



**ARE YOU GLORIFYING GOD
WITH YOUR MONEY?**

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Our deacons were wrestling with balancing the budget. They were having the hard task of determining what ministry expenses to cut and what to keep. Needing help, they finally asked me for advice. I gave it some thought and finally told them that I knew of a strategy that would give by 30%! You can expect they were enthusiastic. “Pastor, what’s your plan?” I answered: “It’s quite simple. Let’s get the entire church to go on welfare...and then tithe 10%.”

Sounds farfetched? Well, that is exactly what one study discovered. I figured that if the Christians in America went on welfare but tithed 10% of what they made on welfare, there would be a 30% increase in giving. Think of all that could be done to advance the kingdom here and abroad with such an increase!

That study surprises many, for most people think that Americans as a whole are good givers. But the facts speak otherwise.

A Gallup poll commissioned by Independent Sector, a non-profit coalition for 650 corporate, foundation and voluntary organization members, found that almost half of Americans contributed \$100 or less to charity in a year, including 29% who give nothing at all.

Seven of ten households contributed at least some money, averaging \$790.00 or 1.9% of household income. The percentage of giving in proportion to people’s income, ranged from 1.5% to 2.8%.

As you can see the figure is well below 10% tithe. Does that mean there is something wrong with the modern church? In one sense, we can answer—no. No, the problem is not a *modern* one. The same issue plagued the church in the days of Malachi. On the other hand, yes there is something wrong with the church.

And what is wrong is the same thing that afflicted Malachi's church.

The book of Malachi presents a picture of a weakened church. Five indicating symptoms mark this church. Four of them are: weak worship, weak marriages, insipid preaching, lax morals. The fifth symptom is the failure of the people to tithe, Mal. 3:6-12.

Yet, Malachi's message reveals that underlying these five areas of sin and sickness is a single, deeper problem—*unbelief in the greatness of God*. At heart is the people's sin in not believing that God is truly a *great God*. As in our own days, theirs was a time when the church had become blind to the greatness of his name, to the goodness of his purposes. Their shriveled souls could only hold a shriveled God. They pouted and whined and said: *It is futile to serve God*, Mal. 3:14. So let's begin there.

Is It Futile To Serve God?

Is it futile to tithe to God? What kind of steward are you of the wealth God has given you? Are you glorifying God with your money? In Malachi's day, the people didn't even know they were breaking this commandment. Or if they knew it, they thought little of it. So the lord Almighty rebuked them and said: "You are robbing *me*." Did you hear that? He didn't say simply: "You're breaking a commandment" but "You are robbing *me*." Is that your view of one's neglect of tithing?

We may liken it to a car thief who jumped into a parked Cadillac and sped off. Within minutes he found the entire military and Secret Service descending on him. When he got out he wondered why all the commotion for a simple car theft. The police took him around and showed him the license plate of the car he stole. It read simply, "The President of the United States."

So it is with the tithe. It is one thing to steal from someone who can't defend himself; it is another to steal from the God of the Universe.

Yet, you may protest. If God is a great God, if he is the Lord Almighty, how can anyone rob or hurt him? Does God need our money? And if he does, is he then lacking something that only I can provide?"

We all know the answer to that question. Of course God isn't in need. Our God lacks nothing. The apostle Paul reminds us: **"God is not served by human hands, as if he needed anything. Rather, he himself gives all men life, and breath and everything else," Acts 17:25**

Yet, if God lacks nothing, in what sense can he be robbed? We rob God in the same way that sin robs God. Sin robs God of the glory due him by having us act in ways that suggest that we do not need God and his welfare. Sin robs God of his glory by treating him like an obnoxious beggar, pleading for money, which we then grudgingly, must give him.

But God doesn't need our money. He is not the one on welfare. We are! We are the needy ones. All that we have comes from his generous hand.

But that is exactly what sin denies. Sin is the attitude which says that we can get along without God. In fact, there are four ways a failure to tithe robs God of his glory.

We Rob God in Four Ways:

1. By denying *his sovereignty* over our lives. We say in effect that his rules do not apply to us. "God, you shall not rule my wallet. I'll do whatever I want with my wealth."
2. By disparaging *his wisdom*. When we adopt a 2% or 5% or even 9.99% tithe and feel justified, we have set up another rule as our guide, as a wiser standard than God's standard and rule. We say in effect: "God, don't you know that 10% is a stupid and unrealistic commandment. Let me show you God what is a wiser course."

3. By slighting his *all-sufficiency*. We are acting in such a way as to find satisfaction and contentment in sin rather than in God alone. We rob God in order to spend our money on what we think we need to make up what God lacks. So we say: "If I give the tithe, I'll not be able to buy the stuff that makes me happy. God doesn't supply all my needs; I must go elsewhere to fill them."
4. Finally, by disdaining *his goodness*. By not tithing, we judge God and his purposes as not good enough for us. We go elsewhere to find the goodness that we think God lacks. "I'd rather spend my money on what really is good. I'd rather spend my money on my kingdom than God's kingdom."

Do you see now how we rob God? At issue is not whether God needs your money, but what you think of God. Is the Lord truly worthy of your obedience? Is he the true Sovereign of your life? Is God most wise in asking you for the tithe, or do you really think he is foolish? Or uncaring and unaware of your needs?

Tithing: A Barometer of the Heart

The tithe acts like a barometer of the heart. Jesus himself said, "**For where your treasure is, there your heart will be also,**" **Matt. 6:21**. Show me how you spend your money and I'll tell you what you truly think of God. At stake then is not only God's glory, but your soul. Let me give you three reasons why you must take your use of money seriously:

1. Your soul may be in *jeopardy*. Paul says " **For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs,**" **1 Tim. 6:10**. Many times we fail to tithe because we are *eager for money*. We are motivated by fear not faith. We are driven by lust not love. We become

greedy, miserly. We fail to see ourselves as *stewards* and become instead *slaves* of money.

2. Your goal may be in *jeopardy*. Do you believe that *God wants you to prosper*? Listen to what Jesus says, **“Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will not be exhausted, where no thief comes near and no moth destroys.” Lk. 12:33** God wants you to store treasure in heaven. That is prosperity. But is it your goal? Are you living your life with a goal contrary to God’s goal for you? What does it gain a man if he gains the whole world and lose his soul? That is the question our Lord Jesus puts before you.
3. Finally, money issues are to be taken seriously because they *are symptomatic of our real heart for God*. Discontentment and fear are symptoms that we have a deficient and perilous view of God. As it says in Heb. 13:5 **“Keep your lives free from the love of money and be content with what you have, because God has said, ‘Never will I leave you; never will I forsake you.’”**

Do you believe that? Do you believe that your heavenly Father cares and will care for you? Before you are quick to answer, ask yourself, “Does my giving give evidence of my faith?”

God’s call to repentance is therefore first a call to return to *him*, “Return to *me*...”, says the Lord.” God wants you to find in him your greatest good.

Are We to Tithe in the New Testament Age?

With an appeal to Malachi 3, some may wonder if the tithe itself is an Old Testament commandment we, who live in the New Testament age, are no longer required to obey. Proof of this seems to come from the fact that the apostle Paul, in calling the

Corinthian church to give in support of the Jerusalem church, didn't appeal to Malachi 3:10.

But is this a good inference to draw from Paul's letter to the Corinthians, especially 2 Cor. 8-9? Why didn't Paul use Mal. 3:10 to enforce his efforts to raise money from the churches for the poor?

Well, the reason is simple. This was a *free-will* offering. The matter in 2 Corinthians was over offerings, not the tithe.

Did Jesus abolish the tithe? Luke 11:42 is instructive here. He says to the Pharisees: **“Woe to you Pharisees, because you give God a tenth of your mint, rue and all other kinds of garden herbs, but you neglect justice and the love of God. You should have practiced the latter without leaving the former undone.”**

As you can see, Jesus doesn't reject the commandment to tithe. What he rejects is our turning the tithe into a self-justifying work. The Pharisees used the tithe to earn their way to heaven. They also used the tithe as a means of excusing themselves from obeying the other commandments. Jesus counsels them to keep the whole law.

But what about proportionate giving? Has proportionate giving (the tithe) ceased as a rule in the NT? The NT suggests otherwise. In 1 Cor. 16:2 we read, **“On the first day of every week, each of you should set aside a sum of money in keeping with his income, ...”**

So proportionate giving hasn't been abrogated in the NT period. The principle still stands. It's good to remember that the tithe is not a fixed sum of money, but a proportionate standard—10% of whatever you earn.

There is yet another reason some do not tithe. They think that ministry in the NT period needs less money than that under the OT. Is this true? Let us think again.

The Great Commission of Jesus Christ is for us to go and make disciples of all nations. Surely the mission of the NT church is far greater than that of the OT. We see this exemplified in

Paul's life. He expects the local churches not only to be supporting their own ministries, but to be a part of the greater diaconal (2 Cor. 8-9) and missionary (Rom. 15) goals of the church. Part of his ministry was gathering diaconal funds from the Gentile church for the church in Jerusalem. Another aspect was in soliciting support from the Roman church for his proposed missionary effort into Spain.

But you ask: "If the tithe was not abolished for the New Testament Christian, why didn't Paul appeal to the tithe principle in his soliciting funds from the Corinthians as recorded in 2 Cor. 8-9? I believe there are three principal reasons:

- He wanted to emphasize *willingness* rather than constraint.
- He wanted to stress *liberality* rather than limitation.
- He wanted their tithe to come *from faith* rather than fear.

Willingness Rather Than Constraint

When we look at Paul's aim in his appeal to the Corinthians, we find that his goal was to maximize their willingness. He knew that many considered the tithe an upper limit of constraint. Their attitude was to *give only 10% and give not more*. Such an attitude turns the commandment into something slavish and legalistic. People think: *Once I've tithed, I've paid my dues*. But is such an attitude born of grace? Does it arise out of a willing and thankful heart?

Paul sought to stir up in the Corinthians holy affections. He desired they give out of willing hearts set free by the grace of God. There is no law against generosity. If our intent is to awaken a deeper freedom from the love of money, we can throw off the constraint of the tithe and give to our hearts content in thankfulness to God. So he says in 2 Cor. 9:7, **"Each man should give what he has decided in his heart to give, not reluctantly**

or under compulsion, for God loves a cheerful giver.”

So, don't let the command to tithe constrain you from giving more. Let your heart overflow in thanksgiving to and joy in God.

Liberality Rather Than Limitation

Did Paul set aside the command because he thought it denied our freedom in Christ? Many think our freedom in Christ no longer obligates us to keep his commandments. The argument goes like this:

“Christ died on the cross for my sins. Now I can give less. He saved me from eternal damnation. Now I can spend my money on my self. God gave all, his one and only Son, for me, so now I can give less than my all. He rose on Easter. I have no fear of death. Now I can hoard.”

Has such a person been set free in Christ? I think not. It is like saying that since there is no commandment to kiss my wife often, I'll kiss her less in order to show the freedom of love in marriage. Or, that since there is no commandment to play with my children, I'll spend less time with them to show the freedom I have as a parent.

Of course some may argue that kissing is a whole lot different than tithing. One is pleasant the other painful. But are they really that different? Isn't the payoff of a thousand kisses, the investing in a good marriage, years of a faithful and happy marriage? And isn't the payoff of much time and good time with our children the joys of a good relationship with them as adults?

Doesn't Paul say, **“Remember this: whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously.”**

Didn't our Lord say, **“It is better to give than to receive.”** Who of us would say: “Jesus, you're wrong on that account”?

By Faith Rather Than Fear

Finally, Paul doesn't use the command in 2 Corinthians because he is set on putting them to a test—to *test the sincerity of their love*.

So too, God calls us to test him in Malachi. This is an amazing appeal by the Lord. We all know how Israel in the desert tested the Lord. They complained and murmured. They grumbled and accused the lord of not caring for them. We know that the Lord became exceedingly angry with righteous indignation and said, "You shall not test the Lord." We also know that Satan even tempted Jesus in the desert to test the Lord. And our Lord responded by saying, "You shall *not test* the Lord."

But here God tells us, he commands us, "**Test me in this.**" Do not be timid. Bring in the whole tithe and test me to see if I will not care for you. In one sense, all of God's promises are invitations to test him. When God promises us something, he wants us to prove him faithful to his promise. When we trust God in obeying his commandments, we prove him worthy of trust.

God not only wants us to test his goodness, but to test *our faith* in him. "Show me your faith," says the Lord. "Show me that I am your Lord by submitting to my rule. Show me that you think me wiser than yourself by bringing in all the tithe and not the one you choose. Show me that I am your all-sufficiency, that you prefer happiness in me, rather than satisfaction in your sin."

"Bring the whole tithe into the storehouse...Test me in this," says the Lord Almighty, "and see if I will not throw open the flood gates of heaven and pour out so much blessing that you will not have room enough for it. I will prevent pests from devouring your crops, and the vines in your fields will not cast their fruit," says the Lord Almighty. "Then all the nations will call you blessed, for yours will be a delightful land," says the lord Almighty,"
Mal. 3:10-12

3. As God has blessed you spiritually and materially, has your giving increased proportionately? Has the added wealth been a cause for you to increase your giving out of greater thanksgiving? Are you becoming a more cheerful giver? Are you finding it easier to give, the more you make?

4. Are you tithing?

Yes. If yes, are you priding yourself in your having fulfilled the law, or are you seeking for ways to increase your giving and generosity?

No. If no, do you know how much (what percentage) you are giving?

I am giving _____%.

5. Work out a regular plan for giving. Some guidelines:

- Tithe from the top. Make your tithe check the first one you write after you get paid.
- Plan to give regularly, according to your ability. If you are married, you need to work out this plan with your spouse so that both of you are in agreement on these principles.

Apply It Now!

If you realize from this message that you have been robbing God, here are some steps you can take to glorify God:

1. Turn to him. Confess your sin of having robbed him. The Lord loves those who are broken and contrite of heart and who tremble at his work, Isa. 66:1-2.
2. Understand that you have been acting in unbelief instead of trust. So step out in faith, not fear, and test God. Bring in the tithe God expects from you.
3. Since robbing God is an issue of the heart, examine yourself as to why God's worthiness, wisdom, goodness, and all sufficiency have not been gripping your heart. What has taken God's place in your life?
4. Some of your problem may be due to mismanaging the monies God gives you. As a steward of God's gifts, seek the help of your deacons in formulating a God-honoring budget.



Appendix: Are We Required to Tithe from Our *Gross* or Our *Net* Income?

Many people ask this question. And to it there are the standard responses. Some say tithe from the gross and others say from the net. But neither answer uncovers the *motive* for why we ask the question in the first place. Here are some questions I asked myself to uncover my own motives:

1. Is my frame of mind in asking this question legalistic? That is, am I concerned to set a *limit* to my obedience to Christ? Am I looking to see how I can give more or am I only looking to fulfill the minimum requirement?
2. When I give, do I give in joy? Do I urgently plead to be a contributor to Christ and his cause?

Why I had to ask these questions is that I found my own heart quite different from that of the Macedonians as described in 2 Corinthians 8-9. If you read 2 Cor. 8 you'll notice that the Macedonians, though in great poverty, "urgently pleaded" with Paul for the "privilege of sharing in this service."

Is that a picture of your own giving? Are you urgently pleading to give or setting a limit on how much you *have* to give? Do you give out of mere duty or true devotion to God?

