

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

Malachi 3:6-12

One pastor tells of how members of his congregation would sometimes leave notes or offerings on his desk for various reasons. A 12-year-old girl in the church once left a five-dollar bill with a note that read, "I have my thieving money," along with her signature. The pastor couldn't figure out what she meant. Had she stolen the money and was now returning it? When the pastor saw her father the next Sunday, he mentioned the money and the note, wondering if he might be able to explain what she meant. With no hesitation, he said it was her tithe. She had obviously misspelled "tithing."

In a strange way, the girl's mistake was consistent with the accusation that God makes against his people in today's text from Malachi. The Lord charges them with failing to pay their tithes. The way he sees it, this is about "thieving money."

Notice that in our Scripture passage, God 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. When it comes to the subject of tithing, the passage in front of us is an often-cited text. Some of you may have read it before, or studied it before, or heard it preached on before. It's even the basis for part of one of our hymns, "Trust, Try, and Prove Me": "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. I note that just to give you a sense of how the history and development of the tithe is a complex story. And yet 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.

A few years ago, a research project called State of the Plate provided 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 put 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.

Last Sunday, we focused on the ways that each of us can "sow to the Spirit" by serving in various places of ministry in our congregation. We concluded our gathering by voting to affirm the Nominating Committee's recommendations for officers and committees for 2022-2023. This was a good example of how professing a love for Christ and his church has to get translated into practice. It's not enough for us to declare that we want to serve the Lord and his church. We also have to get specific about the precise ways that each of us is going to do that in this particular time and place, in this particular congregation. In a similar way, it's not enough for us to declare that we belong to the Lord, and that all we have belongs to the Lord. We also have to get specific about how we plan to be stewards of

these resources. We have to discern and decide how much we're going to give financially to the work of God through our congregation. So taken together, last Sunday and today confirm the truth once stated by Elton Trueblood, who said, "Our faith becomes practical when it is expressed in two books: the date book and the check book."

And when you give to the work of God through our church, you're not primarily fulfilling a requirement; You're participating in a relationship with the God to whom we belong. You're acknowledging his ultimate ownership of your life and all that you have. 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, most of all through Christ. In other words, 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. Now that doesn't mean that you're guaranteed a financial return on your offerings, as if giving to God is a way to lock in your material blessings and claim your share of the good life. Actually, according to the Scriptures, the good life is the generous life, the sacrificial life, the life of belonging to a God who creates us, loves us, and redeems us. And what we do with God's money is one of the key ways we show that.

This is the backdrop for all our thinking and teaching about tithing. 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?"⁵

D. James Kennedy tells a story about a man who came to Peter Marshall, former chaplain of the United States Senate, with a concern about tithing. He said, "I have a problem. I have been tithing for some time. It wasn't too bad when I was making \$20,000 a year. I could afford to give the \$2,000. But you see, now I am making \$500,000 and there is just no way I can afford to give away \$50,000 a year." Rather than giving him specific advice, Marshall simply said, "Yes, sir. I see that you do have a problem. I think we ought to pray about it. Is that alright?" The man agreed, so with head bowed, Marshall prayed with boldness and authority, "Dear Lord, this man has a problem, and I pray that you will help him. Lord, reduce his salary back to the place where he can afford to tithe."⁶

Some of you here today are tithers, and have been for many years, through varying levels of income. 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 the covenant-making, covenant-keeping God to whom we belong, and assess your own 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. The economic impact of the pandemic, record-breaking inflation, and the looming threat of a recession are just some of the factors that bear on your household finances. 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 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>>.

⁶ Kevin G. Harvey, *Seismic Shifts* (Grand Rapids: Zondervan, 2005) 200.

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