Grace and peace to you from God our Father and the Lord Jesus Christ. Amen.

It's the one question everyone's always dying to know. When someone wins the lottery, "What are you going to do with all your winnings?" And you know the answers. Take that dream vacation. Pay off our house or our mounds of debt. Buy Christmas gifts for the kids. Oh, and the answers can go on.

But the one answer I've never heard? "I'm going to give some back to God." Well, you and I, in a sense, have won the lottery, God's lottery, with blessing after blessing heaped on us. What are you going to do with your blessings? Today, as we finish our short series on the issue of Christian stewardship, we see how we can thank the Lord for making us rich. By accepting his challenge.

God first laid out his challenge to the Israelites after they had returned from captivity in Babylon. You see, when they returned to Jerusalem, not surprisingly, they found their beloved city in shambles and ruins. So their leaders, Haggai, Zechariah, Ezra led the charge in rebuilding up their city, and, most importantly, rebuilding the Lord's house, the temple.

Well, it wasn't until about a dozen years later that Nehemiah returned to Jerusalem to institute some reforms among the Israelites, such as helping the poor, keeping the Sabbath, the day of worship, and also bringing their tithes and their offerings to the Lord.

Years passed, and those things, those reforms, weren't being carried out. So that's where Malachi came into the picture. A messenger, a prophet, sent by God to condemn the Israelites' sin and to call for a change.

Our verses this morning bring one of those sins to light. God here brings a pretty hefty charge against the Israelites. Do you see what it is? He says the Israelites are robbing him. They were withholding their tithes and offerings from him. God doesn't say why they were doing that, but they were.

They had been commanded by God to tithe in their offerings, in their giving to God. Do any of you know what that means, the tithe? A tithe is ten percent. In the Old Testament, God commanded his people to give him 10% in their offerings. So if an Israelite had 100 sheep, his tithe was 10 sheep, given to the Lord. If he had 20 pieces of gold, two pieces went to God.

But the people weren't bringing tithes for God. They weren't bringing any offerings to God. They were robbing God, the owner of all things, robbing him of what was rightfully his.

Now, as sinful as their actions were, God's complaint wasn't over the money – as if God really needed their money anyways! No, God was angry because of what the giving of that money demonstrated – the people's love for him. A desire to obey his commands. So, no offerings meant no obedience and no obedience meant no love for God. That's what the Israelites where showing, and that's what made God so angry with them.

It's not so hard to make a connection with these people, with this situation, with God speaking to us, confronting us about our offerings, our use of the material blessings he's given us, in abundance throughout our lives.

I mean, think of it this way. For any business, the fiscal year is over, so what does that company do? They close their books, review the sales, check the inventory, and add up the profits. They do that because that is the time when they have to report the financial results to the owners and the shareholders.

You know, on the last day of the year, those who manage the company are, in a sense, on trial. As the shareholders review the figures, they make judgments about the work of those they put in charge. How did they manage our money? Were they faithful? Did they fall short. Were they a complete failure?

Well, brothers and sisters in Christ, a day of reckoning is also coming for us. On that day we will stand before the real Owner of all property. You know who he is...God. Our Creator will ask you and me to account for our stewardship, to tell him how we managed his property here on earth.

What's your review going to say? That like the Israelites here, you rob God? Where God has lovingly given you more than you ask for, in terms of family, a job, a place to live, possessions, material wealth, and still plenty left over, and yet you didn't offer any back to him, even though God tells us in his Word, "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."

Or might your review show a lack of firstfruits giving, you know, where God takes the first place in our lives, and we can show that by how we give back, making sure God gets the first cut, before anything else. Is that how it works for you? Or does God routinely make his way to the cellar of your budget, kind of a throw-in item, an "I'd like to give more to God, but I have to wait and see until after bills are paid and food's on the table, and so on." Is that giving God our best?

Or will your review say, "Worries too much about money." The simple fact that sometimes I don't give, or at least, don't give as much as I can, because I'm worried. Am I worried about maintaining this type of lifestyle to the neglect of God, that if I can't make my finances work this month, God gets the bump. Or, I have so many things to worry about, such as making sure I can afford heat in these cold winters, or the constant possibility of the car breaking down or some unforeseen health problem popping up that I have to make sure I can be prepared for that. Surely God can wait.

Make no mistake, there will come a day when God will call each of us to account for what we have been given by him. How faithful have we been with his property?

The thing is, though, we don't have an end of the year to plan for. We don't know the date of that final meeting. And what's even scarier than that? There are no second chances, not another year to turn things around. The rewards and penalties will be final. The rewards and penalties will be eternal.

I can tell you how all of our reports should look right now. Like the Israelites Malachi was writing against, we have often been unfaithful. Like them, we ought to be under a curse.

But we aren't. Take a look again at verse 12 of our sermon text. Do you see what God says to his people there? "All the nations will call you blessed, for yours will be a delightful land."

All the nations will call you blessed. Do those words remind you of another time when those same words were spoken? It was God speaking to Abraham, giving him an incredible promise, that all nations would call Abraham blessed because all nations would be blessed through him and through his offspring.

He was talking about Jesus. The greatest of all the blessings God has poured out on us is the fulfillment of his promise to send his Son for us. You see, God isn't satisfied with a negative life-end report on how we're doing with being stewards of his property, where we're failing because of sin. God isn't satisfied with us being under a curse, where the curse of hell was looming for every one of us.

So he sent his Son. God sent Jesus, the greatest gift he could have given because Jesus was the only one who could turn our negative reports of sin around, and he did, through his life, death, and resurrection.

Jesus was perfect in our place. But he gave up that perfection so he could take our sins on himself, become the worst sinner for us, and then pay the penalties of all our negative reviews, the curse of hell, all that when he suffered on the cross. God was satisfied with Jesus' work, the work which brought about our forgiveness. He showed that satisfaction by bringing Jesus back to life, on Easter morning, the completion of Jesus' work.

Because of Jesus' life, death, and resurrection, our slate is wiped clean. No more negative comments bearing against us, resulting in the eternal penalty, the eternal course of hell.

Now, what is your response to that? Mine is, "God, you have been so wonderful, so gracious to me, giving me more than I deserve. How can I thank you, Lord? How can I ever repay you, Lord?' We can't, at least not fully. But there are ways we can thank God for his gift of Jesus.

This morning, one of the ways we can thank God for all his gifts is by accepting his challenge. Look at our verses again. Can you see God's challenge? He says, "Test me in this, 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."

Do you understand what God's asking you to do here? He's asking us to test him, to try to "outgive" him. It can't happen. We can never give back to God enough to repay him for all he's given you and me in our lives.

But he wants us to try. That's a part of being a faithful Christian steward, trying to outgive God. Asking not, "How much must I give God?" but "How much should I be giving God?" Because, you see, for that question, the Bible has so much practical advice to share. You've already heard some of it this morning.

Like Paul's advice from 2 Corinthians. "Each man should give what he has decided in his heart to give..." God wants planned giving, not just spur of the moment, the collection plate is coming. I'll take my spare change and throw it into the basket.

God says, "Each man should give...not reluctantly or under compulsion, for God love a cheerful giver." God wants your giving to reflect the attitude of your heart. He doesn't want you to give because you

feel like you have to. He wants the thankfulness you have for all his love to flow out of your heart into your giving, so that you give gladly and generously and cheerfully.

God wants us to be like the widow in our gospel who gave her mite, her two copper coins. That was everything she had. Doesn't mean that we have to give everything we own, but God wants our attitudes to be the same. Like the widow, we give to God, knowing and trusting that he'll make sure we're always taken care of, because you know what, he always does.

And now in these verses, God wants our attitude to be one, where we give out of love, not robbing God. Now, can a tithe be our gift of love to God? God commanded his Old Testament Israelites to give 10 percent, but that's not binding on believers today. What is binding on us is the law of love, a love which shows itself through our gifts to God.

We're not required to give a tithe, but could it be a goal to work towards? I once asked someone, who I knew was tithing, how he could do it, especially because I was in the middle of my schooling, wondering if I would fully be able to pay for school. Here's basically what he said, "My wife and I sat down and said this, "We're going to do it. We're going to budget, give the ten percent, right off the top, no matter what the bills may be, and we're not going to worry about money. We're going to trust God." He did that, and he's never had to worry about money. There's always been money there, maybe had to cut back on the going out to eat or the entertainment or the clothes shopping for the month, but never had to worry."

That is Christian stewardship. That is faith. That is accepting, and succeeding at God's challenge.

There's so much more advice the Bible has on giving, but what it all comes down to is God's challenge. God has given you and me so much, in fact, everything we have. And he wants us to try to outgive him. We can't, but that won't stop us from trying.

If you can live your life like that, accepting God's challenge, saying, I'm going to give, faithfully, cheerfully, and I'm going to trust you to provide, you'll see God always does, without fail.

How can we thank the Lord? It's all about being a faithful steward. Accepting God's challenge to give and then trusting him to provide. And he does...more than we always need, and so we give back to him, joyfully, with a loving heart. Amen.

God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work. Amen.