

“GOD'S I DARE YOU!”

Dr. John Allan Lavender

Malachi 3:7-10

This morning I am going to ask you to do us both a real favor. I want you to forget for a moment that I'm your pastor, and I want you to think of me as just another Christian. And, in reality, that's what I am. Our Baptist doctrine of the priesthood of all believers states quite clearly the difference between pastor and people is not one of obligation, but one of opportunity.

As fellow Christians, be we pastor or people, we all share the same basic obligation to enthrone Christ as Lord over all our being. Each of us is obligated to make being a Christian our profession, the primary interest, the major concern of our lives. The difference lies in the way we earn our living. Lay people do it through secular work. Pastors do it through religious work. But the basic obligation of being Christ-like is the same.

Now the manner in which I earn my living probably offers me greater opportunity to propagate our faith and minister to the needs of others than your job offers you. But this is the only real difference between us. The difference of greater or lesser opportunity.

There is no double standard of morality, for instance. One for pastors and one for lay people. If it's wrong for me, it's wrong for you! If it's right for me, it's right for you! We are the same. We belong to the same family. We are brothers and sisters in Christ. We are children of the Heavenly Father.

Therefore, this morning, I want to talk with you not as your pastor but as a fellow Christian. And I want to talk very frankly. I want to think with you about one of the most delicate subjects our church must face -- one that applies equally to me as it does to you. I want to talk about money.

The reason I want to talk with you about this subject is because we seldom come to grips with it. We talk about it, around it, over it, and all sides of it, but we never seem to talk it through.

I suppose the reason for this is because all of us are related, in one way or another, to the fellow who said when he was a baby his Mother hired a woman to wheel him around, and he's been pushed for money ever since! Well, because we all face the same basic financial problems of how to make ends meet, I think we can intelligently share the answers God has given to that problem in His Word.

Nothing offers so practical a test of our understanding of what God is doing in His world than does our attitude toward money and possessions. Nothing so tests our claim to be Christians. Nothing so clearly defines the differences between those who say they follow Christ and those who don't.

The non-Christian's attitude toward money is well-known. He wants to know: “How much do you own?” Christ wants to know: “How do you use what you own?” The world asks *what* do you give; Christ asks *how* do you give? The world thinks of the amount; Christ thinks of the motive.

People ask, “How much do you give?”

Christ asks, “How much do you keep?”

To the unconverted, money is a means of self-gratification. To a Christian, it is a means of grace. To one, it is an opportunity for comfort. To the other, it is an opportunity for commitment.

The way we spend our money reveals the kind of person we are. But more than that, it determines the kind of person we will become.

Now, the right use of our possessions is much more important than many of us realize. Jesus saw how easy it was for people to fail in the use of their money. Perhaps that's why one out of every four words He spoke was about people and their use of their possessions. Jesus knew how easy it is to spend money unwisely and for things that do not satisfy. He wants us to know that when we

are unwise and unfaithful stewards, we hurt others, to be sure, but most of all we hurt ourselves. Edward Markham's parable of the builder is a case in point. He pictures a certain rich man who wanted to do good. One day he saw the hovel in which a poor carpenter lived with his large family. After pondering the matter for a time, the rich man called the carpenter to him, and put in his hands the plans for a beautiful home. He asked the carpenter if he would build him such a house on a certain, lovely, sunny hillside on the edge of town. “I want it to be as fine and as sturdy as possible,” he said. “Use only the best materials, employ only the best workmen, and do not spare any expense to make this the finest house possible.” Then, he told the carpenter he was going on a journey and hoped the house would be finished when he returned.

The carpenter saw this as his chance. Other people, with an opportunity like this, would make plenty for themselves on the side. Why shouldn't he? He told himself he owed it to his family. So he skimped on materials. He hired inexperienced help at low wages and covered their mistakes with paint and putty. When the rich man returned, the house was finished. The carpenter brought the keys to him and said, “I've followed your instructions and have completed your house as you told me to.” “I'm glad,” said the rich man, and handing the keys back to the builder he continued, “Here are the keys. They are yours. I had you build that house for yourself. You and your family are to live in it.”

In the years that followed, the carpenter never ceased to regret the way in which he had cheated himself. Over and over people would hear him say, “If only I had known I was building the house for myself!”

Well, beloved, today we are building the house we will live in for all eternity. Our character, our habits, our interests, are the bricks and mortar. They are being added day by day so that tomorrow we will be the people we are building today.

Now, if the Bible is our final authority in all matters of faith and practice, as it is, then we should

listen to what it has to say about our money and the way we use it, for the shape of our future in the Long Tomorrow is at stake. Here is what God has to say to us this morning through the words of the prophet Malachi:

“Will a man rob God? Yet you have robbed me. But ye say, wherein have we robbed you? In tithes and offerings. You are cursed with a curse; for you have robbed me, even this whole nation. Bring all the tithes into the storehouse, that there might be meat in my house, and prove me now, says the Lord of Hosts, and see if I will not open the windows of heaven and pour you out a blessing, that there shall not be room enough to receive it” (Malachi 3:7-10).

What a terrible charge this is -- especially coming from Almighty God Himself. Our whole society condemns a thief. We cannot help but look askance at the person who refuses to pay his or her bills, who runs out on a contract he or she has signed with a business house. How much more serious is this charge that someone may be robbing God! If these words were not the inspired words of scripture, we would resent the charge vehemently. We would shake our fists in white, hot rage at the person who called us a thief. But because we are the children of God and desire to know and do God's will, we are forced to stop and seriously ask the question of ourselves,

“Is it possible that I am robbing God?”

It's a penetrating question, isn't it? If we want to find the answer we must make certain acknowledgments. The first of these is

God Is The Owner Of All Things.

You see, Christian stewardship springs from the recognition that we are not our own. That all we are and all we have belongs to God, and to our Savior, Jesus Christ. It means we recognize the

fact that this is our Father's world. That the earth is the Lord's and the fullness thereof. That, in reality, God is our landlord. That we are only tenants—sharecroppers, as it were—on our Father's land. That while we use, He owns it! And, therefore, we have a just debt to pay for its' use.

When I was a boy about six, the little girl next door who had stolen my heart with her long, dark curls talked me into playing a game called Real Estate. You know, many a man's downfall has been a pretty little girl! They say that in the beginning, God created the heavens and the earth then He rested. Then he created Man and He rested. Then He created Woman—and since then—neither God nor man has rested!

Well, at any rate, the little girl next door talked me into playing this game called Real Estate. It worked like this. We would take a ball of string and mark off plots of land about 6' square in my Father's front yard. Then we would sell the plots to the neighborhood kids for a penney a share. We were doing a land office business until my Dad came home from work rather early one day, found out what we were doing, and made us give the money back. Of course, the land was still my father's. But for a time there, that little girl and I were living mighty high on the hog!

Now isn't that the way it is with us as adults? We are simply playing Real Estate with our Father's world. We pretend to own it. We sell it. We move it. We re-arrange it. We give our very lives to acquire it. But when all is said and done, it is still our Father's world, for when we die we cannot take it with us.

Now, most of us are willing to go that far. We are ready to admit the earth is the Lord's. We are willing to confess that our time and our talents are but gifts of God. But somehow, we seem to feel that our possessions, our worldly goods, are our own.

Perhaps it is because we are aware we did nothing to get our time and our talents, and therefore, it's easy to see them as outright gifts from God. But we worked hard for our money and our possessions. This makes it seem as though they are not gifts, but rather the result of our labor.

I know this was a stumbling block over which I personally fell for many years. Actually, it wasn't until I did some serious thinking about where I got the physical strength and mental power with which I earn money—it wasn't until I came to see these innate resources as gifts from God—that I was willing to face up to the fact that, in ignorance, I had been robbing God.

Up 'till then, I had been willing to give my time and my talent. In fact, I had even offered myself in full-time Christian service. But when I came to see that my total self is a gift from God and that He has a stock in what little money I could earn, I came to understand, at least in part, what it means to be a steward of God.

And thus the first principle of Christian stewardship is this: All that we have is God's. It is “He that hath made us” (Psalm 100:3). We are not owners. We are users. Therefore, we owe a just debt to God for that which we use.

The Principle Of Tithing

This brings up the question of how much of a debt we owe and how we are to pay it. Again, the Bible has the answer. God has spelled out in great detail what we would call our celestial income tax which is payable to the Federal Government of God on Earth. I'm speaking of His representation on earth, the church.

Now, of course, when we cheat on our income tax, Uncle Sam comes and puts us in jail. Fortunately, God does not usually take such drastic steps. Oh, once in a while He shows His displeasure with dishonest stewards as in the case of Ananias and Sapphira who, as it is recorded in the Book of Acts, dropped dead because of their niggardliness. Frankly, I'm mighty glad God doesn't act with us as He did with them, for I fear that if He did, there would be a good many funerals after the average every-member canvas!

A good many of us are like the little boy who was asked a question by his first-grade teacher. “If your Mother gave you two apples, a big one and a little one, and told you to divide with your

brother, which apple would you give him?” The little boy answered, “Do you mean my little brother or my big brother?”

Well, it's true that God doesn't have a bill collector like Uncle Sam. But nevertheless, He is a good accountant, and there comes a time in the experience of each of us when we must stand before God to give an account of our stewardship, and how we have used that which God has entrusted to us.

The Bible says Christian stewardship should begin with what is called a tithe. Some people like to argue that tithing was for the Jews. That it was an Old Testament practice, and therefore, as Christians we are not expected to pay a tithe. Again, this was a point of stumbling for me, until I asked myself,

“Does a Jew have any more reason to give than I do as a Christian?”

Of course, there was but one answer to a question like that. Because I live under God's grace, I have much more to be thankful for. I have Christ.

Then, as I searched the New Testament, I discovered Jesus commended the practice of tithing by saying to His disciples,

“You pay tithes, and this is good, this you ought to have done and not left the other (evidences of Godly Living life) undone” (Matt 23:23).

In other words, we are not to feel proud of the fact we tithe for this is no accomplishment. It simply means we have paid the interest on our loan from God. In fact, it is not until I have paid my tithe that I begin to give. A little later in the service this morning, the ushers will come forward to receive “God's tithe and our offering.” The tithe is a tenth. The offering is that amount above a tenth. As someone has said, “Giving begins at 11%!”

God expects a tithe from all of us. Whatever offering we bring is based upon both our ability and our generosity. That's what the New Testament means when it urges us to “lay by in store,” “as

God has prospered Him” (I Cor 16:2). Your tithe is paid. Your offering is given. And, it is based on the degree of your ability and love.

Now the interesting thing to me is that when a person tithes, he suddenly finds he cannot give enough to God. I know of a couple where both the husband and wife work. The husband not only tithes his income, but the wife gives her entire salary to Christian work and Christian missions. It's not that they are unusually wealthy. They aren't. It's not that they are free from the usual family expenses of raising children. As a matter of fact, they are putting a girl through college. It's simply that they have discovered the thrill of giving and have learned that the joy it brings is far greater than the pleasure the same amount of money spent upon themselves will bring.

God doesn't expect all of us to give that kind of offering. But he does expect all of us to tithe. And, it's interesting to me, that the very poor are never the ones who complain about paying a tithe. Indeed, it is the moderately successful, those who are neither poor nor rich who complain the most.

A recent survey made by the Russell Sage Foundation found that the lowest percentage of giving to charitable purposes is in the group, for want of a better phrase, we call The Middle Class. The highest percentage of giving is from those whom society calls The Poor. The report says that “Apparently the greatest barrier to generous giving is not the high cost of living, but the cost of high living!”

Now some of you are asking, John, what exactly is a tithe? The answer the bible gives is that the tithe is the first tenth of our income.

For the professional person, it is a tenth of his or her net income after the legitimate expenses of business operation have been deducted from the gross income. For the salaried person like myself—where the net income and the gross income are practically the same—it is a tenth of the gross income. To make it simple, you can figure ten percent of whatever amount you pay income tax on. That's a tithe.

Some say they cannot tithe because they do not have a set salary and don't know what their income for the year will be. Again, the government makes arrangements for us to estimate our yearly income, to pay taxes on the basis of that estimate, and to make up any deficit at the end of the year. It seems to me that such a procedure would be a fair way of determining our tithe. The basic thing is our attitude. Our motive. When these are right, the details take care of themselves.

Someone has said, “A man doesn't quibble about the price of hose when his house is on fire.” I've found that when we begin to worry about giving God too much, we're missing the whole point of the matter. The world is on fire and the church is the only agency which can put it out.

So may I reiterate: the tithe is the first tenth of our income. If we tip God, that is, if we give Him whatever remains at the end of our personal budget, after comforts, luxuries, vacations, and other things are taken care of, we are likely to find that tithing is a burden. But if we give God, “the first fruits,” the number one spot on our personal budget, we will find tithing a delight. And, what is more, God will miraculously give us wisdom to use the remaining 9/10ths in such a way that it will equal, if not exceed, the purchasing power of the full 10/10ths. Don't ask me how, for I don't know. I can simply say from experience, it works!

The Results Of Tithing

This brings us to the real issue at stake in this sermon: “God's I Dare You!”

“Bring ye all the tithes into the storehouse...and prove me...saith

the Lord of hosts, and see if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it” (Malachi 3:10).

God is asking us this morning, “Do you believe me, or not?”

Lest you think this is an Old Testament doctrine and does not hold true for Christians, let me give you the word of Christ himself:

“Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again” (Luke 6:38).

This is Jesus talking! And He says,

“The measure you give will be the measure you get.”

Quite obviously He did not mean that if you give \$1000 to the Kingdom cause, God will in some mysterious way give you \$1000 back. What he did mean, was the spiritual blessings will equal and, in fact, exceed whatever material blessings the \$1000 spent upon yourselves would have bought.

I can hear someone say, “But, Pastor, I'm in debt. How can I tithe?” “May I answer you with a question? Are you not more deeply in debt to God than anyone else? Is not your first obligation to Him?”

Mr. A. A. Hyde, a millionaire manufacturer, said he began tithing when he was \$100,000 in debt. Some of his advisors told him he was being dishonest. That it was wrong to give money to God when he owed money to people. At first Mr. Hyde agreed. Then, one day, it flashed upon him that God was his primary creditor. And, what is more, his source! At that point, he began paying God first. Soon he found that all his other creditors were also paid in full.

The Bible says it pays to tithe (Malachi 3:10b-12). That doesn't mean materially, although many tithers claim that from the moment they began to tithe they were blessed materially. But while many tithers claim that, the Bible doesn't promise it. The bible does say if you are willing to acknowledge the prior claim of God upon all that you are and have and are willing to return your money as well as your time and talent to Him, that He will reward you with spiritual blessings far greater than all the “stuff“ that 10% could buy.

So, in reality, the question is not, “Can we afford to tithe?” But rather, “Can we afford not to!”

Why not accept His challenge? I dare you to do it! But, more important, God dares you to do it!
Why not try it and see what happens?

“Prove me now saith the Lord, and see if I will not open the windows of heaven upon you and pour out a blessing such as there will not be room to receive it.”