

**Text: Malachi 3:7-12 (Pew Bible pg.950)**

**Title: “What’s In Your Wallet?”**

## **INTRODUCTION**

Would it surprise you to know that when God was speaking so powerfully through his prophets long ago that He would touch on this matter of what His people do with their money? Open your Bibles with me to the very last book of the OT, the book of Malachi. (Some speculate that this prophet was an Italian prophet and his name was pronounced Malachée ... not so.) This isn’t the last of the messages I’m preaching on the prophets; we have two more to go in this series I’ve entitled “Profiting from the Prophets.” In the last few books of the OT God is speaking to His people after they have returned to their homeland having been in exile for 70 years, to rebuild their lives and their nation. Last week we learned from Haggai that God challenged His people to push through discouragement to get on with the next thing He had for them to do ... rebuild the Temple. We come to Malachi, and that task has been completed, but now they’ve grown complacent once again about some important matters. Outward worship had resumed in the Temple, but true inward worship had not yet been restored.

What you find in Malachi is a succession of six disputes between God and His people. Imagine the audacity of the people to question or dispute with God! But that’s exactly what they do. God brings a charge or a challenge against them, and in turn they dispute the Lord.

Of the six disputes between God and His people here in Malachi, two of them have to do with offerings. The first dispute had to do with the *quality* of the offerings. Just a couple of verses...

**Malachi 1:7 - “You place defiled food on my altar. “But you ask, ‘How have we defiled you?’ “By saying that the LORD’s table is contemptible. (Notice the dispute.)**

**Malachi 1:8 - When you bring blind animals for sacrifice, is that not wrong? When you sacrifice crippled or diseased animals, is that not wrong? Try offering them to your governor! Would he be pleased with you? Would he accept you?” says the LORD Almighty.**

So one problem the Lord has with His people has to do with the *quality* of their offerings ... they were not giving their *best* to the Lord. But the other problem God has with His people has to do with the *quantity* of their offerings ... they were not giving their *all* to the Lord. Now we come to Malachi 3:7 where we see this dispute God has with His people about their offerings. Read Malachi 3:7-12.

**ILLUSTRATION** - If you know anything at all about Texas history you’ve heard the name Sam Houston. He was an important military and political leader in the Texas revolution. History tells us that Sam Houston became a Christian later in his life. After he was baptized Sam Houston went to the treasurer of the church and said he wanted to pay half the pastor’s salary. Someone asked him why he would do something so generous. Houston replied, “My pocketbook was baptized, too.”

**ILLUSTRATION** – In a more contemporary way maybe you’ve seen those silly commercials produced by a credit card company. The commercial always ends by asking the question, “What’s In

Your Wallet?” God really is concerned about what’s in your wallet (or your bank account, or your IRA, or your stock portfolio). He’s concerned about how you get it, and how you spend it, and how you give it.

That shows up all through the Bible, not just in the OT. Depending on how you categorize the teachings of Jesus, the argument can be made that Jesus had more to say about money than about any other subject aside from the Kingdom of God.

In spite of that we always get a little nervous when the topic of giving tithes and offerings comes up. We get a little antsy when the Lord asks, “What’s in Your Wallet?” The fact is that He knows, because He put it there. He wants us to think seriously about it. Now with the Bible before you, and as you think about what’s in your wallet, think about your offerings to God in these terms. Think about it in terms of...

## **1. RELATIONSHIP (v.7)**

Think about it in terms of your relationship with God.

**Malachi 3:7 - Ever since the time of your forefathers you have turned away from my decrees and have not kept them. Return to me, and I will return to you,” says the LORD Almighty. “But you ask, ‘How are we to return?’**

You may have never thought of what you do with your money, whether or not you give to God’s work, as having anything to do with your relationship with God. But clearly it does. I think it’s interesting that the Lord doesn’t start by saying, “Alright, give Me your offerings.” No, the Lord starts by saying, “Return to me.” This matter of how we handle what’s in our wallet has to be seen as part of our relationship with the Lord. When we return to Him we will have no problem turning to His decrees, not away from them ... of keeping His decrees, not forsaking them.

You cannot separate your relationship with God from your money. So when you think about what’s in your wallet, think about it in terms of your relationship with God. Also think about it in terms of...

## **2. OWNERSHIP (vv.7-8)**

Notice how the Lord challenges them.

**Malachi 3:7b-8a - “But you ask, ‘How are we to return?’ “Will a man rob God? Yet you rob me. “But you ask, ‘How do we rob you?’ “In tithes and offerings.**

When you think about what’s in your wallet, you need to remember that what’s in your wallet belongs to God ... all of it. That’s why withholding tithes and offerings is considered by the Bible as “robbing God.” Everything we have comes from Him and belongs to Him. We are simply managers of it.

God put it on the heart of King David to build the first temple. David would not build it, but he would raise the offerings so that his son Solomon could build it. And the people gave so generously that King David mentioned them in a prayer of thanksgiving to God.

**1 Chronicles 29:14 - “But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand.**

As you think of what’s in your wallet, think of it in terms of your relationship with God, the ownership of God, and...

### **3. WORSHIP (v.8)**

It’s not just an obligation ... it’s an opportunity to worship.

**ILLUSTRATION** – I heard the story about a couple of guys who were in a plane crash and they ended up being stranded on a deserted island. One of the guys was really bummed about the fact that no one would even know where to begin to look for them and they would be stranded forever. The other guy was very upbeat and optimistic about everything. His friend said, “How can you be so optimistic in a time like this? We’re hopelessly stranded.” The other guy replied, “Listen, I’m a member of a Baptist church in a building program and I made a large financial pledge. Trust me, my pastor will figure out a way to find me.”

Thankfully, that’s not the way we do it here at our church. But I mentioned earlier, repeatedly in Malachi the Lord brings up this matter of “tithes and offerings.” I hear people argue against tithing saying that giving the tithe is no longer important for believers because it is part of the Law, and we are not under the Law we are under grace. True; however the tithe was actually taught in the Bible before the Law was given.

We read in Leviticus that a tithe was literally one-tenth of all produce and livestock which the people possessed. And then there were other special offerings. In general, some of the offerings were to be burned on the altar for atonement. Some of the offerings were to be consumed by the people and the priests in the presence of the Lord as thanksgiving to God ... sort of like a great Thanksgiving meal. And some of the offerings were to be set aside in the storeroom for use in the work of the Lord ... providing for the priests, for people in need and for expenses related to the functioning of Temple of the Lord.

And these offerings were to be seen as part of their worship.

**1 Chronicles 16:29 - ascribe to the LORD the glory due his name. Bring an offering and come before him; worship the LORD in the splendor of his holiness.**

I encourage you, however you give your offerings ... in an envelope on Sunday, online sometime during the week, or by mail ... before you do, stop and just give praise and thanks to God.

Our offerings are not just about money ... it’s about our very life. And that’s why it says...

**Romans 12:1 - Therefore, I urge you, brothers, in view of God’s mercy, to offer your bodies as living sacrifices, holy and pleasing to God—this is your spiritual act of worship.**

So when you think about what’s in your wallet, think about it in terms of relationship, of ownership, of worship and also of...

#### **4. PARTNERSHIP (vv.9-12)**

In giving our offerings, God allows us to be His partners with Him in doing His work.

**Malachi 3:10 - 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.**

Now I mentioned earlier that some of the tithes and offerings were placed in the “storehouse.” The storehouse refers to special rooms in the temple for keeping the grain brought as offerings to be used in the work of the priests in the Temple. So as the people gave they were partnering with God in His work.

But they were also partnering with each other to do God’s work. The tithes of the people were all stored together and distributed by the responsible leaders. And this “storehouse giving” is an important principle in giving. We see it in the NT as well. In the book of Acts, we see that resources like the proceeds from the sale of land were placed at the feet of the apostles, God’s designated leaders of the church. And then those resources were distributed according to the needs of the work or the needs of people.

There are clear instructions in the NT about how offerings are to be handled.

**1 Corinthians 16:2 - On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made.**

So we see some important things in NT giving. First, it was to be done as part of the gathering of the church each week ... regular offerings. Second, they were to set aside a sum ... thoughtful offerings. Third, they were to be given in keeping with their income ... proportional offering. It is true that we are no longer under the Law as it pertains to tithing, but the principle of proportional giving is very clearly taught in the NT.

**ILLUSTRATION** - As a pastor people will often share with me that they feel so badly about this matter. They know they should be giving offerings to the Lord in proportion to their income, but they look at the money that’s coming in and the money that is going out and they can’t see how they could possibly begin to give. And I will often tell them that this is a matter of faith. If it were easy it would not be a test of their faith. I say to them, “Trust God and begin to obey Him.” If you’re struggling with even starting to tithe, I suggest that you start with baby steps. Pray about it and find a way to simplify your life so you can begin to have money to give. I know people who gave up

satellite television so they could begin to give. Others had a garage sale so they could begin to give. Others took on a part-time job. God will honor that. Maybe you're stuck in giving a little bit and you need to grow to be more proportional in your giving. Again, I challenge you to look for ways to simplify your life so you can have more to give to the Lord.

So the Lord told the people through Malachi that if they will obey the Lord in this, watch what He will do for them:

**Malachi 3:10b - 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.**

Now I need to explain to you that this is a very particular principle that was part of God unique covenant with His people. However, there is a similar principle found in the NT that does apply to all believers, not just to Israel. There is a law of sowing and reaping.

**2 Corinthians 9:6 - Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously.**

**2 Corinthians 9:10 - 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.**

**2 Corinthians 9:11 - 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.**

People would recognize that this is all due to a great and gracious God at work through His people. “Your generosity will result in thanksgiving to God.”

**ILLUSTRATION** – I have here an apple. Packaged in this piece of fruit is a powerful picture of every blessing that God brings to our lives. Are we to enjoy it? We absolutely are to enjoy it, but embedded in that blessing are the seeds of future blessings. If you eat it all, there's no future harvest. But if you eat the part you're supposed to eat, and plant the part you're supposed to plant, there's a future harvest there. The same is true in giving.

So when you think of what's in your wallet, think of it in terms of relationship, ownership, worship, partnership, and...

## **5. LORDSHIP (vv.10-12)**

Four times in this section we are studying today the Lord refers to Himself as “the Lord Almighty.”  
NOTE REFERENCES IN TEXT

Now the Lord reveals Himself in varying ways in the Bible, and by varying names. And this name “the Lord Almighty” is a big one. It literally means “Lord of hosts.” There's no question that the Lord is eager to impress upon His people that this matter of giving of tithes and offerings, like so many other issues in our relationship with Him, is a matter of His Lordship over our lives. We are His to command. Jesus put it this way:

**Matthew 6:24 - “No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money.**

As you think your relationship with God through Jesus Christ you must understand how “invasive” the Christian life is. By that I mean that when you put your trust in Christ He comes to live in you as your Savior and your Lord. His Lordship invades every aspect of your life. Today we’ve been talking about your finances. When Christ enters He invades our financial life. When Christ enters your life he invades your thought life ... your sex life ... your recreational life ... your family life ... your job ... everything.

You need to know that no amount of offerings you give can buy your way into heaven. The Gospel tells us that we are saved through faith in Jesus Christ as Savior and Lord. So you can’t earn your way to heaven by giving. But if you’re a non-believer being drawn to Christ today, you need to understand this: When Christ enters your life He intends to invade *every* area of your life.