

## MONEY TALKS

### "AN INVITATION TO BLESSING: GOD'S RESPONSE TO FAITH"

#### MALACHI 3:6-12

The church has a mission; figuratively speaking, we are a priestly nation, too, like Israel (1Pe 2:9; cf., Ex 19:6). We are to be enlightening "go-betweens" in the world, like Israel (Ac 13:47; cf., Isa 49:6; see Mt 5:14-16; Eph 5:13). Jesus commanded us to "make disciples of all nations" (Mt 28:19). Our obedience to his command entails "baptizing them in the name of the Father and of the Son and of the Holy Spirit" (evangelism) and "teaching them to obey" everything he commanded (spiritual formation). Our obedience to his command entails doing whatever it takes to accomplish the mission, as well as funding whatever strategies we employ together to see the mission accomplished. Doing mission-essential ministry at home and around the world is costly. We have a responsibility to supply the money needed to complete the task Jesus has given us to do. In doing so, we understand that we are only giving back to God what he has given to us.

God funded Israel's mission through tithes and offerings; he funds the church's mission through generous giving. Their tithe was mandatory. Without it mission accomplishment was not possible. If the Levites and priests did not receive the tithes and offerings, they would have to turn to other means of supporting themselves. As a result, the temple ministry would suffer. Our generous giving is also mandatory, but "generous" is left for us to define. One commentator writes: "Tithing per se is not a Christian requirement, not

***Everything belongs to God. We are but stewards who will have to give account of all we possess.***

– Pieter A. Verhoef

a stipulation of the New Covenant. But financial giving positively is. And there is a connection between generosity and reward, says the apostle, just as Malachi 3:8-12 also implies. Giving is one of the five aspects of Christian worship (prayer, praise, giving, hearing the word and communion), and Christian worship is the basic, initial, and permanent response of the believer to God" (Douglas Stuart, "Malachi," in *The Minor Prophets*, ed. Thomas E. McComiskey, 1368). Still, generous dollar-and-cents giving doesn't come with the promise it will make the giver *financially* rich.

### This Week's Core Competency

**Stewardship** – I believe everything I am or own belongs to God.

Stewardship is related to mission. Quoting the psalmist, Paul writes, "The earth is the Lord's, and everything in it" (1Co 10:26; cf., Ps 24:1), but the Lord is no hoarder. He shares his wealth. He commands us to give but not so that he might have what is rightfully his; he commands us to give, so that his mission in the world might be accomplished. This was true in Israel's day and remains true today.

God gave Israel a mission. God chose Israel, as one writer puts it, "specifically for the fulfillment of an exalted spiritual task." Israel was to be "a kingdom of priests" (Ex 19:4-6). His people were to "occupy among humanity the place filled by the priests within each nation" (U. Cassuto, *A Commentary on the Book of Exodus*, 227). Israel had a mediatorial role to play among the nations. Israel was to bring the one true God to the nations and bring the nations to the one true God. Israel was to be a light to the Gentiles, a "display-people" intended to show the world how being in covenant with the one true God changes people (John I. Durham, *Exodus*, WBC, 263).

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In order to accomplish their mission, God's people had to follow the religious practices he commanded in the law, and in order for them to do that, they had to provide for the service of the temple, their worship center. This explains why rebuilding the temple was priority one for the Jews who returned to Jerusalem from Babylon in 538 B.C., following seventy years in captivity in Babylon (Jer 25:11, 12). To make a long story short, they ultimately completed their task in 515 B.C., in spite of stiff, local opposition that halted construction for about fifteen years (Ezra 4). The rebuilding of the temple was paid for by the Persian government (Ezr 1:2). Construction and operating costs were fully funded out of the "royal treasury" (Ezr 6:4, 8; 7:20), but once it was completed, God's people had to provide for the service of the temple out of their own pockets—something they regularly failed to do.

About seventy years after the temple was completed, Nehemiah returned from Babylon to rebuild the walls of Jerusalem in 444 B.C. In the book that bears his name he tells us that the job was finished in just fifty-two days (6:15). Once the walls were restored, he set out to restore the spirituality of the community. Ezra was invited to read the law to the people who on hearing it confessed their sins and signed a binding agreement to carefully obey all the commands of the LORD. In particular, they agreed to start giving for the service of the temple, which they had neglected to do (Ne 10:32-33, 37-39). They promised, "We will not neglect the house of our God" (v. 39).

However, they later did. For twelve years Nehemiah served as governor of Judah (Ne 5:14), but when the twelve years were up, he returned to Persia. While he was gone, perhaps two years or so, among other things, the people stopped giving to the temple. When he returned to Jerusalem, he discovered that "all the Levites and singers responsible for the service had gone back to their fields" (Ne 13:10) because the people had stopped supporting them with their tithes and offerings. Since the Levites could no longer carry out their temple responsibilities—they had no animals to sacrifice, no bread for the table, no grain for the offerings—and could survive no longer without the people's support, they did the only thing they could. They went to work in the fields, caring for livestock. Nehemiah corrected the problem.

The prophet Malachi was likely a contemporary of Nehemiah and confronted God's people over the very sins that troubled the governor. One writer describes, in part, the situation Malachi faced: "Temple service had fallen into disrepute. The priests had grown careless in the discharge of their duties, and the people had become remiss in the payment of tithes and other dues" (A. Cohen, *The Twelve Prophets*, 335). Here is the point we must not lose sight of: Israel had a mission that required its people to give to the service of the temple. Practically speaking, the nation dimmed its light to the Gentiles by failing to do so.

## day 1 ENCOUNTER – read God's word to put yourself in touch with him.

### Malachi 3:6-12

6 "I the LORD do not change. So you, the descendants of Jacob, are not destroyed. 7 Ever since the time of your ancestors 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?'

8 "Will a mere mortal rob God? Yet you rob me.

"But you ask, 'How are we robbing you?'

"In tithes and offerings. 9 You are under a curse—your

whole nation—because you are robbing me. 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 there will not be room enough to store it. 11 I will prevent pests from devouring your crops, and the vines in your fields will not drop their fruit before it is ripe," says the LORD Almighty. 12 "Then all the nations will call you blessed, for yours will be a delightful land," says the LORD Almighty.

## EXAMINE – what the passage says before you decide what it means.

\* Underline "do not change" in v. 6.

\* Circle "decrees" in v. 7.

\* Box "so" indicating *result* in v. 6.

\* Bracket the rhetorical questions indicating *denial* in vv. 7, 8.

\* Box "yet" indicating *contrast* in v. 8.

\* Circle "curse" in v. 9.

\* Circle "tithe" in v. 10.

\* Double underline "storehouse" and "house" in v. 10.

\* Box "that" indicating *purpose/result* in v. 10.

\* Next to v. 11 write, "Cf., Dt 28:38-40."

\* Box "then" indicating *temporal connection* in v. 12.

\* Circle "blessed" in v. 12.

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## day 2

**EXPLORE** – the answer to these questions to better understand what the passage means.

Consult the explanation of the message and the notes to follow if you need help.

1. What does the fact that the LORD does not change have to do with the result that Israel is not destroyed?
2. The LORD delivers two accusations against his people, Israel (vv. 7a, 8a). Summarize each one.
3. To each accusation the people respond with a *rhetorical* question (vv. 7b, 8b), which functions as a *denial*. How so?
4. Explain the *contrast* introduced by "yet" in verse 8a.
5. Contrast the *curse* the whole nation was under (v. 9) with the *blessing* that was promised (v. 11).
6. *Quantity* or *quality*—describe the problem with Israel's giving (cf., the problem with Israel's sacrifices, 1:6-14).
7. Explain the *purpose* for tithing mentioned in verse 10a. (See notes on v. 10—*tithes* and *offerings*.)
8. Compare Israel's *purpose* for tithing with Christians' *purpose* for giving generously.
9. **Discussion:** Talk about whether Christians are obligated to bring a tenth of their earnings—gross or net—to the church-house and whether their obedience brings the guarantee of financial prosperity.

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## day 3

## EXAMINE – an explanation of the message to better understand the meaning of the passage.

The book of Malachi contains six prophetic oracles, or what one author calls "disputation speeches" (Stuart, 1247), which all follow a set pattern: *assertion, objection, response, and implication*. The fifth one in 3:6-12 is a bit different. The same author writes: "The basic structure of this disputation once again follows the four-part pattern of the others in the book. As in the second disputation (1:6-7), the assertion and objection part of the format is presented via two assertion-objection sequences rather than just one" (Stuart, 1361). The passage may be outlined as follows: verses 6-7a contain an accusation by the LORD. Verse 7b contains Israel's denial in the form of a rhetorical question. Verse 8a contains a second accusation, and verse 8b a second denial, again in the form of a rhetorical question. Verses 9-12 contain the implication of returning to the LORD in obedience to his command regarding tithes and offerings.

The *first accusation* opens with an encouraging word from the LORD, explaining why he has not destroyed his people for turning away from him—past and present: "Since, I, the LORD, do not go back on my promises, you, sons of Jacob, have not perished" (v. 6, NET; cf., Dt 31:16-18; 32:19-20). One commentator explains: "What this verse does emphasize is the grace of God. Israel deserved destruction for its long history of breaking the covenant, but instead it had not been destroyed. Why? Because God hadn't changed . . . The unchanging God is willing to forgive the changeable people who have broken his covenant if they will repent and return to him" (Stuart, 1363). The accusation follows in verse 7a. The LORD's people have turned away from him, but if they return to him, he will return to them.

Verse 7b contains the people's *first objection*. Their *rhetorical* question is no question at all; it's a *denial*. They feigned ignorance of their waywardness, asking in effect, "How are we to return to you, since we haven't turned away from you?" Another commentator writes: "This appeal to ignorance concerning their misbehavior characterizes the very nature of the people's waywardness and reveals a lack of guilt consciousness. They had no sense of sin" (Pieter A. Verhoef, *The Books of Haggai and Malachi*, NICOT, 302).

Verse 8a contains a *second accusation*, which comes in the form of a *contrast*. The implied answer to the question, "Will a mere mortal rob God?" is

"of course not." "Yet" introduces the *contrast*, "Yet you rob me." The unexpected has become a continuous reality in the life of God's people. They are doing the unthinkable, the unheard of—they are refusing God what belongs to him. Taking something and keeping it from its owner is robbery.

Verse 8b contains the people's *second denial*, couched in another rhetorical question. Again they feigned ignorance, "How are we robbing you?" revealing a shocking indifference to their transgressions. The LORD's answer is specific and concrete: "In tithes and offerings." The people were to give 10 percent of their income to the temple for support of priests, Levites, temple singers and servants, others who had no means of support, and for supplies and maintenance. On the matter of the amount, one commentator suggests: "The Levites constituted roughly one-twelfth of the population of the nation, and therefore required roughly 8.3 percent of the nation's income if they were to be fully supported by tithes. Adding to this the cost of operating and maintaining the temple meant that approximately 10 percent of the nation's wealth would be needed for a full worship system to prosper" (Stuart, 1370). In other words, 10 percent of the nation's wealth would be needed for the nation to accomplish its mission. Perhaps, this is why Christians are encouraged to give generously—the cost of the church's mission accomplishment cannot be calculated in any percentage amount. Christians must give whatever it takes to accomplish their mission.

Verses 9-12 contain the *implication*, namely, how God will bless them if they return to him by bringing their tithes and offering into the storehouse. He will lift the curse placed on the nation by restoring an abundant harvest of grain and grapes (v. 11), so ultimately, the nations will call Israel blessed. Under the old covenant *national* disobedience brought cursing and *national* obedience brought blessing (see Dt 28). God's promise did not guarantee that every *individual* who tithed would prosper. The passage must be applied carefully to believers today, as one commentator says: "The Mosaic Covenant, with its promises of material blessing to Israel for her obedience, is no longer in force (Eph. 2:14-15; Rom. 10:4; Heb. 8:13). However, the New Testament speaks about generosity and giving. While not requiring a tithe of believers today, the New Testament does speak of

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God's blessing on those who give generously to the needs of the church and especially to those who labor in the Word (Acts 4:31-35; 2 Cor. 9:6-12;

Gal. 6:6; Phil 4:14-19)" (Craig A. Blaising, "Malachi," in *The Bible Knowledge Commentary: Old Testament*, 1585).

## day **4** **EMBRACE** – how God spoke to you in his word.

### *The Message of the Passage*

*While God's people under the old covenant were to give tithes and offerings in support of Israel's mission, his people under the new covenant are to give generously in support of the church's mission.*

Our desire is to not be merely hearers of the word, but doers of the word as James teaches in James 1:22.

Do you give regularly so as to know how much you are *actually* giving to God?

Why give at all—what motivates you, *Obligation* or *Opportunity*? That is, do you give out of obligation to a commandment or out of opportunity to accomplish a mission? Explain.

What would you tell a fellow believer who gives randomly or not at all?

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# notes STUDY – the commentaries to answer the questions.

v. 6 **do not change** Cf., "Since, I, the Lord, do not go back on my promises" (NET). "This refers to God's ongoing commitment to his covenant promises to Israel" (*The NET Bible*, note 13<sup>m</sup> on Mal 3:6). "The verse provides a general theological affirmation that the nation has not perished because YHWH Himself never changes. He always remains true to His covenant commitments . . . The changelessness of YHWH here has to do with covenant fidelity, as the 'statutes' (v. 7) and 'the curse' (v. 9) suggest. These two terms give His immutability a framework, for it is the very fickleness and faithlessness of the covenant people vis a vis the covenant that are at issue here, a changeableness of their part that must be contrast with the steadfastness of YHWH" (Eugene H. Merrill, *Haggai, Zechariah, Malachi*, 377).

v. 7 **How are we to return?** "'How should we return?' is not an earnest entreaty for information but a self-service declaration of innocence. The people, in effect, are saying, 'What need do we have to return since we never turned away to begin with?'" (Merrill, 378).

v. 8 **Will a mere mortal rob God?** "The answer is obviously in the negative. Between God and man there is always an infinite distance; therefore it is unthinkable that a man could rob God . . . The accusation is direct and personal: Yet you rob me. What one would not have expected in general had become a reality in the life of the covenant people" (Verhoef, 302, 303).

v. 8 **How are we robbing you?** "For a man to rob God seems preposterous, and this is the effect of the rhetorical question of v. 8a. But it is not preposterous, for Israel has done it (and were doing it, as the participle emphasizes). Even the feeble rejoinder 'How are we robbing you?' is nothing but a last gasp effort to maintain a facade of nonculpability [*sic*]. This facade, too, is demolished by the unambiguous response of YHWH: 'Tithes and contributions!'" (Merrill, 378).

v. 9 **curse** Cf., Dt 28:15-68. "The nature of the curse on the nation can be determined from verse 11: famine due to pests (locusts) eating the vegetation, and vines without grapes (cf. Deut. 28:38-40)" (Blaising, 1585). "Van Hoonacker, in line with the Vg. takes the curse to be poverty. Because the people have defrauded YHWH, he has reduced them to penury (*Les Douze Petits Prophetes*, [Paris: Librairie Victor Lecoffre, 1908], 734-35). This cannot be wide of the mark, as vv. 10-12 make clear" (Merrill, 379).

v. 10 **tithes** "'Tithes' refers primarily to the presentation of a tenth of one's goods to YHWH as a tribute of thanks for His blessing (Gen 14:20; 28:22). It was used in the tabernacle and Temple administration to provide for the material welfare of the priests and Levites (Num. 18:21, 26) and, if enjoyed at all by the donor, it must be shared within the holy precincts (Deut. 14:26-27; 26:12). The tithe, then, had a social dimension in that it provided for those who had no other means of support" (Merrill, 378). "'There were several kinds of tithes: (1) the tenth of the remainder after the first-fruits were taken, this amount going to Levites for their livelihood (Leviticus 27:30-33); (2) the tenth paid by Levites to the priests (Numbers 18:26-28); (3) the second tenth paid by the congregation for the needs of the Levites and their own families at the tabernacle (Deuteronomy 12:18); and (4) another tithe every third year for the poor (Deuteronomy 14:28, 29)' It may be that what Feinberg distinguished as the third and fourth tithes, above, were really one tithe" (Thomas L. Constable, "Notes on Malachi," 2019 ed., 53, [planobiblechapel.org/tcon/notes/pdf/malachi.pdf](http://planobiblechapel.org/tcon/notes/pdf/malachi.pdf)).

v. 10 **offerings** "These are the same in material as the tithes and serve the same function, namely, to meet the needs of the disadvantaged and otherwise dependent (cf. Lev. 22:12; Num. 5:9), particularly the priests and Levites. The major differences between the two kinds of gifts was: (1) that the tithe was a mandatory tenth, where as the 'contribution' was voluntary, and (2) the 'contribution' seems to have been used exclusively to meet the needs of the clergy, where as the tithes served a broader social function" (Merrill, 378; see also Blaising, 1585; Verhoef, 303-305).

v. 10 **storehouse** Not "church-house." "'Storehouse' refers to a special room or rooms in the temple for keeping tithed grain (cf. 1 Kings 7:51; Neh. 10:38; 13:12)" (Blaising, 1585).

v. 12 **blessed** "What does it mean for someone to call some else blessed? Janzen studied the issue of the Hebrew root 'to bless' and concluded that it means 'to magnify or extol [another] person's condition as a desirable one' . . . for the nations for the world to call Israel blessed is for them to acknowledge that God has made Israel specially favored among them and to admit, implicitly, that they wish they could be as well off as Israel . . . it is an admission that Israel has become the nation to be envied. Why? Because God will have transformed Israel" (Stuart, 1372). The prophet's words look beyond to Israel's restoration in the kingdom age.

### Family Talk

Encouragement from one parent's heart to another

My mom has a friend that offered her pool to my kids and their friends every summer. This sounds simple but let me tell you what that really meant. She had a beautiful home on the lake with an awesome pool and diving board. Not only did she grant us use of her pool, but she laid out a snack spread fit for a king that included everything from Fruit by the Foot, Airheads, Cheetos, Doritos and my favorite, Cheez-its. She filled her outdoor refrigerator with a plethora of drinks and even set out and filled a slushie machine when she knew we were coming. Every summer she and her husband would take time off work to host my kids and their friends to a day on the lake complete with tubing and jet skis. We always ended our outing with an amazing cook out and the most delicious chocolate cake. When my kids got old enough, they asked why this family was so generous. The answer is simple: Jesus. They recognized the blessings God gave them and shared openly and abundantly. This family has always been a model of generosity for me. When I want to be tight-fisted or cling to things that I think are "mine", I'm reminded of this family and the way they have so generously given to us. Everything we have is a gift from God; I'm praying for your family to be a model of generosity this week.

#### What Does The Bible Say

Weekly Verse: Read Mal 3:6-12

1. How were the people robbing God?
2. How did God challenge the people?
3. What does God promise to give those who tithe?

#### What Do You Think

What does it mean to tithe and why is it important?

#### What R U Going To Do

Everything you have is a gift from God. This week, when you get dressed, eat, or play with one of your toys, stop and say, "Thank you, God for..."

#### Core Comp

Stewardship – I believe that I belong to God and all my stuff belongs to God.

#### Memory Verse

James 1:17 – *Every good and perfect gift is from above, coming down from the Father of the heavenly lights, who does not change like shifting shadows.*

### KIDPIX COUPON

I memorized my verse \_\_\_\_\_, completed Scrolls \_\_\_\_\_, brought Bible \_\_\_\_\_, brought a friend \_\_\_\_\_.

Series Discipleship Challenge located in KidPix Store.

Child's name \_\_\_\_\_ Grade \_\_\_\_ Parent's signature \_\_\_\_\_

Earn 1 token by completing the PantegoKids Bible study and another token by reciting the memory verse.

Questions: Kids@pantego.org

# 30 CORE COMPETENCIES

## 10 CORE BELIEFS

### **Trinity** *2 Corinthians 13:14*

I believe the God of the Bible is the only true God - Father, Son, and Holy Spirit.

### **Salvation By Grace** *Ephesians 2:8-9*

I believe a person comes into a right relationship with God by His grace, through faith in Jesus Christ.

### **Authority of the Bible** *2 Timothy 3:16-17*

I believe the Bible is the Word of God and has the right to command my belief and action.

### **Personal God** *Psalms 121:1-2*

I believe God is involved in and cares about my daily life.

### **Identity in Christ** *John 1:12*

I believe I am significant because of my position as a child of God.

### **Church** *Ephesians 4:15-16*

I believe the church is God's primary way to accomplish His purposes on earth today.

### **Humanity** *John 3:16*

I believe all people are loved by God and need Jesus Christ as their Savior.

### **Compassion** *Psalms 82:3-4*

I believe God calls all Christians to show compassion to those in need.

### **Eternity** *John 14:1-4*

I believe there is a heaven and a hell and that Jesus Christ is returning to judge the earth and to establish His eternal kingdom.

### **Stewardship** *1 Timothy 6:17-19*

I believe that everything I am or own belongs to God.

## 10 CORE PRACTICES

### **Worship** *Psalms 95:1-7*

I worship God for who He is and what He has done for me.

### **Prayer** *Psalms 66:16-20*

I pray to God to know Him, to lay my request before Him and to find direction for my daily life.

### **Bible Study** *Hebrews 4:12*

I read the Bible to know God, the truth, and to find direction for my daily life.

### **Single-mindedness** *Matthew 6:33*

I focus on God and His priorities for my life.

### **Spiritual Gifts** *Romans 12:4-6*

I know and use my spiritual gifts to accomplish God's purposes.

### **Biblical Community** *Acts 2:44-47*

I fellowship with other Christians to accomplish God's purposes in my life, others' lives, and in the world.

### **Giving Away My Time** *Colossians 3:17*

I give away my time to fulfill God's purposes.

### **Giving Away My Money**

*2 Corinthians 8:7*

I give away my money to fulfill God's purposes.

### **Giving Away My Faith** *Ephesians*

*6:19-20*

I give away my faith to fulfill God's purposes.

### **Giving Away My Life** *Romans 12:1*

I give away my life to fulfill God's purposes.

## 10 CORE VIRTUES

### **Joy** *John 15:11*

I have inner contentment and purpose in spite of my circumstances.

### **Peace** *Philippians 4:6-7*

I am free from anxiety because things are right between God, myself, and others.

### **Faithfulness** *Proverbs 3:3-4*

I have established a good name with God and with others based on my long-term loyalty to those relationships.

### **Self-Control** *Titus 2:11-13*

I have the power, through Christ, to control myself.

### **Humility** *Philippians 2:3, 4*

I choose to esteem others above myself.

### **Love** *1 John 4:10-12*

I sacrificially and unconditionally love and forgive others.

### **Patience** *Proverbs 14:29*

I take a long time to overheat and endure patiently under the unavoidable pressures of life.

### **Kindness/Goodness** *1 Thess. 5:15*

I choose to do the right things in my relationships with others.

### **Gentleness** *Philippians 4:5*

I am thoughtful, considerate and calm in dealing with others.

### **Hope** *Hebrews 6:19-20*

I can cope with the hardships of life and with death because of the hope I have in Jesus Christ.

## About the Authors

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