

# The Law, God's People and Money

Preached at 8.15, C@10 and C@6 on 23rd October 2016

## Introduction

Last week we began by looking at God's attitude to money.

There were three things we saw last time... who can help us remember what they were?

Money is a created good from God.

It all belongs to him as part of his creation.

It's to be shared.

It's important that we remember God's attitude to money as we get onto looking at how we as God's people should manage the money he entrusts us with.

Our attitude needs to be shaped by God's attitude, if we're going to be people who are thankful for whatever wealth he's entrusted to us, and who manage it according to his will and purposes.

Today we're going to look at how God's attitude to money expressed in the Old Testament Law governed the way his Old Testament people, the Israelites, lived.

We'll focus mainly on two issues — tithing and lending.

## Tithing

Firstly, tithing.

The idea of tithing is familiar to many Christians.

It's been used in many churches to describe the amounts we give towards the ministry of the church — usually meaning 10% of our income.

Tithe means 'tenth'.

The practice of tithing is part of the Law God gave to his people Israel.

So we need to go back to the Old Testament to understand what tithing was so we can see if it's appropriate to simply take the principle of tithing and apply it to our giving.

### *Celebrate*

**Firstly God** commanded the Israelites to bring a tenth of all the produce of the land every year as an offering.

*“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. (Leviticus 27:30 NIV11)*

It was a dedication to God of a tenth of what their land had produced in the year, that reminded the people that God is the owner of the land, and that he is the one who gives life through what it produces.

The Israelites were to bring their tithes to the central place God told them to come to — and eat them!

*“Be sure to set aside a tenth of all that your fields produce each year. Eat the tithe of your grain, new wine and olive oil, and the firstborn of your herds and flocks in the presence of the Lord your God at the place he will choose as a dwelling for his Name, so that you may learn to revere the Lord your God always.” (Deuteronomy 14:22–23 NIV11)*

*“eat them in the presence of the Lord your God at the place the Lord your God will choose—you, your sons and daughters, your male and female servants, and the Levites from your towns—and you are to rejoice before the Lord your God in everything you put your hand to.” (Deuteronomy 12:18 NIV11)*

The Israelites used their tithes in a celebratory feast with family and countrymen in honour of God for all his good provision.

### *Levites*

**Secondly, Numbers** 18 says that all the tithes belong to the Levites.

*“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.” (Numbers 18:21 NIV11)*

The Levites were the tribe of Israel who were called especially to serve in the work at the tabernacle — the meeting place of God with his people.

They were responsible for maintaining the tabernacle and offering the sacrifices, acting as priests of God.

So they didn't have a share of the land like all the other tribes.

Therefore they needed to be supported.

And the tithe was the support they were entitled to.

But that raises the question of how the Israelites could eat the tithe at the celebration meal and give it to the Levites at the same time.

In Deuteronomy 14 it says that the Levites weren't to be forgotten at that celebration, but that they were to share in the meal even though they brought nothing...

*“And do not neglect the Levites living in your towns, for they have no allotment or inheritance of their own.” (Deuteronomy 14:27 NIV11)*

But that wouldn't amount to a tenth.

Commentators are divided but it's possible that the tithe for the Levites is an additional tithe... meaning that people were required to give two-tenths, or 20%!

*The Poor*

Thirdly, every third year, instead of going to the central place with their tithes, the Israelites were to stay in their own towns to share out the tithe amongst the local Levites and the poor.

*“When you have finished setting aside a tenth of all your produce in the third year, the year of the tithe, you shall give it to the Levite, the foreigner, the fatherless and the widow, so that they may eat in your towns and be satisfied.” (Deuteronomy 26:12 NIV11)*

The tithe was to be shared so that no one in Israel went without.

The instruction of the tithe (or possibly tithes) served to teach about God's attitude to money and wealth.

As people brought their tithes and celebrated together they were taught:

- that everything they had produced had been given by God
- to be thankful to him for what all had provided, and
- to be generous and share what he had provided

## Lending

What about lending?

Someone once said:

*Never lend money to a friend. It's dangerous. It could damage his memory.*

Over the last couple of years we've seen the rise of the instant loan provider.

From their advertising it's obvious that their market is people who are short of money for things like an unexpected hospital bill or a repair around the house.

They specialise in small loans of \$500 to \$5,000.

More often than not, the people borrowing from these lenders are people who don't have enough money to register the car or even to buy groceries.

I looked up a couple of their websites to see what interest rates they charge.

Remember the current Reserve Bank interest rate is 1.5% pa.

Nimble's annual interest rate on loans between \$2,000-\$5,000 is 47.61% pa which, when you add in other charges makes a comparison rate of 65.66%.

Wallet Wizard doesn't give a comparison rate on its website but the annual rate is 35.95%.

The intention of these companies is to make substantial profits out of people in desperate circumstances who no one else will help.

God's Law forbade the Israelites from lending at interest to other Israelites.

*“Do not charge a fellow Israelite interest, whether on money or food or anything else that may earn interest.” (Deuteronomy 23:19 NIV11)*

Times change but people don't.

Money lent at high interest rates was a common thing in the world of Israel's time.

But to lend without making a profit was one of the marks of the different life of God's people.

And one of the primary objectives we see when we look at the corresponding passages in Leviticus 25:35-38 and Exodus 22:25-27 is the protection of people in need from unscrupulous exploitation.

The ban on interest was carried over into the Christian era right up to the middle ages, about 700 years ago.

But, as with tithing, is the Old Testament Law concerning lending and interest something that Christians should just apply to our financial dealings?

Some of us earn interest on investments — retirees depend on that interest for an income.

...while the money we invest is lent by our financial institution to people who need money for all sorts of reasons — some of them fairly basic things in most of our thinking.

We all participate in an economy built on the practice of charging interest, and it would be practically impossible to withdraw from it even if we wanted to.

What do we do with this Law as Christians who are conscious of the many needy people around the world, in our own country, even in our churches — people who may feel they have no option but to turn to sharks like Nimble and others?

### **Israel's Practice and the New Testament**

To answer that we need to look at the purpose of the Law that Israel was given to practice.

The purpose of the tithe and of the prohibition on interest charged to fellow-Israelites, like all of the Law, was to teach.

We know, as we read the Old Testament, that the Israelites weren't able to keep the Law.

In Malachi 3, at the end of the Old Testament, God rebukes Israel for withholding the tithes they should have given...

*“Will a mere mortal rob God? Yet you rob me.*

*“But you ask, ‘How are we robbing you?’*

*“In tithes and offerings. You are under a curse—your whole nation—because you are robbing me. Bring the whole tithe into the storehouse, that there may be food in my house.” (Malachi 3:8–10 NIV11)*

Israel failed to live up to the Law concerning tithing as they did with every aspect of the Law.

You see, we can't just take a part of the Old Testament Law and Christianise it...

If we do that, we've missed the purpose of the Law.

That's what Jesus criticised the religious leaders for when he said:

*“Woe to you, teachers of the law and Pharisees, you hypocrites! You give a tenth of your spices—mint, dill and cumin. But you have neglected the more important matters of the law—justice, mercy and faithfulness.” (Matthew 23:23 NIV11)*

Our sinfulness always wants to latch onto a law that we can tick off and say 'I've done that'... I've given 10% of my income — I'm done!

Our sinfulness turns God's good purpose in the Law into empty religion... even if we do keep it!

**But its true** purpose is firstly to show sinful people like the Israelites, and you and me, our failure to act justly, love mercy, and be faithful to God with all he's given us...

and so its purpose is to show us our need for his forgiveness.

Paul says in Galatians 3:24

*“So the law was our guardian until Christ came that we might be justified by faith.” (Galatians 3:24 NIV11)*

The purpose of the Law is to lead us to Christ... to grace and forgiveness, and to a new life with his attitude — God’s attitude — to money and wealth and everything else.

So when we think about giving, should the tithing law teach us that we should give 10% of our income to church and ministry?

It should teach us that we are sinful people who are prone not to acknowledge that ALL of our income has BEEN GIVEN TO US.

It should teach us that we need God’s forgiveness in Jesus for thinking we can withhold anything from him — perhaps even the 90% of our income that we want to use the tithing law to say ‘that’s mine’.

It should teach us to live more and more with the attitude of the perfect man who, Philippians 2 tells us, gave up his whole life — not 10% of it — in service to God for us.

So Christians don’t tithe. We seek to give like Jesus gave. That means putting everything God has made us and given us at his disposal for his purposes, out of a heart of thankfulness to him.

We’ll look more at what generous thankfulness looks like in practice in a couple of weeks.

Likewise, the law against charging interest should serve to remind us that we are self-centred people who are prone to accumulate wealth for ourselves while others struggle with basics.

The average Australian is among the 1% wealthiest people in the world. One of the indicators of that wealth is that you have running water in your house.

Yet many of us think we’re poor because we can’t afford to send our kids to private schools or have nice clothes or whatever.

And that thinking usually reflects a lack of thankfulness.

Israel was to be counter-cultural by showing a willingness to lend to people in need without expecting to gain from it.

Praise God Jesus puts that on steroids when he says:

*“But love your enemies, do good to them, and lend to them without expecting to get anything back. Then your reward will be great, and you will be children of the Most High, because he is kind to the ungrateful and wicked.” (Luke 6:35 NIV11)*

That’s the way Jesus has given to us — not expecting to get anything back!

What a counter-cultural witness we can be if we lend to those among our own church family who are in need like that — let alone to the millions of needy people in the world.

Let’s not look to the Law for rules about how and how much to give or to lend.

Our sinfulness will always lead us to turn that into a justification for how much we can hold back.

Let’s look to the Law to teach us about our sinful hearts and our need for Jesus.

And let it lead us instead to overflowing generosity from people who are truly thankful... who recognise that all we are and all we have belongs to Christ and that we can confidently sacrifice it all to him.