

# **Becoming a 100%'er in Your Financial Life**

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**Living a 100%  
Life**

**Text: Malachi 3:7-12**

**01/15/12**



# Question

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- **Why does the Bible have so much to say about the use of money?**

# Answer

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- **Because the way we handle money is an accurate measure of our spirituality.**

# 1 Timothy 6:10

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- **For the love of money is a root of all sorts of evil, and *some by longing for it have wandered away from the faith and pierced themselves with many griefs.***

# Central Truth

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- Our lack of blessing is due more to our lack of obedience than to God's lack of concern.

# Background

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- Along with Haggai and Zechariah, Malachi was one of three post-exilic prophets

# Three Major Revelations

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- The unfailing love of God for His People
- No motive other than love for God can sustain a relationship with Him
- The secret to strength in an age of failure... reverence for the living God

# How the Book Unfolds

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- **God makes seven accusations against the people of Israel**
- **The people question God's claims**
- **God gives conclusive proof to substantiate His claims**

# Malachi 3:7

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**“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?’***”**

# God's Accusation

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## ■ Accusation #5:

“You have turned  
aside from My  
statutes”



# God's Invitation

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- **Return to Me and I will return to you**
- **(See Mal. 3:6)**



# The People

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- **...How can we  
return to You when  
we never left.**

# Malachi 3:8

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- **“Will a man rob God?  
Yet you are robbing Me!  
But you say, ‘How have  
we robbed You?’ In  
tithes and offerings.**

# God's Accusation

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## ■ Accusation #6:

“You are robbing  
Me”



# The People

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■...How have we  
robbed You?



# God's Proof

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- **You withheld tithes and offerings.**



# **Tithing is a very...**

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- **...complicated matter and not very well understood.**

# Tithing was...

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- ...practiced before the Law was given...optional or required...unclear?
  - Abraham tithed (Gen. 14:17-20)
  - Jacob tithed (Gen. 28:22)

# After the...

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- ...giving of the Law,  
tithing was  
mandatory  
(Leviticus 27:30-32)

# The fact of the...

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- ...matter is that there was not *one tithe* but *three* and the required amount was *greater* than 10%.



# Malachi 3:9

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- **“You are cursed with a curse, for you are robbing Me, the whole nation *of you!*”**

# **The Consequences**

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- **...The whole nation was placed under a curse**

# Malachi 3:10

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- **“Bring the whole tithe into the storehouse, so that there may be food in My house, and test Me now in this,” says the Lord of hosts, “if I will not open for you the windows of heaven and pour out for you a blessing until it overflows.**



# The Solution

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- **...Stop your disobedience and honor your commitment**



**100% in your...**

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■ **...financial life  
demands a  
*commitment* from  
you...complete  
obedience**

**100% in your...**

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■ **...financial life  
demands a  
*concession* from  
you... God owns  
everything**

**100% in your...**

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■ **...financial life  
demands  
*confidence* from  
you... God keeps  
His promises**



# The Tithe

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- **Tithing is a privilege predicated by the Law**
- **The idea of the tithe comes straight from the heart of God**

# The Law

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- Since we are dead to the Law as a rule of life, there is *no virtue* in tithing
  - No points
  - Belongs to God already

# Since God owns...

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- ...it all, we don't even have to debate what to give. The important matter is what you keep and why you kept it.

# Tithing is...

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- ...just a good *guide* for giving...a beginning
  - We are still selfish
  - We still need guidance
  - We are required to give...we  
*are not required to tithe*

# Oswald Chambers

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- **Worship is giving to God the best He has given us.**