

# Worshipping God with Our Finances

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[ 0 : 0 0 ] Okay, good morning. If you are new, it's wonderful to have you here. We have two baby dedications later on, and so we've got a bunch of friends and family visiting, and it's wonderful to have you. Please make yourselves right at home this morning. My name is Kevin, and what we're going to do now is we're going to spend a few minutes in prayer. As a church, prayer is something we love to do, we believe in, and so we're going to pray for our city and for ourselves. Then we're going to listen to the scripture reading, and then I'm going to share God's word with us. So will you join me as we pray together this morning? Let's pray. Gracious Father, we come before you this morning to bring you our worship and our adoration, to honor you and to rightly align our hearts with you, and to find our rest and our peace in you. God, in a world which is starved of grace, a world which cries out for peace and rest and is searching for love. Father, we confess that we so often look for these things everywhere except in you, and yet this morning we come to drink our full in you. Father, this morning what you draw near to us is we draw near to you, we pray. Gracious Father, this week, this day, we need you, and so come and draw near to us. Let's wash us in your grace.

Wash us in your love, we pray, Father. Heavenly Father, as we look at your word now, we do ask that you will open the eyes of our hearts to see the beauty and the truth contained in your word, but even more than that, to meet you in your word. God, this morning we don't just want our minds illuminated, we want our hearts stirred and encouraged and built up and strengthened. And so, Father, this morning won't you give us faith where we are lacking faith? Won't you give us courage where we are fearful? Give us conviction, God, where we lack it, and give us grace where we have stumbled. Father, this morning give us eternal perspective where we have been short-sighted. Father, as we look at your word, won't you come and speak to us, encourage us, and challenge us, we pray. Lord, this morning we also want to pray especially for the Young Lives camp happening next weekend. We pray that it will be an awesome time. We pray for the young moms that are going on that camp, that you will meet them personally, powerfully, and in a way that doesn't leave them the same. We pray, God, for every person on that camp, whether a mom, a young child, whether a leader or volunteer, that in some way you'll meet with each person. We pray that each one of them will come to know the breadth and the depth and the height and the length of your profound love and your unchanging love, and that that will shape and guide them all the days of their lives. God, we pray for the volunteers and the leaders. Encourage them and strengthen them, we pray. And then finally this morning,

Father, we want to pray for the families in Hong Kong. We know our city, this is an area of great pain and heartache. So many families, God, are experiencing pain. God, we want to lift the families of Hong Kong before you this morning. We ask you to come and minister, God. But we pray that for loveless marriages. We pray for children who feel unloved and abandoned, parents who feel like failures, marriages where there's been unfaithfulness, children who feel unwanted, grandparents, God, who feel left out or sidelined. God, come and hear our cries and heal our city, we pray. We pray for ourselves, Lord, that we will be salt and light in this city. Show us how to get involved and how to be a source of blessing and hope into the families of our city. We pray these things in your majestic and your merciful name. Amen. Amen. Great. Let's listen to the reading of God's word and then we're going to dive into the scripture. Thanks, Karen.

The scripture reading comes from Malachi, chapter 3. Please follow along in your bulletins or on the screen. For I, the Lord, do not change. Therefore, you, O children of Jacob, are not consumed. From the days of your fathers, you have turned aside from my statutes and have not kept them. Return to me, and I will return to you, says the Lord of hosts. But you say, how shall we return?

Will man rob God? Yet you are robbing me. But you say, how have we robbed you? In your tithes and contributions, you are cursed with a curse. For you are robbing me, the whole nation of you. [ 4 : 43 ] Bring the full tithe into the storehouse, that there may be food in my house, and thereby put me to the test, says the Lord of hosts, if I will not open the windows of heaven for you and pour down for you a blessing until there is no more need. I will rebuke the devourer for you so that it will not destroy the fruits of your soil, and your vine in the field shall not fail to bear, says the Lord of hosts. Then all nations will call you blessed, for you will be a land of delight, says the Lord of hosts.

This is the word of God. Great. Thanks, Karen. Okay. Well, this morning we are looking at this very famous passage in Malachi chapter 3, and we're doing so because as a church we've been working through Matthew's gospel, and when we got to Matthew chapter 6, Jesus talks about one of his favorite subjects, which is money. About 15% of everything Jesus said had to do with money, and so we've paused here to consider what is it that Jesus and the scriptures have to say about money, and we've been doing that for a couple of weeks, and part of the reason is because, as we said, Jesus talks about money a lot, and we want to know what he has to say. Part of the reason is because the Bible says that money is neither good nor bad, okay, but it does kind of have this warning label. It says handle with care, because money has a way of getting into our hearts, and the third reason is because Hong Kong, we know, is a city which runs on money. It's a driver for so many of us and what happens in the city, and so really we want to be a church that is looking at it, and so when we get to this, Jesus tells us that money is a gift from him that he gives us, and he coaches us how to steward it well in such a way that it doesn't curse us, but it blesses us and is a blessing to others. Now, we started three weeks ago with Matthew 6, and then two weeks ago Oscar looked at Luke chapter 12, and then last week Ed looked at 1 Timothy chapter 6, and this morning we get to Malachi chapter 3. Now, what we're going to do this morning is we're going to look at this topic of stewarding our finances towards the cause of Christ, and specifically we're going to try and study the Bible's teaching around tithing, and what we're going to see is we're going to do it in a couple of ways. We're going to first look at tithing as worship, then we're going to look at the first instance of tithing in the Bible, we're then going to look at the Old Testament law at tithing, and then the New Testament, does it still apply to Christians in the New Testament, and then finally we're going to look at Jesus, our greatest treasure, and how Jesus tithed.

Okay, so let's dive in. And so the book of Malachi, which Karen read to us, a portion of it, is the last book in the Old Testament, and it actually has almost nothing to do with money whatsoever. It's got everything to do with worship, and what's happening as you read it, it's only four chapters long, it's very short. As you read the book, God has some pretty strong words to say to the people of Israel, and specifically to the leaders, to the priests.

And the reason why is because when they would come to him with worship, he would say, you think you're bringing your worship, but actually you're bringing false worship to me. You come to the temple, you go through the motions, but you're not serving me, you're actually serving yourself. And the reason was because what would happen is that in the Old Testament, the people would bring their worship, and one of the ways they brought their worship was to bring an animal as a sacrifice, or some of their harvest, and they would bring it, but they would make sure that they would often bring, we see in chapter one, one of the old, sick, dying animals, the one that had been attacked by the wolf, and was kind of like hobbling on one leg, and they would bring it to God and say, here you are, God. I love you so much.

I've decided to bring my offering, except my offering of worship. And God says, that doesn't mean a whole lot to you, and therefore, this isn't genuine worship. It's kind of like I had a friend of mine a few years back who turned 70, and he was really disappointed for his 70th birthday because his son had turned 40 just a few months beforehand. And at his son's 40th birthday, his son received a book. And he opened the present, and he could see he wasn't really interested in the book. And so a couple of months later, his dad turned 70, and you can guess what present he gave his dad. This re-gifted book, right?

[ 9 : 26 ] And I remember this man talking to me, and he was so disappointed, not because he didn't like the book, but because of the thoughtlessness, the kind of the sense that his son had pretended, had given so much care and thought, I went and chose this book for you that I thought you would like. But actually what was happening was he just found this thing lying around the house that he didn't need anymore, and decided to re-gift it. And in many ways, that's what God is saying that these guys are doing.

He's saying you bring your worship, but you're bringing something which you actually don't need, that which is lying around, that which, it's not costly to you at all. And at one point, God says to them, would you treat your governors like that? Is that how you'd honor your civic leaders? Do you think I would be pleased like that? And so God is speaking to them, and he's showing them their hearts. He's showing them that their worship is not actually worship at all. And God has some strong words for the leaders in Israel's day. And the reason is because he says, I'm holding you accountable because you, the leaders, are allowing this to happen.

He says at one point in chapter one, I wish one of you would just close the temple doors. Just shut it up. Put away the instruments. I'd rather you didn't even gather for worship than be hypocritical like that. And so God speaks to leaders, and he says, you leaders, I'm asking you to lead your people well. Teach them what does biblical worship look like? And as I was preparing for that, I just felt like as a parent, what a challenge that is to me. How am I teaching my kids what genuine worship looks like? Or do I teach my kids that worship is just to come to church on Sundays to sing the words and to pay lip service to God and the rest of my week to live it the way I want?

And so God invites his people to put things right, and he calls them to genuine worship. And he does it in four ways in this passage in Malachi. We're going to look at them very briefly. Look at the first way that he does it. He invites them to consider his dependability. Look at verse six. He says, I, the Lord, I do not change. And therefore you, O children of Jacob, are safe, are not consumed. In other words, God's telling them, and he's telling us, that the very thing we're tempted to so often trust in is like shifting sands. It's like building your house on the beach, and it's only a matter of time before the sands shift, and the house comes crashing down.

[11:47] Now, I don't know if you've ever experienced this, where you're working, trying to do some work, and there's a building site going on next door to you. And you just hear the whole day, the drill.

And then you hear every now and then them driving the piles deep into the ground, the foundations. Does that happen to anyone else? It infuriates me. Okay. But the people that are going to live in that building are very grateful for the rock-solid foundations upon which that house is built.

Why? Because when the storms come, when the typhoons come, those foundations make sure that they are safe. Now, look at what God says here. He says, I, I, the one that I'm calling you to trust in, I do not change. I'm not faithful one year, but then the next year, a little bit unpredictable.

I'm not rock-solid steady. You can bank your life on me this week, but next week, who knows about that. Ah, the Lord, do not change. And therefore, you are safe. And what he's inviting them to do is he's saying the things that we look to for safety and security, the things that we trust are actually the things that we worship. Come and worship me. I do not change. And therefore, you are safe, says the Lord. But that's not else. That's not all that he says. Look at what else he says.

He invites them to come and worship him fully. Look at verse eight. Remember, the book of Malachi, we said earlier, is actually not about money at all. It's about worship. And this is God's instruction. He says, come and worship me fully. And so look at verse eight with me. God says, will a man rob God? Yet you are robbing me. How have you robbed me, you ask?

[13:34] Well, in your tithes and your contributions, bring the full tithe into the storehouse that there may be food in my house. Now let's think about that for a second. How many people in the nation of Israel do you think thought of themselves as thieves? Well, the answer is not a whole lot. Because they say, how are we robbing you? What do you mean we thieves?

They say, we haven't stolen anything from you. How have we robbed you? And God's answer is, he says, in your tithes and your contributions. Now we're going to talk about tithing in a few minutes' time. But essentially, tithing was the nation of Israel would bring a portion of their income towards the temple as an act of their worship. Now remember, in chapter two, we said that the people were bringing their tithes. They were contributing something. They would bring their lamb to the temple and to the priest and say, here you go. The problem was that they weren't bringing their best. They were bringing their worst. They were bringing the leftovers, the damaged goods. They were bringing the leftover book that they received that they didn't really want and re-wrapping it and saying, here you go, God. This is my contribution. They were bringing that which didn't cost them anything. And that's why God says, bring the full tithe into the storehouse. Not just the leftovers, not just the bits you don't need. But there's another sense in which God is accusing them of robbing him. And that is because they were treating the things that had been entrusted to their care as if they owned them. So remember, in the beginning of creation, God says, here, I will give you my

things for you to steward and look after for me as my stewards. And what happened? Pretty soon we started to treat them like they were our things, like we owned them. They belong to us. And so when we see the things that are ours as if they're mine, then when I give something back to God, that's an act of great generosity, right? But God says, they weren't yours to begin with. They were mine. I entrusted them to you for your care. And I'm asking you to just give back a portion of what is mine already. And when they said, no, it's mine, God says, you're robbing me.

But that's not all that God says. He also invites them to consider his faithfulness. Look at verse 10 with me. God says, put me to the test, O Israel. See if I will not open the windows of heaven for you and pour down on you a blessing until there is no more need. Now, let's think about this. Why do you think the people of Israel in Malachi's day would bring mediocre or second rate offerings to God? Why would they look at their flocks and instead of choosing the very best lamb or the very best harvest, they would bring the worst, the lame one, the sick one, the one that had one funny ear and only one eye? Why would they do that? Well, the reason is because it's more costly. You've got nine good lambs and you've got one sick one. You think it's more costly to give one of your good ones. There's an opportunity cost. You think of the potential growth of your flocks, the breeding potential, the earning potential. To give one of the good ones is going to cost you more than one of the damaged ones, the sick ones. But amazingly, look at what God says. He says, put me to the test. Test me in this thing. See if I will not respond to what you give me. In other words, while it looks like it might cost you more to give of your best, God actually invites us to trust Him that we'll be more well-off, more blessed, that their future will be more secure by doing the counterintuitive thing and bringing to

God their very best. John Piper writes, and he writes this comment like this. He says, sometimes you think you can't afford to tithe, well test Him. And when we test Him, we'll find that we actually, we cannot afford not to tithe. This is the only safe way to handle our money. This is not a guarantee of getting rich. It's a guarantee of providing what both our hearts and our bodies need, both physically and spiritually. And friends, if we weren't needed to be done here by three o'clock this afternoon, I would go even longer. That's a joke. We're going to be done long before three.

But the point is, I could spend here all day telling you story after story after story of our own lives as a family, my own life and my family's life, of how we've taken small steps and just trusted God of His radical abundant provision. Friends, I want to ask you this. Do you have stories of putting God to the test? God invites you, not arrogantly, not superstitiously, but like a child with humble childlike faith. He says, put me to the test. See if I will not prove faithful in this. He invites Israel and He invites us to consider His radical faithfulness. Last thing God invites them is He invites them into a relationship. Look at verse 7 with me. He says, from the days of your fathers, you have turned aside from my statutes and you've not kept them. Now return to me. Draw near to me and I will return to you, says the Lord. And this is actually what the whole book of Malachi is all about. In fact, this is what the whole Bible is all about. The Bible is not a book of instructions or rules about how to live our life. It's a story of God's radical intervention because while we had lost our way, God went beyond the ordinary. God went out of His way to reconcile us back to

[19:18] Himself, to draw us home, to return to us that we might return to Him. God's not interested in their animals or their harvest as much as He's interested in their hearts. He's interested in relationship. Remember the scripture Ed quoted last week in Isaiah 66. God says this, The heavens are my throne. The earth is my footstool. All these things came about because my hand made them. What is the house that you think you can build for me? In other words, God's saying, I don't really need your offerings. I don't need you to contribute as if my hands are tied and I need you.

Everything in the world belongs to me. I've brought them into existence. What do you think you can do for me? So if that's the case, why does God invite us to bring our giving to Him? Why does He want it?

And the reason is not because God wants our offering, not because God needs our money, because He wants our hearts, because He wants relationship with us. Friends, every time we give away of our finances, it's like sticking a knife in the ever-present monster of covetousness and envy and jealousy and materialism. Every time we give our finances away, it's like pulling our hearts back from the ever-present allure and pill of thinking that an increased lifestyle and having more stuff will make us happier. And so God gives us this antidote. He says there's a cancer that's getting into our hearts and the antidote is give it away. Give it away. And so that's why His instructions is this. He

says, return to me. Don't just bring your offering. I could create animals out of anything, out of dust. Bring your worship. Bring your heart. Bring yourself back to me.

Okay? So four things we see from the book of Malachi. God invites them to consider His dependability, His faithfulness to bring their worship and return to relationship with Him. Now let's talk for a few minutes about tithing. Tithing. So what is tithing? Well, originally in the Old Testament, the word tithe just means a tenth, ten percent. And the first instance we see of this is in Genesis chapter 14.

And the story goes like this. Abraham is a great man of God and these foreign armies come and attack him and his families. They actually attack the town where his nephew Lot lived. And they take Lot, Abraham's nephew, away as a kidnap. They kidnap him and some others and they take them away.

[ 21 : 52 ] And so Abraham hears about this. He gathers a band of 300 soldiers and they go and attack the king of Elam that has got his nephew. And so the army, Elam's army, hear that this army is approaching them.

They get a fright and they run away. And they leave everyone that they've kidnapped as well as the spoils of war behind as they flee. And so Abraham comes to where they were expecting a battle and they find Lot, his nephew and some others. And they come home with us and they gather all these spoils of war, all this gold and silver and all sorts of things. And as Abraham's going home, he encounters this mysterious figure, this guy called Melchizedek, who the New Testament says is kind of like a picture of Jesus. He's both a king, but he's also a priest. And he appears on the scene and he kind of disappears and nobody knows where he comes from or where he goes. But Melchizedek gives this amazing blessing to Abraham. He blesses him abundantly. And Abraham says in response to the blessing, he gives him a tithe. He gives him a 10% of everything they've just accumulated in the spoils of war. Then a few chapters later in Genesis 28, Jacob, Abraham's grandson, is on his way to his uncle Laban's farm up in the north of Patagonia. And he's on his way up there. And it's a three-week journey or so. And so one night he takes a rest. He lays down on this pillow. And while he's sleeping, he has this incredible dream. And in this dream, God promises to bless Jacob abundantly, just give him incredible blessings, him and his family and his descendants. And as Jacob wakes up, he says, surely God was in this place. And then he says this, he says, God, I make a vow that of everything you give me, of everything you bless me, I will give back to you a tithe, a tenth. Now, notice two things really in common in both of these stories. In both of them, they were a free will offering. No one enforced them. No one begged them. The Lord Moses didn't instruct them. Both of them, out of their own free will, said, God, this is what we want to do for you. But the second thing to notice is this. Both of these vows of saying, God, I want to give something back to you, was done in response to the blessing that they had received. In other words, they weren't going to God and saying, God, if I give this to you, will you promise to bless me? It was done in response to God's blessing to them. And that's very important that throughout God's scripture, throughout the scriptures, whenever God asks us to contribute, it's always in response to his blessing to us.

Later on in the time of Moses, we see that God builds the tithe into the Mosaic law as part of the way that the nation of Israel was to run. And how it would work was that a couple of times a year, sometimes at the end of the year, sometimes in the middle of the year, and sometimes only every three years, the nation of Israel, at the end of their harvest, would harvest all their crops, and the first 10% they would set aside to bring to God in the temple. At the end of the breeding season, when their flocks have produced more flocks or calves or something, something like that, they would set aside the first 10% and bring that to God as an act of worship. They'd bring it to the temple. And the reason God instructed them to do this is it serves three functions in the Old Testament. The first is that it kept the temple going. And so every day, the priests would make sacrifices and sin offerings to God, and they would do that from the contribution of the tithes that the people brought. So it was a way of keeping the temple worship service going. The second function of Phil was it was a way of providing for the priests and the Levites to support them. So in the nation of Israel, the people are all given land to work, except the Levites, the priests, are not given any land. Their job is to focus on the spiritual welfare of the nation of Israel and the spiritual condition. And they're supported through the tithes and the offerings. Now again, this is to guarantee the spiritual vitality of the nation of Israel.

And we see that in the Old Testament, whenever the nation of Israel, whenever the leaders neglect to teach God's people God's word, the nation of Israel descends into chaos. There's abuse of power.

There's political abuse. The rich are getting richer. The poor are getting poorer. People are getting marginalized and alienated. Whenever the leaders neglect their work of teaching and bringing God's word, the nation of Israel descends into chaos. And so the absence of good leadership, the spiritual life of the people is the first thing to go, but it's always the last thing that they noticed. [ 26 : 33 ] And so God says, he sets aside these leaders, and he says, leaders, your job is not to go work in the field, not to go breed crops. Your job is to teach God's people their word, to make sure that the nation of Israel loves me and treasures me, and that worship is maintained in Israel. And that's why in chapter one and two of Malachi, God holds the leaders accountable. He says, you leaders, you're not doing your job. And because you're not doing your job, the nation of Israel is suffering. And so the contribution of the tithes was to support the priests and the Levites. But then there's a third thing that the tithe did in the Old Testament. And this was to support the poor and the foreigners, the widows and those without families. And so what would happen was every three years, they would bring a super tithe or an extra tithe, they would bring it all together, they'd all eat it together. But the poor and the widows and the orphans and those without families to take care of them, they could take from the super tithe back home and stock up their cupboards, and it was a way of supporting the poor in the nation of Israel. And so every Israelite knew that central to their worship and central to the well-being of the nation of Israel was to bring their tithes and their offerings to God. Now, the question arises, what about tithing in the New Testament? In other words, do New Testament Christians, are we duty-bound to bring a tenth of our income or tithe to the temple, to the church, like the people of God did in the Old Testament? What did Jesus say? What did the

New Testament apostles say? One of the things that the New Testament absolutely teaches is that for Christians, those that have come to love and trust Jesus and put their hope in Christ, the Christian no longer relates to God on the basis of the Old Testament law like the nation of Israel did. We no longer, that is no longer our mandate for how we live our lives. There are good principles there for us to consider, but we are no longer duty-bound to follow the Old Testament law. Jesus came and he said he fulfilled the law. So are New Testament Christians instructed to absolutely give away one-tenth of the income as instructed in the Mosaic law? And the answer is no. No. Nowhere does the New Testament absolutely teach that Christians should give away a tithe or 10% of their income. But what Jesus and the New Testament constantly teach us again and again is that what is true for the Old Testament is considered a shadow or a very minimum standard, the starting point of what life of faith in the New Testament looks like. In other words, in almost every way, what the Old Testament law showed us is like a black and white picture. It's like an image. It's what one author called training wheels to teach us how to ride the bike so that in the New Testament we can live fully what God has called us to. We can live in the full extent of his grace and his mercy.

So in other words, the Old Testament law is like a black and white picture. It's just the initial, the minimum, the starting point for what a life of generosity looks like in the New Testament. Let me explain to you what I mean. Remember in Matthew chapter 5, Jesus says this. He says, I haven't come to abolish the Old Testament law. I've come to fulfill it. And then he says, your righteousness should exceed that of the scribes and the Pharisees. And then Jesus gives six examples of what this life in the kingdom looks like. He says, you've heard that it was said.

[ 30 : 06 ] You shouldn't murder, right? That's one of the 10 commandments. That's a good thing. We shouldn't murder people, okay? Let that be the minimum at least. Don't go below that. But then he says, but I say to you, in light of the gospel, in light of Christ's grace on the cross, I say, don't even be angry with your brother. Don't even have hatred in your heart. Jesus says, you've heard that it was said in the Old Testament, don't commit adultery. Okay, that's good. In the Old Testament, don't commit adultery. Stick with that. But I say to you, in the New Testament, in light of my grace, in light of the gospel, don't even look at someone with lustful intent in your eyes. And then we see this in Matthew chapter 23. Jesus talking to some religious leaders and he says, you religious leaders, you're very good at working out the exact tithe on everything you have. Even the garden herbs and spices that are growing in your kitchen window, you've worked out 10 mint leaves for me or nine mint leaves for me, one mint leaf for Jesus.

Nine basil leaves for me, one basil leaf for God. You've worked out exactly, even down to the finest detail, the tithe on those things. And he says, that's okay. That's not a problem. But the problem I have for you is that while you tithe on these things, you've neglected the most important things. You've neglected justice. You've neglected showing mercy. You've neglected showing kindness to the stranger. You've neglected faithfulness. And so Jesus says, do these things, justice and mercy and kindness and faithfulness and love for the stranger, without neglecting the former things. You see what Jesus is saying? He's saying the biblical principle of tithing is a good principle, and they shouldn't abandon it. There's good reason why God instructed them to do it. God's reminding them that he was their provider. God reminds them that they live not by bread alone, but by every word that comes from God. They live in a relationship with him. God's reminding them that he is their true treasure. But he says, bring your tithe on its own as a religious exercise. That's not enough.

Just like we saw in Malachi, God's far more interested in the more significant and weightier matters of the law. Justice and kindness and worship and relationship with him. And so the apostle Paul says the same thing. He writes to the very first Christians, and he says, in light of God's incredible grace, in light of the treasures of the gospel, God's radical generosity to you, steward your finances towards the cause and the advance of the gospel. And he tells them to set aside a portion of their income for the advance of the gospel. And so look how the apostle Paul writes, and he writes to the Corinthian church, and he writes this about another church, a Macedonian church, and look at what he says. He says, I want you to know, brothers, about the churches of Macedonia.

[ 33 : 01 ] For in their severe test of affliction, their abundance of joy and their extreme poverty have overflowed into a wealth of generosity on their part. For they gave according to their means, as I can testify. In fact, they gave beyond their means of their own accord, begging us earnestly for the privilege of taking part in the financial gift to the saints. Friends, when I read that, I long that someone would one day be able to write that about me, to say that he gave over and above his means. He gave way more than was logical or rational. Such was the generosity of his heart.

I long that one day someone will be able to say that about us as a church. We may not be the poorest church in Hong Kong. We may not be the richest church in Hong Kong. But wouldn't it be a lovely thing if our church could be known as radically generous, outside of ourself, supporting missions, and we'll talk about that in a second.

Tim Keller in his book writes this. He says, sometimes people ask me, you don't think that now in the New Testament we are absolutely required to give away 10% to you? I shake my head and say, no, and they breathe a sigh of relief. But then I quickly say, but I'll tell you why I don't think tithing is laid out clearly in the New Testament. Think about it. Have we received more of God's revelation, his truth, and his grace than the Old Testament, or less? Sometimes there's an uncomfortable silence. Are we now more debted to God's grace than they were, or less? Surely tithing is a minimum standard for Christian believers. We certainly wouldn't want to be in a position of giving away less of our income than those Old Testament saints who had so much less of an understanding of what God did to save them. See, friends, in many ways, in the Old Testament, the tithe was brought to maintain the temple, to maintain worship, to maintain the priests, and to maintain what God was doing in the nation of Israel. But in the New Testament, God's view isn't just maintenance. God says, I've got my eyes not on the nation of Israel, but on the ends of the world. God doesn't just want us to maintain church. He wants us to advance the gospel. God isn't just interested in maintaining what we do here. He wants to take this message and blow it beyond the banks so that Hong Kong and Asia and the ends of the world hear about the good news of the gospel.

Friends, we're not trying to maintain anything here. Jesus' mission is for those that have never heard in the furthest corners of the globe to hear Him. Jesus calls us to radical advancement, to plant churches, to support missions and missionaries, to help defeat social justice in our city, and to support the hurting and the most marginalized in our city. And just like Abraham in Genesis 14, and just like Jacob in Genesis 26, and just like the people of God in the Old Testament, and just like the saints in the New Testament, why do we do it? Not to earn God's favor, but in response to His abundant blessing to us already. Let me deal with what does Watermark do with the offerings that come in, and what do we hope to do? I'm so glad you've asked that question.

[ 36 : 18 ] At the moment, we are living in a little bit of maintenance mode. We're trying our best to cover our bases, and generally the income that comes in, the offering that comes in, generally goes

to three things. It goes to paying some of the rental for the buildings, office space in Sain Phuon, this space on a Sunday. So that's the first thing. The second thing is the salaries of the staff that are working at Watermark Church. And the third thing is going to putting on some of the ministry costs.

And so that's stuff that involves discipleship, and meeting up with people, and hosting people. It's things like running outreach events, Life Explored, and Alpha, and other outreach programs.

And in some small way, it's a very small part of our income, goes towards blessing some partner organizations from time to time. But that's really it as it currently is. But let me share with you some of our hopes and our dreams for the future. And there's two stages to it. The first stage is that really, as elders, we are hoping that in the short term, we can get to the place where we can give at least 10% of our income outside of ourselves that has nothing to do with blessing Watermark and growing Watermark as a church. And so we've set up these three funds, and this is a screenshot of what's going to be on our new website, which is going to come up in the next few weeks. But here's a screenshot of what it looks like. In addition to the in-house expenses running the ministry, we want to set up these three funds. And the first one is the Watermark Compassion Fund. These funds are set aside to assist Watermark families that are encountering financial difficulty. Maybe there's some big medical expense they didn't budget for, or someone loses a job. And so there's a bit of a fund to help

Watermark families and members in time of need. The second fund we are setting up is the Missional Justice Fund. And these are set up to support the work of missional justice in Hong Kong through serving the poor and supporting our partner organizations. So we've got a couple of partner organizations, and we give nothing to them monthly at the moment. Out of our love offering at the end of the year, we give them something. But we'd love that actually a regular part every month of our income goes towards serving the poor and the marginalized in some of our partner organizations.

And then there's a third fund we're setting up, which is called Gospel Advance. And this also is our Missionary Support Fund. And these funds are set aside to support strengthening and existing churches and also planting new churches across Asia Pacific. And then these funds will also be used to support and encourage the work of missionaries sent out from Watermark into Asia into the future.

[ 38 : 58 ] And so in the short term, we're hoping, I hope that in the next year, we can get to the place where 10% of all of our income goes towards these funds beyond ourselves. The long term goal, I would love us to get to the place where we can give up to 20% of our income beyond ourselves to support missionaries, church planters, the poor and the marginalized, and the hurting in Hong Kong. Now, to be honest, we're nowhere near that right now. We had like 1 or 2%, but this is where we committed to where we want to go. So that's just what you so you know what happens to the offerings at Watermark. Okay, as we come to close, let's consider two last things. The first thing is this. Oh, sorry, let me say actually one other thing before we get there. So I guess what I'm trying to do is I'm trying to build a case from the scriptures that every Christian, part of our worship is to bring our financial resources and to bring it to God.

And we do that through the local church primarily. It doesn't have to be only through the local church, but primarily. Quick question, when should we start doing that? When do we start? One of the things I'm most grateful for in my life is that my parents taught us when I was five or four, however old I was when I started getting pocket money, five Hong Kong dollars a month or whatever it was, that the first portion of that was to be given to God. And so our kids get pocket money at the moment, and they know the first portion of that goes towards God. And even when our kids get licee at Chinese New Year, they know the first portion of that they give to Jesus in the act of worship. Now, they might not understand all of the details behind it, but we're wanting to teach them from the youngest age to honor God and to worship God with what they've been given. And so I want to say, if you are a student or if you've just started working, don't think to yourself, one day when I earn masses of amount of money, then I'll start. Because the reason is the more you earn, the harder it is to start. The very best thing to do is to start when you feel like you're earning almost nothing.

So if you're earning a hundred dollars a month, that's a great place to start. Start whenever you can.

Okay, let's, last thing is this. Let's consider why is this so hard and how does the gospel help us? Why do we find this so hard? You see, it wasn't just the people in Malachi's day. All of us, even today, find it hard to part with our hard-earned money. Why is that? Well, I think there's a couple of

reasons. The first reason is that we think our safety and our security into the future is found in financial stability. We often think you never know what's going to happen. You need a solid nest egg built up. You may lose your job. Things may go wrong. We need to save up and store up for the future because our safety and our security is in that. For some of us, maybe that's not the reason. Maybe for some of us, we think this money is mine. I worked for it. I worked hard for it. Why should I share it or give it away with anybody else? Maybe for some of us, we don't feel like that, but maybe we feel like others don't deserve my generosity. What have they ever done for it?

[ 41 : 59 ] They haven't worked as hard as I have. They haven't taken the risks. They haven't made the sacrifices. They don't deserve to enjoy the benefits of my work and my hard effort. And all these feelings are very real. These aren't just logical arguments. These are things we feel deeply in our hearts.

But let's consider the wonder of the treasure that is Jesus. The Bible says to us that when Jesus came to us on planet Earth 2,000 years ago, the Bible describes our condition in not very flattering terms.

Jesus says that we were lost and he came to seek and save the lost to bring us home. And the reason we were lost is because we had lost sight of our Father. Jesus says that we were dead in our sins. We weren't just slightly skew. We were completely dead in our sins. And he came to give us new life. He came to breathe new vitality into us.

He came to take a dead corpse and to make us alive again. Jesus says that we were like orphans that had lost our way and we had no hope. And he came and he included us in the family. And so when God came to rescue us, he didn't just send a messenger. He didn't just send a book of instructions. He didn't just send a blank check to say, there you go. That should help you. What did he do? He sent his son.

He sent the greatest treasure that we could ever imagine. The thing that our hearts most desperately need and our hearts long for. He gave us his son. But his coming was at a great cost. And what was that cost? It was the cost of his blood. See friends, Jesus didn't tithe his blood. Jesus didn't go on the cross and say, nine parts for me, one part for you. Jesus gave his whole life. He gave all of it.

[ 43 : 42 ] And Jesus came to a world full of hatred and pain. And he came bringing a message that he knew would rile the authorities. And he knew it would attract their anger and their wrath. And he knew that it would mean that he would end up on a cross. And yet he did it gladly. And friends, one of the reasons why we, and I include myself in this, find it so hard to be generous and so hard to part with our money and to bring our first fruits to God is because it seems so costly. There are all sorts of opportunity costs involved when we give away of our finances. It'll probably mean staying in a smaller apartment.

It'll probably mean going on less overseas holidays. It'll probably mean eating out less often. It'll probably mean getting a smaller car or a secondhand car or not having a car at all. And the truth is that there is a cost involved. Giving financially to the cause of Christ will involve in some ways walking away from something else. But friends, don't you see the cost that involved Jesus to come and rescue us and to save us? Jesus paid the ultimate cost to have our sin and our rebellion put upon himself. But he did it not for his benefit, but for our benefit. Not that we could have a bigger apartment or a nicer car or eat out more often. He did it that we could have the greatest treasure the world could ever know. So that forever and ever and ever for all eternity, our hearts could feast on the greatest treasure the world could ever fathom. And friends, to the degree to which we see that and understand that, to the degree to which we feel the wonder and the privilege of the great treasure that is Christ that he offers us, to that degree, the pull and the lure of money that it has in our hearts will melt like ice in the summer sun. We will literally feel the cords of anxiety and worry that wrap around our hearts starting to just disappear like a vapor.

In Jesus Christ, we are offered the treasure of incredible security and peace, both in this life and forever. In Jesus Christ, we are offered the treasure of indescribable love, a love that can never be taken from you, a love that will never walk out the door, a love that will never be unfaithful to you, given to us forever. In Jesus, we are given a treasure that we could never buy with all the money in the world, with all the treasures in the world, no matter how hard you work or what deal you cut. And you know what, friends? Even if you never contribute another cent to the cause of Christ for the rest of your life, his love for you won't diminish by one single inch, because his love for you is not found in what you do for him, it's found in what he did for you. And so what about financial security

and stability? When we see that Christ went to the cross to guarantee our internal security, suddenly our temporary security becomes an issue. We know that Jesus died on the cross to guarantee our forever security. What do we have to worry about in this lifetime? What about feeling like our money is not our own? Friends, when we see that we were utterly lost, that we were dead in our sins, unable to save ourselves or rescue ourselves, but Jesus came and did for us what we could never do for ourselves, we'll see that every single thing we have in our lives is a gift from God. There's not one single thing that we have for which we can claim credit. Everything is a gift from God. And suddenly we won't have to protect and look after money as if it's our own. What about feeling like others don't deserve it? Friends, which one of us deserve the grace of God? Which one of us could say that we've never squandered or taken advantage of Christ's mercy? Friends, it's true that when we give of our finances to some organization or the cause of Christ, it's true that they may not always steward it the way that we want. It's true that that organization may not use it as honorably as you think that they should. That is true. And there'll be times that even they may not deserve it. Friends, how many of us have never squandered Christ's mercy or His grace? How many of us fully deserve God's mercy to us?

Friends, when Jesus Christ was on the cross, He knew that while He was being nailed to the cross, some of the people were laughing at Him and mocking Him and spitting in His face. Jesus knew that some of the people for whom He died would never ever bow their knee and never ever thank Him. That for their entire lives they would mock Him and laugh at Him and jeer at His sacrifice, thinking that He is a fool to die on the cross. And you know what? He did it anyway. He did it anyway because of His profound love for us.

[ 48 : 25 ] One author said it like this, when we're thinking of giving our money away, don't sit down with a calculator. Sit down at the foot of the cross. Let Jesus' cross melt our hearts. Friends, when we see our hearts and who Jesus is, how He's given everything that we might have true treasure, it'll melt our hearts and we'll be the freest people in all the world. Let's come to Him now. Let's pray.

Heavenly Father, we come before You this morning because this area that we've spoken about, finances, is such a massive one. It's one which we are constantly feeling conflicted, God. We want to be like You, God, and be generous and to support missions and missionaries and the work of Christ in our city.

We want the gospel to advance, but oh God, money has a way of finding its way into our hearts. God, I pray won't You help us. God, won't You help us, we pray. God, won't You make us radically generous like You, God. We pray, God, that we as individuals and we as a church family will become more like You, God. We'll steward that which You've given us, not for ourselves, but for Your glory and for the good of others. And so we pray, Christ, come and help us. Come and help us, Lord. God, we confess that this is one area we so often don't want to bring to You. We bring every other area of our lives to You. But God, we do this morning come and we ask You to help us. Come and lead us, we pray, God.

God, open the eyes of our hearts to see You. Give us an eternal perspective and help us to become more like You, we pray. In Your wonderful and powerful name, Amen. Amen.