

Series: The Joy of Giving
Title: The End of Financial Folly
Text: Malachi 3:6-12
Key Word: Keys
Proposition: Everyone will put an end to financial folly by returning to God's keys of financial excellence.

It happens many times. A window breaks as a ball passes through it. A vase shatters, brushed by a careless elbow. A toy breaks, stepped on by an innocent passerby. Spills and tears take time to clean up or repair and money to replace, but far more costly are shattered relationships. Unfaithfulness, untruths, hateful words, and forsaken promises tear and rip delicate personal relationships and inflict wounds not easily healed. Most tragic, however, are broken relationships with God.

The Bible is a love story illustrating how God loves perfectly and completely. His love is consistently demonstrated by his constant giving, guiding, and guarding. He consistently proves himself worthy of trust, especially to his chosen people. But they consistently snub their loving God, breaking their promise, following other gods, and living for themselves. So the relationship shatters like a clay pot hitting a granite floor.

The Good News though is that the relationship can be repaired. There is hope. God can heal, mend, and reweave the fabric. Forgiveness is available. There are opportunities for new beginnings. Many call this grace.

The prophet Malachi, God's voice in Jerusalem, reminds the Hebrew people of their willful disobedience that shattered their relationship with God. It began with the

priests, and then it rippled out into the people. They dishonored God's name with their shallow worship, led others in rejecting God, broken God's laws, ignored his commands, kept God's tithes and offerings for themselves, and became proud. The relationship was broken, judgment would be their consequence. A faithful remainder though would be showered with God's blessing because they either kept God first or they changed their ways and made Him first again.

Today we're looking at a passage in Malachi, where Malachi first reminds God's people that God never changes. Then he gently confronts them. He tells them that they ignored His ways, failing to do what He asks them to do. Any parent knows how that feels. Tension, frustration, disappointment rip at the relationship between parent and child. As the child grows older, knowing better, the disappointment and frustration elevates. Many loving parents wonder, "What's the use." Weariness settles into apathy. The relationship is stretched to the brink of being torn apart. I suspect that is when the real love test begins. Will ones love bear all things, endure all things?

Thank God that His love never changes. He never gives up. He keeps calling out, inviting people to come back. His relentless love extends toward those who are blind to their selfish ways. The ancient Hebrews were surprised by his invitation to return to Him. They failed to see that they were the ones who left. After 100 years of living in Jerusalem waiting for their savior they had grown lukewarm in their relationship with God. In some ways God caught them with their hand in the cookie

jar. So God says, *“Just turn around, repent, agree with my diagnosis, so I can be to you everything I want to be.”* But once again they have the nerve to say that they never took any of God’s cookies! They asked Him, *“How can we return? We never knew we had gone anywhere. Robbing you? Come on, God how could we rob You?”* God says simply, *“You have kept what is rightfully mine.”*

A key to returning to God is this: remember that everything belongs to Him. How wonderful God is! No one is a self-made person. No one chooses their parents. No one chooses their childhood environment that shaped their lives. Unless we take our lives by our own hand, we know nothing of the place and hour of our death. All we have is God’s!

God is so good that he allows us to spend 90% of all that we earn or gain on ourselves and families. He asks for a minimum of 10% to be given to His kingdom work. That’s a better deal than any government would offer. Yet, the ancient Hebrews resented that command. I suspect it was because they forgot whose money it was in the first place. You see, if my income which I earn by my hard work is mine, then I have the right to decide what I will do with it. It’s rare that I can ever “afford” to give anything to God.

But, just suppose that it is not my money. Suppose I hold it in trust. Then it is no longer my right to decide whether I can afford to give it. The question is whether I have the right to keep what is God’s. Can I afford to keep it? For the good of my eternal soul, I can’t. But many who call themselves Christ-followers, who say they

trust and love God have discovered to their sorrow that through their use of God's tenth, God has given them their requests. And He also has sent a leanness to their souls. The Psalmist wrote, "*So he gave them what they asked for, but sent a wasting disease upon them.*" Psalm 106:15

So is God like some pouting child? No. Just like a violation of a physical law leads to dis-ease, so does a violation of a spiritual law lead to a dis-ease. Friends, if we say, "God, I just can't trust you to supply my needs," while forgetting that He has supplied everything we have, then there is no way we can receive the spiritual abundance He has stored up for us. If we say, God, I only love you so much, so I can't give You my very best, the cream off the income you provide," there we limit the wave of God's blessing.

A Barna research study back in April 2000 found that only 8% of Christians give 10% of their income or more. According to statistics, in American Churches the breakdown of giving looks like this: 20% of members Give 80% of all the funds, that is true here; 30% of members Give the other 20%; 50% of members Give nothing – ever!

Another key to returning to God is this: Give a proportion of your income to the work of Christ through the church. God said, "Practice the tithe."

The word *tithe* simply means a tenth, 10 percent. God wants his people to take 10 percent of whatever increase they experienced and bring it to their worship place

expressing their gratefulness to God for all that He has done for them. The tithe supports the ministry of the local church.

For a long time people followed God's guidelines. They earned and managed their money well. They stayed out of debt. They saved. They gave to the poor, and brought the full tithe. God was honored for his graciousness. Temple ministries were adequately resourced. Everybody won.

But then came Malachi's day, in which the standard of financial excellence had declined. In spite of being taught about how to honor God with their resources, the men and women began to make unwise and dishonoring financial decisions. They made their own rules. If you can believe it, in Malachi's day people decided to make up for their financial foolishness by giving up the tithes that were supposed to go to God.

In Malachi's day the financial standards of excellence had plummeted. Almost everyone had their reasons for giving less than the full 10 percent of their earnings to God and to his work. They were brazen about it. They'd say, "Hey, what's God going to do?"

Enter God's spokesperson, Malachi, came to reset the bar. So he started the discussion by saying: How do you folks feel about getting robbed? Pretty bad? It's a terrible thing when someone robs someone. You would never rob anybody, would you? Would you ever rob your neighbor, your friend?

People said, "No. our conscious would not allow us to do such a thing. We would never rob anybody."

At that point Malachi sprung the trap and said: "That's true. You probably don't mug your neighbors and friends. But here's the thing: if you wouldn't mug them, why would you rob the God you say you love and serve? If you have the common decency not to rob neighbors and friends, what would possess you to rob God of what he asks you to give him on a regular basis to thank him? Every time you bring less than the full 10 percent of your earnings to God, you're ripping off the one who gave his very best for you. Why not return the tithe to him? J.D. Rockefeller said, "I never would have been able to tithe the first million dollars I ever made if I had not tithed my first salary, which was \$1.50 per week."

God, our heavenly Father, asks us to take a tenth of our earnings and offer it to him. Friends, we're God's kids. Our heavenly Father has freely given His very best to us. And all He asks is a tenth out of everything he's given, of all that he allows us to earn, and consistently return it as a worship offering to him. This offering tells God that he's first place in our life.

God loves us so much that he tenderly invites us to conduct a heart check, a faith check. God wants to see what ones faith is really all about.

God loves us so much that He offers the grace plan. Instead of doing things to earn God's acceptance and favor, we accept the gift of what God has done through

Christ on the cross. Then we ask God to apply this grace, this love for us on the cross to our sins. What amazing grace!!

When someone lays down his life for us, when he wipes the slate clean of all past mistakes, when he welcomes us into his family, when he secures our eternity, and promises to bless our life between here and there, when he gives us his everything, and then asks us to honor and show gratitude through some practical behaviors and commitments, we want to give him our heartfelt, immediate response. We say, 'Yes, Lord! I'll do whatever you want. Just say the word!' Tithing isn't fundamentally about money. It's about saying thank you God from the bottom of my heart. It is about loving God no matter what it costs.

If you have to, reconsider your faith pledge and write in a different pledge than what you intended. If you need more time so that you can sit down with your records, a calculator, or your spouse to figure out your earnings, take it. Bring your adjusted pledge card in next week. God will honor your efforts. If you believe you are prepared to honor God with your best, then in a few moments you will be given an opportunity to do so.

The Bible says, “*Honor the Lord with the first fruits of your harvest.*” (Proverbs 3:9) Farmers learned to take the first of the harvest and take it to God, symbolically saying, "You first, God." So they wouldn't get into a situation in which they'd forget later on in the harvesting season. Many have developed the practice of making their tithe check to God the first check they write each pay period. Symbolically this says,

"God, you're first place in our lives. Thank you for all the resources you give us. Thank you for life, breath, health, energy, talent, intellect and most importantly for my salvation through your Son's blood.

Friends, it's not just about this church; it's not just about salaries, utilities, or curriculum for classes. It's more about you and me in the shadow of the cross.

God blesses such faithfulness. The Bible says, *"I will open up the flood gates of heaven, and pour out a blessing on your life. I'll prevent pests from destroying your crops."*

God says, "I'll protect your backside. If you honor me, I will honor you. It takes faith to step out and see if God is going to honor his promise. Melinda and I are committed to bringing our tithe to God so that through His church, His kingdom work can be accomplished. We, as well as others, can say, "God has been faithful. He has delivered on his promise to provide all that we need. **Test God's promise.** See Him demonstrate His faithfulness. God gives you his best. He prepares a place for you in eternity. So let's honor God with our money. Honor him in how we earn it, spend it, save it, and give it away for His kingdom work. Then watch Him demonstrate His power to mend shattered lives.