

A Sermon
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Grace Baptist Church
Bryans Road, Maryland
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Generosity Gets Specific

Malachi 3:6-12

Today, we come to the fourth sermon in our October series on the theme of generosity, especially as it relates to our stewardship of money and possessions. So far, we've seen that generosity is an act of worship, a way of acknowledging God's sovereignty and demonstrating our heartfelt devotion to him. Secondly, we've seen that generosity is an expression of faith, a way of living in dependence on God, who loves us, sustains us, and provides for our needs. Thirdly, we've seen that generosity is a channel for the flow of God's grace into the lives of others. Through our financial gifts, we participate in God's giving to the world, which is manifest most of all in Jesus Christ. As Paul summarized it in last Sunday's Scripture passage, "Thanks be to God for his indescribable gift!" (2 Cor. 9:15).

Paul's declaration leaves us in a state of awe and worship. In view of what he has done for us through Christ, our best response to God's generosity is to simply drop to our knees in gratitude. But we can't stay in that position all the time. Our hearts and heads still have to engage with the concrete realities of managing the financial and material resources that God has entrusted to us. At some point, we have to make the transition from singing praises to signing checks. We have to navigate successfully from adoration to autopay. In other words, we have to get specific about how we're going to use and distribute the money that we have. We have to pray, think, and act in response to the question, "How much should I give?"

In today's Scripture passage, God himself gets specific with his people on the subject of generosity. The Lord isn't about to let his people get by with vague, general affirmations about faithfulness to the covenant. Instead, he calls them to account for the way that they're using the good things he has given them. After going back and forth for a few minutes about the need for repentance, God and his people eventually get down to the details of their disobedience. In this particular case, the issue is their giving patterns. God himself has been faithful and reliable, but his people have been inconsistent and untrustworthy. In fact, God points his finger at them and accuses them of theft. They've been taking what actually belongs to God, what God has entrusted to them, and have been treating it as if it were their own. They've been handling it like it's their property, not God's property. And that, says God, is robbery.

"Robbery! How have we robbed you?" ask the people. "In tithes and offerings," says God. We're now four sermons deep into this series on generosity, and this is the first time the subject of tithing has come up. What stewardship emphasis would be complete without some attention to the tithe? And the passage in front of us is one the classic biblical texts on the subject. Many of you have read it before, or studied it before, or heard it preached on before. It's even the basis for part of the hymn we sang earlier in our service: "Bring ye all the tithes into the storehouse, / All your money, talents, time, and love; / Consecrate them all upon the altar, / While your Savior from above speaks sweetly." Actually, in our text, the tone that God takes with his people sounds far from sweet, and for good reason.

Remember that God is deeply and personally invested in this relationship with his people. God has bound himself to them, and them to him. So when his people take fidelity lightly, or wander away from his will, including failure to pay their tithes, God is rightfully upset and justified in calling for repentance.

"Bring the whole tithe into the storehouse," says the Lord. The word "tithe" means "a tenth part." In the context of ancient Israel, this generally meant that God's people were to give 10 percent of agricultural produce, from both livestock and produce. Actually, there were three tithes collected from Israel. One was given to support priests and Levites (Num. 18:21). Another was for a sacred celebration (Deut. 14:23). A third one was collected only once every three years, in order to support the poor, orphans, and widows (Deut. 14:28-29; 26:12-13). Once you work through the numbers, the actual portion of income given was closer to 23 percent than to 10 percent. The history and development of the tithe is a complex story, but the bottom line is that giving 10 percent or more of one's income to the work of God through the church has become a widespread expectation and practice in many parts of the Christian faith.

Every few years, there's a research project called State of the Plate that gives an in-depth look at the financial, spiritual, and giving practices of Christian tithers. Some of its key findings included the following: 77 percent of tithers reported giving between 11 and 20 percent of their income; 70 percent donate based on their gross (not net) income; and the majority (63 percent) started tithing 10 percent or more between childhood and their twenties. It's also important to note that faithful tithers are distributed almost equally across all income brackets. In other words, tithing isn't grounded in having excess income but in being disciplined with the income that one has. The study also confirmed that tithers carry an outsized role in the financial health of a congregation. Tithers comprise "only 10-25 percent of the families in the church, but they often provide 50-80 percent of the funding."¹ As for what keeps non-tithing Christians from giving, 38 percent said they can't afford it; 33 percent say they have too much debt; and 18 percent said their spouse does not agree about tithing.²

All these numbers point to the enduring significance of tithing as a spiritual discipline and as a way of providing financial resources for the work of God through the church. Though it's usually not a high profile form of discipleship, regular percentage giving is critical to the life of a congregation. As one of the researchers puts it, when it comes to tithers, "Without their generous and faithful support, most churches and Christian non-profits would quickly cease to exist."³

As we see in today's Scripture passage, the life of God's people is bound up with how we manage God's possessions. Our stewardship of financial and material resources is part of how we live in covenant with God and with one another. When he was President, Lyndon Johnson had a framed letter hanging on the wall of his White House office. The letter was written by General Sam Houston to Johnson's great-grandfather, Baines, more than 100 years earlier. Baines had led Sam Houston to faith in Christ, and after that he was a changed man. Previously he had been coarse and belligerent, but now he was more peaceful and content. All this made the day of his baptism an even more incredible event. After his baptism, Houston offered to pay half the local minister's salary. When someone asked him why, he said, "My pocketbook was baptized too."⁴

Though we don't require you to literally bring your wallet, purse, checkbook, or debit card with you into the baptismal pool, we do take it that when you publicly confess Jesus Christ as your Lord and Savior, joining your life to him and to the community of his people, that includes your money. Your pledge of faithfulness to Christ includes your promise to

participate in the life and mission of our congregation through your financial giving. And when you give to the work of our church, you're not primarily fulfilling a requirement; You're responding to the promises of God. In the midst of all the statistics, percentages, and calculations, it's easy to lose sight of the fact that we come to God with our offerings because he has first come to us in Christ. God isn't a detached and distant number cruncher whose primary task is to ensure that the heavenly bank has abundant reserves. No, according to our text, God is eager to take the resources of his realm, the riches of his Spirit, and release them into the life of his people. In fact, what God has already done for us through Christ shows us how deeply and personally God has poured himself into relationship with us. This is a covenant-making and covenant-keeping God who has skin in the game. So generous giving is a way of saying, "Yes God, I believe this is who you are, and what you're all about. I believe that you're a God who is good and righteous and faithful."

Earlier this year, a megachurch in South Carolina offered its folks a 90-day tithing challenge. Participants sign up with a commitment to give 10 percent or more of their income, and if "God doesn't hold true to his promises of blessings" after three months, the participants can request their money back—no questions asked. As others have noted, it's the church's version of "satisfaction guaranteed." The challenge, which draws its inspiration from today's text from Malachi, has been used by hundreds of other churches. It's a concept, once referred to as "God's Guarantee," that actually goes back two to three decades.⁵

Naturally, opinions about the tithing challenge are mixed. Some contend that it really has promoted greater generosity and a healthy spirit of giving, or that it has helped first-time tithers get past their fear of tithing. They add that among the participants, only a very small percentage have requested a refund. On the other hand, some worry that the program is too gimmicky or that it can promote a prosperity gospel mentality. Or they argue that giving with material blessings, or perhaps even a refund, in mind isn't consistent with the Bible's emphasis on giving joyfully out of a spirit of gratitude.

Whatever conclusions we reach about tithing challenge programs, there's no debate about the significant role of tithing itself in the lives of many churches. True, there are ongoing debates about the place of tithing among people who are under the new covenant in Christ, rather than the covenant with Israel reflected in the Old Testament. But none of these disagreements and discussions change the fact that the practice of tithing has been observed by many devoted Christians for centuries, and by millions of believers today.

I certainly don't claim to speak for everyone, but I do believe that here in our own congregation, tithing is still a crucial tool through which we can grow in giving, individually and together. Though we generally don't treat the tithe as a rigid rule, a timeless, unbending Bible law, or a church member requirement that applies to all people, in all places, in all economic circumstances, I believe we do see the tithe as a traditional guideline, a time-tested standard, that helps us practice regular, disciplined, percentage giving. And regular, disciplined, percentage giving is essential to your growth, and my growth, in generosity. As one commentator has pointed out, it's easy to get tangled up in all the questions surrounding tithing without ever asking the more fundamental question, "How can I manage my affairs so that I can give more?"⁶

Some of you here today are tithers, and have been for many years. It's hard for you to even imagine your life without the holy practice of giving 10 percent or more of your income to the church. Some of you aren't tithers, but you, as Paul says, "know the grace of our Lord Jesus Christ" (2 Cor. 8:9), and you know that God has expectations of us, and that he

calls you to growing generosity as you follow our Lord. And some of you haven't really thought much, or prayed much, about tithing as an appropriate and attainable goal for your Christian life.

Wherever you are in relation to the discipline of tithing, I've found the questions set forth by one author and teacher, Mark Allan Powell, to be a helpful guide on these matters. Powell says,

With regard to tithing, for instance, the best question to ask is not, "Do I have to give 10 percent of my income to the church?" The answer to that question is simply, "No." A better question to ask may be, "Would I like to be the sort of person who is spiritually and financially able to give 10 percent of my income to the church?" And if your answer to *that* question is "yes," then there is a good chance that tithing is for you after all.⁷

So wherever you sit in the congregational picture I've described, remember God's grace, reflect on God's expectations, and reassess your patterns of giving. If you're already a tither, that may mean going further and giving even more. If you're not yet a tither, that may mean moving from where you are now to the next step of increase, and periodically working your way up until you reach 10 percent, or more. If you've never even really seriously considered tithing, that may mean making some sort of regular percentage start, and then progressing from there with 10 percent as your eventual, attainable goal.

I know that the economic realities of daily life are hard, and that each of us, as individuals and families, are in unique financial situations where we struggle and strive to be faithful stewards of what God has entrusted to us. As you prayerfully reflect on your own giving practices, remember that the larger goal is progress in pursuing the priorities of God's kingdom in the world. As Jesus himself stresses in our other Scripture reading today, we should always assess our giving, especially the practice of tithing, in light of the fundamental issues of justice, integrity, and mercy. And to these we could certainly add generosity as well. Not just generosity as an evasive affirmation or as a Christian ideal. Rather, generosity that's real and concrete. Generosity that gets specific about the question, "How much should I give?" May God guide you as you prayerfully discern how you should answer.

¹ "An Inside Look at Church Attenders Who Tithe the Most." Christianity Today website. May 17, 2013. Accessed October 19, 2016 <<http://www.christianitytoday.com/gleanings/2013/may/inside-look-at-church-attenders-who-tithe-most.html>>.

² "10 Million Tithers Donate More Than 50 Billion Dollars." Christianity Today website. Accessed October 19, 2016 <<http://www.christianitytoday.org/mediaroom/news/2013/10-million-tithers-donate-more-than-50-billion.html>>.

³ "10 Million Tithers Donate More Than 50 Billion Dollars."

⁴ Randy Alcorn, *The Law of Rewards: Giving What You Can't Keep to Gain What You Can't Lose* (Carol Stream: Tyndale, 2003) 12.

⁵ Kate Shellnut, "When Tithing Comes with a Money-Back Guarantee." Christianity Today website. June 28, 2016. Accessed October 20, 2016 <<http://www.christianitytoday.com/ct/2016/june-web-only/faithful-tithing-now-comes-with-money-back-guarantee.html>>.

⁶ D. A. Carson, "Directions: Are Christians Required to Tithe?" Christianity Today website. November 15, 1999. Accessed October 20, 2016 <<http://www.christianitytoday.com/ct/1999/november15/9td094.html?start=1>>.

⁷ Mark Allan Powell, *Giving to God: The Bible's Good News about Living a Generous Life* (Grand Rapids: Eerdmans, 2006), Kindle edition.