

Good News About Financial Stress

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[0 : 00] Living God, we believe that you inspired the prophet Malachi to speak and write these words. And I pray now in your mercy and grace that you would help us live into the reality of these words as never before.

For we pray it in Jesus' name. Amen. I have good news for you today. Really good news.

Well, actually, it's the living God who has good news for you and me today. And it is this. The one in whom we live and move and have our very being cares about our finances.

The creator of all things, the redeemer of the world, cares about the integrity and well-being of his people's finances.

In the text from the prophet Malachi, which we just read, the living God makes two wonderful promises. Two promises.

[1 : 06] And the living God tells us that these two promises, the mystery about money, as I'm going to call them, these two promises become working realities in our lives when in the face of financial stress, we trust the promise maker by actually doing what he tells us to do.

Now, in the interest of full disclosure, I'm choosing to preach this text from Malachi today in part because of the significant financial challenge facing First Baptist Church.

Although the giving is up over the past year, we are facing a cash flow crunch. I hinted at it a number of weeks ago in a little blurb in the first news.

And after the worship service, you will receive a letter from me and Doug Larson, our church secretary, giving you more details about this crunch. When I accepted the call to come and serve as senior minister of the church, I knew that I would one day preach this Malachi text.

It is foundational for a life of discipleship. It is full of good news. Circumstantially, today is the Sunday I'm supposed to preach.

[2 : 28] The mystery about money. Now, also in the interest of full disclosure, I want to assure you that in preaching this Malachi text today, I am not going to ask anyone to give more money to the church.

Let me say that again. In preaching this text from Malachi, I am not going to be asking anyone to give more money to the church.

Not that I'm ashamed to. Not that I'm afraid to. My goodness. What greater cause is there to ask people to give more money for than the cause of Jesus and his kingdom in the world?

I am not ashamed nor afraid to ask anyone to give lots more money to Jesus' ministry in the world. But, in preaching this text this morning, I am not asking anyone to give more money.

picture of God. One Sunday morning, a preacher said to the congregation, let the church walk. And from the back, one of the deacons yelled back, Amen, pastor, let the church walk.

- [3 : 39] The pastor said, let the church run. And from the back, the deacons said, Amen, pastor, let the church run. And then the pastor said, Let the church fly.
- And from the back, the deacons said, Amen, pastor, let the church fly. And then the pastor leaned into the mic and said, Now, it's going to cost a little more money to make the church fly.
- And from the back, the deacon said, Let the church walk, Pastor. Let it walk. The fact of the matter is, it's going to take a lot more money for any church in this city at this time in history in order to fly.
- But I assure you, in preaching this text from Malachi this morning, I'm not going to be asking for more funds. Instead, I'm going to be asking for more faith.
- You see, I do not think preachers are supposed to be the fundraisers. They are to be the faith raisers. And in preaching this text today, I trust the Spirit of God to raise our faith.
- [4 : 48] It's what preachers are to preach from every text. Faith. Faith. In preaching from this Malachi text, I'm going to ask from me and you what the Apostle Paul calls the obedience of faith.
- For that is what this text is calling us to. What I'm inviting you and me to do is to trust the great promise maker by doing what he tells us to do.
- So, let's dive into the text. I wonder how the first readers of Malachi's prophecy responded. I wonder how they reacted when they were told that their national problems were due to robbing God.
- Robbing? God? Return to me and I will return to you, says the Lord. A word of grace. Return to me and I will return to you.
- How shall we return to you, the people ask? Good question. Will a person rob God? Ask God. Yet, you are robbing me.
- [6 : 00] How? Ask the people. Another good question. 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 takes place.
- It was during the 5th century before the birth of Jesus Christ. The Jews had recently returned from captivity in Babylon where they had been held for 70 years.
- They had resettled in Jerusalem with high hopes. The temple had rebuilt. And although it did not have the splendor and glory of the temple of Solomon, nevertheless, it enabled the reinstitution of the worship life of Israel.
- But by the time of this prophetic encounter recorded in Malachi, the people were beginning to become disillusioned. Their hopes for prosperity and peace were not being realized.
- Life was hard. On every side, they feared hostile enemies. They feared the invasion of superpowers. They were in the midst of a severe drought, causing bad crops and famine, and the economy was on shaky grounds.
- [7 : 14] We can therefore fully appreciate that in such circumstances, the people began to doubt the love of God. Malachi 1.2. Does he love us?
- And as this happens to many of us, the circumstances raised questions about the justice of God. Evildoers seemed to be getting ahead. It was the ungodly and the disobedient who were enjoying prosperity.
- Many believers were beginning to feel that it simply did no good to do good. Malachi 3.14. It is vain to serve the Lord.
- Into those circumstances, God sends the prophet Malachi with a message. The message is simple and direct, but it is not what the people expected.

Malachi says that the adversity they were experiencing was not due to the lack of God's love and justice. The adversity was not due to any unfaithfulness in God.

[8 : 17] The adversity was due to unfaithfulness on the people's part. Through Malachi, God says that the people had no right to call into question the love and justice of God, claiming that it did no good to do good.

For contrary to all of their proper religious ritual, they were not doing good. They were being unfaithful. So Malachi, like the prophets before him, came to expose their unbelief.

I encourage you to take some time to read the whole of Malachi sometime because it speaks a contemporary word to many issues the church is facing in our time. The whole thrust of the book is this.

How can the nation expect to prosper when it is so utterly faithless? For example, Malachi points to the corrupt worship by the priests.

The priests were presenting unworthy sacrifices at the altar. They were told to bring unblemished sacrifice. They were told to bring the best. But Malachi says that any human leader would be insulted by the gifts the priests were bringing.

[9 : 27] Furthermore, the priests were bored with their duties. They were just going through the motions for pay. Malachi also pointed out the practice of men divorcing their wives simply to marry younger, sexier women from foreign nations.

And then in the verses preceding the dialogue about robbing God, Malachi lists various signs of the people's unfaithfulness. They were consulting sorcerers, committing adultery, 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 immigrants. Malachi's point, one Old Testament scholar puts it succinctly.

How could the people of Israel expect to prosper when the country was rotten with such practices? But thankfully, Malachi does not leave it at that.

He comes with a word of grace. He comes with a word from the God of grace. Return to me and I will return to you. God wants to have this intimate relationship with his people.

[10 : 37] God wants his people, his covenant people, to enjoy his prosperity and peace. God does not delight in his people's adversity. He wants the best for them, so he calls out to them, return to me and I will return to you.

The people then ask the obvious question, how shall we return to you? How shall we turn around? How shall we express our desire to be your people? How shall we show you that we are serious about you?

God answers their question with a question and an indictment. Will a person rob God? Yet you are robbing me. What?

We mere human beings robbing the living God? So they ask, how are we robbing you? And then comes the concrete answer in tithes and offerings.

You are robbing me by not bringing me the whole tithe. Now, this word tithe simply means a tenth part. To tithe means to give to God and to the work of his kingdom a tenth.

[11 : 45] The first tenth of our seed, our crops, our flocks, our paychecks. Why? Because the first tenth is God's.

It belongs to God. Actually, it all belongs to God. And if we don't realize it now, we will when we die. It's all God's.

But the first ten percent is especially God's. You are robbing me by not bringing in the whole tithe, the whole ten percent.

Giving a tithe was a practice of the people of God right from the beginning. Abraham, for instance, after defeating the king of Elam, gave a tenth of his goods to Melchizedek, the high priest.

This was his way of expressing his gratitude for the victory. Jacob, after a dream about God's future blessing on him and his family, covenanted with God to give the first ten percent of all that he would receive.

[12 : 45] Then, when God gave Moses the law, spelling out the covenantal responsibilities, God commanded every family to give ten percent of their seeds, their crops, their herds to God.

It is holy to the Lord, the text says. That is, it's claimed by God. It's set apart by God for God. The first tenth is God's.

The Old Testament, in Old Testament times, this tithe was paid, not all at once, but throughout the year. It was presented in portions at three great feasts, Passover, Pentecost, and Tabernacles.

At the feast, the worshipers would present their basket of first fruits to the priest. The priest would then lay those fruits on the altar, and then the worshiper 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 a great, mighty, populous nation. And the Egyptians treated us harshly and afflicted us and imposed hard labor on us.

[13 : 50] Then we cried to the Lord, the God of our fathers, and the Lord heard our voice and saw our affliction and our toil and our oppression, and the Lord brought us out of Egypt with a mighty hand and an outstretched arm and he has brought us to this place and 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 you, O Lord, have given me. You can see then that giving this tithe, this first 10%, was a way of remembering God's salvation, it was a way of acknowledging God's blessing, and it was a way of giving thanks for God being so faithful.

By the way, we should observe that the actual percentage of one's yearly income given would exceed 10%. George Malone, who used to pastor here in Vancouver, wrote a book called The Furnace of Renewal on Malachi, and he writes, in case you're keeping account of the total obligation inherent in the Old Testament legislation, you must also add travel expenses.

That's because the worship life of Israel was centralized, and you had to go to specific places. So each family had to pack up their belongings and travel to those places. If the distance was too far, you wouldn't bring the offerings, you would sell the offerings at home, bring the money, and then buy offerings when you get to the city.

The travel, of course, would involve expense for food and for lodging. So, tithing in Israel meant more than 10%. It is much more accurate, says Malone, to say that Israel gave one-fifth to one-third rather than one-tenth of resources to God.

[15 : 32] Now, what is the purpose of this tithe? It's threefold. It made corporate worship possible. It provided for the needs of the priest.

The priest would actually take the offerings home to live on them and it enabled the community to care for the poor, the hungry, the fatherless, and the widow. Now, it's important to observe about this biblical practice that the tithe was actually handed to the Levitical priests, put into the priest's hands.

So someone might argue that by not paying the whole tithe, the people were only robbing the temple and the priests. Not so, says God. You were robbing me.

Notice how Malachi puts it. You were robbing me, the whole nation of you. Nation is the word that is normally used of unbelieving, heathen Gentiles.

The point God is making is that in withholding this whole tithe, the people were acting as unbelievers and not as the covenant people of God. Return to me.

[16 : 43] How? Stop robbing me. Bring in the whole tithe. Times were hard. We can understand the temptation to hold back the whole tithe.

The people were likely afraid that if they gave the whole tithe, they would not be able to then take care of their other needs and obligations. I understand that fear.

The last ten years have been very challenging to me and Sharon financially. Our children have been at their most expensive time in life.

College, weddings, starting new businesses, and each of the job changes I've made over the last year has involved a cut in pay. Believe me, I know the temptation not to bring in the whole tithe.

I understand people wanting to keep the ten percent for themselves. Yet even in those hard times of drought and famine, of rising interest rates and military threat, God challenged his people.

[17 : 53] Return to me and I will return to you. How? How? The first ten percent is not yours. It's mine. Stop robbing me.

Bring in the whole tithe. Now why this connection between returning to God and the tithe? Clearly the text is not saying that we buy our way into relationship with God.

That would be a perversion of the gospel. Then what is the connection? Why does God bring up the matter of money when he's speaking of our relationship with him?

Because more than anything else, what we do with our money reveals our priorities, our values, our allegiance, our sense of security.

Right? What we do with money reveals what we really believe. Someone has said, if you want to know what people really believe about what they sing and say in worship, look at their bank statements.

[18 : 59] Return to me, says the Lord. How? Stop robbing me. Robbing you? How are we robbing you? The first 10% is mine.

Bring it in. Bring in the whole tithe. God speaks to our fear.

God speaks to the fear that if, when we are already financially tight, we were to give the whole 10%, we might not be able to make it on the 90%.

Isn't that the fear? That if we brought in the whole 10%, we might not make it on the other 90%. So God says to us, test me in this.

You might know this is the only place where God says we're supposed to test him. Every other place, it's a no-no. God says, test me in this. And then he makes two wonderful promises.

[20 : 04] Two. Not just one, as I grew up thinking. God makes two promises. And it's the combination of these two promises that are God's good news for people under financial stress.

It's the combination of the two promises that reveal the mystery about money. The first promise. Test me in this and see if I will not open for you the windows of heaven and pour on you a blessing until it overflows.

Or, as the text we read today renders it, I will throw open the floodgates of heaven and pour out so much blessing that you will not have enough room for it. Test me.

Do what I tell you to do. Bring in the whole tithe and watch what I will do. Do you see how God speaks to our fear? The fear that we will not be able to make it on the 90%.

God's promise is you will not be living on 90%. Bring in the whole tithe and you will be living on more than 90%.

[21 : 05] You will be living on the extra blessing I will pour out on you. You will have more at your disposal than you were trying to keep. I have intentionally walked with Jesus Christ only 42 years now.

And in my 42 years I have never met nor heard of a believer who has proved God to be a liar about this promise. I have never met or heard of a believer who faithfully tithes going without the necessities of life.

Nor have I met or heard of a believer who faithfully tithes going without the greater blessings of God's joy and peace and wisdom and guidance.

Test me in this says the Lord. Bring in the whole tithe and see what I will do with your needs. And then there is a second promise. And it's this second promise that frees me to give obedience a try.

Test me in this. Bring in the whole tithe and now listen. I will rebuke the devourer for you so that it might not destroy the fruits of the ground.

[22 : 22] Do you see how this speaks to our need? The fact is when we withhold the whole tithe we do not have at our disposal 100% or 98% or 95% because in the mystery of things we end up with less than the 90%.

Why? Because of the devourer. There is a devourer who eats away at the 98% or 95% or 92%.

Mammon eats it up. Mammon is a real force. Mammon is a real spiritual power. And when we serve and worship mammon it devours what we have.

It creates appetites for things we do not need. It causes us to flitter away our resources on non-essentials. The promise is if we bring in the whole tithe the 90% is protected from the devourer.

The 90% is not eaten up by the enemy. God does a deep work in us freeing us from greed and lust from gluttony and materialism.

[23 : 37] And God goes even deeper and he changes our whole sense of identity. We are no longer consumers but we are stewards. a two-fold promise.

I will throw open the floodgates and I will rebuke the devourer and the 90% ends up doing more than the 100% we want to keep.

That's the mystery about money. Bring the whole tithe and watch me transform your finances says the Lord.

Now at this point someone could raise an objection. Someone could point out that nowhere in the New Testament are we commanded to pay the tithe and that is right. The question is why?

Why does the New Testament not call us to pay the tithe? For two reasons. Number one the authors of the New Testament assume it. Jesus is always speaking about tithing. And number two in light of God's amazing love in Jesus Christ the call in the New Testament is no longer some 10% or 30% but all 100%.

[24 : 49] Present your bodies as a living sacrifice says the Apostle Paul. How can you present your body without presenting your pocketbook? The call of the New Testament is no longer some but all.

All Jesus asks for is all. That's all. The New Testament goal is to employ everything we are and have for him in his kingdom.

Right? Bringing in the whole tithe is just the starting point. In the New Testament the goal is that all we start with the tithe.

Will a human being rob God? That's unthinkable. That you are robbing me says the Lord. How? In tithes and offerings.

Bring in the whole tithe and watch what I will do. Some statistics. In 1933 that was the worst year of the Great Depression the average giving by Christians in North America was 3.3%.

[25 : 57] 1933 3.3%. In 2008 a really good year financially the average giving of Christians in North America was 1.9%.

The average giving of those who make more than \$100,000 a year is 2.2%. The average giving of those who make less than \$10,000 a year is 5.5%.

Interesting. You would think it would be exactly the opposite. Sociologist George Barna says in general the more money a person makes the less likely they are to give.

Yikes. Let me ask you a question. If every disciple of Jesus in North America were to have faith and to pay the whole tithe how much more money do you think would be available for ministry?

Only 3% of disciples in North America tithe. What if every disciple of Jesus had the faith to bring in the whole tithe?

[27 : 08] How much more money would be available for creative ministry? Any ideas? Anyone want to take a guess? Ready?

\$95 billion. \$95 billion. Some are actually suggesting it's \$114 billion.

So for the sake of caution with data let's work with the lower figure \$95 billion. Can you imagine what kinds of ministries could happen with that money?

Get this that's enough money to eliminate the worst of world poverty. It's enough money to give medical care to every person in the world suffering from AIDS.

It's enough money to give education to every child in the world and enough money to carry on thriving ministries in our churches. \$95 billion is untied.

[28 : 16] The Church of North America is robbing God to the tune of \$95 billion. You can see then that the lack of funds is not the obstacle to accomplishing the mission of Jesus Christ in our time.

The lack of funds has never been the obstacle. God has provided the body of Christ with all the money that is needed just as God has provided the body of Christ with all of the spiritual gifts that are needed.

Lack of funds is not the problem it's lack of faith it's lack of confidence in the one who can turn water into wine who can take five loaves and two fish and feed 5,000 people and have 12 basketfuls of leftovers.

let let let let let let a number years ago I was discipling a young father he was trying to start up a new business he had been working at it for three or four years and it was sputtering as he said and he and his wife were having tension just about every night about finances at home so as we were having coffee I said do you tithe no he said I'm too afraid to so we worked together with this Malachi text and afterwards I suggested a plan I said why don't you give it a try for six months and if it does not work I will make up the difference I never said that before and I won't again he gave it a try God came through his business began to grow the tensions at home subsided and he's now a leader in the community a brilliant businessman was coming to the church

I pastored before coming to Regent College in 2000 and he was coming only because he was dragged by his wife as he told me every Sunday and because he thought it would be good for his young kids to get some religious education over a period of three years or so he and I would have coffee together and I would listen to him as he wrestled with the stuff he was hearing at church he simply could not believe that there was a living God about about the three year mark he told me he was going home from work and as he liked to put it he said that as he drove up to the red light he did not believe but when the light turned green and he drove through he did for some reason everything he had heard made sense and he believed about a month or so after that turning point he came and pointing at it he said I have been reading the book good book if

[31 : 15] I am reading correctly it is 10% right yes I said before or after taxes he asked I said it is not clear he said to me so what do you do before I agree he responded then he said my family and I have been benefiting from the life of this church for three years now and I figure it's time to catch up and he handed me a check and the amount blew me away you can ask me later not long after that meeting he came to my office again he had his new Bible he said been reading a book good book good book blessed to be a blessing right he blesses us to bless others right right I said so will you help me find a way to give another 10% the 10% of the church is working

I I'd like to find a way to give more money so I hope to go to the people who were discovering this mystery about money and the Lord connected them to this evangelist who had amazing entree into other parts of the world so my friend and his friends began to pay for some of the travel expenses of this evangelist and started going on trips with them he loved to see people coming to Jesus and then he began to develop they wanted to so he began to dream up ways to help new believers start new businesses so they could bless their communities he has projects going now in Turkey Armenia the Sudan and in the downtown core of the city where they live we met a couple years ago at a wedding he pulled me aside and he said 50 50 what does that mean we're giving away 50 learning to live on the other 50 and we are having so much fun one more story 16 year old girl having a hard time finding enough babysitting jobs to pay for her extra spending money she hears this

Malachi text expounded decides to start tithing what little she has and within weeks she has more jobs than she can handle alive with this joy in Jesus and now wants to give money to orphans through world vision test me says the Lord bring in the whole tithe says the Lord stop robbing me and watch me open the windows of heaven and watch me stop the devour from robbing you that's the space in which he calls us to follow pretty cool huh Lord thank you that you care about a dynamic living relationship with you and that you care about our finances thank you for these great promises

I pray that you give each of us fresh joy in watching you Amen