

**Malachi, and the Generosity of God.**

Text: “Bring the full tithes into the storehouse, that there may be food for my house, and thereby put me to the test and see if I will not open the windows of heaven and pour out an overflowing blessing for you and yours.”

Malachi 3:10

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I wish you could have known Malachi. He had the one irreplaceable ingredient it takes to make it all go round: he had brains. One of Cromie's venerable Laws says "Brains Beat Everything!" Of course, as an Old Testament Prophet, albeit a "minor" one, and the last one at that, he had a remarkable faith which was powerful and deep, but I think it would be his brains and his verbal agility on his feet which would linger the longest in your memory. Let me tell you a little about him and why I bring him to our worship service this Stewardship Sunday morning.

Poor thing, no one knows his real name. Malachi is a nickname; it means "Messenger," equivalent to calling the Clergy "Preacher," "Rev." or "Father," as many do elsewhere. Scholars argue about when he lived and taught: some say as early as 605 BCE, others as late as 456. I prefer the latter. It appears that he was in the marketplace of Jerusalem sometime following the return from the Babylonian exile, after the Temple of Zerrubabel was completed, but before the new wall was erected around the city.

As they say in Texas, "Times were a'changing." For one thing the return from exile in Babylon back to Jerusalem had been a great disappointment. While it began with high hopes and great expectations, the return had been dashed on the rocks of reality. The land they came back to was desolate. It was nothing more than a tiny-God-forsaken speck in the vast Persian Empire. Everything was gone. You couldn't even farm, for a horrid drought had covered the land for a couple of years. There was no money, no shekels, and no jobs. They did manage to build a new Temple, but a spiritual depression was descending. And the people were getting careless in their devotion to their Church.

Worship was changing, too. The former style, when all you had to do was bring a nice animal to sacrifice on the altar to please God, had come to an end. The younger generation had caught on and realized that while sacrifice was a time-honored way to please God, it was not enough to captivate the attention of the young. It just couldn't be what God required: to kill a domesticated little animal on the altar. They said God was more concerned that his people go out into the world and help the poor, the widows, the hungry and the orphans.

Old fashioned Prophecy was on the wane, too. The people in the pew had grown weary of just sitting down and listening to the Prophet. They were skeptical about how one man could stand up in the pulpit and pretend that he had the corner on truth. They wanted a variety of things in worship – just like many do today – and they wanted to be involved.

I can remember back when I first started preaching 50 years ago, it was different. In those years the preacher was universally respected. People came to church to listen to the sermon and when they left they depended on his prayers and guidance. Some still do, but not everybody, everywhere. It is part of a far larger cultural and community shift in the past several decades – away from authority and institutions – and into individuality. The Congregations which are thriving today are characterized by a looser arrangement. They might like a stimulating sermon, as long as it is brief, but the greater emphasis is on discussion groups, involvement, Bible studies, activities for the young families, marriage enrichment, outreach for those in need, and taking the story of Jesus outside the camp. The old style preaching has been replaced by new ways of engaging the congregation. Some pastors now sit down and chat with the congregants or walk around the sanctuary engaging them in conversation. And the Church is not always a fancy sanctuary with stained glass windows. One of the most successful churches I know meets in a former furniture warehouse. Their worship is enthusiastic, with exhilarating music, and the whole congregation gets involved.

If you drop in on say, the Elevation Church out in Matthews or Carmel Baptist on Route #51, or hundreds of others like them around the nation, there is a day and night difference between them and Sharon Presbyterian Church. I do not mention them to denigrate us. But, for one thing those churches are full and the members are universally committed. I know of one congregation who raised \$200,000 for a special relief project in one day. It was not that they were rich; they were committed! Presbyterian's old stuck-in-the-mud frozen people still have a part to play in the Kingdom, but it is in an ever-decreasing one. For example, the decline in membership last year in our PCUSA, 2008, was the largest percentage drop in membership since they started to keep records. And we keep plodding away, defending the same old ineffective traditions.

Oddly, a similar pattern was true in the time of Malachi. Many were still going up to the Temple, but they had forgotten why. Malachi complained that they were not being fair about the sacrificial lambs they were offering to the Lord. They were to bring the first fruits of the field, but they reluctantly brought what was left over. Tons of them were no longer coming to the Temple, but – watch it – Malachi didn't wait for them to come in and scold them when they did come, as we tend to do, he went out into the marketplace to meet them. Rather than “preach” at them, he engaged them in discussion and debate. “Let's talk about this,” not “Thus saith the Lord!” as the prophets of old. And perhaps you noticed that even the time honored Billy Graham Crusade recently launched a “Rock the River” project up and down the Mississippi River, with monumental success I am happy to say.

Malachi engaged them in debate. For example, as the book begins Malachi told them that God loved them, they replied, “Yeah, that's what you say, but how do you know it's true? If he loves us so much, why is the Holy City in ruins? Why has he forsaken us?” Malachi parried, “Why, you want to know why? I will tell you: because you are cheating God! You have turned your backs on your Creator, that's why. The troubles are of your own making! If you treated your Governor the same way you treat your God, you would be thrown out of town.”

Malachi then turned to the priests and preachers of the day. “And you are not doing your job either,” he said; “you of all people should know better. You don't help the people; you cause them to stumble. You have compromised the Torah. You try to make it easy. You show partiality in the way you do your ministry! You want to be popular and successful. Why do you do that; you know better. Have we not all One Father. Has not One God created us all? So, why are you faithless with each other?”

Then Malachi turned back to the people and asked, “Why do you always put yourselves first? Why are you so casual about your commitments? Is nothing permanent, is everything transitory? You don't even keep your marriage vows. Be kind to the bride of your youth. God hates divorce because he hates faithlessness. He knows what is going on, return to the Lord and he will return to you.”

The people, now a little interested, murmured. “Well, maybe we have drifted away, so how can we return?” God said, “By turning around and heading back to where you were. And, quit robbing me!” They were shocked, “What do you mean, how are we robbing you?” God replied, “You rob me in the way you deal trivially with the triumphant themes of the faith. You rob me in forgetting to share my love. You rob me in caring about everything else before my will and way. And you rob me in the way you fail to give your full share of tithes and offerings. That is how you are robbing me. You keep the best for yourself.” Then follows this grand and wonderful challenge and promise, which has echoed down the centuries declaring the trustworthiness of God. It is the magnificent text of our sermon today. God is speaking:

“Bring your full tithes into the storehouse,  
that there may be food for my house,  
and thereby put me to the test and  
see if I will not open the windows of heaven  
and pour out an overflowing blessing  
for you and the ones you love.” Malachi 3:10

They were stunned to hear that they were robbing God. (Are you listening?) Robbing God, of all people, what an anomaly!

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Have you ever been robbed? Peggy and I were, a long time ago, while we were in the house. It was awful. A prowler pried the security locks off the back corner window, and climbed into our bedroom. He stole my wallet and Peggy’s jewel case and some trinkets that were precious to us. We chuckle a little when we think back on it now. God got him. He discovered that robbing a preacher’s wife was not all that profitable. He dumped Peggy’s entire jewel box into a ditch a couple of blocks away. There was nothing he could sell or pawn. We recovered but the fear and worry continued on for both of us and our neighbors. Peggy couldn’t sleep for months, and every night I tried to be brave.

I understand the recent occurrence in Charlotte where a man who was tied up along with his wife as armed intruders ransacked their house and stole their personal belongings. He managed to free himself somehow as they left and chased after the assailants. He shot at them and killed one of them. That is very sad. I would think he regrets it and I do not condone it; but I understand his anger. Have you ever been robbed?

Malachi told them it was not only thieves who robbed. People rob each other all the time out of things more precious than money. Like husbands can rob their wives of the gift of time and love and a listening ear. They get busy playing, drinking, working and watching football games, and she has to carve out a life of her own. And fathers rob their children of a time to talk and listen. Most fathers I know miss the puzzlement of their children when they are in transition. And wives can rob their husbands, too, when they fail to listen to what he’s trying to say, even if he doesn’t know how to say it.

And we all rob the little children of the world, each and every day. Not you and me especially, but our society and our world. We rob them when we do not provide opportunities for equality in education and health care and the like, particularly young people with strange accents and different colored skin. I grew up in a poor neighborhood. But I had things going my way; the deck was stacked in my favor. I made it. I sometimes wonder how, but I am grateful that it happened or I would not be here. But there are thousands of young people all around the world who are robbed of their futures, just because they live far away or do not command our attention. Then, when they become problems in the society people are shocked and wonder why. We rob them of Jesus Christ when we do not open up and share the wonders of the Good News.

Senator Edward Kennedy died this past week, as you know. Mrs. Cromie and I spent some time yesterday, with countless others in the land, watching his funeral service on TV. I do not want to bring politics into the pulpit. I do not want to start arguments about when he did what or why. Neither do I wish to excuse him for some of his misdeeds in the past. I simply want to say in this sermon, that whatever else he did or was, Ted Kennedy was always on the side of those in need: an advocate for troubled youth and

the disadvantaged, for the poor and needy, the weak, and the lonely immigrants. He was on the side of those who suffer from mental and emotional problems, on the side of those victimized by cancer, heart disease or trampled by natural disasters. He always championed those who were left out and left behind in the grand American parade. In my opinion he would have been Malachi's kind of man, one in favor of those who have been robbed of a fair chance at freedom and equality.

And you can rob yourself too by dwelling on the negative, by being selfish or critical, by lack of exercise or faulty eating and drinking habits. Most of all you rob yourself when you fail to take a closer walk with Christ. If you keep trying to make it on your own, you are robbing yourself, big time. It's bad enough to be cheated. It's far worse when you cheat yourself.

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Now you knew I was going somewhere with this topic on Stewardship Sunday, didn't you? In Malachi's day he said that the people were robbing God, the Creator of heaven and earth, the One who lives in the land that is fairer than fair. Heaven has the best security system ever known, impeccable. And yet God was robbed. It just couldn't, shouldn't, wouldn't happen - should it, could it, would it? And yet, just like Ben Bernacke on the earthly front, who as the head of the Federal Reserve, you would think would know better how to protect himself. Yet he had his family identity stolen just the other day. Malachi says it's worse than that, 2500 years ago, the Lord God was being robbed. "Why on earth would you do that?"

Where did you get everything you have? Did you shout into the empty spaces of the Universe demanding that you were to be born? Where did our gift of each new day come from and all that we have? We did nothing to deserve it and surely we did nothing to earn it. It is a gift, of God: new every morning are thy mercies Lord. If the Bible says anything clearly, it states that we live and move and have our being and everything else by the largesse and generosity of God. The Bible says next (try not to squirm...) in return, God asks for ten percent of it back. That's what a tithe is: 10% of income. As my friend Frank Harrington used to say - make it ten percent of gross income or ten percent of the net, whichever makes you happier, for God still loves a cheerful giver.

Maybe some of you can't afford a ten percent gift just now. God bless you. Some of you are hanging on the edge financially, barely making it, I know. I hope our prayers will soon be answered and things will be turned around. I pray that the day will come soon when you will be have a good job again and will be free and able to give again; I know that a ten percent gift is unlikely. That's up to you, but even the youngest and poorest of us should pledge some pledge to the Lord, not because we have to, not because we have a good stewardship campaign, not even because the Church needs or wants your money to fulfill its mission, but because we owe it to the One who gave us life.

I read an interesting survey conducted by the University of Wisconsin, which found that those with the smallest family income gave 3.5% of their income to the Lord and charity. But those with \$25,000 annual income gave just 2.9%. With \$50,000 in family income, it was 1.9%. And on and on it goes. It looks like the more a Christian has, the less they give to Christ and his church - not always of course, some of the most generous people I know have the most.

I called on a man once back when I was a pastor in Pittsburgh to ask for his pledge. That's the best way to get people to pledge, ask for it. It seemed like he had a lot of money. I said "Tom, how much can you do for the church next year?" He said, "Oh goodness Preacher, we're a little short of cash this year. You

know the market's down; it often is. (This was 30 years ago.) And Susie and I both had car trouble this year. And I took her to Europe for our Fortieth wedding anniversary. You know, you have to do something," he chuckled, "when she puts up with a scoundrel like me all that time." He continued, "And, I'm retired now and my income is level. Nobody knows what is coming next. Put me down for the same as last year."

I said, "Tommy my boy, you've been saying that for the last eleven years. How about giving some more this year, say an increase of ten percent? He said, "Aren't you just the cat's meow?" I meowed and told him the story from Malachi, about putting God to the test to see if he would not open the windows of heaven. Tommy didn't say a word. "Put me to the test and see if I will not open the windows of heaven and pour down blessings in abundance."

In a little while, just to get rid of me I think, he signed the pledge card and sealed it himself in the envelope. When the treasurer opened it up that Sunday, sure enough, there was a 10% increase over the previous year. I teased him about it the next time we met and we laughed about it several times thereafter as our friendship grew. Until the last time – I had the honor of presiding at his Memorial Service and I told the story I have just told you. And Tommy always said that it made him feel so good to know that he was helping Christ more and more with the Mission of his Church. "The more I give," he'd say, "the more I get back." That sounds familiar. John Bunyan wrote, "There was a man, though some did call him mad, the more he gave away, the more he really had." The more he trusted God, the more he really had. "Put me to the test and see if I will not open the windows of heaven."

Are you listening? So maybe you cannot give ten percent more this coming year, I understand. Maybe life has caved in on you and you are holding on by your finger tips. We all know that life is filled with unexpected things. I understand. But, you better hope that Christ understands too. Look over what you spend on everything else. Invite Jesus into the conversation and ask yourself in his presence if you are giving your fair share to Christ and his church and its mission. People tell me all the time they can't afford to give to the church. I say, be careful, you can't afford not to.

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Which brings us to the close. Allow me the privilege of a little show-and-tell illustration before we go. I have a banana with me in the pulpit, a genuine Chiquita banana. I bought it early this morning at the B&P station out in Mint Hill. Take a good look at it. I want you to imagine that this banana represents your family's total weekly income. Now, I don't know how much you make, and I don't want to know, but that doesn't matter. This is all you have to spend for the year; you will have to divide it up amongst all the expenses you have. (I have charted the following percentages from the Statistical Abstracts of the United States, 2007.)

Now, watch. Look carefully; pretend this one banana represents all you have. How will you spend it? Well you have to begin with what is deducted in taxes, State, City and the IRS, plus Social Security, maybe health care benefits. Hmmm, I don't know for sure, but for the wealthiest among us it will be something like 34%, and going up for sure. For others 20%, some even less than that. But let's round it off at 30% of the symbolic banana for taxes and insurance, one kind or another; and you don't have a choice; they deduct it! So let's lop off the first 30% for taxes.

Then, what else? Hmm, your house. Most everybody has a place to stay - rent it or own it, you still have to pay upkeep and utilities and taxes and mortgage and repairs and furnishings, right? How much would you say that costs for any given year? It will vary I know, but we can guess it at 25%. It's actually listed as 28% in the charts of the National Bureau of Statistics. Cut the banana another one-quarter gone.

Then you have to have nice clothing and good nutritious food. How much that is depends on a lot of things, like if you shop at Nordstrom's or Sears or fine boutiques, whether you wear Ugg shoes or Brooks Brothers shirts or Brioni suits, or whether you buy your food from Bi Lo, Wal-mart, Harris Teeter, Trader Joe's or Freshmarket. It also depends on whether you shop smart and use coupons and watch sales etc. Anyway, for food and clothing expenses the Bureau listed for 2007, the last year available, 12 to 15 to 20 percent. Let's guess it at 15%. Let's cut that off.

Now where else do spend your money? Most Christians have a car; you have to have transportation these days of some kind - many like the Cromies have two cars and they get more expensive every year! Most of us have car payments. Add gas and insurance and oil changes and repairs, and gadgets and general upkeep, to say nothing of little dents and scrapes and scratches which have to be straightened out. Tires keep wearing out. The alternator keeps breaking down. The statistical record says it averages 10% - for transportation. Let's cut that off the banana. Man, it is getting small.

Then at times in our lives most have college or educational expenses. I read the astronomical figures of what it takes to raise a family these days. I don't know how we did it. And that keeps rising every year. It can go as high as 40% if you have a couple of children in college or private school. But let's take the average and say educational expenses round off at 8% over the years. 8% more gone.

Add in a vacation at the shore or in the Mountains or down to Florida? Some have an extra house. Rates are cheaper now but it still costs a fortune. We all need to get away. We better lop off another little chunk of the banana, say in an ordinary year 3%, if you go easy and book on Priceline.

Then, you know they say, "All work and no play make Jack a dull boy and Jill an unhappy wife." I don't want you to be dull or unhappy, so we have to have a drink now and then, and go out to lunch or dinner or Starbucks every morning. Or go to a movie or rent a Blockbuster film and pop some popcorn at home. So, let's call all that and more miscellaneous/entertainment. Be conservative and take away another 8%. Holy mackerel!

Now you are going to get older, quicker than you think. You had better start saving for retirement, or you are retired already on a fixed income and you have to plan for the unexpected. How much? Experts say it should be ten percent, but we don't have that much left so we will hope for better years ahead and use 2% for the unexpected.

So, what's left? Have you been keeping track? Ah yes, we still have to make our pledge, our tithes and offerings to the Lord. Wow! I almost forgot how important that is. Will an usher please come forward to collect the weekly tithes and offerings? And we will give all that is left over to Christ and the Mission of his Church. But wait a minute: whether you make \$20,000 or \$50 or \$100 thousand, or more, there is nothing left. Have you been keeping track: we're at 101% - oh dearie me!

So what shall we render to the Lord, for all his benefits to us? Lo and behold, lookee here; the peel is all we have left to place in the offering tray.

We could sing it together:

Lord, we give you but thine own,  
Whate'er the gift may be,  
All that we have is thine alone,  
A trust O Lord from Thee.

To comfort and to bless,  
To find a balm for woe,  
To tend the lone and fatherless,  
Is Angel's work below.

A trust O Lord from Thee, for now and forever more. Amen.

**Bureau of Statistical Abstracts 2007**

<b>Typical Family Expenses</b>		
<b>Category</b>	<b>\$ Spent</b>	<b>% of Total</b>
Food	4,273	11.98
food at home	2,643	7.41
food away from home	1,631	4.57
Alcoholic Beverages	301	0.84
Housing	9,477	26.58
shelter	5,411	15.17
utilities	1,984	5.56
furniture	316	0.89
Clothing	1,710	4.80
Transportation	5,228	14.66
vehicle purchases	2,189	6.14
gas & oil	973	2.73
insurance	629	1.76
Health Care	1,634	4.58
Entertainment	1,500	4.21
Personal Care	387	1.09
Reading	162	0.45
Education	426	1.19
Tobacco	275	0.77
Miscellaneous	765	2.15
Cash Contributions	958	2.69
Personal Insurance & Pensions	2,750	7.71
Life & other Personal Insurance	353	0.99
Pensions & Social Security	2,394	6.72
Personal Taxes	3,068	8.60
<b>Total</b>	<b>35,661</b>	

