

Money Matters - Malachi 3:7-12

Introduction: God is interested in your money. Not because He needs your money, for He certainly does not! He's interested in your money because YOU need it! Since you are important to God, your money is important to God.

God is interested in how you secure it/spend it/save it/share it. Immediately, some people say...don't talk about money, preacher, talk about something spiritual. That kind of statement shows a lack of Biblical knowledge, and a lack of spiritual insight. For nothing is more spiritual than how you handle your money. It is the supreme test of where our heart is.

Matthew 6:21 says, *"For where your treasure is, there will your heart be also."*

Adrian Rogers once said: *"A faith that hasn't reached your wallet, probably hasn't reached your heart."*

Money is something we use everyday, our very survival depends on it. So how can Jesus Christ be Lord, and not be Lord over our money? How can He care about us, and not care about something that is tied to our very survival?

Now a lot of people don't want the preacher to talk about money. They want him to talk about spiritual things. Well, the Bible says that the love of money is the root of all evil! If all the evil in this world is tied to a love of money, then that means there is nothing more spiritual than our attitude toward money. In fact, **Eccl. 10:19 (NIV)** says, *"money is the answer for everything."*

"But, it's uncomfortable...I don't like it when the preacher talks about money." Well, you wouldn't have liked Jesus' preaching because He told 36 parables, and 16 of them had to do with our attitude toward money! In fact, 1 out of every 10 verses in the New Testament deals with our attitude toward money!

Remember the story Jesus told about the widow's mite and the parable of the unjust steward, and the story of the rich young ruler? Those stories have to do with our attitude toward money. If God's not interested in money, then why include them in His Word? Clearly, God is interested in your money!

But there's someone else who is interested in your money...Satan! He wants to keep us in bondage. And the best way he can do that is to affect your attitude toward money in a negative way.

He wants us to think of money as being like fly paper. Fly paper has this sweet, honey-like sticky substance on it that attracts flies. The fly approaches it saying, I want the honey, want the honey, want the honey! He lands and begins to eat, saying, I got the honey, got the honey, got the honey...and he tries to leave and the paper says, I got the fly, got the fly, got the fly!

A lot of people today run around saying, I want the money, want the money, want the money...and before they know it, the money has got them! So you better believe that Satan is interested in your money. But so are we.

The latest studies I could find reveal that on the average, church goers give 3-7% of their income in total giving. The word "*tithe*" literally means a tenth, or ten percent. It's God's perfect plan of giving. He devised a method of giving that is completely fair and equal to all who will obey, no matter what you make!

Now, I can't make sure everyone is obeying in this area. I can only preach it just like God said it. I don't work on a commission, and this message is not self serving!

In Malachi 3:7 the Lord says to His people, "*Return to me and I will return to you.*" That tells me that we don't give to God, we return to Him, for He owns it all anyway.

There are three ideas about money. One says that it's all mine. I worked for it. I earned it. I deserve it. I can do with it what I want to, and when offering plate goes by, I can give if I want to, but I don't have to.

Another thought says that the tithe belongs to God, and the rest is mine. In obedience I give Him 10%, and I'll do what I want to with the rest.

But a third thought says it all belongs to God - the tithe and the rest. I return to Him what He has commanded, and He entrusts me with the rest of His money. Just because I return the tithe, that doesn't give me the right to do whatever I want with the rest of it. I still have to pray and be a good steward of all His money. I will be judged someday for what I do with it!

The first two thoughts say I am the owner, and I share it with God. I either share when I want to, or because I have to. But the third thought says, it's all God's, and He shares with me!

Now that we understand we are to return the tithe. What is the tithe?

1. A Definite Proportion

A tithe is 10%. Tithing has always been God's method. God's people thru out all history have maintained the practice of returning to God the first 10%.

Now some people will argue that it is an Old Testament law. But actually, God put it in the heart of His people long before the law was ever given.

Abraham Commenced It. Genesis 14:17-20 (NIV) *"After Abram returned from defeating Kedorlaomer and the kings allied with him, the king of Sodom came out to meet him in the Valley of Shaveh (that is, the King's Valley). Then Melchizedek king of Salem brought out bread and wine. He was priest of God Most High, and he blessed Abram, saying, "Blessed be Abram by God Most High, Creator of heaven and earth. And blessed be God Most High, who delivered your enemies into your hand." Then Abram gave him a tenth of everything."*

They took all the spoils of war...all their increase...and gave it unto the priest, so that God's work would continue.

Jacob Continued It. Genesis 28:22 (NIV) *"and this stone that I have set up as a pillar will be God's house, and of all that you give me I will give you a tenth."*

Moses commanded It. Leviticus 27:30-32 (NIV) *"A tithe of everything from the land, whether grain from the soil or fruit from the trees, belongs to the LORD; it is holy to the LORD. If a man redeems any of his tithe, he must add a fifth of the value to it. The entire tithe of the herd and flock--every tenth animal that passes under the shepherd's rod--will be holy to the LORD."*

Then a few hundred years later,

Malachi confirmed It. Malachi 3:10 (NIV) *"Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the LORD Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it."*

Then, a few years later,

Jesus commended It. Matthew 23:23 (NIV) *"Woe to you, teachers of the law and Pharisees, you hypocrites! You give a tenth of your spices--mint, dill and cummin. But you have neglected the more important*

matters of the law--justice, mercy and faithfulness. You should have practiced the latter, without neglecting the former.”

Jesus said, you were right to have tithed, but you also should have done these other things...tithing is a basic foundation, but there's much more to add to that. Tithing is not an excuse for unholy living. You can't buy God off. But notice, He commends them for being obedient in the tithe.

Well, if Abraham Commenced it, and Jacob Continued it, and Moses Commanded it, and Malachi Confirmed it, and Jesus Commended it, who am I to Cancel it?

Besides, the New Testament always demands more than the old! Look at what Jesus said in Matthew 5 about murder, hate, adultery and lust.

The tithe has always been God's method. He has always used His people to do His work. Someone once said about the church, *“The water of life flows freely here, but the plumbing costs money!”*

For those we mentioned before, tithing wasn't just a duty, it was a delight!

2 Corinthians 9:7 (NIV) *“Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.”*

Love and obedience are the right motives. Tithing is a privilege! And it's a definite proportion. Next, let's notice:

2. A Designated Place

Where is the designated place to tithe? The local church - where you have your membership, or if you're not a member, where you are fed.

Mal. 3:10 refers to it as a *“storehouse”* which was a reference to the temple. Part of the temple was the storehouse. Remember, this was an agricultural society. When they harvested, they brought the first tenth of their crops and put them in the storehouse. When their herds gave birth, they took one out of ten to the storehouse.

This tithe was used to feed the priests, and to make the animal sacrifices. It was used as the medium of exchange to continue the work of God.

The tithe was brought to the place where the people worshipped. Today, that's the local church. Some think they have a "side deal" with God, or that He has told them to put their tithe somewhere else. But somewhere else is not the storehouse. It's not the church where you worship and where you are fed. People who do that are just trying to justify their personal preference. But it's not up to us to determine where the tithe goes. God has designated the place.

If you want to give to something else, that ought to be from your offerings – over and above your tithe which belongs to God who designated the place. Try going to McDonalds and saying, "*You know, I was fed here, but I really have a burden for Burger King, I'll send my money to them!*"

Now listen, God has promised to meet our needs here if we fulfill His purpose. It doesn't matter whether you tithe or not. My salary is not going to change solely based upon whether people start tithing or not. But to those who do tithe, God has promised a great blessing!

In verse 10 He says to "*prove me*"....that's an important phrase which means "*put me to the test,*" "*try me*" He says, it's an unconditional promise, "*put me to the test...see if I won't bless you for it...I will pass that test!*"

God says in Malachi, "*Try me and see if I won't open the windows of heaven and pour you out a blessing bigger than you're even capable of receiving! See if I am able to take the other 90%, and make it go farther than 100% possibly could.*"

Then He goes a step farther in v. 11, look at it: He says, "*I will prevent pests from devouring your crops*"

These agricultural people had enemies to their crops. You who are farmers know what those pests are – drought, floods, insects, disease, etc. But even if you're not a farmer, you have things that act as pests to your finances. They're called hospital bills, car repairs, and unexpected expenses. God says if we'll just try Him on this, He'll prevent those pests from devouring us.

God can makes the shoes last longer, and the roof stronger if we'll just obey Him on this. Listen, God isn't trying to bind us, He's trying to free us. When you tithe, there's always a blessing, and when you don't, there's always a curse!

Malachi 3:8-9 (NIV) *"Will a man rob God? Yet you rob me. "But you ask, 'How do we rob you?' "In tithes and offerings. You are under a curse--the whole nation of you--because you are robbing me."*

Conclusion: In Africa, there's a certain monkey that's considered a delicacy to eat. They capture these monkeys by building a little box, with a hole in the side, and fill it with nuts and fruit. The hole is just big enough for the monkey to slide his hand thru, but once he grabs the food, and makes a fist, he can't get it back out. He will stand there for hours, rather than to drop the food! He's so greedy for the food, they can walk right up to him, and knock him in the head. The monkey would commit monkeycide rather than drop that food.

There's people who are committing financial suicide, because they won't let go of the tithe! God in charge of your finances, but we need to tell Him so by returning the tithe!