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*Sermon script to go with the PowerPoint slides.*

**SLIDE:** Max Israel Munk was born in 1888 in a family of devout Jews in Neudorf, Austria. Munk worked as a goldsmith. In 1908, Munk became a Seventh-day Adventist and later moved to Germany. After Hitler seized power in 1933, Munk resigned from his local church in Germany in order to save his congregation from any embarrassment or problems with local authorities.

Because of the persecution of Jews in Germany, Munk thought of fleeing to Holland. On July 25, 1938, Albert Pioch, the President of his Conference, wrote to a German preacher living in Holland, requesting a job for Munk. However, Munk could not find a job. With no possibility of any work, the Conference's attempts to assist the Munk family ceased.

Munk was imprisoned at the Buchenwald concentration camp for a short time until the end of 1938. After this, the Conference President, under severe pressure from the Nazi authorities, counselled Munk and his family to live in exclusion. The Munk family could not even attend Sabbath services at the local church, and church members were publicly asked by the local pastor to stop all contact with the family. The church was instructed not to visit, not to call, not to write, not to help, not to talk to them at all.

As a faithful Adventist, Munk refused to work on Sabbath, despite his desperate financial situation. When his daughter Esther wrote to the German Adventist welfare leader, wanting to know whether he knew of other hard-pressed Adventists of Jewish descent, she received a cynical answer from him: “I have not counted them yet.” Such was the plight of some Jewish Adventists during the period.

Later, Munk was sent to another forced labour camp in Zeitz. In November 1944, he returned to the city of Bielefeld, but not for long. In February 1945, he was abducted and deported to his third concentration camp at Theresienstadt.

Since Hitler’s Accession in 1933 until the end of the war, Munk’s family did not receive any support from the local Adventist Church.

In a circumstance like this, would you still return your tithe and offerings to your local Conference?

Mr. Munk’s story doesn’t end here, but before I tell you what happened to him, let me first invite you to open the Bible with me to Mathew 6:24.

**SLIDE:** Matthew 6:24

“No one can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon”.

For those of you who are wondering what or who mammon is, it was an Aramaic word transliterated into Greek in the New Testament meaning “wealth”, “money”, “riches" or even “property”. But here Jesus personifies wealth as a rival to God for the loyalty of the disciple.

To which master will obedience be given? Is the disciple going to be more loyal to the laws of money or to the Law of God? Make no mistake, these two will eventually collide.

**SLIDE:** So how can we know for sure that God is first in our heart, instead of money, wealth or property? Through a spiritual practice called ‘Tithe and Offerings’.

For thousands of years, this Biblical practice has served a very important function as a ‘diagnostic tool’ of spiritual health. This, of course, is in addition to its primary practical purpose: to expand the Kingdom of God. So how do Tithe & Offerings work?

Let’s start by exploring what Tithing is.

**SLIDE:** Leviticus 27:30, 32 - “Thus all the tithe of the land, of the seed of the land or of the fruit of the tree, is the Lord’s; it is holy to the Lord… For every tenth part of herd or flock, whatever passes under the rod, the tenth one shall be holy to the Lord.”

In the times of the Old Testament, God commanded that one tenth, or 10% of all the produce, vegetables, grains as well as animals, were to be consecrated to God. They were then taken to the temple in Jerusalem, and from there they would be used to support the work of the temple and pay the wages of Priests and Levites, who were the temple workers.

Tithe was often described as 10% of the ‘increase’ or what we might today call ‘income’ or ‘profit’. So today, our ‘increase’ is things like our wages, profit on investments, the increase in value of our home between when we buy it and when we sell it, and the value of gifts that we receive. God increases our blessings in many different ways, and we acknowledge that by faithfully returning 10% of our increase to Him.

But wait a minute, does God really need our money? Great question. Let’s see what the Bible has to say about that.

**SLIDE:** Psalms 50:10-12 – “For every beast of the forest is Mine, The cattle on a thousand hills. I know every bird of the mountains, And everything that moves in the field is Mine. If I were hungry I would not tell you, for the world is Mine, and all it contains.”

So, the Bible says that God is the Creator of this world, and as such, He owns everything that is in it. God does not NEED our tithe and offerings. But He WANTS our tithe and offerings because God is a God of LOVE and He wants the best for us and for others. He wants us to give because God’s commandments bring LIFE and He wants to bless us with the most abundant life we can possibly have.

This also means that we are created to be stewards, not owners.

**SLIDE:** Owners do whatever they want with what they have; stewards, on the other hand, only do that which their Master wants them to do with His assets.

On page 113 of the book *Counsels on Stewardship* by Ellen Whitewe read this important statement, “A steward identifies himself with his master. He accepts the responsibilities of a steward, and he must act in his master's stead, doing as his master would do were he presiding. His master's interests become his. The position of a steward is one of dignity, because his master trusts him.”

And here, my friends, right at this point, we have a great controversy, a great battle of narratives, between God’s truth and Satan’s deceptions. And this battle happens right at the level of our minds and hearts. Let’s quickly see what it looks like:

**SLIDE:**God’s blueprint says:

* All good gifts, including my income and assets, come from God.
* All that I am or can be belongs to God.
* God has entrusted me to care for and grow the material gifts He has given me.
* Money can very easily become an idol.
* I cannot serve God and money.
* When I return a faithful, 10% tithe and systematic, sacrificial offerings, God will bless me, guaranteed.

Notice how all of these statements represent a faithful ‘**steward**’ mentality.

Let’s now see the competing worldview based on Satan’s principles. Notice how all of these statements represent an ‘**owner**’ mentality:

* I work hard for every cent, so I get to choose what to do with it, not God.
* My ability to earn money is to be used to increase MY comfort and MY lifestyle.
* God’s word doesn’t give clear advice on where I should return my tithe to.
* I can focus all my time and energy on making and spending money as long as I pay tithe.
* A dollar is a dollar, so God can’t possibly make the 90% go as far, or further, than the 100%.

**SLIDE:** But what about offerings, how do they differ from tithe? Great question. Let’s look at what the Bible has to say.

**SLIDE:** In 2 Corinthians 9:6-7 Paul gives the following instruction to the believers: “Remember this—a farmer who plants only a few seeds will get a small crop. But the one who plants generously will get a generous crop. You must each decide in your heart how much to give. And don’t give reluctantly or in response to pressure. “For God loves a person who gives cheerfully. And God is able to make all grace abound toward you, that you, always having all sufficiency in all things, may have an abundance for every good work.”

In other words, while tithe is a set amount, 10% of our increase, offerings have no set amount or percentage. That doesn’t mean that offerings should just be given on impulse, or whatever coins you can find on Sabbath morning. Each one of us must decide on what *percentage* we would like to give as offerings.

We give according to our ability and according to our sense of **gratitude** to God. What’s the name of this sermon series? Grateful Living. Gratefulness is the key. Grateful living leads to cheerful giving.

And here’s a great planning tip: why don’t you and your family decide with God in prayer what *percentage* of your income you would like to devote to Him each week as offerings? Also, why not increase that percentage slowly over the years as a spiritual practice where each year you take the challenge to be more generous towards God’s mission than the year before? And watch how God blesses!

**SLIDE:** OK, so back to the tithe. Where am I supposed to return it to? Can I just choose any mission-focused, charity or ministry of my liking? If you are practicing tithe as it is commanded in the Bible, the answer is no. Let’s have a look.

Malachi 3:10: “Bring the full tithe into the storehouse, that there may be food in my house.”

The storehouse was located in God’s temple in Jerusalem, and it was this one central location from which all of the tithes were distributed according to the needs of God’s work.

Today, in the context of the Seventh-day Adventist church, all tithe is returned to the local conference, which then distributes the tithes to pay for the wages of church pastors, chaplains, Bible workers, church administrators and for use in evangelistic activities, all following Biblical principles.

Offerings are also returned to the storehouse, but they can be used in different areas including local church ministries, building projects and helping those in need.

One more thing. Notice how God requires the Israelites to bring ‘the full tithe’, implying that some people did not pay a full or honest tithe, or maybe they returned it to a place other than the storehouse. Let us be sure that we do not make the same mistake as the people of Malachi’s day. The Giver of all has a right to expect us to render Him an honest tithe, and also willing offerings according to our income.

**SLIDE:** By the way, if you want to study more deeply into where the Biblical ‘storehouse’ is today, I fully recommend this excellent book, “Where Do We Bring Our Tithe? In Search of the Storehouse.” You can download it for free at this website: [**stewardship.adventist.org/books**](https://stewardship.adventist.org/books)

**SLIDE:** OK, so in summary, what does the faithful return of tithe and offerings symbolise?

Indeed, actions speak louder than words. It is one thing to SAY that we trust in God. It is another thing to REALLY and TRULY trust in Him. In some places, there’s a popular car bumper sticker that says: “Honk if you love Jesus!”. However, someone smartly created this alternative sticker. “Tithe if you love Jesus. Anyone can HONK!”

When we return our tithe and offerings to God, what we’re saying through our actions is:

**SLIDE:**

1. I am grateful for everything God has done and will do for me.
2. I recognise that God is the owner of everything in my life.
3. I trust that God is my Provider and my Sustainer, so I will not lack anything when I trust Him with my tithe & offerings.
4. I trust in God’s Word completely, even with my money.
5. Money is no longer an idol to me.
6. God’s cause is worthy of my sacrifice.

And it is in this way, friends, that tithe and offerings are an important indicator of our own spiritual health. If we’re not returning a faithful tithe or have no desire to give offerings, this is a big red flag of deeper spiritual issues, including lack of faith that God will provide for our every need.

**SLIDE:** But what if we don’t trust in how the tithe money is being handled, or if we dislike the church administrators? Can this be an excuse to not return the tithe or send it elsewhere?

Ok, now you’re opening a can of worms! I believe that most of you return an honest tithe to the Biblical storehouse. But perhaps some of you have your reasons not to do that. Shall we just skip this question, or address it humbly and transparently?

*(If the audience says: “Skip it”, then you say: If you’re asking me to skip, then that’s probably a good indicator that we actually need to have this discussion!)*

*(If the audience says: “Address it”, then you can say: “OK, I will gather my courage and address this issue head on.”)*

**SLIDE:** Let’s start with the first things first. ‘Is the church system worthy of trust?’

To find out, let me share with you the testimony of someone who was not part of our church and who was actually paid to find out if our system had any flaws, whether it could be trusted.

**SLIDE:** I’m talking of this man, Mr. Edison da Silva. For more than 15 years, Mr. da Silva provided external auditing services for various institutions of the Seventh-day Adventist Church in Brazil.

Mr. da Silva and His wife both recently became members of the church, but only after witnessing first-hand, many years of the church’s ministry in practice and on paper. After all those years in contact with the church, he said he can attest that, “the Seventh-day Adventist Church has a sound structure, and it is an organization that carries its operations with openness and accountability.”

That testimony, coming from an external auditor who until recently was not a Seventh-day Adventist, after contracting to the church for more than 15 years, speaks volumes.

**SLIDE:** So, the church system is transparent and trustworthy. But let’s assume a scenario where tithe and offerings were not being handled properly, or in a way that you personally didn’t agree with, because this does happen. What should we do then?

Well, we don’t need to go far from the Bible to answer that question, because it actually happened, regularly, in the days of Jesus.

Let us open the Bible to Mark 12:41-44: *"And Jesus sat down opposite the treasury, and began observing how the people were putting money into the treasury; and many rich people were putting in large sums. A poor widow came and put in two small copper coins, which amount to a cent. Calling His disciples to Him, He said to them, “Truly I say to you, this poor widow put in more than all the contributors to the treasury; for they all put in out of their surplus, but she, out of her poverty, put in all she owned, all she had to live on.”*

Jesus was living His last days on this Earth. As He sat down at the Temple in Jerusalem to preach, He called the attention of His disciples to this fairly ordinary scene. While normally no one would notice the poor widow, Jesus’ eyes saw her with great interest.

After giving her offering, the widow wouldn’t have money to buy bread, she wouldn’t have any money to buy food; but she knew that God was worthy of her act of worship, and that her God was going to provide for her.

Perhaps you feel that no one notices your faithfulness in tithe and offerings. Perhaps you feel that your two mites are too insignificant to make a difference. But God sees you, and the same compassion that overtook Jesus that afternoon still fills his heart with joy every time He sees you and I returning our tithe and offerings according to His will.

Jesus could have said: “Stop! Don’t you know that your money will be used to buy three iron nails that will pierce the hands and feet of the Son of Man? Don’t you know that the only mission the Temple administrators are managing is to destroy the Prince of Peace, to kill me, the Son of God? Have pity on yourself and go buy some bread instead.”

But no.

Jesus commended her for her faithfulness, even to the most corrupt religious system ever, because He knew that her tithe and offerings were an act of love and worship to God. And He was eager to bless her as a result of that.

**SLIDE:** Tithe and Offerings are an act of worship, and our responsibility before God finishes when our ‘two mites’ drop into the bottom of the treasury box.

What will be done with these resources later—if good or bad, and certainly it is mostly good in our case—this is between them, the church administration and God. And God will judge each one according to their works.

**SLIDE:** And here we come to our final question. What if I decide to not return my tithe and offerings through the Biblical channels?

**SLIDE:** Let us look in Malachi 3:8-9 - “Will a man rob God? Yet you are robbing Me! But you say, ‘How have we robbed You?’ In tithes and offerings. “You are cursed with a curse, for you are robbing Me, the whole nation of you!”

Wow! Wow! I’m sorry, I should have warned you that this would be strong medicine right here, but God is not measuring words and He is being very transparent with His people. To ancient Israel, God said that withholding or misdirecting tithes and offerings was a sin comparable to robbery, with God Himself being the offended party. And as a consequence of that act, God says, the whole nation was cursed with a curse.

Spiritual blessings are withheld from those who withhold God’s tithes. And if that was true to God’s people then, it remains true to God’s people today, for Jesus Christ is the same yesterday, today and tomorrow.

**SLIDE:**But luckily for us, this passage, doesn’t end here. It continues:

“Bring the all the tithes into the storehouse, so that there may be food in My house, **and test Me** now in this,” says the Lord of hosts, “if I will not open for you the windows of heaven and pour out for you such blessing that there will not be room enough to receive it.”

Now, this is quite a unique Bible promise, because elsewhere in the Bible, God said:

**SLIDE:** “You shall not put the Lord your God to the test, as you tested *Him* at Massah.” Deuteronomy 6:16

Friend what you and I are witnessing here today is one of the most incredible and unique promises of the Bible. God says: TEST ME ON THIS. In other words, He is saying: "If you show that you TRUST in Me with your tithe and offerings, I will overflow you with all sorts of blessings.”

These blessings can come in all kinds and forms, including through inner peace, health, joy, harmony, or even financial blessings. They won’t always come according to how we think they should come, but some form of incredible blessing is guaranteed by God’s promise.

**SLIDE:** Do we have time for one more amazing story of God’s faithfulness?As we conclude, please let me give you an example of just one way God blessed a man who decided to be faithful in tithe and offerings. It is the story of Abraham, a Maasai man from Tanzania.

Now, if there’s one thing you need to know about the Maasai tribe in Africa, is that they LOVE cows. When an elderly person dies, the Maasai people see it as simply a part of life, and they move on. When a baby dies, they are very sad but still move on. But when a big bull dies, a Maasai man will mourn terribly. He will tell story after story about the bull’s strength, its handsome features, and its leadership over the herd. The owner will lie awake all night, weeping over his loss!

A Maasai man will not give up a bull or a cow for anything. He loves them and treasures them. So, it came as a big surprise to Seventh-day Adventist leaders to hear that a wealthy Maasai man had decided to give 100 of his precious cows as a tithe to God.

The man, Abraham, had been baptized into the Adventist Church in northern Tanzania and felt impressed to return one tenth of his cattle as tithe. Abraham called the local pastor to collect the cows.

“I don’t want to keep what belongs to God,” Abraham said to the stunned pastor. Abraham took the pastor to his field and began to count out his tithe. “One, two, three, four, five,” Abraham counted the cows in his herd. “Six, seven, eight, nine.” When he reached the tenth cow, he instructed a helper to put a tag on its ear so that that cow would be set aside as tithe.

“That one is for the Lord,” he said. He counted out 100 cows. Abraham’s Maasai neighbours, who were not Adventist, thought he had gone mad. “Why would you give away your cows?” said one. “If you can return 100 cows as tithe, why don’t you also start counting your children return the tenth child as tithe?” said another.

Abraham had 20 children because he had been married to four wives before his baptism. Now he had one wife, but he remained father to his 20 children. Abraham didn’t argue with his neighbours. But he said: “I know a person in the Bible who did not have 10 children. He only had one child, and he was more than willing to return that only child to God. His name was Abraham, too.”

After Abraham returned the tithe of 100 cows to God, something unusual happened to his cattle. His cows started giving birth to twins. Cows usually give birth to only one calf at a time, but all of Abraham’s cows began to give birth to twins!

One cow giving birth to twins is already extremely rare, but all of them? It was an incredible miracle. The neighbours were shocked. Abraham had given away 100 cows, and now he had more cows than even before.

“Call your pastor,” one neighbour said. “I also want to give a tithe!” ☺ And another said: “We want our cows to have twins, too.”

As you can see in this true example, when God says that he will “open the windows of heaven and pour upon us blessings until it overflows,” He really means it.

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Thank you for your patience as we studied tithe and offerings today. Now, let’s come back to the initial story about Max Israel Munk. As I told you earlier, Max, being of Jewish descent and living in Nazi Germany, could not get any support from the local Adventist church. Only two members dared to visit him a few times: His pastor and the pastor’s father-in-law.

By the way, in a moment of great need when the church wouldn’t help the Munk family, God used a convicted German Nazi to help Munk and his family with food!

During all this time, despite everything that happened, Munk said he never failed in returning his tithe & offerings to his local church. Not even once. He believed it was his duty before God. He believed that God deserved to be honoured in that way. He believed that advancing God’s mission was worthy of the sacrifice.

Miraculously, and yes it was a miracle, Munk survived the holocaust in a concentration camp as a medical prisoner. After the war, he immediately asked for readmission of his family into the Seventh-day Adventist Church. Wherever he appeared, he pleaded for forgiveness and reconciliation. Thus, although this former Adventist church leader was excluded from the church in the Nazi era because of his Jewish connections, he not only remained faithful to Adventism, but also was proactive in trying to make reconciliation.

Max Israel Munk, Abraham the Maasai elder, Mr. da Silva the Brazilian auditor, the disciples of Jesus, the widow with two mites—they all trusted God with their tithe and offerings. And God looked after them. Will that be your story too?

Tithe and offerings is not about the money. It’s about worship, it’s about who God is, and who we are in Christ. It’s about *Grateful Living*.