

**SERMON SERIES: Discovering the Joy of Stewardship (slide #1**

**PART 2: “Stealing a Curse OR Tithing a Blessing”**

**TEXT: Malachi 3:6-12**

**DATE: January 13, 2008**

**I. INTRODUCTION.**

**A. VIDEO CLIP: “God, Money, and You”**

B. Well, for the second week now we want to talk about the important topic of stewardship – specifically I want to talk to you about the stewardship of money.

1. I understand fully that of all the topics that could be chosen to speak on, the topic of money is very low on the “best loved” topics.
2. But I also understand, from all that I see in God’s Word, that the topic of money is much more important than many of us think.
3. In fact – as we may be surprised by this – the topic of money and our stewardship of it may be one of the most important topics in the Bible for those of us living in a country of great influence.
4. My hope is to convince everyone during these few weeks that the way we handle our money may be one of the key secrets in discovering GREAT JOY in our lives – a joy that may be missing for many of us.

C. Unfortunately, the moment the topic of tithe is mentioned, those who have not yet discovered the joy and blessing of tithing start making their excuses about why they shouldn’t or can’t tithe.

1. Last week we watched a video clip that offered perhaps some new reasons.
2. Maybe you didn’t find one that was completely satisfactory in that video, but do not fear; we are a full service church here at Christ Community. I offer to you this morning the TOP TEN LIST of why Christians refuse to tithe. Maybe one of these excuses will serve better. **VIDEO CLIP: Top Ten.**
3. Obviously when we watch a video like this, we do so to laugh at ourselves. Unfortunately for some, your excuse was included in the list. Don’t fear. God can change your mind. . . . perhaps today.

D. Let’s review real quickly for the sake of those who may have missed the beginning of this sermon series. You can see the full sermon on the church web site at [ccnaz.net](http://ccnaz.net), but it’s key that we review the points already made.

1. **(Slide #2)** First, there are myths that many have held to that just aren’t true:
  - a. Myth #1 – tithing is no longer required because it is an Old Testament principle – not true.
    - (1) Jesus said Himself that He did not come to abolish the law but to enhance it (Matthew 5:17-20)
    - (2) We, like Jesus, are not dispensationalists, believing that as each new age comes all the rules of the previous age are null and void. NO, God’s story is a continuing story that builds one era upon another.
  - b. Myth #2 – tithing is no longer required because it is not mentioned in the New Testament – not true.
    - (1) There are multiple mentions of tithing and giving in the NT.
    - (2) Most prominent is the words of Christ in Matt. 23:23 where he reminds the Pharisees that they are to continue the practice of tithing while adding to it the practices of justice/mercy.

- c. Myth #3 – tithing can be any percentage of our income and given to any ministry or service we want to give our money to – not true.
    - (1) Tithing by definition has always been 10% of all that we earn.
    - (2) Tithing by definition has always been to the “storehouse” – the place where we are fed spiritually week in and week out.
  - 2. **(Slide #3)** Second, we looked at what I called the foundational principle of tithing – God Owns Everything. It just so happens that He generously allows us to use 90% of all that He owns.
    - a. Remember the illustration: God is like a person dividing out candy bars, only he says “one for you” nine times and “one for me” only once.
    - b. Remember the illustration: the problem is that when we somehow come to believe that we own it all, tithing seems oppressive because it is so hard to give it back when we have taken ownership of it. The key is to never believe that we own the 10% that belongs to God.
    - c. FOUNDATIONAL TRUTH FOR TITHING: GOD OWNS IT ALL.
  - E. So what would God have us learn this morning? Last week we looked at dispelling three prominent tithing myths and then learned one key truth – A ONE POINT SERMON.
  - F. This morning – I know you’re all going to go into shock – but I once again don’t have a three point sermon; I offer to you TWO NEW TRUTHS ABOUT TITHING.
  - G. We learn these new truths from a very familiar tithing passage found in Malachi 3. Listen to the words of verses 6-12. (READ TEXT – **Slides 4**)
    - 1. What truths do we discover in these verses?
    - 2. Several, but there are two primary truths that are key.
- II. **(Slide #5) TRUTH #2: When we withhold God’s Tithes and Offerings, We Place Ourselves Under a Curse.**
- A. I suppose I’m like any other pastor who stands behind a pulpit who feels deep in their hearts this feeling, “I sure wish I could take the harshness out of some of the verses in the Bible.” But I can’t, nor will I for any reason.
  - B. The scriptures are clear, are they not?
    - 1. The people of God have strayed from their place of proper relationship with God.
    - 2. When they ask God in what way, He is straight with them: “You’re robbing me.”
    - 3. Indignantly the people ask in what way to which God replies, “You’re withholding what belongs to me – the tithes and offerings.
    - 4. And then God comes right out and says it, does He not? *“You are under a curse – the whole nation – because you are robbing me.”*
  - C. I’ve shared with different people from time to time about a sermon I preached on this text when I was considerably younger and considerably harsher in my preaching.
    - 1. I can remember the sermon well and can remember the poor congregation in Springwater kinda leaning back as if they wanted to get away from the bluntness of my words.
    - 2. I said, “Some of you who are sitting here this morning decided that you wanted a new car, but you couldn’t afford it, and so you took God’s money and bought a car.”
    - 3. I continued, “Some of you who are sitting here this morning decided you needed a new home, but you couldn’t afford it, and so you took God’s money and bought that home.”
  - 4. I went on further, “Some of you who are sitting here this morning have sent your sons and

daughters off to college, but the only way you could afford to do so is to use God's money to pay for the college tuition."

5. And then this is where it hurt. I said: "Folks, let me tell you something you won't like hearing: You are this very day criminals, for you are driving a stolen car, living in a stolen house, and carrying in your possession a college degree that was stolen."
6. We chuckled together at the harshness of that presentation and wondered how poor Springwater Church of the Nazarene survived.
7. But listen. . . .was there anything that I said in that sermon many years ago that was not true?
  - a. NO. What was spoken, as hard as it is to admit, was in every way true.
  - b. IF we buy something with money that does not belong to us, then what we have in our possession is nothing less than stolen property.
- D. Listen to the bold, un-watered down words of God: *"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."*
- E. We cannot avoid the truth of God's word: Taking God's money is equal to Robbery. The consequences is a curse.
- F. The bigger question for this morning is this: **(Slide #6)** Why are we cursed.
- G. The obvious answer is simple: Because God said so. But let me take some time to go beyond the obvious.
- H. There are many excellent reasons, but let me offer to us three:
  1. **(Slide #7)** When we withhold our tithes, we are communicating to God that He is not the owner of all things.
    - a. Foundational in our understanding of tithe is the belief that God in fact is the owner of everything.
    - b. Why is this so critical? Because it understands our dependency upon God.
    - c. When we cease to believe that God is the owner of all things, we are at the same time stating that God is not the provider of all things.
    - d. The next natural step is to think that we can do things of significance without God.
    - e. The moment this happens, we're in trouble because we are progressively moving to the place of independence and self sufficiency. The end will be a curse.
    - f. I know that we all have a pretty good opinion about who we are and what we can do, but let us never get to the point that we can do just fine without God. That is the life that ends in curse.
  2. **(Slide #8)** When we withhold our tithes, we are displaying a spirit of ungratefulness.
    - a. Have you ever had a time that you can remember when you did something extra special for a person and at the end they didn't even bother to say thank you?
    - b. Or, have you ever purchased a really nice gift for someone and as they received it there was even the slightest peep of thanks?
    - c. Do you remember the feeling inside that said, "Wow, I gave so much and I didn't even receive the smallest thank you.
    - d. We don't do acts of kindness or offer gifts to others so that we can be thanked – that's not our motivation. However, there's something that hurts inside when we are kind and the simplest of thanks never comes.
    - e. Tithing's foundation is thankfulness.

- (1) It began way back in Genesis 14.
  - (2) Abram has just rescued Lot from the enemies hands and at the same time gathered a sizeable plunder from the war.
  - (3) At the end of the war, Melchizedek, the priest comes out to meet Abram.
  - (4) We are told in Gen. 14:20 that in response to God's hand of deliverance, Abram offers to God through the High Priest Melchizedek a tenth of all that he had seized in plunder.
  - (5) Why? It was an offering of thanks. It was a thank you note to God that said, "God, I understand that everything that just happens for my good is because of you. My blessing is all because of your provision.
- f. Friends, tithing has never been a tax; it has always been a reasonable response for the wonderful favor of God.
  - g. When we fail to tithe, we fail to be thankful and that results in ungratefulness and curse.
3. (Slide #9) When we withhold our tithes, we are cutting of the power of God to live a life that reaps blessings.
    - a. I suppose this third reason may be as important as any, and it's related to the first two.
    - b. When we think we can do it on our own and when we cease being grateful, withholding our tithes from the Lord, quite simply we cut ourselves off from the aid of God.
    - c. When we cut off God's power, folks, we are cutting off blessing, for blessings come from the Lord and not from us.
    - d. We don't want to go there. Some of you are already there and you're wondering how in the world to get the blessings back.
  - I. The answer to that question is our third truth about tithe.

### III. (Slide #10) TRUTH #3: When We Bring the Whole Tithe (not just part) Into God's Storehouse (our local church), We Throw Open the Floodgates of Heaven With All of it's Blessings.

- A. Personally I'm rather thrilled that the words of God written by Malachi do not stop at the end of verse 9.
- B. As we move to verse 10, in typical God-like fashion, He offers a way out – a means for escaping the curse.
  1. In essence, in verse 10 God is saying: In spite of all that you have done – your continual robbery of my money – I am God and not man and so let me offer to you an escape. THIS IS WHY WE CALL GOD THE GREAT GRACE GIVER. HE IS ALWAYS LOOKING FOR A SOLUTION THAT IS IN OUR BEST INTEREST.
  2. So what is the escape and the route to turning curse into blessing?
  3. God says: "Bring the whole tithe into the storehouse, that there may be food in my house."
  4. Translation: "I'm not asking you to pay me back. You don't owe back taxes. I'm not going to garnish your pay or repossess your car or home or college degree. All I want you to do is this: Start doing what is reasonable by bringing into the storehouse – your local church where you are fed every week – what belongs to God.
  5. He offers the out in very clear language: BRING THE WHOLE TITHE INTO THE STOREHOUSE.
    - a. Don't try to short change me with 3% or 5% or 7% or even 9%.
    - b. Give God what He is due.
- C. And then listen to the promise: "*Test me in this. . . 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.*"

1. Folks, as harsh as the punishment is for disobedience in the matter of tithe might be, it pales in comparison to the blessings that come to the obedient.
  2. This is why sermons on tithe should not only be listen to but embraces, relished, longed for by every Christian.
  3. When God talks about money, He offers advice that, when heeded, results in blessings that are so overwhelming that we cannot possibly contain them: financial blessings, blessings at work and in our community, blessings in our home, blessings in our hearts, and more.
- D. **(Slide #11)** Consider with me why tithing produces such blessing:
1. **(Slide #12)** We are blessed when we tithe because it serves as an acknowledgment that God is indeed the source of all things. . . .AND HE’S OUR FATHER.
  2. **(Slide #13)** We are blessed when we tithe because we know that when we do so, we have a life of thankfulness which is much more blessed than a heart of greed.
    - a. Tithing is our “Thank You Note” to God.
    - b. Our thanks keeps active the blessings of God.
  3. **(Slide #14)** We are blessed when we tithe because it flips the switch that opens the floodgate of God’s blessings.
    - a. If this were the only verse that says this, we may be able to explain it away, but listen.
    - b. **Prov. 3:9-10** – *“Honor the LORD with your wealth, with the first fruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine.”*
    - c. **Prov. 11:25** – *“A generous man will prosper; he who refreshes others will himself be refreshed.”*
    - d. **Prov. 22:9** – *“A generous man will himself be blessed, for he shares his food with the poor.”*
    - e. **2 Cor. 9:6-11** – *“Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work. As it is written: “He has scattered abroad his gifts to the poor; his righteousness endures forever.” Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God.”*
    - f. **Matt. 6:33** – *“But seek first his kingdom and his righteousness, and all these things will be given to you as well.”*
    - g. **Luke 6:38** – *“Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you.”*
  4. **(Slide #15)** We are blessed when we tithe because it connects us to the power of God to be disciplined in all areas of life. (NOTE: We can’t ask God to help us be disciplined in our spending if we are robbing Him of His money at the same time.)

## CONCLUSION.

- A. **(Slide #16)** Three truths from God’s word that are key if we are to discover the blessings of God:
1. Truth #1: God Owns Everything.
    - a. When we refuse to acknowledge this and withhold our tithes, the result is curse.

- b. When we understand that God owns everything and write out our weekly thank you note – our tithe check, the result is blessings.
  2. Truth #2: When we withhold God’s tithes and offerings, we place ourselves under a curse – this is the bad news, but there’s a more exciting truth.
  3. Truth #3: When we bring the **WHOLE TITHE** into God’s Storehouse, we throw open the floodgates of heaven with all of its blessings.
- B. (Slide #17)** Let me illustrate all of this with a closing illustration: **The envelope Illustration.**
1. There are a lot of different ways that people have to offer to help people get out of financial troubles, but one that is the simplest and seems to work the best is what is called “The Envelope System.”
  2. With the envelope system, you establish what the major areas of expenses are in your situation and then you create an envelope with the title of that expense written on the envelope.
  3. For example, you might have the following envelopes:
    - a. Housing Expenses – mortgage, utilities (phone, electric, gas), maintenance, etc.
    - b. Automotive Expenses – car payment, gas, maintenance, etc.
    - c. Insurances – auto, home, life
    - d. Medical Expenses – insurance, co-pays, medicines, dental, etc.
    - e. Food
    - f. Clothing
    - g. Savings
    - h. Recreation/Vacation
    - i. Tithe
  4. As you set up your budget, the goal is to determine in advance how much is to go into each envelope and then when you get your check, you divide the money up into the envelopes and then you spend the money out of the envelopes.
  5. There are three keys to making the envelope system work – two that you will hear from any proponent of the envelope system and one you will hear only from Christian proponents of the system.
    - a. **(Slide #18)** Key number one: When the money in the envelope is gone, you must quit spending money on that category of expenses.
    - b. **(Slide #19)** Key number two: You cannot borrow money from another envelope. Why? Because it destroys the purpose of the system, namely, to get spending under control and because it cripples the envelope you borrowed from.
    - c. **(Slide #20)** Key number three: Greater than any other rule is this: You are forbidden to take money out of the tithe envelope. Why?  
Like was stated above, it compromises the entire system, wrecking discipline and compromising other expenses.  
But more than that, the moment you take money out of the tithing envelope, you have removed from the envelope system the power source to be disciplined enough to maintain the rest of the system; You have cut yourself off from God’s help.

When we preserve the integrity of the envelope system, giving to God what belongs to God, there is an added result that is a mystery **(Slide #21)**, but it always works.

Here is the mystery: Suddenly the 90% that we have to work with amazingly has the ability to pay all the bills that we couldn’t pay when we were using 100% of the money.

And the mystery continues: Suddenly when we get to the end of our pay period, as God has

helped us maintain discipline in all areas of life, we find ourselves looking into some of the envelopes and saying with absolute astonishment: “There’s money left over in some of these envelopes.

And the mystery continues: As there continues to be money left over pay period after pay period, some other things begin to happen: the car doesn’t break down so often and so there’s even more money left over, the home seems to become more maintenance free and there’s money left over there, family members don’t seem to be getting sick like they used to and so we aren’t using up all the money there, and so on.

And then the mystery results in another envelope: The Blessings of God envelope – all that extra money that seems to be showing up.

And then it reaches the ultimate level: We suddenly look each other in the face and say, “God is blessing me so much, I just can’t love Him enough. I’m going to look for ways to take even the blessing and give it away as needs arise.

And then the kicker: The blessing envelope becomes like the widows oil jar – we keep using it and using it for God, and it never runs out. And often it just gains more.

Folks, I can’t explain why it works. All I know is that it has been tested over time and it seems to always come out the same. . . .that is for those who understand that God owns everything, withholding his tithe is the pathway to curse, but giving our tithes and offerings is the guaranteed pathway to blessings.

Folks, any way you look at it, this sermon is REALLY GOOD NEWS. . . .for those who will do it God’s way.