripture where it is right to test God. This is the only place.

Every place else, it's wrong to test God. But here He says, you test me in this. And then God makes two great promises. Two promises.

I grew up from my grandmother's knee thinking there was only one promise, and it was good enough. But there are two promises that God makes here. And it's the combination of these two promises that constitutes God's good news for financial stress.

[ 17 : 13 ] The first promise. Test me in this and see if I will not open for you the windows of heaven and pour out for you a blessing until it overflows.

I like how the New International Version puts it there. I will throw open the floodgates of heaven, and I will pour out so much blessing that you will not have enough room for it. Test me.

Do what I tell you to do, and then watch what I will do. Do you see how God is speaking to our fear in this passage? The fear that we will not make it on the 90%?

God's promise here is, you will not be living on 90%. Bring in the whole tithe, and you will have more than 90%. You will be living on the extra blessing that I will be giving you.

You will now have more at your disposal than the amount you were wanting to keep. I have intentionally walked with Jesus Christ now for only 27 years.

[ 18 : 18 ] And in my short 27 years, I have never met and I have never heard of a believer who proved God to be a liar on this promise. No one yet has been able to prove God a liar on this.

I have never met and I have never heard of a believer who faithfully gives the tithe going without the necessities of life. I could now tell story after story after story out of our own life the ways in which God surprisingly supplies when it looks so tight.

Many of you have been the sources of that to my family, for which I'm very grateful. Nor have I ever met or heard of a believer who faithfully tithes lacking the greater blessings of God's joy, God's peace, God's power, God's purpose, God's direction in life.

Test me in this, says the Lord. Test me in this. Bring in the whole tithe and see if I do not take care of your needs in abundance. And then there's the second promise.

It's the second promise that really gives me the courage to be obedient. Test me in this. Bring in the whole tithe. Then I will rebuke the devourer for you so that the devourer may not destroy the fruits of the ground.

[ 19 : 41 ] Did you hear that? I will rebuke the devourer. You see how this speaks to our fear? The fact is, here's the fact. When we withhold the whole tithe, we do not have in our hands then the 95 or 98% that's left over.

In the mystery of things, when we withhold the whole tithe, we end up with much less than 90%. Why? Because of the devourer.

There is a devourer who will eat up the other 90%. Jesus calls him mammon. Mammon will eat it up.

Mammon is a real power. It's a real force. And when we serve and worship it, it will eat up the other resources. It creates appetites for things we don't need.

And it causes us to flitter the resources away on the non-essentials. The promise is that if we bring in the whole tithe, the 90% will be protected from the devourer.

[ 20 : 50 ] The 90% will not be eaten up by the evil one. A lot of us are in financial stress because the 90% is getting down to 80 to 70 because it's getting eaten up.

God promises to protect that 90%. God does a deep work in us, freeing us from greed and lust, from gluttony and materialism.

God goes even deeper and changes our sense of identity, changes our identity away from that of a consumer to that of a steward. God says, I will throw open the floodgates and I will rebuke the devourer.

And the 90% will end up going further than the 100% you wanted to keep. Bring in the whole tithe and watch me transform your finances.

Now, at this point, someone could raise an objection. Probably raise a whole lot of objections, right? Someone could point out that nowhere in the New Testament is there a command to give the tithe, the 10%.

[ 21 : 58 ] And they would be right. There's no place where it says that, what it says in Malachi. The question then is, why does the New Testament not say it?

The answer is twofold. First, the New Testament authors assume it. They just assume it. It's been a practice of Israel from the beginning. They just assume it. And second, and more importantly, in light of God's amazing love in Jesus Christ, the call is no longer to some, 10% or 30%.

The call is to all, 100%. If we want to play with numbers between Old and New Testament, the numbers shift from 10% to 100%.

Present your bodies a living sacrifice to God, says Paul. Now, I don't know how I can present my body as a living sacrifice without my pocketbook coming along.

The call in the New Testament is to give all that we are and all that we have for the kingdom. The way I like to put it is, all Jesus Christ asks of you and me is all.

[ 23 : 05 ] That's all. Simple. Straight. All. That's all. The goal of the New Testament is to employ everything we have for Christ and his kingdom.

Bringing in the whole tithe is a way to get started. For the New Testament, the goal is not the tithe. That's not the goal. That's the starting place. The goal is all.

Will a man rob God? It's unthinkable. Yet you are robbing me, says the Lord. How? In tithes and offerings, bring in the whole tithe and watch what I will do.

\$1.5 million. That's what we need to do it right here at GPC for the next year. \$1.5 million. Recently, the elders felt that they needed to back off from the \$1.5 to \$1.3 million.

I want to say to the elders, why back off? Is the \$1.5 million too high?

[ 24 : 18 ] Get this. Let's say that we only had 500 giving units in this church. And let's say that the average income of each of the giving units was \$30,000.

500 giving units, average income \$30,000. Whole tithe, \$1.5 million. The fact of the matter is there are more than 500 giving units.

And the fact of the matter is the average income is significantly higher than \$30,000. Some interesting statistics. In 1933, at the depth of the Great Depression, at the depth of the Great Depression, the average giving of church members was 3.3%.

At the depth of the Depression. Today, the average giving of church members is 1.9%. Interesting. The average giving of those who make more than \$100,000 a year is 2.9%.

While the average giving of those who make less than \$10,000 a year is 5.5%. Interesting.

[ 25 : 31 ] According to Russell Chandler, who was the former editor of the religion page for the Los Angeles Times, hear me on this, if every disciple of Jesus Christ in America today were to bring in the whole tithe, bring in the whole tithe, the amount of financial resources available for more ministries beyond the present level of giving would be, get this, \$82 billion.

\$82 billion. I did not slip in my tongue. \$82 billion. \$82 billion is there in the church.

Can you imagine the kind of ministry that could go on with \$82 billion? That's enough money to alleviate the most severe world poverty worldwide at \$65 million.

It's enough to alleviate the stress of domestic poverty in our country at \$17 million. And it's enough to make all the churches fly. Which is to say, the American church is robbing the living God of \$82 billion a year.

And I am not going to be indicted in the fraud. Last week, Sharon and I discovered that we made a miscalculation on our pledge for 1995.

[ 27 : 00 ] Innocent slip. We should have been giving \$25 more a month. We've been giving \$575 a month. We should have been giving \$600 a month. And now, this weekend, we're making amends.

Trust me, says the Lord. Test me in this. Bring in the whole tithe, says the Lord. Stop robbing me and watch me open the windows of heaven and pour out my riches of glory upon you and stop robbing me and watch me stop the devourer from robbing you.