

**“WILL A MAN ROB GOD?”**  
**or**  
**“THIEVES IN THE CHURCH!”**

INTRODUCTION

In recent years the American Business World has been shocked and rocked by “CEO Frauds.” This growing business scandal is being referred to as a “*Corporate Watergate.*” Powerful Corporate Executives have “robbed their investors” and “defrauded their employees” of millions – even billions – of dollars! Initial evidence seems to indicate that they have carried out this “economic exploitation” to support their *excessive salaries...extravagant compensation packages...and exorbitant lifestyles.*

Since the 1990’s the “*Economics of Greed*” seems to have become the accepted norm for many businessmen and entrepreneurs. Alan Greenspan said: “*An infectious greed seems to grip much of our business community.*”

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Every day there are new revelations of “*Insider Trading*”...“*Stock Option Abuse*”...“*Accounting Fraud*”... “*Cooking the Books.*” *Time Magazine* summarized it this way: “*Many of these companies had been ethically bankrupt for years.*” And it is only through these recent revelations that we are now “...getting a look at the red ink on the moral balance sheets.”

As a result, the Stock Market is “*reeling from these revelations!*” Investor confidence is at an all time low. The dollar has fallen in value before other world currencies. Some economists predict that the day is soon coming when the “almighty dollar” may no longer be the economic standard on the world money markets. Some economists even fear a “Market Meltdown” that could take us from *recession to depression.*

Wall Street is no longer “Bullish” as it was in the decade of the 90’s. It seems that the much-feared “Economic Bear” has come out of hibernation – and gone on a financial rampage! He has attacked and wounded the spirited and snorting “Wall Street Bull” – which had been leading an economic stampede that was the envy of the world!

But as tragic as these “Business Revelations” are – *there is an even greater scandal in the Church!* It is not a “secular scandal” of CEOs robbing their employees – but a “spiritual scandal” of Christians “...robbing God!” It is easy for all of us to “point the finger of accusation” at these Corporate Executives who have exploited and plundered their company’s finances – and used their assets as their own personal bank account. It is also easy to condemn the accountants and CPAs who “*cooked the books*” to cover up this blatant financial abuse. But *what about the Church? What about the Family of God?! What about the millions of Christians who also weekly rationalize their stealing?*

Let’s get even more personal: “*What about YOUR OWN financial records?*” What would they reveal if they were made public – not to Congress, but to your local congregation?

Would your buying and spending habits reveal that you too have been “*cooking the books*” to cover up your own economic greed? Would a “total audit” of your personal financial records reveal that you are also *guilty of theft* – not from MAN, but from GOD?

You see, the Bible is VERY clear in this matter. It assures us that one day at the Judgment Seat of Christ, God will “open the books” and “audit the accounts” for EACH of us (II Cor. 5:10; Rev. 20:11-15)! And we can be assured that His records are perfect! His accounting is omniscient and infallible! Then it will be too late for “*cooking the books...erasing the tapes...shredding the evidence!*”

So my friends, I firmly believe – as Peter said, “**It is time for judgment to begin with the family of God**” (I Pet. 4:17). Before we condemn the world – we need to get our own financial and spiritual houses in order!

You see, we should never be surprised or shocked when non-Christians act like non-Christians! We should never expect people of the world to live and work by Biblical ethics. However, *we should expect Christians to live by Biblical Standards* – rather than by *worldly standards!* Tragically, when it comes to money and materialism, there is more of the “*world in the church*” than there is the “*church in the world!*” Unfortunately, too many of us Christians mirror and reflect the “economic greed” of the world – rather than the “economic contentment” that is supposed to characterize God’s people!

**When it comes to money and materialism, there is more of the “world in the church” than there is the “church in the world!”**

However, this is not a new problem for the people of God! That’s why one of the oldest and most familiar questions in the Old Testament is this: “**Will a man rob God?**” (Mal. 3:8). Let’s take a moment to read it in its context – which is a conversation between God and His people:

**“I the Lord do not change. So you, O descendants of Jacob, are not destroyed. Ever since the time of your forefathers 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?’**

**Will a man rob God? Yet you rob Me.**

**But you ask, ‘How do we rob You?’**

**In tithes and offerings. You are under a curse – the whole nation of you – because you are robbing Me. 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 you will not have room enough for it. I will prevent pests from devouring your crops and the vines in your fields will not cast their fruit,’ says the Lord Almighty. ‘Then all the nations will call**

**you blessed, for yours will be a delightful land,' says the Lord Almighty"**  
(Mal. 3:6-12).

It is crucial to note that the first place God says that His people should **"return to Him"** – was in their **"tithes and offerings."** This was where they had to make a spiritual "about-face." A *renewal in giving* was the *minimum starting point* to prove their sincerity to the Lord. It would be a tangible way of demonstrating a "change of heart" concerning their relationship with God. The Lord knew that if they would not *return in their giving* – they were not really **"...returning to God"** at all. They were just playing religious games. A renewal of their **"tithes and offerings"** would be a physical, visible, tangible way to demonstrate that they were really *serious* about their relationship with God. There was no other "point of return" that God would accept as a substitute for a renewal of their **"tithes and offerings."**

But earlier in this little prophetic book, God had chastized them for another area of infidelity and unfaithfulness. It was in the area of their *marital infidelity*. In the midst of their pious religiosity, He said to them:

**"You flood the Lord's altar with tears. You weep and wail because He no longer pays attention to your offerings or accepts them with pleasure from your hand. You ask, 'Why?' It is because *the Lord is acting as a witness between you and the wife of your youth, because you have broken faith with her, though she is your partner, the wife of your marriage covenant.***

**Has not the Lord made them one? In flesh and spirit they are His. And why one? Because He was seeking godly offspring. So guard yourself in your spirit, and *do not break faith with the wife of your youth.***

**'I hate divorce,' says the Lord God of Israel...so guard yourself in your spirit, and *do not break faith*'** (Mal. 2:13-16).

So the Lord had two primary judgments against Israel: their *marital infidelity* and their *monetary infidelity*. And how often these two go together! Wherever you find one – you soon find the other! And usually it is *monetary infidelity* that shows itself first. That's because money is an "outside indicator" of the nature of our heart. *Spiritual infidelity* usually shows itself first through *monetary infidelity*! It demonstrates a shift of emphasis from the *spiritual* to the *material*. It shows a *drift of the heart* from a *value of relationships* to a *value of riches*. When our heart strays in the *matters of money* – it soon strays in the *matters of morals and marriage*!

**Marital infidelity and monetary infidelity almost always go together. Money is an "outside indicator" of the nature of our heart.**

Therefore, let's look then at our own lives through the lives of God's Old Testament people. That's why these things were written down for us in the Bible. In reality, *their story* is also *our story*. That's why Paul said:

**"...everything that was written in the past was *written to teach us*"** (Rom. 15:4).

**“Now these things occurred as *examples* to keep us from setting our hearts on evil things as they did...These things happened to them as *examples* and were written down as *warnings for us*, on whom the fulfillment of the ages has come. So *if you think you are standing firm, be careful that you don’t fall!*” (I Cor. 10:6-12).**

So in this study, let’s play “spiritual private eye” and “investigative reporter” to find out how the Jews of old were “...**robbing God.**” Perhaps in the process we will see if we are guilty of the same offense.

As I have studied God’s Word about this subject, I have seen that there are 5 primary ways that God’s people are guilty of *theft*. Let’s look at them together in the coming chapters. But let me give you a WARNING: *This study may be hazardous to your life-style!* So continue reading at your own risk!

## **LACK OF TITHING**

Through the prophet Malachi, God first of all asks the question: **“Will a man rob God?”** To make sure they got the answer right, He answers His own question: **“...you rob Me...in *tithes and offerings*”** (Mal. 3:8).

The Jews then, were guilty of “doubly robbing” God! They were guilty on two accounts. They were **“robbing God”** by *withholding* both their **“tithes”** and their **“offerings.”** Theirs was the *sin of omission* – or *withholding from God* what He rightly deserved. The **“tithe”** meant a *tenth* of their income. The **“offering”** meant the various *“animal sacrifices”... “grain offerings”... “drink libations”* they were not bringing into God’s storehouse. Further, these **“offerings”** refer to the *“sin offering,” “burnt offering”* and *“fellowship offering”* – or *“peace offering”* – they were supposed to regularly bring to God at the Temple. Note a few selective verses about what God instructed them about tithing.

- **“A *tithe of everything* from the land, whether grain from the soil or fruit from the trees, belongs to the Lord; it is *holy to the Lord*”** (Lev. 27:30).
- **“You must...seek the place the Lord your God will choose..to put His Name...To that place you must go; there bring your *burnt offerings* and *sacrifices*, your *tithes* and *special gifts*...your *freewill offerings*, and the *firstborn of your herds and flocks*”** (Deut. 12:4-6).
- **“Be sure to set aside a *tenth* of all that your fields produce each year...so that you may learn to *revere the Lord your God* always”** (Deut. 14:23).

“But WHY,” we may ask, “did God require these **“tithes and offerings”** in the first place? What were their purpose? *Did God need their money?* Did He love the savory aroma of meat burning on the altar – like we love the smell of a good steak cooking on our backyard the grill?” Hardly! *God needs nothing.* He is the only complete, all-sufficient Being in the universe. He is *God* – which is exactly what the **“tithes and offerings”** were to symbolize. They were reminders that God alone is God – and deserving of our love and adoration. Simply put then, these various **“tithes and offerings”** were for the *worship of God*, and the *work of God*.

First and foremost, the *tithe* was a vital part of the *worship of God*. The giving of the *tenth* was a reminder that God was the **“Creator”** of everything. As such, He alone is the **“Possessor of heaven and earth”** (Gen. 14:19; Ps. 24:1). Man was created as the *proprietor* of God’s creation – not the *possessor* (Gen. 1:28). The man and woman were but *workers* in His vineyard – not the *owners*. They were dependent *stewards* while God alone was *sovereign*. So the *tithe* was an outward expression of their *reverence* of God as *God*. They must never entertain the thought that they were totally self-sufficient like God – and could be their own gods. He alone was God and they were not – and the giving of the *tithe* was a material demonstration of that fact. That is because the *“lesser”* gives to the *“greater”* – just as Abraham did to Melchizedek, who in turn **“...blessed Abram”** (Gen. 14:18-20; Heb. 7:7). So *when man tithes – God blesses*. It’s that simple!

**When man tithes –  
God blesses.**

Therefore, the *tithe* was a physical, visible, material symbol of the people’s *humility* and *reverence* before God. Note again this verse we looked at earlier:

**“Be sure to set aside a *tenth* of all that your fields produce each year...so that you may learn to revere the Lord your God always”**  
(Deut. 14:22-23; c.f. Mal. 2:5; Ps. 22:23; 33:8).

So the *tithe* was to teach them to *revere* and *respect* the Lord as God. The **“tithes and offerings”** were also “visual aids” to *teach their children* to love and revere God (Ex. 12:25-27; Deut. 4:9-10). As the children watched their parents give their **“tithes and offerings,”** it taught them to do the same. It built the *principle of submission* and the *principle of giving* into their lives.

Secondly, the *tithe* was for the support of the *workers of God*. Since God did not give the Levites any of the Promised Land whereby they could support themselves – He supported them through the *tithe*:

**“The Lord said to Aaron, ‘You will have no inheritance in their land, nor will you have any share among them; I am your share and your inheritance among the Israelites. I give to the Levites all the tithes in Israel as their inheritance in return for the work they do while serving at the Tent of Meeting’”** (Num. 18:20-21; c.f. Lev. 27:30-33; Heb. 7:5).

But the problem with the Israelites in Malachi's day was not that they were *not giving at all*. Like many Christians today, they were giving – but not nearly their *tithe*. They were giving God their *leftovers...their surplus...their second-best* – which showed the level of their heart commitment to God. They were no longer really *revering God*. They had lost their sense of *awe before Him*. They really no longer *feared God with a reverential fear*. But they were still giving token “offerings” to God – meager as they were! Listen to His description and indictment of their “offerings” – and of the priests who consorted with the people in this spiritual and material compromise:

**“It is you, O priests, who show contempt for My Name...You place defiled food on My altar...you bring blind animals for sacrifice...you sacrifice crippled or diseased animals.”**

And then with a bit of sarcastic humor God says:

**“Try offering them to your governor! Would he be pleased with you? Would he accept you?”** (Mal. 1:6-8).

If we are honest, many of us as Christians today would have to acknowledge that we are guilty of the same thing. Like the ancient Jews, we don't give God our *best* in either our *time...talent...or treasure*. Like the Children of Israel in Malachi's day, we regularly give God our *leftovers* and *second-best* that are “**defiled...blind...crippled...diseased!**” We don't give God our “**firstfruits**” (Prov. 3:9) – but our leftover rotten fruit!”

So while many Christians sporadically give some kind of “offerings” to God – they do not consistently “**tithe**” – as we will continue to see in this study. In reality, many Christians “tip” – but they do not “tithe!”

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However, our “offerings” are to be *above* our “tithes” – not a substitute for them. Studies show that the vast majority of professing Christians – even evangelical Christians – *do not tithe at all*. And I remind you that we *evangelical Christians* are the ones who profess to be Church attending...Bible believing...born again...and spirit-filled! So we should certainly expect a higher degree of spirituality from this segment of Christianity! Do we find that to be true? Hardly!

In reality, studies show that only 3% - 5% of Christians actually tithe in America today. Further, only 12% of evangelical Christians tithe! That means the rest are “**...robbing God!**” Even more tragic: “**37%** of those attending *evangelical churches* don't give ANYTHING to their local church” (Larry Burkett, Crown Ministry). They don't even “tip” God! Week after week they come to His spiritual restaurant called the “church.” They enjoy the fellowship...participate in the worship...partake of the spiritual food that is served – and never even “*leave a tip*” before they depart! What they would never think of doing in a restaurant after a good meal – leaving without giving a tip, they do weekly at church – leave without giving a tithe!



But there is another BIG PROBLEM with tithing in a lot of people's thinking. For far too many people, *tithing* seems to suggest that God has a claim on a MAXIMUM of **10%** of their income. The rest belongs totally to them to spend as they want! However, the Bible is very clear in reminding us that GOD OWNS IT ALL (I Chron. 29:11; Ex. 9:29; Lev. 25:23; Deut. 10:14; Ps. 24:1; 50:10; etc.!) As we saw earlier, He is the OWNER – while we are the STEWARDS. So the *ten percent* is a reminder that God also owns the other *ninety percent!* Therefore we must also *save, invest and spend* it wisely for His glory.

And yet, studies have shown that the current per capita giving is about **2.5%** in *evangelical churches* in America – which is down from **3.1%** in 1968. Even at the height of the “*economic boom*” in 1998, *the average church member gave only 2.5% of their income to their congregation.*

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By contrast, the IRS says that the average per capita giving of all Americans is **1.7%** (Sylvia and John Ronsvalle, and Ron Blue, Financial Consultant; *Empty Tomb, Inc*). Sadly, there is little difference then between the benevolent giving of professing Christians and the paltry giving of the general population.

Also, this very low level of “tithing and giving” is not a new phenomena in American Christianity. Consider these statistics:

- In **1916** Protestants were giving **2.9%** of their incomes to their churches;
- In **1933**, in the depth of the *Great Depression*, they gave **3.2%**;
- In **1955**, when a major economic upswing began, it remained **3.2%**;
- But by **1999** – when we Americans were much richer, it fell to **2.6%**. (*Empty Tomb, Inc*)

According to Ron Blue, Christian Financial Consultant: “*The more we make, the less we give.*” As amazing as it may seem, studies show that *America's poor* consistently give more than *America's rich* – when you consider their giving in proportion to their income. Consider...

**The more we make, the less we give.**

- People making **\$10,000** or less give **3.6%**
- People earning **\$100,000** or more give **2.5%**

So these telling statistics destroy the fantasy that many people have when they say: “*If I only made more, I would give more!*” Not so! The reality of our national average clearly demonstrates: *The more we earn, the less we give in proportion to our income.*

**The more we earn, the less we give in proportion to our income.**

The conclusions are inescapable: Any way you slice the financial pie, the average American Christian gives NOWHERE NEAR the Biblical *tithe* of **10%**! In reality...

- As our *income goes up* – our *giving goes down*;
- The *more we make* – the *more we consume*;
- As our *salaries have risen* – our *standard of living has risen even higher*;
- And all the while, we are guilty of “**...robbing God!**”

So our paltry tithing has decreased, not increased – across the years. Our tithing has dropped from a high of **3.6%**, to the current average of **2.5%**! Not very impressive! In a very real sense, the *tithe* is an indicator of the level of our love for God. The *tithe* can be thought of as the “currency of the heart.” Therefore, most of us as Christians only love God **2.5%**! How many of our spouses would be pleased if we gave them that very low percentage of our love? How many of them would feel secure and satisfied with **2.5%** of our time and affection? None! *Neither is God satisfied with our very low level of tithing and giving.*

**The *tithe* can be thought of as the “currency of the heart.”**

Studies have consistently shown that the vast majority of American Christians are *neither tithing* – nor *significantly giving*. And certainly there are precious few of us who know anything about *sacrificial giving*! According to the *Lilly Foundation*:

“Church members are giving smaller portions of their income to churches, but are *going into debt more to purchase luxury items.*”

Once again the real truth is out: “*The more we earn, the more we consume on ourselves!*” And the more “luxury items” we go into debt for – the less we have to give to those who do not even have the basic necessities of life!

***The more we earn, the more we consume on ourselves!***

But when it comes to tithing, a careful study of the Old Testament reveals that the *tithe* is actually **23%** – and not the commonly used **10%**. Let me outline the total Old Testament *tithe* that God expected of His people.

- First, there was an *annual tithe* of **10%** that was for the support of the *Levites* (Lev. 27:30; Num. 18:21; Deut. 14:22);
- Then there was a *second tithe* of **10%** that was for the *Lord’s Feasts* (Deut. 14:22);
- And finally, every 3<sup>rd</sup> year there was an *additional social-welfare tithe* of **10%** that was collected for “**...strangers, widows and orphans**” (Deut. 14:28-29; 16:11; 24:19-21).



So when you total all three, the normal Old Testament *tithe* was not **10%** as many think – but **23%**! At best then, the *tithe* is our *starting point* – not our *ending point*. It is where we *begin our giving* – not where we *end our giving*. But one thing for certain: *Anything short of the tithe is “...robbing from God!”*

**The *tithe* is our starting point – not our ending point.**

The New Testament, on the other hand, teaches an even higher standard of giving. It raises the giving bar from *Law* to *Grace*. It teaches the principle of the “*Grace of Giving*” – which is PROPORTIONAL to God’s blessing upon your life:

- **“On the first day of every week, each one of you should set aside a sum of money *in proportion to his income...*”** (I Cor. 16:2; c.f. Deut. 16:1);
- **“From everyone who has been given *much, much will be demanded; and from the one who has been entrusted with much, much more will be asked*”** (Luke 12:48).

However, so many of us as American Christians are like the Children of Israel – whom the Lord exhorted through the prophet Haggai:

**“Is it time for you yourselves to be *living in your paneled houses, while this house remains in ruin?*”** (Hag. 1:4).

You see, like so many of us, they were more concerned with “their houses” than they were “God’s House.” They were spending their time, energy and money on building lavish homes for themselves – while totally neglecting God’s Temple. As a result, both the *worship of God* and the *work of God* were being neglected in the pursuit of personal pleasure and prosperity! Sound familiar?! In reality, we have many Christians who are doing the same thing today. We spend untold amounts of money on ourselves...our homes...our yards – while largely neglecting the work of God locally and globally. While we can’t find the money to tithe, we spend tens of thousands of dollars of God’s money on our own lavish houses, beach resorts and mountain condominiums!

Even worse, we have many “rich Christians” in America who are living on “church welfare!” As I said earlier, they come to church week after week... use the facilities... hear the sermons... participate in the worship... take communion... have their children baptized and married in the church... enjoy the fellowship... eat the covered dish suppers... “pig out” at the annual Homecoming “dinner on the grounds” – and even hope to be buried in the church cemetery when they die! And yet, *they never put a penny in the offering plate!*

**We have many “rich Christians” in America who are living on “church welfare!”**

In reality, these Church-attenders are on “spiritual welfare!” They enjoy all of the benefits and blessings of the church – while letting other church members “pick up the

tab!” They are “spiritual deadbeats” – “*welfare Christians!*” In reality, there is absolutely no difference between them and the people who are living on “social welfare!” Both are being supported by other people’s hard work and sacrifice! The people living on “social welfare” are being supported by our *taxes* – while the people being supported on “church welfare” are being supported by our *tithes!* But both are on welfare! And according to the Bible, the only people who are to be on the welfare roles of the church are *needy saints, widows and orphans* (Acts 4:32-35; 6:1-7; 11:27-30; Ja. 1:27, etc.). For everyone else the rule is this: “**If a man will not work, he shall not eat**” (II Thess. 3:10). So if a person will not work in the church – beginning with a *tithe* of their *time, talent and treasure* – they should not be “eating” from the spiritual table of the Lord!

Having said that – and totally offended many of you readers, let’s turn to a second way many of us are “...robbing God.”

## **LACK OF TEACHING**

Many pastors and Christian leaders are timid – even embarrassed, ashamed, and apologetic – when it comes to *talking* or *teaching* about money. Because the subject offends so many in the church – they just leave the subject alone.

However, even without proper systematic teaching, *Americans are still the most generous people on earth* – giving away over **\$100 billion** each year. I firmly believe that this benevolent spirit is the direct result of the Judeo-Christian ethics that our country was originally founded upon. That Biblical ethic taught us to be honest...work hard...give to those less fortunate...be generous...get involved...reach out with a helping hand...open our heart and pocketbook to those in need. As a result, studies have consistently shown several things:

- First, *Americans are the most generous people on earth*. We far out-give all of the other countries of the world when it comes to international crisis or natural disasters;
- Secondly, *Christians are the most generous givers in America*. Our giving is above the norm of the average American citizen;
- Thirdly, *evangelical Christians are the most generous of all*. We give more than the average nominal church-going Christian.

And yet, with proper *information... inspiration... motivation...* and *application* concerning money – MUCH MORE financial resources would be given. More money would be released to the purposes of God. That's because God's Word is the greatest textbook about money ever written! Let me illustrate how important the issue of money is in the Bible...

**God's Word is the greatest textbook about money ever written!**

- God's Word talks about "money" and "materialism" more than almost any other subject;
- There are more verses on *money* and *finances* in the Bible than on "sex and immorality";
- The Bible speaks more about money than it does about prayer. While there are 500 references to "prayer" in the Bible – there are 700 specific references to money;
- Jesus spoke more about "money" than about "*heaven and hell*" combined;
- *16 out of His 38 Parables* deal with money;
- There is a grand total of 2,300 references to money and materialism in the Bible!

So if the Bible talks about money and materialism that much – God must have known that we were going to have a pretty BIG problem with it!

Also, the book of Proverbs is "God's wisdom about money." Proverbs speaks in great detail about almost every aspect of money – as it does about virtually every area of life. That's why Christian parents need to get their children into Proverbs from a very early age. When our children were early adolescents, we had each of them outline the book of Proverbs under its various topics – a spiritual discipline that we recommend to every parent of young children. Patt and I wanted to get God's wisdom into their hearts and minds at an early age. From start to finish, the book of Proverbs contrasts the "foolish man" and the "wise man." So the only way we can raise "wise children" is through the *information* and *application* of the wisdom of Proverbs in their lives. And *money is one of the first places our children will be tested*. As they grow, they will either use money *wisely* or *foolishly* – which they will usually model from how their parents use money! *So if the parents don't tithe – the children won't tithe!*

As we saw earlier, one of the purposes of the "**tithes and offerings**" was to help *teach children to love and revere God*. The giving by the parents was to be a clear "visual aid" to instruct their children. But if the children do not see their parents tithing and giving – they will grow up with the same lack of concern for *tithing* and *giving*. They will be *selfish consumers* – rather than *generous givers*.

I am so thankful that my father taught me the importance of tithing through precept and example. Growing up, all of us children knew right where his personal *tithe envelope* was in his desk drawer in his study. Each time he was paid, “God’s tithe” went in *first* – not *last*. That was strictly “God’s money” – and we could not touch it or dip into under any circumstances! And before any of us had allowances or jobs where we could earn money, he would give each of us some money from that *tithe envelope* to give in our Sunday School offerings each week. That was an important lesson in giving that none of us ever forgot!

However, for each of us there came the time when we were earning some money on our own. Now it was our time to *personally tithe!* Dad could no longer tithe for us. I remember well my first “paying job.” I was the custodian in my father’s church. I was paid a salary of \$25 a month. For that I had to clean the church...dust the pews... vacuum the carpets...straighten and sweep the Sunday School Classes – and mow the lawn. It was a lot of work for a young teenager! But finally when I got my first “real paycheck” of \$25 – and I felt like a millionaire! It was the most money I had ever personally had in my life. In my mind I had already spent it a hundred times! I had already decided how I was going to spend every penny of that \$25! And ALL OF IT was going for what I wanted for myself! But when my father gave me that check from the church, he said to me: “*Son, I want to remind you to give God His tithe before you spend any of the rest of this money.*” Now, I didn’t really want to do that! I had worked long and hard for that money – and it was *mine! MINE!*

Seeing the internal struggle through the pained expression on my face, my father wisely said: “*Son, if you don’t tithe your first \$10, or \$100 – you will never tithe your first \$1,000 or \$10,000*” (which was far more money than my boyish mind could even comprehend!). I will be eternally grateful for that “*tithing lesson*” from my father. It has guided me through life – and God has proven Himself faithful through my honoring His *tithe* over and over again!

Much more needs to be said here about the whole subject of “money in the Bible” – but time does not allow. Suffice it to say, there are plenty of great Christian teaching materials available on this subject. I have also written Study Guides and produced audio and video tapes on this subject. In addition, I highly recommend the many writings by Christian Financial Consultants and writers like Randy Alcorn, Ron Blue, Larry Burkett, Howard Dayton, etc. And if you are not plugged into *Crown Ministries*, you should be ([www.crownministries.com](http://www.crownministries.com)). Also, *Generous Giving* is another wonderful resource for any Christian – especially those to whom God has entrusted wealth. Their ministry purpose is to “*Start a revolution of generosity*” among Christians in America. They also have many wonderful resources to help guide you and your family in the whole area of finances ([www.generousgiving.com](http://www.generousgiving.com)).

Remember: “*The number one competitor in your life to the Lordship of Christ – is money!*” As Christ said: “**No servant can serve two masters...You cannot serve both God and money**” (Luke 16:13). Therefore, either “*Christ will be your Master*” – or “*money will be your master!*” You cannot simultaneously live for both. One or the other will be “*lord of your life.*” Your money, more than any other single factor – reveals the *true treasure of your heart!* Giving is a tangible physical indicator of your

true spiritual condition. Therefore, your *checkbook* – along with your *date book*, reveals your true priorities. How you *spend your time* and how you *spend your money* will impact your eternity more than anything else!

### Principle

***“The number one competitor for the Lordship of Christ in your life is money!”***

Now let’s look at a third way that we Christians are often guilty of “...robbing God.”

## LACK OF THANKSGIVING

Few of us in America are really *thankful* for what we have. It seems like “*the more we have, the more we want.*” Nothing is ever *enough!* And as I work with my brothers and sisters in the Two-Thirds World, I find that they struggle with the same problem – but perhaps at a lower level. Just like us, *the more they have, the more they want.* It is what one of our National partners calls “*Yhe rising tide of expectations.*” They more they receive from their American partners, the more they *want* – and even *expect!*

Concerning our insatiable appetite for *more*, I am often reminded of the pithy, earthy wisdom of Proverbs when it says:

**“The leech has two daughters. ‘Give! Give! They cry. There are three things that are never satisfied, four that never say, ‘Enough!’: the grave, the barren womb, land which is never satisfied with wather, and fire, which never says, ‘Enough!’”** (Prov. 30:15-16).

So whether in antiquity or now, a *growing greed* is forever present! Because of our sinful, selfish natures, we all have the materialistic appetite of a *blood-sucking leech!* We are *never satisfied* with what we have. Nothing is ever *enough.* We always want “*more stuff!*” In the natural realm there are four parables of this unrelenting and often destructive graving for more: the *grave*, a *barren womb*, *dry land* and *fire.* None are ever satiated or satisfied. Likewise, in the human realm, *nothing is ever enough!* We always want more...*more...MORE...MORE!*

So the BIG QUESTION is this: “When is enough really *enough?*” How much does it take to *satisfy?* ANSWER: “Just a little bit *more!* As a result, millions of Americans – even Christians, live like the two daughters of Mrs. Leech. Their heart’s cry is a growing crescendo of “*Give me, give me, GIVE ME!*” So they go through life as *takers* rather than *givers*...as *consumers* rather than *sharers*...as *leeches* rather than *lovers!* You see, *lovers give* while *leeches take.* Leeches bloat themselves with the blood of their victims. They always *take* and never *give.* True lovers do just the opposite. So

just like a leech sucks the blood out of its victim to the degree that they become anemic, weak and diseased – materialism sucks the blood out of our spiritual lives. Soon our insatiable appetite for *more* – sucks the very life’s blood out of our spirits. As a result, we are left with the *dis-eases* of *self*: *selfishness, self-centeredness, self-seeking, self-satisfaction, self-indulgence, self-reliance, self-deception*. And then our thankfulness, love, compassion, caring and giving become anemic and weak – or non-existent.

Am I a *leech* or a *lover*?  
Am I a *taker* or a *giver*?  
Do I live to *get*, or live to *give*?

That’s why “upward mobility” is the name of the game. A few years back, there was the popular yuppie maxim that said: “*He who dies with the most toys wins!*” I first saw it as a bumper sticker on a shiny black BMW. But later I saw a T-shirt that countered that consumer philosophy with this retort: “*He who dies with the most toys – still dies!*” Good point. Then what? We can’t take any of those “materialistic toys” with us. We must leave them all behind. Then we go into eternity bankrupt! We accumulated all of our treasures here – and did not lay up any in heaven. And all along the way we experienced little lasting happiness and thanksgiving for what we had – so we always had to have MORE. The coveted “brass ring” was always a little out of our grasp.

God’s ancient people struggled with the same *thankless spirit*. It is instructive to note that among the many other “feasts” and “sacrifices” God had given them – one was called the “**Offering of Thanksgiving**” or the “**Thank Offering**” (Lev. 7:12, 13, 15; 22:29; Ps. 50:12, etc.). This special offering was a tangible way of reminding them to be constantly *thankful before God*.

It was much like our annual “Thanksgiving Day” in America. But unfortunately, the ancient Jews – just like us Christians – constantly lapsed back into *thanklessness!* Before the sun sets on Thanksgiving Day, most of us are dissatisfied... discontent... and desiring “something more!” So while we may momentarily commemorate “*Thanksgiving*” – most of us do not continue a lifestyle of “*thanks-living!*”

Everywhere we turn, *we are manipulated by the advertisers* who are tempting us to fully buy into the “*consumer-oriented society*.” The *materialistic mentality* has increasingly become the norm for most of us as Americans. We all love to “shop till we drop!” For many, that is the very essence of the “American Dream!” As the popular saying goes: “*When the going gets tough, the tough go shopping!*” It seems that shopping and spending is the panacea for all of our problems. That’s also the reason that the merchandise catalogs in our homes are more worn and dog-eared than our Bibles!

Therefore, everything around us in the media is designed to make us “discontented” so we can be manipulated into buying what they are selling – even if we don’t need it or don’t have the money! If they are going to get us to spend our money on their merchandize, then they have to create within us a perpetual discontent with...



- Where we *live*
- What we *drive*
- What we *wear*
- What we *eat*
- What we *drink*

And it often does not stop there. This materialistic discontent often spills over into the emotional and relational side of life. Because material things can never satisfy the *relational vacuum* that we are all born with, we become susceptible to the “affairs of the heart.” We learn that materialism is a lover that can never satisfy the deepest longings of our heart. So in our “summer of discontent,” we begin to fantasize about other lovers – and everything in the media inflames these illicit passions. As a result, we soon begin to become dissatisfied with *who we are married to* and *make love to* – which is why our adultery and divorce rate is rampant.

It is easy to see that these material “things” are the “basic concerns of life” that all people *think about* – and *worry about*. The fact that Jesus addressed these very same issues with His disciples shows that they too must have struggled in these areas. Note how relevant and contemporary His words are to His disciples so long ago:

**“Therefore I tell you, *do not worry about your life, what you will eat or drink, or about your body, what you will wear. Is not life more important than food, and the body more important than clothes?...O you of little faith. So do not worry, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’ For the pagans run after all these things, and your heavenly Father knows that you need them. But seek first His kingdom and His righteousness, and all these things will be given to you as well*” (Matt. 6:25-33).**

So it matters not whether we live in the First Century or the Twenty First Century – our concern for *things* is ever present. It is the unseen and unchecked secret motivator of our lives.

**We go through life “*loving things and using people*” – rather than “*using things and loving people*.”**

But it seems that the world has “switched the price tags!” We have come to believe that it is “...**all of these things**” that are the very essence of life. They are the epitome of Kingdom living! After all, the accumulation of “*things*” is what the American life-style is all about! Amassing “*stuff*” is the very essence of the “American Dream.” The more *things* we have, the happier we think we will be. So our houses, closets, drawers, attics, garages and storage sheds are all filled with “*stuff*.” As a result, many of us go through life “*loving things and using people*” – rather than “*using things and loving people*.” Is it any wonder that so many Americans end up *relationally bankrupt* – while surrounded by lots of *things*! Every advertisement then is designed to manipulate us to the degree that we exchange “*contentment*” with “*covetousness*.”

In the spiritual realm, we even have a “baptized version” of this materialistic mania. It is known as the “*Health and Wealth Gospel!*” It is popularized by many well-known TV evangelists. These “Prophets for Profit” exhort us to “live like King’s kids!” They teach us to “*Name it and claim it!*”... “*blab it and grab it!*”... “*conceive it and receive it!*”... “*confess it and possess it!*” As a result, the sovereign God of the universe is reduced to being our “Personal Banker”... our “Divine Financer”... our “Loan Officer”... our “Celestial Credit Card!” This heresy reduces God to the materialistic role of being our “Divine Bell Hop” who is at our beckon and call! And with the right formula, He *must* give us all we request – or rather, *demand!*

My friend, this heresy is nothing less than “baptized materialism!” It is an “American Gospel” packaged and promoted for the “me generation.” And it is blasphemous to the Sovereign God of the universe!

But it is the popularity of this “philosophy of materialism” and “theology of prosperity” that makes fund-raising in the church so easy at times. *You can raise almost any amount of money in the church today – as long as it stays in the loca church!*

**You can raise almost any amount of money in the church today – as long as it stays in the church!**

- You can raise millions of dollars – just as long as the person in the pew is going to be the direct beneficiary of the money he gives through *more expensive buildings... costly stained glass windows...elaborate pipe organs...plusher carpets...more comfortable pews...the latest technical equipment...larger paved parking lots, etc.* Nothing is too costly or expensive – as long as I AM GOING TO PERSONALLY BENEFIT BY IT!
- And the *more we spend on ourselves here* – the *less we give around the world.* It is almost invariably true that when expensive building programs begin – mission giving takes a nosedive! We soon have to cut almost all of our “benevolent giving” in order to pay for our new church building...new renovation...new pipe organ...new parking lot...etc.
- That’s why studies show that *the average church member of all denominations gives less than \$20 a year to their churches for global missions* – and that’s both for “evangelism” and “social welfare!”
- In the US, *96 cents of every dollar put in the offering plates stays at home! Only 4 cents goes to missions* (US Center for World Missions)!
- Research findings of the *World Christian Encyclopedia* further report:  

“Only ½ of 1% of *world mission donations* from the American church actually go to areas of the world with the greatest poverty, injustice, and little or no access to the Christian message.”

Joel Vestal of *ServeLife International* summarized this disparity this way:

“It is appalling that the resources of American churches are not better used to alleviate human suffering and bring hope...This is a tragedy that must change!”

Another study summarized this *giving inversion* this way:

“Church members have been shifting their donations to *building expansion and maintenance in America*. They are much less willing to fund *charities, or benevolences*. Church members are increasingly reluctant to give for national or international projects” (*Empty Tomb*).

I hear this financial smoke screen all the time: “*Why do we need to send our hard-earned money overseas? We have our own needy people...street people...poor people here in America! We need to meet our own needs here at home before we send it to other countries!*”

But in reality, most of those same people who whine and object about mission giving – not only do not personally “give to missions” – they do very little “giving for the poor” here at home! It is just a selfish smokescreen! It is a pious-sounding excuse that stills the conscience – and justifies spending more money on ourselves here in America. So most of these people really just want another excuse “not to give” – so they can “keep their money.” Then they will be able to continue to “spend it on themselves” with a clearer conscience – even if they have to do it through the church!

This *spending money on yourself through the church* is what I call *ecclesiastical Narcissism!* Remember the story from Greek mythology of the handsome youth, Narcissus? He fell in love with his own reflection in a pool of water, which changed him into the *narcissus* plant. That’s why psychologists refer to “self-love” and “self-worship” as *narcissism* – or a *narcissistic complex*. The spiritual form of this disease is “*Christian narcissism,*” or “*ecclesiastical narcissism.*” This is where we really worship and adore ourselves under the guise of going to church to worship God!

***Spending money on yourself through the church is what I call ecclesiastical Narcissism!***

One group that studies church trends summarized this growing “consumer mentality” in the local church this way:

“Local church congregations will increasingly become ‘clubs’ with *all of the income going to support the activities of the members*” (*Empty Tomb, Inc.*).

Along that line, let me give you some further disturbing statistics about the average Church in America:

- **97% of all Christians have little or no meaningful contact with non-Christians;**
- **90% of all evangelism is directed toward people who are already Christians;**

- **95% of all Christian activity benefits only the Christian world;**
- **99% of all Christian writing addresses only Christian interests;**
- **99% of the Christian world's income is spent on itself!**  
(David Barrett, research consultant for IMB of SBC)

So in America we all struggle with this insidious *greed* that always drives us for MORE! We all battle with this “*passion for prosperity!*” This drive for “*upward mobility!*”

That's why God warned the Children of Israel about the spiritual *Dangers of Prosperity*:

- **“When the Lord your God brings you into the land He swore to your fathers...a land with large, flourishing cities you did not build, houses filled with all kinds of good things you did not provide, wells you did not dig, and vineyards and olive groves you did not plant – then *when you eat and are satisfied, be careful that you do not forget the Lord, who brought you out of Egypt, out of slavery*” (Deut. 6:10-12);**
- **“When you have eaten and are *satisfied*, praise the Lord your God for the good land He has given you. *Be careful that you do not forget the Lord your God...otherwise, when you eat and are satisfied, when you build fine houses and settle down, and when your herds and flocks grow large and your silver and gold increase and all you have is multiplied, then your heart will become proud and you will forget the Lord your God, who brought you out of Egypt...But remember the Lord your God, for it is He who gives you the ability to produce wealth, and so confirms His covenant, which He swore to your forefathers...*” (Deut. 8:10-18).**

By the time of Amos the prophet, they had obviously forgotten this warning – and had fully bought into a prosperous life of *sinful, self-centered living*. So God sent them the prophet to warn of His pending judgment upon their prosperity that had turned their hearts away from Him.

- **“On the day I punish Israel for her *sins*...I will tear down the *winter house* along with the *summer house*; the *houses adorned with ivory* will be destroyed and the *mansions* will be demolished, declares the Lord” (Amos 3:14-15);**
- **“Woe to you who are *complacent in Zion*, and to you who *feel secure*...You lie on beds inlaid with ivory and lounge on your couches. You dine on choice lambs and fattened calves. You strum away on your harps like David and improvise on musical instruments. You drink wine by the bowlful and use the finest lotions, but you do not grieve over the ruin of Joseph. Therefore,**

**you will be among the first to go into exile; your feasting and lounging will end” (Amos 6:1-7).**

I would also remind you that it was just this kind of comfortable, consumer-oriented and complacent living that led to the judgment of Sodom! While we often associate the decay and destruction of Sodom with the more overt *sexual sins*, in reality it was the more covert *self-sins* that led to her judgment by God. One was the *root* and the other was the *fruit*. Note these words by God through His prophet Ezekiel when He compares the sins of the Israelites to those of the Sodomites:

**“Now this was the sin of your sister Sodom: She and her daughters were *arrogant, overfed and unconcerned; they did not help the poor and needy. They were haughty and did detestable things before Me. Therefore I did away with them as you have seen” (Ezek. 16:49-50).***

I don't know about you, but I see a frightening parallel between Sodom living and much of American living!

When we read those verses, it is easy to say that was “them” – not “us.” But let me share some statistics about *our American self-indulgent lifestyles*:

- North American Christians earn **\$700 billion dollars annually** – while half the world's families struggle with an annual income of \$200 - \$500. In reality, the majority of the people of the world live on an average of \$1.00 a day.;
- **“80% of the world's Christian money is in North America”** (Luis Bush, *Partnering in Ministry*);
- **Only 1/3 of 1% goes to *ministry and missions* (\$200 billion);**

So we American Christians are...

- **32% of world's population;**
- **Control 62% of world's wealth;**
- **Yet, consume 97% on ourselves!**

Let me give you some sobering statistics from the decade of the 1990's about our *earning and spending* – as church members. We spent...

- **\$164 per capita on *soft drinks*;**
- **\$657 on *eating out*;**
- **\$1,000 plus on *recreation*;**
- **\$1,174 on *gambling*!**

**“Born again adults spent roughly twice as much money on entertainment as they donated to their church.”**

According to George Barna: “*Born again adults spent roughly twice as much money on entertainment as they donated to their church.*”

Ouch! That hits close to home for many of us American recreational addicts and entertainment junkies!

Look at some further statistics about the spending habits of Americans in general – going back to 1996. We Americans spent our money this way:

- **2.5 billion for *chewing gum*** (same amount Christians gave for *world missions!*)
- **4 billion on *craft sales***
- **8 billion for *movies***
- **14 billion for *cosmetics***
- **21 billion for *pet food***
- **22 billion for *hunting***
- **23.2 billion for *eating out*** (\$842 per person)
- **32 billion on *diet programs***
- **25 billion for *gardening***
- **31 billion for *tobacco products***
- **34 billion for *state lotteries***
- **40 billion on *leisure travel***
- **49 billion for *soft drinks***
- **58 billion for *alcoholic beverages***

By contrast, in the last decade *giving to the cause of Christ increased 20%*. However, *recreational spending increased 125%!* So we spend far more for our *playing* than we do for our *praying!*

How relevant the admonition of James is at this point:

**“What causes fights and *quarrels* among you? Don’t they come from your *desires* that battle within you? You *want* something but don’t get it. You *kill* and *covet*, but you cannot have what *you want*. You *quarrel* and *fight*. You do not have, because you do not ask God. When you ask, you do not receive, because *you ask with wrong motives*, that you may *spend what you get on your pleasures*” (Ja. 4:1-3).**

So when there is not *thanksgiving* and *thanks-living* – what I call the “*attitude of gratitude*” – then we will forever want MORE! In reality, this is what the Bible calls “**...greed, which is *idolatry***” (Eph. 5:3-5; Col. 3:5).

It is always our GREED that stands in the way of other people’s NEED! That’s why James assures us that “**...faith without works is dead.**” Note the context of this very familiar verse:



**“What good is it, my brothers, if a man claims to have *faith* but has no *deeds*? Can such faith save him? Suppose a brother or sister is without clothes and daily food. If one of you says to him, ‘*Go, I wish you well, keep warm and well fed*’ but *does nothing about his physical needs*, what good is it? In the same way, faith by itself, if it is not accompanied by action, is dead” (Ja. 2:14-17)**

The Apostle John gave a similar exhortation to move from “talking love” to “doing love.”

**“If anyone has *material possessions* and sees his brother in need but has no pity on him, how can the love of God be in him? Dear children, *let us not love with words or tongue but with actions and in truth*” (I Jn. 3:17-18).**

So when faith is real – it will transform our GREEDS into DEEDS! Agape love will pull off those blood-sucking leeches of materialism that are always crying out “*Give me, GIVE ME! More, MORE!*”

Agape love will change *greed* into *deed*,  
*words* into *work*,  
*faith* into *action*  
*consumerism* into *compassion*,  
*thanksgiving* into *thanks-living*.”

But there is a fourth way we “...rob God.” So let’s continue our study together in the next chapter.

## **LACK OF TRUSTING**

Because we really do not *trust God for our needs*, we usually take things into our own hands. We feel that we know more about money and finances than God does – so we especially take charge in that area of our lives. Rather than “living by faith” and “waiting on the Lord” to meet our needs in His time and in His way – we do it the world’s way. If we *want it* – we go out and *get it!* It matters not if we need it... can afford it... or pay for it. If we don’t have the money, we “*buy on credit*”...“*spend money we do not have*”...“*go into debt*.” With “easy credit” available on every hand – there is no need for discipline or deferred gratification. I can have “what I want” – “when I want it!”

But in this age of “instant gratification,” God is usually left out of the equation. There is little or no need to trust Him for my needs. By taking things into my own hands, I can meet both my *needs* – and my *greeds*. And, I can do it “my way” and on “my timetable.”

So rather than “*live by faith*” – we “*live by credit*.” We depend upon the *credit card* more than we depend upon our *spiritual credit* with God through the Lord Jesus. We trust our *MasterCard* more than we trust the *Master!* We see our *Visa Card* like a travel visa to another country. It gives us unhindered entrance into every shopping mall in town! When you can have the omnipresent and omnipotent “plastic clout” – what else do you need?! So we keep buying on credit – and deferring payments we cannot make. Before we know it, all of our credit cards are “maxed out” – and we are head over heels in debt! Then the song that the late Tennessee Ernie Ford used to sing becomes our theme song: “*I owe my soul to the company store!*” And it was all because we exchanged *credit* from man – for *trust* in God.

Do I live by *faith* or by *credit*?  
Do I live as a *debtor to God* or as a *debtor to man*?

All of this debt and financial pressure could have been avoided if we would have heeded the admonition of the Bible concerning borrowing on credit. The Bible is very clear when it comes to *debt*:

- “...the *borrower is servant to the lender*” (Prov. 22:7, 26);
- “**Let no debt remain outstanding, except the continuing debt to love one another...**” (Rom. 13:8).

Once again, it is the battle between *covetousness* and *contentment*. One or the other will rule your life! Listen to what the Bible says about *contentment*...

- “**But godliness with *contentment* is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be *content* with that. People who *want to get rich* fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the *love of money* is a root of all kinds of evil. Some people *eager for money* have wandered from the faith and pierced themselves with many griefs**” (I Tim. 6:6-10);
- “**Keep your lives free from the *love of money* and be *content* with what you have, because God has said, ‘*I will never leave you or forsake you*’**” (Heb. 13:5);
- “**I have learned to be *content* whatever the circumstances. I know what it is to be in *need*, and I know what it is to have *plenty*. I have learned the *secret of being content in any and every situation*,**

**“Contentment is not  
having what you want.  
It is wanting what you  
have!”**

**whether well fed or hungry, whether living in plenty or in want. I can do everything through Him who gives me strength...And my God will meet all your needs according to His glorious riches in Christ Jesus”**  
(Phil. 4:11-13, 19).

Remember: “Contentment is not *having what you want*. It is *wanting what you have!*”

Most of us are constantly seduced by the thought: “*If I just had this or that, I would be content!*” But if you have not learned contentment with what you have – “more stuff” will not make you contented either.

Note here that Paul said: “**I have *learned* the secret of being content in every situation...**” Contentment is not something we are born with. It is not an inherent virtue. Contentment is not built into our emotional DNA. As we saw in the last chapter, we are all born with the nature of a leech that cries out “Give! Give!” So being content is not something that we do naturally – but only supernaturally. Contentment is a *learned behavior*. It is a *volitional* issue. That means it is a *matter of the will* rather than a *matter of the heart*. Contentment is *volitionally based* rather than *emotionally based*. So it is only by an act of your will that you *choose to be content*. You say to yourself before God: “*I WILL be content with this salary...this house...this car...these clothes...this standard of living.*” Then if God blesses you with “more” above that material and monetary base line, you can use the excess as a channel of blessing to others in need.

Why is it that a person earning \$100,000 has to have a \$100,000 lifestyle? Why does he or she have to buy into a life of “conspicuous consumption” that broadcasts their salary level for everyone to see? Why not choose to be content to live off of \$50,000 - and invest the rest in Kingdom causes? That’s why parents can only teach this “principle of contentment” to their children if they have learned it themselves – and are “practicing what they preach” in the area of money and materialism.

**Why is it that a person earning \$100,000 has to have a \$100,000 lifestyle?**

Note also that for the Apostle Paul, it was “*contentment with the basics.*” He clearly distinguished between his *needs* and *greeds* – which most of us as Americans find very difficult. He said: “**If we have *food and clothing*, we will be content with that.**” He knew that those “basic necessities of life” were all God had promised us. Jesus acknowledged this when He taught His disciples to pray: “**Give us today our *daily bread***” (Matt. 6:11). Everything above those basic necessities is “*gravy*” that is added by God’s abundant grace!

So *without contentment* – you will be constantly *seduced by the materialism* that is all around you. And if you are not on guard, you will go deeper and deeper into debt in the “pursuit of things!”

Even more tragic is the fact that those mounting “debts to man” will keep you from paying your “debts to God!” Paul could say: “**I am a *debtor both to Greeks and to barbarians, both to wise and to unwise***” (Rom. 1:14). He considered himself in

*spiritual debt* to all men – because He was in *eternal debt* to God as a result of the free grace of Christ. He knew that he owed God a debt he could never repay through any amount of good works. He could only pay his *debt of grace* to God by spending and expending his life as a *debtort of love* to all men. He called it being a “...**living sacrifice**” (Rom. 12:1-2). That’s why he said to a group of needy Christians: “**I will very gladly spend for you everything I have and expend myself as well**” (II Cor. 12:15; c.f. I Thess. 2:8). That’s the heart of a man who is paying his debt to God through his life of loving service to God’s people!

Obviously there is a spiritual paradox here. When you are in *financial debt* to man – you cannot be in *spiritual debt* to men. One debt cancels out the other. But when your financial debts are paid, you can be a lifelong spiritual “...**debtor to all men.**” It is only when you have been *freed by the cross of all your spiritual debt*, that you can then *live a life of indebtedness to all mankind for their good and for God’s glory.*

But sadly, our *financial debts* are keeping many of us from paying our *love debts* to man. So many Americans are so exhausted from trying to pay back their financial debts – that they have little time, energy, effort or money left over for their spiritual indebtedness. As Larry Burkett has said:

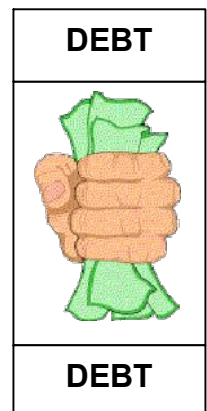
*“We have enough money in North America to fund all the Christian work in the world if the people of God would just give. But although the desire to give may be there, most Christians in America are so caught up in making more money and buying bigger and better things, or paying for the things they already have, that they have lost focus on the unsaved world. In essence, the Gospel has literally become shackled because money needed for worldwide ministry is tied up in personal debt and large monthly payments...they are so encumbered by debt that they cannot see how they can give.”*

Then Larry concludes with a painfully familiar verse from Jesus’ Parable of the Sower:

**“The one on whom seed was sown among the *thorns*, this is the man who hears the word, and the *worry of the world* and the *deceitfulness of wealth* choke the word, and it becomes unfruitful”** (Matt. 13:22).

Let me ask you a thorny question: Have the “**worries of the world**” and the “**deceitfulness of wealth**” choked out the vitality of your spiritual life? Have you been deceived by the world into believing that “just a little more” will finally make you happy? Do you find yourself so preoccupied with *worldly worries* – that you have little time or energy to be concerned about the needs of a lost and dying world? Have the twin diseases of our age – *worry* and *wealth* – strangled your spirit?

In America, we *worry about not having enough wealth* – and then when we get it, we spend all of our time *worrying about the wealth we have!* It’s a “no win” economic rat-race! The more wealth we have invested on earth, the more we have to worry about it! But when we invest it in



heaven – it is *eternally secure!* Some of the most familiar – yet most rejected – investment advice from Christ is this:

***“Do not store up for yourselves treasure on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasure in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also”*** (Matt. 6:19-21).

Everything in the world around us inclines us to spend our lives making “earthly investments” – to the neglect of “heavenly investments.” And our heart’s affection ultimately rests where our treasures are. You can’t separate the two. So if I spend my life accumulating “earthly treasures” – then *my heart will be earth-bound*. But if I hold lightly to the things of this earth and invest in spiritual treasures – then my heart will be *heaven-bound*.

You see, the *Word* and the *world* are always in opposition to each other – just like the *spirit* and the *flesh* (Rom. 7:15-23; Gal. 5:17). Each is vying for dominance in our lives. Both cannot simultaneously be in control of your life. When it comes to our hearts, either the *Word will choke out the world* – or the *world will choke out the Word!* As Jesus said, it is absolutely impossible for one man to “...serve two masters.” His brother James, expressed the same truth this way: “**You adulterous people, don’t you know that friendship with the world is hatred toward God?**” And lest that was not straightforward enough, he further concludes: “**Anyone who chooses to be a friend of the world becomes an enemy of God**” (Ja. 4:4).

**Either the *Word* will choke out the world – or the world will choke out the *Word!***

So which friendship are you seeking? Which relationship are you nurturing? Are you a “**friend of the world**” and an “**enemy of God**” – or are you a “**friend of God**” and an “**enemy of the world?**” You can’t be both. If you are a “**friend of the world,**” then you will end up valuing *riches* more than *relationships*. You will live your life *loving things* and *using people*. If you are a “**friend of God,**” you will value *relationships* more than *riches*. Then you will be free to live your life *loving people* and *using things*.

As James said, if we call ourselves Christians while we are really in love with the world – then we are guilty of “*spiritual adultery*.” Just as it is spiritually, physically, emotionally and psychologically impossible for a man to be faithful to two women in marriage – we cannot love Christ and love the world at the same time! So while many of us are a member of the Bride of Christ – we are carrying on an *adulterous relationship with the world*. Once again I ask you the question: “Is the *world* or the *Word* dominating your life – and your lifestyle?” The Apostle John made the contrast this way:

**While many of us are a member of the Bride of Christ – we are carrying on an *adulterous relationship with the world*.**

**“Do not love the world or anything in the world. If anyone loves the world, the love of the Father is not in him. For everything in the world – the *cravings of sinful man*, the *lust of his eyes* and the *boasting of what he has and does* – comes not from the Father, but from the world. The world and its desires pass away, but the man who does the will of God lives forever” (I Jn. 2:15-17).**

John assures us that one day the world and all of its desires will pass away. And we will pass away with it if our heart is tied to the world with the gold and silver cords of materialism. So if we are bound to the world through either *lust* or *debt* – the world will ultimately take us down with it.

**If we are bound to the world through either *lust* or *debt* – the world will ultimately take us down with it.**

In the Bible you can read about history’s final future “Stock Market Crash” in Revelation 18. It will make the Great Depression of 1933 seem like prosperity by comparison! There we read about God’s final judgment upon “**Babylon the Great**” – who was guilty of *spiritual infidelity* and *financial adultery* on an unprecedented worldwide scale. We read how in one hour this political and economic harlot will have all of her wealth stripped away and destroyed (18:17)!

Peter wrote about God’s final judgment on the material world this way:

**“The Day of the Lord will come like a thief, in which the heavens will pass away with a roar and the elements will be destroyed with intense heat, and *the earth and its works will be burned up.*”**

Then Peter concludes by asking a very pertinent question:

**“Since *everything will be destroyed in this way, what sort of people ought you to be? You ought to live holy and godly lives as you look forward to the Day of God and speed its coming*” (II Pet. 3:10-12).**

If we are honest, most of us would have to say that we really don’t want to “...**speed the day of the Lord’s coming.**” In fact, we want it to be delayed until we have the time and money to enjoy all of this world’s pleasures! *For many American Christians, the coming of the Lord would be a rude and unwelcome interruption to our spending spree!* We want to speed the day of our prosperity – more than we want to “...**speed the day of His coming.**” It is evident in how most of us *expend our time...invest our talents...and spend our money.*

So my friend, it is ONLY when we Christians become *financially free from personal debt* that we will have a greater abundance to fund the Lord’s work around the world! *We American Christians have the concentrated wealth to finally bring closure to the Great Commission.* But for many of us, Christ’s command has become the “*Great Omission*” in our passionate pursuit of *pleasure* and *prosperity!* The missing “C” has come to mean *consumerism* rather than *compassion.*



Therefore, let me ask you these questions:

- *“Are the purposes of God being neglected in your life due to your pursuit of prosperity?”*
- *Do you take more delight in the pleasures of this world than you do the pleasures of God?*
- *Have you missed God’s best for your life through compromise with the world?*
- *Like Esau, have you sold your spiritual birthright for a materialistic mess of pottage?*
- *Are you held captive to this world through either lust or debt?*
- *Is Christ’s Great Commission being held bondage in your life because of your financial debt?!”*

Question: *“What will it take for you to be ‘debt free’ from the world?”*

Answer: *“Contentment!”*

You see, it is really a question of VALUES, PRIORITIES and LIFESTYLE. Each of us must ask ourselves this searching question: *“Do I live by Biblical priorities or by worldly priorities? Do I have a Biblical lifestyle, or do I have a worldly lifestyle?”* How can you know the difference? The answer is simple: An authentic Biblical lifestyle makes you live as a *debtor to God*. A worldly lifestyle causes you to live as a *debtor to man*. A life of indebtedness to God results in *freedom*. A life of indebtedness to man results in *bondage*. So you are either a *servant of Christ* or a *slave to consumerism*.

*Am I a servant of Christ, or a slave to consumerism?  
Am I motivated by Christian compassion or by conspicuous consumption?  
Is my lifestyle anchored in the Word, or tied to the world?*

Let me say it once again: Bondage to this world through either *lust* or *debt* – always causes us to **“...rob God.”** And it always causes us to **“defraud”** people – which means taking or keeping from others what is rightfully theirs (Mk. 10:19; I Thess. 4:6). So like it or not, through either *lust* or *debt*, we end up **“robbing God”** of the *love* He deserves...the *worship* He deserves...the *time* He deserves...the *tithes* He deserves...the *glory* He deserves. Many of them are guilty *thieves* before the judgment bar of God! And rather than *fear* and *tremble* before Him in repentance, we continue to *steal* from Him day after day, week after week, month after month, pay check after pay check!

Which brings me to my final way that Christians **“...rob God.”**

## **LACK OF TREMBLING**

Finally, precious few of us Christians today live in *reverential fear of God!* We no longer “*tremble*” before the Holy God of the universe. We are *half-hearted in our love* and *fickled in our faith*. We have lost our capacity to *fear God with a reverential holy fear*. We are often brazen and unrepentant in the face of our blatant sin and disobedience. We endlessly twist the Scriptures to rationalize our luxurious lifestyles. We believe that God exists for our *happiness* rather than for our *holiness*.

As Christians, we no longer “*tremble*” under the “*Mandate of Missions*” the Lord has placed every Believer under. We no longer “*tremble*” over the lost and dying multitudes of the world! We continue to rationalize and justify our greed in the face of the world’s need. We have lost our Biblical perspective. *Sacrificial living* and *sacrificial giving* are almost unknown virtues today. We “cop out” through the dis-ease of *compassion fatigue* before the sick and abused masses of the world. TV has numbed our spiritual senses. While millions suffer and die from HIV, we Westerners suffer from a deadly moral AIDS that has caused our spiritual immune systems to break down. As a result, we have increasingly lost our capacity to love... to empathize... to care... to hurt... to feel. We have become inoculated and anesthetized from the needs of others through our endless selfish pursuits. As our eyes have been increasingly focused and fixed on ourselves, we have lost sight of a lost and dying world in desperate need of Christ! And our *shopping* and *spending* show it.

So when it comes to *mission* and *evangelism*, many of us are “*trifling before God*” – rather than “*trembling before God!*”

By contrast, listen to these sobering words of Paul:

**“...we make it our goal to *please Him*...For we must all appear before the judgment seat of Christ, that each one may receive what is due him for the things done while in the body, whether good or bad. Since then, we know what it is to *fear the Lord*, we try to persuade men”** (II Cor. 5:9-11).

It was his *reverential fear of the Lord* that made Paul tremble before God! The thought of one day appearing *empty-handed* “...before the judgment seat of Christ” – made Paul *tremble in reverential fear!* Pleasing Christ – rather than pleasing himself or pleasing the world, was his ultimate goal in life. As he said: **“We make it our goal to *please Him*.”** And Paul knew that the thing that pleased Christ above all else was to see the unreached won for Him. So Paul was *passionate about winning men for Christ!* He had a white-hot holy passion to reach his world for the Lord Jesus! **“Since then, we know what it is to *fear the Lord*,”** Paul wrote, **“We try to *persuade men*.”**

By contrast, most of us *fear men* – but we do not *fear God*. We *tremble before men* – but we seldom *tremble before God*. We want to *please men* more than we want to *please God*. We have reversed the order of things. We have let the world “switch the price tags.”

If we had time, we could go through the Bible and see how the great men of God stood in reverential **“fear and trembling”** before Him:

- Moses **“...trembled with fear”** before God at Mt. Sinai (Acts 7:32; Heb. 12:21);
- The Israelites **“...trembled with fear”** before God on the Holy Mountain when He gave them His “10 Commandments” (Ex. 19:16; 20:18);
- David said: **“...my heart trembles at Your word”** (Ps. 119:161);
- The Bible says that one day God will make the whole world **“...tremble with fear”** before Him (Ps. 97:4; 99:1; 114:7; Ezek. 38:20; Joel 2:1; Hab. 3:6; Nah. 1:5, etc).

And yet, most of us Christians today have lost our **“reverential fear”** of God. There is little or no sense of **“trembling before God!”**

- With a carnal flippancy, we “bebop into God’s presence...give Him a ‘high-five’...and say ‘What’s up, man?!’”
- Many of us have come to picture God as an old *grey-bearded, senile, indulgent, grandfather-type* who is *passively ‘dozing on His throne!’*
- In the end, we believe that He will overlook our perverted priorities – and ‘wink at’ our *sinful and selfish living*.
- We believe that He wants us to enjoy an “earthly mansion” here in preparation for that “heavenly mansion” there – which we secretly believe we deserve!
- Far too many of us as American Christians are *“trite before God”* – when we ought to **“...tremble before God!”**

Listen to these sobering words from God to His people of old – and see if they are not equally relevant for us today...

- **“...you have forsaken Me and served foreign gods in your own land...should you not fear Me?...Should you not tremble in My presence?”** (Jer. 5:19-22);
- **“Blow the trumpet in Zion; sound the alarm on My holy hill. Let all who live in the land tremble, for the Day of the Lord is coming. It is close at hand...”** (Joel 2:1-2);
- **“This is the one I esteem: he who is humble and contrite in spirit, and trembles at My word”** (Isa. 66:2; c.f. Ezra 9:4);
- **“Serve the Lord with fear and rejoice with trembling”** (Ps. 2:11);

- **“Worship the Lord in the splendor of His holiness. Tremble before Him, all the earth”** (I Chron. 16:30).

Is there any wonder that the Apostle Paul said: **“...work out your own salvation with fear and trembling”** (Phil. 2:12).

Let me ask you:

- *“When was the last time you ‘trembled before God’ in reverential fear and awe?”*
- *“When was the last time you ‘trembled over the thought of displeasing Him?”*
- *“When was the last time you ‘trembled over your sins’ – rather than ‘trifling over your sins?”*
- *“When was the last time you ‘trembled over your prayerlessness?’ Your ‘lack of a quiet time in God’s Word?’ Your ‘lack of forgiveness?’ Your ‘anger?’ Your ‘resentment?”*
- *“When was the last time you ‘trembled over your lack of tithing and giving’ as robbing God?”*
- *“When was the last time you ‘trembled over the fate of the lost’ – knowing that they were headed for an eternal hell without Christ – and you have done so little about it?”*
- *“When was the last time you trembled over the thought that ‘your greed’ has worsened ‘someone else’s need?”*
- *“When was the last time you ‘trembled over the thought’ of having to one day stand before the ‘Judgment Seat of Christ’ to give account for everything you have done...said – and spent, in this life?”*

My friend, we will never take seriously the *Word of God*, the *worship of God* or the *work of God* until we regain a sense of reverential **“fear and trembling”** before Him! Listen to these words...

*“The world won’t be won...so long as the church’s structures, terminology, and theological education have a built-in bias to produce static hierarchies, buildings, and a comfortable lifestyle for its members...Reaching the world...should demand the church’s total mobilization...but few churches take the task of world evangelization seriously enough to make it *the* program of the church – rather than a program of the church. In a nutshell, apathetic Christians are the biggest hurdle to overcome...and *affluence has a way of**

*numbing mission concern*” (*The Great Commission Deadline*, James Reapsome, *Christianity Today*, January, 1988).

So *affluent lifestyles* and *apathetic Christians* are two of the greatest enemies to God’s Kingdom agenda for His church! As a result of our buying into this *materialistic mentality* and *consumption lifestyle*, far too many of us have exchanged a “*warfare mentality*” for a “*welfare mentality*.” We go to church to *get* rather than to *give*...to *receive* rather than *renounce*...to *take in* rather than *give out*. We attend church with a “bless me” mentality. We go to get our weekly “spiritual fix.” We want to experience another “spiritual high” through exhilarating praise and worship. We become “spiritual junkies” who are always floating from church to church seeking some new *experience*. And the “spiritual goose-bumps” this week must exceed those from last week’s service – or we will drift on to another fellowship that is “more spiritual!” So millions of Christians become *attenders* but not *joiners* – *believers* but not *belongers*.

Millions of American Christians then, live and act as though the Christian life is all about *them* rather than about God. To them, the Christian life is one big “party time” filled with church socials, cover dish meals, homecomings and “dinner on the grounds!” Therefore, they go to church week after week with a “*picnic mentality!*” And along the way they loose completely the Biblical concept that the Christian life is one of continuous *spiritual warfare*.

The world has infiltrated the church to the degree that *spiritual consumerism* has become the norm. That’s why the “*seeker-sensitive*” approach has become the growth model for thousands of American churches. Certainly there is a great truth in this model. The church does need to be “*seeker-sensitive*” and tuned-in to where people really are. And we do need to meet people’s needs. But there is also a dangerous inversion here. The church does not primarily exist to be *sensitive to the people*. She exists to teach people to be *sensitive to God...sensitive to the Spirit...sensitive to the Word...sensitive to sin – sensitive to a lost and dying world*. Instead, millions are seeking for churches that will be “sensitive to their needs” and spiritually pamper and entertain them – rather than one that would sensitize them to God’s agenda for the world! Few are looking for a church that will s-t-r-e-t-c-h them out of their *comfort zones* into the *danger zones* of proactive Christian living and giving!

<p><i>Affluence and apathy are the two greatest enemies to American Christianity. They create a welfare mentality rather than a warfare mentality.</i></p>
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- Too many of us are “*trifling our way through life playing ‘trivial pursuit!’*”
- Many of us are “*hurrying BIG for little reasons!*”
- We are eagerly “*chasing the toys that make men boys!*”
- All the while, we are content to “live on the fringes of Christianity.”
- We have substituted artificial “*church-anity*” for authentic *Christianity*;
- We have swapped “*religion*” for “*relationship*.”

- We are content with the “...**form of godliness**” – while “...**denying its power**” (II Tim. 3:5);

And all the while, we are missing out on the greatest adventure... challenge... joy... excitement... fulfillment – a person can ever have this side of heaven! Listen to how Henry Drummond summarized the authentic Christian life:

“...for this one short life, I know nothing that is offered to man to compare with membership in the Kingdom of God. Among the mysteries which encompass the world beyond, none is greater than *how there can be in store for a man a work more wonderful, a life more God-like than this. If you know anything better, live for it; if not, in the Name of God and of humanity, carry out Christ’s plan!*” (*The Greatest Thing in the World*, pp. 70, 97; Henry Drummond).

But to “*carry out Christ’s plan,*” there must be financial resources. To take the Gospel to the ends of the earth *takes money* – and a lot of it! It will take far more than American Christians are currently giving – even though we control “*80% of the world Christian wealth.*”

I believe God has blessed America materially more than any country in history – just for such a time as this! He has given us the financial ammunition to complete the Great Commission. But as Dr. Luis Bush said:

“...so many American Christians don’t know there’s a war going on – and that it’s winnable. Yet *we control the financial ammunition to equip the troops and keep them moving...*it cannot be denied that *money is an important weapon in the battle for the world’s soul.* Scripture clearly teaches us that we are to use it in Kingdom warfare. While 80% of the world’s Christian money is in North America, the average Christian gives away only 2.5% of his income. And of that only 4% is going to reach the billions of unreached people in the Two-Thirds World...” (*Partnering in Ministry*, by Luis Bush and Lorry Lutz, pp. 159-160).

It has often been said that: “*No one really knows the giving potential of American Christianity.*” One thing however, is certain: “*Few of us are giving like we could – or like we should!*”

The reality is this: In comparison to the Biblical norm, American Christians know very little about *serious giving* – much less *sacrificial giving*. Joel Belz, writer for *World Magazine*, summarized it this way:

“The evidence is overwhelming: We Americans are by no means the generous, giving people we like to imagine. We are instead a pretty *miserly lot.* *Most evangelical Christians in America could double their giving and still fall short of the tithe God instructed His people in the Old Testament to consider the starting point of their giving.*”

But think for a minute what the *doubling of our giving might accomplish!* God has made us such a profoundly affluent society, and such a wealthy people, that *we could flood our churches and schools and welfare ministries and parachurch agencies with a bounty they never dreamed of* – and most of us would still not be living up to the modest standard God set for the primitive people of Malachi’s time” (“*Shame On Us*” by Joel Belz, *World Magazine*, 8/24/2002, p. 3).

So without ever even *sacrificing* – just by *tithing* – we could generate the resources to advance the cause of Christ like never before in history! We American Christians alone could “bankroll” the cause of Christ worldwide – just by becoming consistent tithers!

**We American Christians alone could “bankroll” the cause of Christ worldwide!**

My friends, I believe that God has entrusted the American church with the necessary economic resources to *fuel the mission enterprise worldwide!* While the Holy Spirit is God’s “spiritual fuel” to empower the church, the material resources of the Western Church is the “economic fuel” to empower world missions! You and I in the American church have been blessed with the financial resources to fuel the mission enterprise worldwide. We have the “financial fuel” to keep the light of the Gospel burning brightly! We have the economic power to thrust His light to the ends of the earth!

**God has entrusted the American church with the necessary economic resources to fuel the mission enterprise worldwide!**

I think we can see this dynamic mission partnership in the proclamation of Jesus Christ in John 8:12. During the “Feast of Tabernacles,” Jesus boldly affirmed: **“I am the light of the world. Whoever follows me will never walk in darkness, but will have the light of life.”**

Jesus spoke these dramatic words in the midst of this week-long Feast – which consummated the agricultural year for the Jewish people. It was their “harvest festival” when they celebrated before the Lord with the **“tithes and offerings”** from their bounty. But the *Feast of Tabernacles* also commemorated their Exodus from Egyptian bondage – and their ultimate entrance into the Promised Land. God instructed the Jews to annually commemorate their Exodus by building small “brush arbors” or “booths of palm branches” in their courtyards or on the roofs of their houses. For one week each year they were to live “outside under the stars.” It was to remind them – and their children – of their sojourn in the wilderness for 40 years. Their small “tabernacles” were also a reminder of how God had graciously “tabernacled among them” during their wilderness wanderings. So they were to **“...live in booths for seven days...so your descendants will know that I had the Israelites live in booths when I brought them out of Egypt”** (Ex. 23:42-43).

The *Feast of Tabernacles* was also the third and last festival in the Jewish year. At that time, every male was required to go up to the Temple to worship – and bring appropriate sacrifices and offerings to God. At the beginning of their agricultural year they were to bring the “first fruits” of their harvest to the Lord. At the end of their agricultural year they were to bring the **“tithes and offerings”** of their fall harvest. Through Moses God had instructed the people:



**“No man should appear before the Lord *empty-handed*. Each of you must *bring a gift in proportion to the way the Lord your God has blessed you*” (Ex. 16:16-17).**

During this week, the “Court of the Women” was brightly lighted by 4 large candelabra. According to Jewish writings, these candelabra were 86 feet high. This Women’s Court was also the most public part of the Temple where huge crowds of worshippers gathered – including many Gentiles. And the resplendent light of these tall candelabra brightly illumined the Women’s Court – as well as most of the rest of the City of Jerusalem.

Each evening as the tall candelabra were lighted, the people would sing, dance and celebrate in the illumination of these lights. The bright lights reminded them of how God had guided them as a **“pillar of fire”** during their wilderness sojourn. By contrast, the darkness around them reminded them of the “darkness of sin” that had encompassed the world.

Therefore, the bright lights from these 4 tall candelabra reminded them of the brilliance of God – whose light had guided them safely through the wilderness as a **“pillar of fire.”** The rabbis of the day taught that the real name for God is: *“God is Light.”* So in the midst of this illumed celebration – Jesus stood up and dramatically announced: **“I am the light of the world!”** In unambiguous terms, He proclaimed Himself to be the Messiah – God in human flesh! He alone was God’s *saving light to the world*. Only through belief in Him would people have the **“light of life.”** Without **“light”** there cannot be **“life”** – physically or spiritually. Jesus then, clearly proclaimed that he was the embodiment of both **“light”** and **“life.”** Since **“God is light”** – He proclaimed that He was the incarnation of that light to a world of darkness. He alone was the **“...light of life.”**

But if you carefully study the Torah, you will find that God intended that His people play a significant part in “fueling His light” in a dark world. You see, they were to provide the “oil for the candelabra” in the Women’s Court – as well as the “holy oil” for the seven-branched *menorah* in the Holy Place. Listen to God’s instruction about their provision for the building of the Tabernacle:

- **“Tell the Israelites to *bring me an offering*. You are to receive the offering for Me from each man whose heart prompts him to give (gold, silver, bronze, blue, purple and scarlet yarn, fine linen, goat hair, ram skins, acacia wood, etc) *olive oil for the light...*” (Ex. 25:1-7);**
- **“Command the Israelites to bring you *clear oil of beaten olives for the light so that the lamps may be kept burning...Aaron and his sons are to keep the lamps burning before the Lord from evening till morning. This is to be a lasting ordinance among the Israelites for the generations to come*” (Ex. 27:20-21; NASV);**
- **“Command the Israelites to bring you *clear oil of pressed olives for the light so that the lamps may be kept burning continually...The lamps on the pure gold lampstand before the Lord must be tended continually*” (Lev. 24:1-4);**
- **“The leaders brought...*olive oil for the light*” (Ex. 35:27-28; 39:37);**

- “**Eleazar son of Aaron, the priest, is to have charge of the oil for the light...**” (Num. 4:1);

Note: God’s people were not to bring just regular olive oil that had been “squeezed” in the olive presses. They were to bring “**pure oil.**” This was the “*best oil*” – the “*first fruit oil*” – that was prepared from the *olives that had been cleansed* from the leaves, twigs, dirt and dust before they were crushed.

It is also important to note that this oil did not come from “crushing” or “squeezing” in an olive press. This “*virgin oil*” came from “beating” – whereby the oil flows out by itself. This then is the *first* and *finest* quality of oil – and is of a *white color* (Keil & Delitzsch, Vol. 1, p. 191)

So my friends, do you see the parallel between them and us? Even though Jesus is the unique “**Light of the world**” – it is you and I who are to provide the “**oil for the lamps**” so that Christ’s light can go out to our dark world! He alone is the “**light of the world**” – but we have a strategic partnership in sharing that light with the rest of the world. The Bible says that all people are born into spiritual darkness. It is only the spiritual “light of Christ” that can liberate mankind with the “**...light of life.**” That’s why the prophet said: “**The people living in darkness have seen a great light, on those living in the land of the shadow of death a light has dawned**” (Isa. 9:2; Matt. 4:18). It is only through the “light of the Gospel” that a person can “**...share in the inheritance of the saints in the kingdom of light.**” Therefore, we are to “send the light of Christ” so that multitudes can be rescued “**...from the dominion of darkness**” and be brought into “**...the kingdom of the Son He loves**” (Col. 1:12-13).

So I firmly believe that we American Christians are like Aaron who was given “**...charge of the oil for the light.**” While the Arabs might control the “petroleum oil” that fuels our cars – we Christians control the financial “olive oil” that “fuels the mission light to the nations!” As we saw earlier in this study, we American Christians control *80% of the world’s Christian wealth*. But so many of God’s children in the West are either hoarding the financial “oil reserves” – or consuming it on themselves! It is almost like we have taken the first-fruit “olive oil” for missions – and turned it into *Oil of Oley* to lavish upon ourselves! Rather than give God our “best oil”...the “virgin oil”...the “clear oil” – we give him the residual “left-over oil” in the bottom of our financial barrels! He gets the “dregs” – rather than our “first-fruit oil.” As a result, the “mission light” barely flickers – locally or globally!

Tragically, the “candelabra of foreign missions” has not even been ignited in many churches. All of the olive oil is consumed locally. Just like we Americans consume a disproportion amount of the world’s oil reserves upon ourselves through our love affair with the automobile – we do the same with God’s financial oil reserves. Rather than bringing a “**tithe and offering**” of our “financial olive oil” to God’s storehouse – we selfishly hoard it and consume it on ourselves. As a result of this selfish “conspicuous consumption,” many of the mission enterprises of the church have “run out of fuel.” They do not have the necessary “financial fuel” to advance the Gospel. Some ministry and mission lights have even been extinguished due to a lack of “financial fuel oil.”

Jesus is still the only **“light of the world.”** But you and I have been entrusted with the necessary “spiritual and financial oil reserves” to project His light to the ends of the earth! Let me state once again what I believe is true: The American church is like Aaron who was given **“...charge of the oil for the light.”** As a nation, we have been blessed beyond measure. We have been entrusted with the financial reserves to “send the light” to the farthest and darkest corners of the world! And yet many of us are *holding* and *hoarding* the financial oil reserves God gave us to penetrate the world with the glorious light of Christ! Far too many of us are guilty of **“robbing God”** by withholding the **“tithes and offerings”** of our financial oil to the cause of Christ. The Gospel “flame is flickering” and the “light is languishing” due to a lack of fuel! We are *trifling* with the mandate of missions when it comes to giving. Because we do not *tremble before God*, we *trifle before the world* when it comes to the Great Commission!

**The American church is like Aaron who was given “...charge of the oil for the light.”**

I believe that this selfish consumption of God’s oil on ourselves will continue until there is an authentic revival of *spiritual trembling* that causes us to live in reverential fear before God!

## THE BOTTOM LINE

I want to conclude this exhortation with the question I started with: **“Will a man rob God?”** I think the answer is obvious! **“ABSOLUTELY!”** As we have seen, studies show that the *majority* of church members do it every week! They are *habitual thieves!* By withholding their tithes and offerings, *they rob God every week!*

Just as God’s ancient people were often guilty of **“robbing Him”** – so His people today are consistently guilty of **“robbing Him.”** It is sad to say – but true: *“Christ’s Church is filled with thieves and welfare Christians who live off of the giving of others!”*

**“Christ’s Church is filled with thieves and welfare Christians who live off of the giving of others!”**

Our thief is not so much from “taking” – but from “keeping.” It is not that many of God’s children are “reaching in” and “taking out” of the offering plate what does not belong to them. Their theft comes from “holding back” and “keeping back” what rightfully belongs to God. In the area of giving, they are guilty of the *sin of omission* more than the *sin of commission*. Theirs is the sin of “holding” and “hoarding” God’s resources for themselves. In reality then, far too many of us are “Christian thieves” because we are not bringing **“...the whole tithe into God’s storehouse.”**

As we have seen, we **“rob God”** in at least 5 ways. By a lack of...

- **Tithing**
- **Teaching**
- **Thanksgiving**
- **Trusting**
- **Trembling**

And what is “**robbery?**” It simply means this: “*Taking something that does not belong to you – and treating it like it was your own.*” It is *defrauding* – which is: “*Treating someone else’s property as if it were your own.*”

We all know that *robbery* is a violation of the 8<sup>th</sup> Commandment: “**Thou shall not steal**” (Ex. 20:15). Even though many churches have a copy of the Decalogue hanging somewhere in the church – many of its injunctions are violated by church members every week! And with impunity! As we have already seen, many of us in the church are “*thieves*” who regularly “**rob God**” – even though we do not like to think of it in these stark terms! While we take pride in the fact that we would never “*steal from our fellow man*” – we regularly “*steal from God.*” Millions of us Christians regularly “*steal from God*” just as certainly as if we reached in our hand and *took money out of the offering plate when it passed by us!* We pocket God’s money as if it were our own. We deposit *His funds in our accounts.* And then we *consume it on ourselves.*

But you may be saying to yourself: “*Am I really guilty of robbing God? Am I a spiritual thief?*”

Let me suggest some ways that many of us American Christians are guilty of “**...robbing God.**”...

- By living in *expensive homes* you have to take tithe money to pay the mortgage with;
- By buying “beach condominiums ” or “mountain homes” that you can only pay for by using God’s money;
- By driving *luxurious automobiles* that you are heavily in debt over – so you can’t tithe because of monthly car payments;
- By buying *expensive boats* for water sports and fishing – while neglecting being a “fisher of men”;
- By *wearing designer clothes* that cost you more each month than you give to “**...clothe the naked**”;
- By spending more money “eating out” each week than you put into the offering plate for a “month of Sundays” to “**...feed the hungry**”;
- By spending more money each week on your “golf fees” than you give to missions in a whole year;
- By spending far more on *recreational activities* during the summer alone – than you expend in *re-creational activities* for a whole year.

*Have I said enough?!*

Beloved, this message is not designed to “make you feel angry” – or “make you feel guilty.” Besides, *it was God who raised the question about thief – not me!* He is the One who

accused His people of *robbing Him* – not me. It is His pocket that you have your hand in – not mine! So your argument or disagreement is with *Him* – not with me!

In the spirit of the Apostle Paul, I am only lovingly exhorting you to “...**wake up, O sleeper, and rise from the dead**” (Eph. 5:14; I Thess. 5:6).

- Many of us are not only guilty of “sleeping in church” – we are “sleeping our way through life” when it comes to the eternal purposes of God!
- We are passionate about our own petty pursuits – and *sleepily apathetic* about God’s primary agenda for the Church!
- Many of us in the church are sleeping through the greatest days of spiritual harvest in the history of the world!
- We are sitting around “*praying for the Rapture*” – while all around us the world is being *ruptured!*
- Many of us are “spiritually asleep” on our way to eternity – when we ought to be living with “**fear and trembling**” before God!

Let me close with a quotation from Dr. Sam Shoemaker, the great Episcopal priest who so impacted his generation for Christ. When I first heard this quotation by Shoemaker as a college student, it was seared indelibly on my heart and mind! Down through the years, his words often resonate in my spirit – and resound in my preaching and teaching. With these following poignant words, Shoemaker described how most of us live as Americans:

“We all want to go to school and get that ‘good education’ that will gain for us admittance into that ‘right college or university’ where we can get that ‘right degree.’ And that ‘right degree’ we hope will land us that ‘right job’ so we will have that ‘right salary and benefits.’ Then we will be able to move into that ‘right community’ and buy that ‘right home’ to live in until we retire. Then we will be able to have that ‘right retirement condominium’ and live out the rest of our lives in ease.”

Shoemaker concluded this way:

“You know where this story ends? It ends with a little ‘green plot of ground’ with a white marker. And on that grave stone should be inscribed this epitaph: ‘*You pampered yourself into mediocrity – when you could have forgotten yourself into immortality!*’”

**“You pampered yourself into mediocrity – when you could have forgotten yourself into immortality!”**

What about you, my friend? Are you “*pampering yourself into mediocrity*” – or, are you in the process of “*forgetting yourself into God’s immortality?*” If you want “...**joy unspeakable and full of glory**” (I Pet. 1:8), then get in step with what God is doing in the world – both *locally* and *globally!* As Henry Blackaby has said: “*Look around the world and find out what God is*

*doing – and get in step with Him.” Invest your resources where God is investing His Spirit. Make His treasure your treasure.*

And one of the first places God will put your *love* and *loyalty* to the test is in your *finances* – beginning with your *tithe*. You can NEVER know the fullness of His blessings until you quit “...robbing God” by not systematically *tithing* and *giving*. Listen to what He says:

**“You are under a curse – the whole nation of you – because you are robbing Me. 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 you will not have room enough for it” (Mal. 3:9-10).**

So beloved, when you are guilty of “robbing God” – you are really guilty of “robbing yourself!” By not *tithing*, you are taking yourself out *from under the blessing of the Lord* – and *placing yourself under the discipline* of the Lord! By “closing your finances to God” you are in turn “closing the floodgates of heaven” to your life! By “robbing God” – you are the BIG LOSER, not God! *He owns it all* anyway – and will one day *take it all back!*

I lovingly urge you then, to accept *God’s challenge* that He lays before His people. He has “dropped the financial gauntlet” by saying: “**Test Me in this!**” *Tithing* is the spiritual and financial “key of obedience” that will open up the “...floodgates of heaven” so that God will be able to “...pour out so much *blessing* you will not have room enough for it!”

But in addition to being blessed yourself – you will become a “conduit of blessing” to others in spiritual and physical need locally and globally.. You will be one of God’s instruments to help fuel the cause of worldwide evangelism. You will be on the “cutting edge” of helping bring *closure* to the Great Commission. You will be one of those *strategic Christians* – rather than *static Christians*, who are helping to “...speed His coming.” By being proactively involved in the Great Commission through your prayers and giving, you can do the ONE THING that will “...speed His coming.” Jesus succinctly expressed it this way:

**“And this Gospel of the Kingdom will be preached in the whole world as a testimony to all nations, and then the end will come” (Matt. 24:14).**

#### PRAYER OF COMMITMENT

*“Father, You know perfectly my heart’s true affection. You know that giving is a spiritual issue – not a financial issue. Certainly for us American Christians, it is seldom an issue that we CAN’T give – but that we WON’T give. Forgive us, Father, for ‘robbing from You.’ Forgive us for consuming Your tithes and offerings upon ourselves. Forgive us for getting caught up into the consumerism that is so rampant around us. Forgive us for allowing covetousness to replace the contentment that should characterize our lives. Forgive us for allowing our greed to blind us to those in need around the world. Forgive us for our financial indebtedness that keeps us in bondage to the world. Even more, forgive us that we have not been able to be significantly involved in supporting the cause missions and world evangelism because of our poor financial management.*

*So Father, we are sorry that we have not revered You as we should have through our finances – beginning with our tithes and offerings. We realize afresh through this study from Your Word, that because we have withheld our tithes and offering from You – You in turn have had to withhold Your full blessings from us. We realize that our lack of faith and disobedience have closed the windows of heaven to us – so that You could not pour out Your best blessings upon our lives...our marriage...our families...our church...our business...our nation. We are sorry that in some way our lack of faith and obedience has caused our nation to be under Your curse – just like it was in Malachi’s day. Might each of us honestly inventory the true state of our finances before You right now.*

*Father, You know our financial state better than we do. It matters not how much we may have ‘cooked the books,’ we have not deceived You. Your knowledge of each of us and our finances is perfect. You know what changes of priority and lifestyle it will take for each of us to get out of debt – and get our finances in order. Help each of us to begin TODAY to tithe by faith – believing that You will use it as part of the financial healing process in our lives. And we pray all of this in the Name of the Lord Jesus, Who gave His ALL for us! Amen.”*