

Good News for Financial Street  
Or  
The Mystery About Money  
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Good News for Financial Street or The Mystery About Money  
Series: The Space in Which He Calls Us to Follow  
Malachi 3:7-12

I have good news for us today! Really good news. Actually, it is the Living God Who comes to us in Jesus Who has good news for us today. Here it is. The God “in whom we live and move and have our being” cares about our finances! The Creator of all things, the Redeemer of the world cares about His people’s financial integrity and well being. In the text from the prophet Malachi, which we just read, the Living God makes two wonderful promises to people under financial stress. Two wonderful promises. And the Living God tells us that these two promises “the mystery about money” as I am going to call it – these two promises become working realities when in the face of financial stress we trust the Promise-Maker by daring to do what He calls us to do.

Now, in the interest of “full disclosure”, I am choosing to preach this Malachi text today in part because of a significant financial stress facing first Baptist church. Although giving is up OVER last year, we are facing a cash-flow crunch. I hinted at it in a brief note in the First News a couple of weeks ago. After worship today you will receive a letter from me and Doug Larson, our treasurer, spelling out the challenges in more detail.

When I accepted the call to come and serve as Senior Minister, I knew I would one Sunday preach the Malachi text. It is foundational for a life of faithful discipleship. It has such good news! Circumstantially, today is the Sunday I am supposed to preach “the mystery about money”.

Now, also in the interest of “full disclosure”, I want to assure you that in preaching the Malachi text today I am not going to ask anyone to give more money to the church. Let me say it again. In preaching this text I am not going to ask anyone to give more money to the church. Not that I am ashamed to do so. Not that I am afraid to do so. My goodness!

What greater cause is there to ask anyone to give more money to then the work of introducing people to Jesus and enabling them to live the new life He gives? I am not ashamed or afraid to ask anyone to give lots more money for Jesus’ ministry in the world. But in preaching this text I am not going to ask anyone for more money.

One Sunday a preacher said to the congregation “Let the church walk” From the back pew, one of the deacons yelled, “Amen, pastor, let the church walk!” Then the pastor, a little louder said, “Let the church run!” From the back pew the deacon yelled, “Amen, pastor, let the church run!” Then the pastor, louder still, said “let the church fly!” The deacon yelled, “Amen, let the church fly!” The preacher then leaned into the mic and said, “Now, it is going to take more money to let the church fly!” The deacon yelled, “Let the church walk pastor, let it walk.”

The fact it is going to take more money for any church in this city to fly at this moment in history. But I assure you in preaching the Malachi text today I am not going to ask for more funds. I am instead going to ask for more faith. I do not think pastors are to be fund-raisers; rather, they are to be faith-raisers. I am preaching the text today to raise our faith. It is why preachers preach any text. In preaching from the prophet Malachi, I am going to ask from you and me what the apostle Paul calls “the obedience of faith” (Romans 1:5; 16:26). For that is what this text is calling for. What I am inviting you and me to do is to trust the great Promise-Maker by doing what He commands us to do.

So let us dive into the text. I wonder how the first readers of Malachi’s prophet reacted? I wondered how they reacted when they were told that their 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?, asks God Yet you are robbing Me!” “How?” ask the people. Good question! “How are we robbing You?” “In tithes and offerings”, says the Lord. Let me briefly fill in the historical background in which this prophetic dialogue first takes place. It was during the 5<sup>th</sup> century before the birth of Jesus Christ. The Jews had just recently returned from Babylon where they had been held captive for 70 years. They had re-settled in Jerusalem with high hopes (James T.H. Adamson, New Bible Commentator, Malachi, pg 804).

The Temple had been re-built. And although it did not have the splendor and glory of the Temple built by Solomon, it did serve the purpose of re-motivating the worship life of Israel. But by the time of this prophet dialogue in Malachi, the people were becoming increasingly disillusioned. Their hopes for prosperity and peace were not materializing. Life was very hard. On every side they feared hostile nations; there was the constant threat of invasions by the superpowers. And they were in the middle of a severe drought causing bad crops and famine (see 3:11). The economy was very shaky. We can, therefore, fully appreciate the fact that in such circumstances the people begin to doubt the love of God (see 1:2). And, as happens to so many of us, the circumstances raised questions about the justice of God (2:17). Evil doers were the ones getting ahead in life; it was the ungodly and disobedient

who were enjoying prosperity. Many believers were feeling that it simply did no good (3;14) "It is vain to serve the Lord."

Into those circumstances God sends the prophet Malachi with a message. The message was simple and direct. But it was not what the people wanted to hear. Malachi says that the adversity they were facing was not due to the lack of God's love or justice. The adversity was not due to any unfaithfulness on God's part. The adversity was due to unfaithfulness on the people's part. What?

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 their proper religious ritual they were not exercising faith. So Malachi, like the prophets before him, exposes their unfaith. I encourage you to read the whole book sometime. It speaks a very relevant word to many issues of our day. The whole thrust of the book is this: how can the nation expect to prosper when it was so utterly faithless?

For example, Malachi points to the corrupt worship by the priests (1:6). The priests were presenting unworthy sacrifices at the altar. The sacrifices were supposed to be unblemished from the best of the flock. But the priests were offering sacrifices, which says Malachi, would insult human leaders if offered to them!

Furthermore, the priests were bored with their duties, going through the motions just for pay (1:13). Malachi pointed to the practice of men divorcing their wives simply in order to marry younger, sexier women from foreign nations. (2:14) Then in the verses preceding to dialogue about robbing God, Malachi lists various signs of the people's unfaithfulness: they were consulting sorcerers, committing adultery, swearing falsely, cheating workers of their just wages, ignoring or oppressing widows and orphans and not caring for the needs of immigrants (3:5).

Malachi's point? One Old Testament scholar puts it succinctly: "How could they (the people of Israel) expect to prosper when the country was rotten with such practices?" (James Adamson) But thankfully Malachi does not leave it there. He comes with a word of grace. He comes from a word for the God of grace. "Return to Me, and I will return to you" (3:7). God wants to be in intimate relations with His people. God wants His people (His covenant people) to enjoy His prosperity and His peace. God does not delight in their adversity. God wants the best for them. So calls out "Return to me, and I will return to you". The people ask the obvious question. "How shall we return to You?" (3;7). How shall we turn around? How shall we express our desire to know You and to be Your people? How shall we demonstrate to You that we take You seriously? God answers their questions with a question and an indictment. "Will a person rob God? Yet you are robbing Me!" What? We, mere human beings, robbing God? So they ask "How are we robbing You?" Then comes the concrete answer. "In tithes and offerings" (3:8). You are robbing Me by not bringing to Me the whole tithe. The word 'tithe' simply means 'a tenth part'. To

tithe means to give to God and the work of the Kingdom a tenth, the first tenth of the seed and crop and flocks and pay-checks. Why? Because the first tenth is God's. It belongs to God. If we do not realize it now we will when we die. It is all God's. But the first 10% is especially God's. "You are robbing Me by not bringing the whole tithe, the whole 10%". Giving the tithe was part of the faith of the people of God right from the beginning. Abraham, for instance, after defeating the King of Elam, gave a tenth of the goods to Melchuzadeck the priest of the most high (Genesis 14:1-24; Hebrews 7:1-3) It was his way of worshipping the One who had given him the victory. At the Feasts, the worshippers would present their basket of first fruits to the priests who would in turn lay them on the altar. Then the worshipper would pray the prayer recorded in Deuteronomy 26:

"My father was a wandering Aramean, and he went down to Egypt and sojourned there, few in number; but there he became a great, mighty and populous nation. 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, 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 with great terror and with signs and wonders; and He has brought us to this place and has given us this land, a land flowing with milk and honey. Now behold, I have brought the first of the produce of the ground which You, O LORD have given me.' And you shall set it down before the LORD your God, and worship before the LORD your God. " Deuteronomy 26:5-10

You can see then that giving to God the first 10% was a way of remembering God's salvation, a way of acknowledging God's blessing, and a way of giving thanks to God for being so faithful. By the way, we should note that the actual percentage of one's yearly harvest and income given would exceed 10%. George Mallone, in his book, *Furnace of Renewal*, writes "In case you are keeping count of the total obligation inherent in the Old Testament legislative, you must also add travel expenses. That is because worship in Israel was centralized. It took place in selected places. So each family had to pack up and travel to those places. If the distance was too far to carry the goods, it was permissible to sell the goods and buy appropriate sacrifices when you arrived in Jerusalem. The travel world, of course, involves expenses for food and lodging. So tithing in Israel meant more than 10%. "It is much more accurate to say that Israel gave one-fifth to one-third rather than one-tenth of its resources to God" (pg 133-134).

What was the purpose of the tithe? Three-fold.

1. It meant corporate worship was possible.
2. It provided for the needs of the priests as they were given the crops and animals after the services.
3. And it enabled the community to care for the poor and hungry, the fatherless and widow.

Now what is important to observe about this Biblical practice is that the tithe was actually handed to the Levitical priests. So someone might argue that by not paying the whole tithe to people was only robbing the Temple and its priests. "No, says God, You are robbing Me" (3:8,9)

Notice how Malachi puts it. "You are robbing Me, the whole nation of you" (3:9). "Nation" is a word normally used of the unbelieving "heathen" gentile. The point God is making was devastating: in withholding the whole tithe His people were acting as unbelievers and not as His Covenant people. "Return to Me", "How?" "Stop robbing Me bring in the whole tithe." Times were hard. We can understand the temptation to hold back on giving the whole tithe. The people were likely afraid that if they have the whole tithe they would not meet their other obligations and needs. I understand the fear! These past ten years have been very challenging for Sharon and me financially. Our children have been in their most expensive years: college, weddings, starting new businesses. Each of the job changes I have made has involved a cut in pay! Believe Me! I know the temptation to withhold the tithe! I can understand the people of Malachi's day. Keeping God's 10% for themselves.

Yet, even in those hard times of drought and famine, of rising interest rates and military threat, God challenges His people. "Return to Me and I will return to you" How? The first 10% is not yours. Stop robbing Me. Bring in the whole tithe. Why this connection between returning to God and the tithe? Clearly it is not saying that we 'buy our way' into relationship with God. What a perversion of the Gospel that would be! Then what is the connection? Why does God even bring up the matter of money when speaking of our relationship with Him? Because more than anything else, what we do with money reveals our priorities, our values, our allegiances, our sense of security. Right? What do 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." "Return to Me" says the Lord. "How?" "Stop robbing Me". Robbing You? How are we robbing You? "The first 10% is Mine, not yours. Stop robbing me and bring in the whole tithe."

Then God declares the good news, the mystery that changes the whole picture! God speaks to the one fear that if when we are already financially tight we give God His 10% we will not be able to make it on the 90%. God says to us "Test Me in this". It is the only time God allows it. Testing God. "Test Me in this" and then God makes two wonderful promises. Two, not just one as I grew up thinking. But two. It is the combination of the two promises that constitutes God's good news for financial stress. It is the combination of the two promises that makes up "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 out for you a blessing until it overflows" (3:10). Or is the version we read today has it: "I will throw open the flood gates of heaven and pour out so

much blessing that you will not have room enough for it.” “Test Me . . . do what I tell you to do . . . bring in the whole tithe and see how generous I can be.”

You see how God is speaking to our fear? The fear that we will not be able to make it on 90%? God’s promise 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 blessings I will pour on you.” You will have at your disposal more than what you’re trying to keep! I have intentionally walked with Jesus Christ for 42 years now. And in my 42 years I have never met, never heard of a believer who proved God to be a liar on this promise. I have never met, never heard of a believer who faithfully tithes going without the necessities of life. Nor have I met or heard of a believer who tithes lacking the greater blessings of God’s joy, peace, hope, direction and purpose in life.

“Test me in this . . . bring in the whole tithe and see if I do not take care of your needs.” And there is a second promise. This is the one that frees me to give obedience a try. “Test Me in this . . . bring in the whole tithe” listen. “Then I will rebuke the devourer for you so that it may not destroy the fruits of the ground.” See how this addresses our fear?

The fact is, when we withhold the whole tithe we do not then have at our disposal 100% or 98% or 95%. In the mystery of things we end up with much less than 90%. Why? Because of the devourer who eats away at the 100% or 95%. “Mammon” eats it up. Mammon is a real power, a real spiritual force. And when we serve and worship mammon it devours what we have. It creates appetites for things we simply do not need. It causes us to filter away our resources on non-essentials. The promise is that if we bring in the whole tithe, 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. God goes deep and changes our sense of identity – from “consumer” to “servant”.

A two –fold promise. I will throw open the floodgates and rebuke the devourer. And the 90% ends up doing more than the 100% we want to keep! That is the mystery. “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 do we find the command to tithe, to give the first 10%. And this is right. The question is why? Why does the New Testament not call us to tithe? For two reasons. First, the New Testament authors assume it (see Luke 11;42) Jesus mentions tithes many times. And second, in light of God’s amazing love in Jesus Christ the call is no longer “some” (10% or 30%) but “all” 100%. “present your bodies as a living sacrifice”, says the apostle Paul. How can we present our bodies without presenting our pocket-books? All Jesus asks of us now is all..that’s all.

The New Testament goal is to employ everything we have for Jesus Christ and His Kingdom. Bringing in the whole tithe is not the goal. It is the starting place. The goal is "all".

"Will a human being rob God?" 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."

Some statistics. In 1933 at the worst point in the Great Depression the average giving of Christian in North America was 3.3%. In 2008 a good year financially in North America the average giving was 1.9%. The average giving of those who earn more than \$100,000 a year is 2.2%. The average giving of those who earn less than \$10,000 a year is 5.5%. Interesting. You would think that it would be the other way around.

Sociologist George Barna: "In general, the more money a person makes the less likely they are to give." Let me ask you a question. If every disciple of Jesus in North America were to have faith and give the whole tithe how much more money do you think would be available for ministry? Only 3% of disciples currently tithe. But if every disciple of Jesus in North America were to give the whole tithe how much more money would be available for ministry? Any ideas? Guess. Ready? 95 Billion dollars. 95 Billion dollars. Some say it is more like 114 billion dollars. For the sake of caution with data, let us take the lower figure, 95 billion.

Can you imagine the ministries that could happen with 95 billion? Get this. That is enough money to eliminate the worst of world poverty. And enough to provide medical care to every person suffering with AIDS world-wide. And enough to create education opportunities for every child. And still carrying our thriving ministries in our church. 95 Billion – untithed. The church in North America is robbing God to the tune of 95 Billion.

You can see then that lack of funds is not the obstacle to accomplishing the mission of Jesus in our time. Lack of funds is never the obstacle. God has provided the Body of Christ with all the money needed just as God has poured out all the gifts of the Holy Spirit needed.

Lack of funds is not the problem. Lack of faith is the problem. Lack of confidence in the One who turns 120 gallons of water into the finest of wines. Who takes 5 loaves of bread and 2 fish and feeds 5000 people with 12 baskets of leftovers left-over.

Let me conclude with a couple of stories. A number of years ago I was discipling a young father. He was in the process of starting a business. He had been working at it for 3 or 4 years. But it was "sputtering", as he put it. He and his wife were living in tension about finances. I asked, "Do you tithe?" "No", he said, "I am too afraid to". So we worked through the Malachi text together. Afterwards I suggested a plan "Why don't you give it a try for six months?" If it does not work we will make up the

difference for you." I had never said that before. Nor since! My friend gave it a try. God came through! His business began to grow. The tension at home subsided. He is now a leader in his community.

A brilliant business man was coming to the church I was pasturing before taking the appointment at Regent College. He was coming to worship only because his wife "dragged" him, as he put it, and because he thought it would be good for his kids to get "a little religious education". Over a period of three years or so, he and I would have coffee and I would listen to him wrestle with what he was hearing. He simply could not believe that there really is a Living God. At about the three year mark, he was driving home from work. As he likes to tell it, as he drove up to the red light he did not believe. After the light turned green and he drove on, he did believe. Everything he had been hearing finally made sense! He believed. About a month or so after that turning point, he made an appointment to see me. He came in holding his new Bible. He pointed to it, and said "I have been reading the Book. Good Book. Seems to me the instructions are pretty clear. 10% right? "Yes", I said "Before or after taxes?" he asked. "It is not clear" I said. "What do you think?", he asked. "Before". "I agree", he responded. Then he said, "My family and I have been benefitting from this church for three years now. I figure I need to catch up." And he handed me a cheque. The amount blew me away! Not long after that meeting, he came by the office. Again with the Bible in hand. "Been reading the Book. Good Book. Good Book. Blessed to be a blessing. Right? He blesses us in order to bless others. Right?" "Right", I said. "So will you help me figure out where to give more? The 10% to the church works. Can you help me give away another 10%?" I hooked him up with a group of guys who were also discovering "the mystery about money". The Lord connected them to an evangelist who had access to all kinds of places around the world. My friend began to fund some of the evangelist's travelling expenses and began to accompany him on trips. He loved seeing people come to Jesus. And soon developed a burden for new believers who were fathers, and who could not support their families as they wanted to. So he began to dream of ways to help new believers start up new businesses who in turn could bless their communities. He now has projects going in Turkey, Armenia, the Sudan, and the downtown core of the city where he lives.

I saw him a few years ago at a wedding. He pulled me aside and said "50/50". "What do you mean?" "We are now giving 50%. We have so much fun giving away the blessing".

One more story. A 16 year old girl is having a hard time finding babysitting jobs to make extra spending money. Hears the Malachi text expanded. Decides to start tithing what little she is making. Within weeks she has more jobs than she can handle! She is alive in a contagious love for Jesus. And wants to support 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 devourer from robbing you.” That is the space in which He calls us to follow.

Unedited Transcript