



# *Your Financial Security:* **A Bag With Holes?**

*“Ye have sown much, and bring in little; ye eat, but ye have not enough; ye drink, but ye are not filled with drink; ye clothe you, but there is none warm; and he that earneth wages earneth wages to put it into a bag with holes” (Haggai 1:6).*

**By Ronald L. Dart**

I cannot remember a time when the economic picture good. Of course, I'm only 51, so I may have missed a few good years. They tell me 1928 and early 1929 were pretty exciting.

But for as long as I can recall (or for as long as I have been paying attention), there has always been something wrong with the economy. We've had inflation, recession, high unemployment, trade deficits, high interest rates, stagflation, an oil shortage, an oil glut, a weak dollar, a strong dollar, an arms race, a steadily rising poverty level, and a great depression, not necessarily in that order.

Now I'm not an economist, but perhaps I can be forgiven for suggesting that there is something a little weird in all this. In case you haven't noticed, try analyzing what they tell you and see if I'm not right. No matter what the economy does, there will be no shortage of economists on the morning news with worried faces, gloomy forecasts, and grim predictions of what can happen if this remedy or that cure is not forthcoming. It's almost as if we were surrounded by economic hypochondriacs.

Is our economy *really* that bad?

Well it certainly isn't all that *good*, and most of us can sympathize with some ancient Israelites who, according to the prophet, earned wages only to put them into a bag with holes. Like them, if we aren't being cursed, we at least don't feel very blessed.

In their case, there was a reason why things were going wrong. Fifteen years earlier, they had made a start in building the temple only to cease when intimidated by their neighbors. Since that time, no work had been done on the house of God.

Then one day a prophet arrived with a message: “Thus speaketh the Lord of hosts, saying, This people say, The time is not come, the time that the Lord's house should be built” (Haggai 1:2-4). According to Haggai, the people had left off building God's house, and instead built their own homes, planted crops, and went about their own business. Meanwhile, the temple of God lay still in ruins.

God seems to have taken this neglect quite seriously: “Now therefore thus saith the Lord of hosts; Consider your ways.

Ye have sown much, and bring in little; ye eat, but ye have not enough; ye drink, but ye are not filled with drink; ye clothe you, but there is none warm; and he that earneth wages earneth wages to put it into a bag with holes” (Haggai 1:5-6).

Even in the twentieth century, that scripture has a familiar ring. We know how it feels to work hard for our money and then wonder where it all went.

The prophet continued: “Thus saith the Lord of hosts; Consider your ways. Go up to the mountain, and bring wood, and build the house; and I will take pleasure in it, and I will be glorified, saith the Lord. Ye looked for much, and, lo, it came to little; and when ye brought it home, I did blow upon it. Why? saith the Lord of hosts. Because of mine house that is waste, and ye run every man unto his own house” (Haggai 1:7-9).

The lesson behind this is hard to miss. *The failure to honor God and do His Work can have serious economic consequences.*

And it's true in any age of man. One of Jesus' parables tells us of a certain rich man who, after an exceptional harvest, thought to himself: “What shall I do, because I have no room where to bestow my fruits? And he said, This will I do: I will pull down my barns, and build greater; and there will I bestow all my fruits and my goods. And I will say to my soul, Soul, thou hast much goods laid up for many years: Take your ease, eat, drink, and be merry. But God shall say unto him, You fool, this night your soul shall be required of you: then whose shall these things be, which you have provided? *So is he that lays up treasure for himself, and is not rich toward God*” (Luke 12:16-21).

But why? What evil had he done? What law had he broken? Christ introduced this parable as a warning against covetousness (Luke 12:15), but neither the Greek nor the Hebrew words for “covet” necessarily imply evil. The words may also be translated “greatly desire.” For example, Paul encouraged the Corinthians to “covet earnestly the best gifts” (I Corinthians 12:31).

Under what circumstances, then, is coveting a sin? The commandment reads this way: “Thou shalt not

covet...*anything that is thy neighbors*" (Exodus 20:17). Coveting is a sin when you desire something unlawful or *something that belongs to someone else*.

But the rich man in this parable had planted his own seed in his own land. He had cultivated it with his own sweat. He had gone into his own field and harvested his own crops. *How could he covet what he already owned?*

The only way this man could be guilty of covetousness is if *God laid prior claim to some portion of his wealth*. Jesus plainly teaches in this parable that the man who has enjoyed the bounty of God's good green earth owes a material obligation to God. The existence of an *obligation* implies a *standard*. If a man is not free to give little or no offering as he sees fit, he is not free at all. He is *obliged* to be "rich" toward God, but *how* rich? And, more to the point, *Why?*

### The Power to Get Wealth

When Israel was ready to enter the promised land, God gave them a set of laws and promises which taken together comprised a covenant or agreement. Speaking through Moses, He laid out the foundation of the law and followed it with promises of blessing and warnings of responsibility. He made it clear to them that one result of obedience to the commandments of God was *material* blessing—even wealth! (Deuteronomy 7:12-13).

But there is a perversity in human nature. We remember God when times are bad, and we forget God when times are good. It was true of the ancient Israelites and it is still true of modern man. The solemn warning of Moses to the Israelites carries just as much urgency today: "Beware that you forget not the Lord your God, in not keeping His commandments...lest when you have eaten and are full, and have built goodly houses and have dwelt therein; and when your herds and your flocks multiply and your silver and your gold is multiplied and all that you have is multiplied; then your heart be lifted up and you *forget the Lord your God*...and you say in your heart, *My power and the might of my hand has gotten me this wealth*. You shall *remember the Lord your God: for it is He that gives you power to get wealth*" (Deuteronomy 8:11-18).

So the rich man in Jesus' parable was condemned because he was ignoring the source of his power to get wealth—he was denying God. It is required of every man in every age to acknowledge God as the source of his wealth.

But what form does this acknowledgment take? Of course we can always get on our knees and thank God for the good things God has given us. But it seems Jesus required some sort of *material* acknowledgment from the rich man. As King Solomon put it, "Honor the Lord *with your substance*, and with the firstfruits of all your increase: so shall your barns be filled with plenty, and your presses shall burst out with new wine" (Proverbs 3:9).

There is a clear connection between our generosity toward God and our own economic well being.

### Whose World Is It?

The rich man had also broken the tenth commandment. He had coveted something that had *belonged to God*. But why does God lay prior claim to our substance? Does He

*need* something from us? Is He impoverished, and are we called upon to give sacrificially in order to somehow enrich Him? Hardly. God needs nothing from the hand of man. "The earth is the Lord's, and the fulness thereof; the world, and they that dwell therein" (Psalm 24:1). Not only does God own the world and its wealth, but He owns *us* as well.

In another Psalm God says to man, "I will take no bullock out of your house nor the goats out of thy folds. For every beast of the forest is mine, and the cattle upon a thousand hills. I know all the fowls of the mountains: and the wild beasts of the field are mine! If I were hungry I would not tell you for the world is mine and the fulness thereof" (Psalm 50:9-12).

By this reckoning everything the rich man had placed in his barn *actually belonged to God*. In that case, he not only had *coveted*, he was a thief as well. Unless or until he had fulfilled his obligation to God, none of this produce was really his. But just what was that obligation?

### Will a Man Rob God?

The rich man in Jesus' parable was not only a covetous man, he was a thief. Do we call a man a thief who merely retains what is his own? Or is he not a thief when he takes something which belongs to another?

"Will a man rob God?" asked another prophet. "Yet you have robbed me. But you say, Wherein have we robbed thee? *In tithes and offerings*. You are cursed with a curse: for you have robbed me, even this whole nation" (Malachi 3:8). The Israelites of Malachi's day, and the rich man of Jesus' parable, were robbing God in tithes and offerings. But what were these things called "tithes"? Whatever they were they obviously belonged to God and were His rightful possession.

The exact origins of the law of tithing are obscured by the passage of time, but a systematic study will lead us quickly to a man named Abraham who was a sojourner, a nomad, but also a wealthy, powerful and respected man as well. And he was a man who tithed.

The book of Genesis records an incident in a war involving the cities of Sodom and Gomorrah. Abraham was a bystander in all this until he learned that the invaders had taken Lot, Abraham's nephew, captive along with the two cities. Abraham then armed his trained servants, pursued the kings, defeated them, and brought back all the goods and all the captives.

Upon his return, Abraham was met by a mysterious person named *Melchizedek*. Melchizedek blessed Abraham and proclaimed that it was the Most High God who delivered his enemies into his hand. Abraham in turn gave Melchizedek tithes of all the booty he had captured (Genesis 14:18).

Who is this Melchizedek? Why would Abraham give Him a tenth of all the silver, the gold, the grain, the apparel, the ivory, the precious spices and ointments, and all the rest of the booty of war he had at his disposal? The tithe was given to Melchizedek in acknowledgment that it was indeed the Most High God who had delivered Abraham's enemies into his hand. Abraham saw the tithe as an acknowledgment of God as the *source* of his power. It was an outward manifestation of Abraham's faith in God who gave him the victory. His grandson Jacob saw it the same way. After his vision

of the heavenly ladder (Genesis 28:10 ff), Jacob made a vow to God. He promised that if God would be with him and keep him, if God would give him goods and raiment and bring him home in peace, then the Lord would be his God. He continued by saying, "And of all that you shall give me, I will surely give the tenth unto you" (verse 22). The tithe was Jacob's acknowledgment of God as the source of his wealth.

So the law of tithing is clearly of *ancient* origin and its meaning was clear right from the start.

### Jesus and the Tithe

We have already seen in the parable of the rich man that Jesus plainly taught that those who have enjoyed God's blessing are *obliged* to be rich toward God. The existence of an *obligation* implies the existence of a *standard*. But what was that standard? Did Jesus teach tithing? The only standard of financial obligation found anywhere in the Bible is the tithe. Jesus Himself acknowledged this standard in a confrontation with the Pharisees: "Woe unto you scribes and Pharisees, hypocrites! for you pay tithes of mint and anise and cummin, and have omitted the weightier matters of the law, judgment, mercy, and faith; these ought you to have done, and not to leave the other [paying tithes] undone" (Matthew 23:23).

Strangely, there are those who feel they can give attention to "judgment, mercy and faith" while they omit tithing! But Jesus' statement is plain enough: judgment, mercy, faith and tithing, ought to be done.

### Paul and Tithing

While the apostle Paul has no occasion to specifically address tithing in his letters, he does seem to assume it. In writing to the Corinthians, a Gentile church, he is at some pains to establish the right of the ministry to be supported by the membership: "If we have sown unto you spiritual things, is it a great thing if we shall reap your carnal things? If others be partakers of this *power over you*, are not we rather? Nevertheless we have not used this power; but suffer all things, lest we should hinder the gospel of Christ" (I Corinthians 9:1-12).

The expression "*power over you*" is significant. This is not merely an exhortation for a freewill offering, but the assertion of a *right*. If the Corinthians then were under some *authority* as to how and when and how much they should give to the ministry, what is that authority? If there is a *standard of giving*, what is that standard? The *only* standard in the Bible is the tithe.

Paul continues his argument: "Do you not know that they which minister about holy things live of the things of the temple? and they which wait at the altar are partakers with the altar? *Even so* hath the Lord ordained that they which preach the gospel should live of the gospel" (verses 13, 14).

The priests in the temple lived not only of the tithes, but also of many of the offerings that were brought to be presented before God. It is important that Paul asserts *the same authority, the same right* for the ministry that God gave to the priesthood.

In the book of Hebrews, the author addresses the tithe much more specifically. The subject of this chapter is not

tithing. It is the ascendancy of the Melchizedec priesthood over the Levitical priesthood. *But the primary illustration of that ascendancy is the tithe.*

The writer first refers to Abraham's encounter with Melchizedek. In so doing, he describes Melchizedek carefully: "For this Melchisedec, King of Salem, Priest of the Most High God, who met Abraham returning from the slaughter of the kings, and blessed him; To whom also Abraham gave a *tenth part* of all [a tithe]; first being by interpretation King of righteousness, and after that also King of Salem, which is, King of peace; Without father, without mother, without descent, having neither beginning of days, nor end of life; but made like unto the Son of God; abideth a priest continually" (Hebrews 7:1-3).

Who could possibly fit this description? Certainly not an angel, because angels are created beings and therefore had a "beginning of days." Melchizedek is no mere mortal, because He has no "end of life." He is, to put it simply, *eternal*. "The Eternal" in the Old Testament is none other than the creator of the heavens and earth, the "Word" of John 1:1, the giver of the ten commandments, *the God of Abraham*. He was also Abraham's friend (James 2:23). He appeared to him repeatedly, shared His thoughts and even a meal with him (Genesis 18:23). It would appear that Abraham was in very regular contact with the person here called "Melchizedek." Melchizedek is the Old Testament manifestation of the One you and I have come to know as Jesus Christ.

"Now consider how great this man was, unto whom even the patriarch Abraham gave a tenth [a tithe] of the spoils" (verse 4). The author is in the process of developing a vitally important concept for the church, and he begins by observing the greatness of Melchizedek, noting that Abraham—the greatest of the patriarchs—acknowledged that Melchizedek was even greater by paying tribute to Him, and *that tribute was the tithe!*

But why a tithe—a *tenth*? Why not a ninth or an eleventh? Why aren't the specific terms of the offering listed? Why is any amount given at all? And why does the writer of Hebrews compare it with the "Levitical" tithe (Hebrews 7:9)? Was Abraham's tithe a random occurrence, or did the tithe have significance—was it already a part of God's law?

The writer of Hebrews explains it for us. As we have already pointed out, his subject in this seventh chapter is not the tithe, but the ascendancy of the Melchizedek priesthood. Melchizedek is presented as not only greater than Abraham, but *also greater than Levi*. "And as I may so say, Levi also, who received tithes, payed tithes in Abraham. For he was yet in the loins of his father, when Melchizedec met him" (Hebrews 7:9-10).

The Levitical priesthood was temporary. It was to be superseded by the priesthood of Jesus Christ which is of the "order" of Melchizedek (verse 21).

The subject is the change in the priesthood and the writer acknowledges that "For the priesthood being changed, there is made of necessity a change also of the law." That means that *any law, including tithing*, had to undergo some change when the priesthood passed from Levi to Christ. Since Jesus Christ received tithes as Melchizedek; since the tithe was

due to Him from the beginning; and since He gave that tithe to Levi in the first place; He clearly had the right to take it back. The writer of Hebrews is establishing that *the priesthood of Jesus Christ has the full right to accept the tithes that had previously been paid to Levi.*

Neither the priesthood nor tithing were abolished. They were simply transferred back to their *original source.*

### How and Where to Tithe

Where is one to pay his tithes, and how are they to be used?

There came a time when God set apart a ministry to do His Work. That ministry was composed of the descendants of Levi. When He divided the land of Canaan and gave a portion to all the other tribes, He gave none to Levi—they were to have no *inheritance* in the land. Instead of an inheritance, God gave them the tithe: “And, behold, I have given the children of Levi all the tenth in Israel for an inheritance, for their service which they serve, even the service of the tabernacle of the congregation” (Numbers 18:21).

There are some very important points in this passage. First, the tithe was God’s to give. The law, recorded in Numbers 18:21 *does not originate the tithe.* The tithe had been long in existence, as we’ve already seen. Second, there is no reason to assume that, in turning over the tithe to Levi, God relinquished all future claim upon it. We have already seen in the book of Malachi—written in the Levitical period—that the failure to tithe was *robbing God, not robbing Levi.* Third, the tithe was given to the Levites, “*for their service which they serve.*” There is no reason to assume that the Levites would be authorized to continue receiving tithes when they were no longer doing service. The tithe was not given to them for their retirement, but for the Work of God. The destruction of the temple and the scattering of the Levitical priesthood would bring that service to an end. But would it also bring the tithe to an end?

Neither Abraham nor Jacob needed a temple or a Levitical priesthood in order to see that they must tithe. They, of course, tithed to Melchizedek, but where is Melchizedek today? Who is our High Priest? The writer of Hebrews tells us in the plainest possible terms that Jesus Christ is our High Priest: “The Lord sware and will not repent, Thou art a priest for ever after the order of Melchisedec: By so much was *Jesus made a surety of a better testament.* And they truly were many priests, because they were not suffered to continue by reason of death: But this man [Jesus] because He continues ever, had *an unchangeable priesthood...* For the law maketh men high priests which have infirmity; but the word of the oath, which was since the law, maketh the *Son, who is consecrated for evermore*” (Hebrews 7:21-28).

Christ’s priesthood, having replaced Levi, has every right to receive tithes.

Can the tithe then be used as a means of finance for the church? If the church is carrying out the Work of Jesus Christ; if it is preaching repentance and remission of sins *in His name* (Luke 24:47); if it is going forth and making disciples of all nations, baptizing people and teaching them to observe all things Jesus commanded His servants (Matthew 28:18-19); then the answer is *absolutely yes.*

Remember that the tithe was specifically given to Levi for doing God’s Work. All Christians should tithe and *they should tithe to the Work of Jesus Christ.*

### The Attitude of the Tither

There are some other critical lessons to be learned from Malachi’s prophecy. For one thing, it is a prophecy for the last days. Right at the very time of Christ’s second coming, it is considered “robbing God,” to withhold one’s tithes.

It’s worthwhile to study the whole book of Malachi to gain a perspective on why the prophet gave his warning on tithing. In Chapter 1, for example, we find a scathing rebuke of those who were dishonoring God even in their offerings. It wasn’t that they were not giving. On the contrary, they were offering bread on God’s altar, and they were offering animals in sacrifice to Him. But they were offering *polluted bread and blind animals.* The prophet logically asks, “offer it now to the governor; will he be pleased with you, or accept thy person?” (verse 8).

Because of their selfishness and their greed, the prophet was moved to say, “And this have ye done again, covering the altar of the Lord with tears, with weeping, and with crying out, insomuch that He regardeth not the offering any more, or receiveth it with good will at your hand” (Malachi 2:13).

It should be clear enough that tithing should be done with joy, gratitude, thanksgiving and praise. A person who gives grudgingly or half-heartedly may well find that God will not receive his offering.

Malachi’s prophecy is sobering because it speaks of a curse that descended upon an entire nation because of their failure to acknowledge Him as the source of their wealth. The prophet goes on to exhort, “Bring ye all the tithes into the storehouse, that there may be meat in mine house, and *prove me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it*” (Malachi 3:10).

Stories abound of those who have claimed this promise and have indeed had miraculous blessings descend upon them after they began to tithe. I ran into just such a story not long ago in a most unexpected place.

I probably shouldn’t have been surprised, but I wasn’t expecting a lecture on religion. I was listening to a nationally-known and highly respected real estate investor. Not content with making a lot of money himself, he was determined to share his secrets with others, and was conducting a seminar on real estate investment in the 1980s.

He and several other experts had spent a couple of days running through a series of lectures on money-making techniques in real estate. Finally, toward the end of the seminar, this gentleman stood to give us *one more “technique.”*

He said, “I want to give you a technique, and I hope you understand it. For practical people in the eighties you need techniques that actually work. When I explain this to you, you may not understand it as a technique, but I hope you realize that I used this technique to make my wealth increase and *I can prove to you that this technique works by my own*

*business books.*”

By this time he had everyone’s attention. He continued: “I want to read to you out of a book. It doesn’t matter who wrote it. I just want you to listen to it. And don’t get turned off by it. I’m just trying to tell you what works.”

He raised his book and began to read: “Will a man rob God? Yet you have robbed me. But you say, Wherein have we robbed thee? In tithes and offerings...”

By now I was sitting bolt upright. I was shocked, but I should have suspected. I had already known that this man felt a transaction was no good if one person won at the expense of another. He had always espoused the golden rule in *all* of his techniques. He had carefully followed what he called the “win-win” philosophy. That means he always tried to structure his deals so that both parties to a transaction were winners. So I wasn’t totally surprised as he finished reading the scripture and went on to explain how he and his wife had decided to begin tithing and how six days after that decision they had the largest seminar they had ever had in the history of their business.

“Let me tell you that’s the best investment I ever made,” he said. “I’m a practical person, believe me. Extremely practical. That is the best thing I have ever done for my business... I just wanted to let you know where the credit sometimes has to go.” Not only did he openly and *verbally* give credit to God for his success, he gave God ten cents of every dollar he earned to back up his words.

There are others, however, who have been disappointed after beginning to tithe, noting no difference or even finding that things have gotten worse! Why would that happen?

Does tithing *guarantee* economic success? No, tithing may remove an economic curse and guarantee God’s blessings upon the things you do, but it *will not remove the consequences of your own foolish decisions*. Tithing will do nothing to change the odds at the gaming tables, nor will it cause the stock market to go up because you bought a few shares of IBM.

When you tithe, you display faith, you obey the law of

God, and you acknowledge Him as the source of every good thing you have. You gain His blessing, but that includes His promise to do what is *ultimately* good for you. That may or may not be sudden wealth. It is enough for you that you trust Him.

But there is one more fundamental truth that we must understand: *God owes us nothing*. Unfortunately, some seem to feel that by the expediency of tithing they have *earned* something from God. But Paul asks the question, “For who has known the mind of God? Or who has been His counselor? Or *who has first given to Him*, and it shall be recompensed to him again?” (Romans 11:34-36).

### Can You Afford to Tithe?

My wife and I began to tithe at a time when tithing was hard. Our income was barely enough to cover our outgo and sometimes it didn’t even do that. We really couldn’t afford to tithe—or so we thought. But then one day we asked ourselves, “Can we afford *not* to tithe? Why don’t we *prove* God like He said?”

So, without knowing how we could make it, we wrote our first tithe check. A funny thing happened. At the end of the month, we had a few dollars left over! And we made it the next month and the month after that. We had no idea how it worked. But the fact was that ninety percent of our money was now covering what previously had required all of it.

That was over thirty years ago and it is still working.

If you were going into a new business today and you could take on a partner who could control the weather, who could decide where it would rain and where it would not, who knew precisely where all the energy deposits were located, who could gain you entry into the best customers, the best sources of supplies, who could help you find the best prices, the best outlets, do you think you could afford to offer him part of the business?

Right now, today, as you read these words, there is nothing to stop you from making God Almighty your partner.

When you think about it, *can you afford not to tithe?*