

Generous Christianity  
1 Corinthians 16:1-2  
September 14, 2008  
Dr. Jerry Nelson

Today I want to talk to you about..... money.

I realize that this is a bit like sitting down next to someone on an airplane and telling them you are an evangelist.

But just as the awkwardness doesn't stop most true evangelists, so it doesn't stop most preachers.

Mark Powell in his book, *Giving to God*, tells the story, maybe the fable, of the ancient war-like Gauls living then is what is now France and Belgium.

When the Roman Empire conquered that part of the world, Christian missionaries followed to convert the Gauls.

Many Gauls became Christians but the story is told that when a Gaul was baptized he would hold one of his arms out of the water.

The missionaries soon learned why.

When the next battle broke out the Gaul would grab his club or sword saying this arm was not baptized and he would enter into vicious battle against his enemy. Mark Allen Powell *Giving to God*, xi,xii

That sounds like some more modern-day Christians.

When they are baptized they hold their wallets, their money, out of the water, as if it is uninfluenced by their commitment to Christ.

Last Sunday I spoke of God's redeeming goal for his creation.

Today I want to talk more specifically about the place of our money in that redeeming work of God.

We recognize that money is only **one** part of our lives.

Our lives entail also our time, abilities and desires among other things.

But most of us know there is probably nothing that better demonstrates the kind of person we truly are, than how we use money.

Matthew 6:21 "For where you treasure is there will your heart be also."

I have a question for you who are Christians, who claim to be Christ-followers: "If you **could** know how God wants you to use the money he entrusts to you, would you **want** to know?"

I've heard for years there are people who get instantly defensive when the preacher talks about money.

Why is the subject so threatening?

Could it be because money is so powerful in our lives?

Philip Yancey writing in Christianity Today several years ago said, some time while I was growing up I learned "about the inherent power of money - an irrational, almost magical power..."

- Money can make a table mysteriously appear in a crowded restaurant.
- (Money) can allow an insignificant and even ugly man to purchase the companionship of a beautiful woman" and it can get an otherwise average person in to see the most powerful people on earth.
- "I came to realize that much of my personal struggle with money had been misdirected simply because I failed to recognize its nature (it's power).

"It holds me in a pythonic grip. It attracts me to fantasies it can never fulfill. It produces unexplainable, irrational behavior that later causes me puzzlement and shame. It is a force with a personality. It is in truth, a god, and Jesus called it that.... And I came to understand that the battle of

money in my life is not fought in the halls of congress, but “the true battle with money is a spiritual battle fought in my heart.” (C.T. Dec 14, 1984)

Whether we are rich or poor,  
 whether we are students with very little income,  
 under employed with a lot of debt  
 or fully employed with more than adequate income –  
 money is a god with a power that must be broken.

There are a lot of ways of describing a true Christian but certainly one way is to say that a Christian is one who turns from being **self**-centered to being truly concerned about the needs of others.

Prideful self-confidence turns to faith in God and self-absorption turns to a focus on others.

Jesus knew that nothing in life is more indicative of that change in us than the way we think about and use money.

Nothing will break the power of the god of money faster and more permanently than giving our money away.

Nothing, you see, is more contrary to self-centeredness and self-absorption than generosity.

Earlier I asked, “If you **could** know how God wants you to use the money he entrusts to you, would you **want** to know?”

Assuming that, even though it frightens us, we WOULD want to know how God wants us to use money, we must start with some basic biblical principles.

**The issue of our use of money is rooted in the doctrines of creation and redemption.**

T.A. Kantonen *A Theology of Christian Stewardship*

If we miss this, I think we miss the whole thing and it turns Christian giving into something very ugly and manipulative.

The Westminster Shorter Catechism asks, “What is Creation?”

The answer, “Creation is God making everything, out of nothing but his powerful word.”

Genesis 1:1 “In the beginning **God created** the heavens and the earth.”

In Haggai 2:8, speaking of all the wealth of the nations of the world, we read, “the silver and the gold are mine, declares the Lord Almighty”

Even the breath we breathe, our health, our abilities, the time, and the resources, that we trade away every day to get money, are from Him.

In Deuteronomy 8:18 God says, “Remember the Lord your God, for it is he who gives you the ability to produce wealth” -

So what is one fundamental principle of creation?

God is the Sovereign, Creator-owner of all?

That may sound rather elementary to you, but it very important to establish.

Because an attitude of entitlement is not found only in children.

Whose money is it anyway?

**What is an obvious corollary to that principle of ownership?**

**I think it is the issue of AUTHORITY.**

Who has the authority to decide how the money is to be used?

Well, logically, clearly, God, as the Sovereign, Creator-owner, has the authority.

Any possession we manage is only under his sovereignty.

We understand that concept even in our own “free” country.

If our government didn’t recognize what we call property rights and if the government didn’t protect property rights by laws and punishments we would have nothing. (Kantonen, 9ff)

That concept is reflected in the greater issue of God's sovereign ownership of all things and his allowing us to use some of what belongs to him.

It is God's government of the world that allows us anything.

The struggle of the ages has been man's desire to usurp that ownership and authority.

**But there is another principle in the doctrine of creation that affects our understanding of money.**

**That is the principle of "stewardship" or "management."**

Author Randy Alcorn, who has written one of the finest little books on stewardship, entitled *The Treasure Principle*, says he carries a little card in his wallet that reads, "God owns every treasure, I'm his investment manager." P 56

The steward, the manager, is neither the owner of what he possesses (as we sometimes assume) neither is he the slave of his possessions (under some power of fate). (Kantonen,35)

Instead, we have been created for a unique position and privilege. Listen to it from Psalm 8:4-6 "What is man that you are mindful of him? ...<sup>5</sup> You made him (barely) lower than the heavenly beings and crowned him with glory and honor. <sup>6</sup> You made him ruler over the works of your hands; you put everything under his feet..." Genesis 1:28 "God blessed them and said to them, "Be fruitful and increase in number; fill the earth and subdue it. Rule over the fish of the sea and the birds of the air and over every living creature that moves on the ground."

One man wrote, "We own nothing but manage everything." (Powell, *Giving to God*, 29)  
That truth puts us exactly where we need to be – we have been given a high calling not to usurp God's ownership of everything, including

what we call “our money,” but to carry out God’s work by managing his resources.

**If we accept the creation principles of ownership and stewardship, the only question left is "How does God want me to use his money?"**

On other occasions I have tried to show you from the Bible how God expects us to use some of the resources he entrusts to us to meet our own needs and the needs of our families.

Of course the word “need” requires careful definition.

But today we focus mostly on how God expects us to use the money he entrusts to us to meet the needs of others - that is, "How to give it away".

In this message I want you to hear, from the Bible, the answers to four basic questions:

Who should give?

Why should they give?

When should they give?

and How much should they give?

Please look with me at I Corinthians 16:1-3 “Now about the collection for God’s people: Do what I told the Galatian churches to do. <sup>2</sup> On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made. <sup>3</sup> Then, when I arrive, I will give letters of introduction to the men you approve and send them with your gift to Jerusalem.”

If you look at the first verse you will see that this instruction is clearly about giving money. 1 Corinthians 16:1-2 “Now about the collection...”

**The first question I want us to answer from this passage is "WHO is to give?"**

The answer is in verse 2: "On the first day of the week, each one of you should set aside a sum of money...

There are no exceptions among God's people.

Everyone of us has been entrusted with some money to be given away for God's purposes.

God does not give this command only to the wealthy but to everyone who is God's child.

In American churches today, and ours is no exception, approximately 40% of those who attend regularly, and apparently claim to be Christians, give little or nothing to God's kingdom-work.

There are lots of reasons Christians use for not giving, which we will look at later, but in the scriptures no such exceptions are made.

Later when Paul was writing to these same Corinthian Christians he said, 2 Corinthians 8:7 "But just as you excel in everything--in faith, in speech, in knowledge, in complete earnestness and in your love for us--see that you also excel in this grace of giving.

**Who** should give? It's very straight-forward "Each one of us" is instructed to give."

**The SECOND question I wish for the Scripture to answer is "Why should we give money?"**

Ron Blue in his book, Living Generously suggests there are several reasons why people don't give more generously:

- Spiritual problems – We don't understand the biblical principle of "God's ownership" of all OR we selfishly reject that principle.
- Financial problems – we have spent so unwisely in the past that we are incapable of giving the way we wish we could now.

- Limited vision – we don't see the possibilities of what God can do with our resources, meager as they may seem to us.

And we use many such rationalizations for not giving money:

- I don't earn enough money to give any away.
- I don't even have a job.
- I only get an allowance.
- I'm on a fixed income.
- I'm in debt.

I remember well, years ago, trying to rationalize not giving by continually reminding myself that I had debts that had to be paid first.

In thinking that way, all I was doing was using my past irresponsible self-centeredness as an excuse for my present irresponsible self-centeredness.

The issue is not paying debts OR giving.

The issue is doing both.

We don't think we can give –

we are so unaware of what resources we have,  
so unaware of how we currently spend our money,  
so unwilling to think about what could change to free money up,  
that we quickly dismiss the idea of giving more generously.

Many of assume we just can't give.

I think it is revealing that, in America, those who make less give a higher percentage of their income to charity.

Those who make under \$10,000 give 2.7%

Those who make \$30-39,000 give 2.0%

Those who make \$50 – 60,000 give 1.1%

It starts going up again with those who make over \$60,000 but even those who make from \$75-100,000 give only 2%, which is a lower percentage than those who make less than \$10,000.

**You see, giving is not truly an issue of ability; it is an issue of choices.**

But there is yet another reason why some don't give money away:  
We don't plan to give – we make plans for most other things in life,  
but we don't sit down and make a plan for how we can give.

**But the question is, why should we give?**

I think the Bible has already answered that question in part:  
Since God is the owner and he has the authority to determine  
its use, we should give simply because we are told to use his  
money in that way.

**BUT** God appeals to us first on a totally different basis.  
Earlier I reminded you that the issue of the use of money is rooted in  
the doctrines of creation and redemption.

We have already seen how the doctrine of creation affects giving but now  
see with me how the doctrine of redemption affects it.

1 John 4:19 “We love because he first loved us.”

God appeals to us on the basis of love.

Love is the motivation - it is the “why”.

Our giving is a response to love:

Jesus said in Matthew 10:9 “Freely you have received,  
freely give.”

Today, there are many different kinds of appeals made to people to give:

There is an appeal to **duty**:

Like public radio station KCFR's appeals.

If you're one of beneficiaries of the radio's ministries than you  
ought to pay your fair share.

You benefit from the ministries of the church so you should help pay for them.

Those are all appeals to “duty.”

Then there is an appeal to **fear**:

Some suggest that if you don't give you won't be blessed by God.

If things are going well you had better give to insure they continue to go well and if things aren't going well, you'd better give so they will. That is giving based on “fear.”

Then there is an appeal to **pride**:

Some suggesting that surely we can do better or more than some smaller churches.

Our buildings need to be the best in the city or our programs the greatest.

But duty, fear and pride are poor motivators.

For example, if the motivation for generosity toward your wife or husband is for fear of retaliation if you don't,

or if your giving to them is to earn their favor to get what you want,

or if it is to prove you are a better person than someone who doesn't give as you do, then **YOU DON'T HAVE A LOVE RELATIONSHIP.**

A love relationship distinguishes between the gift and the giver.

If you are **only** grateful for the gifts, you are simply bartering.

You will give primarily to get.

**But the Bible points to the Giver.**

It is not just that God does good for you but that he loves you.

He calls you to a relationship not built on your ability to give but solely on his love for you. It is **all grace**.

For God showed his love for us in that while we were still sinners,  
Christ died for us.

He has redeemed us, forgiven us, and lavished his love on us.

Yes, we ought to be grateful for all that and gratitude should be expressed in giving, loving and obedience BUT GRATITUDE won't motivate; gratitude is not a motivation, it is a response.

### **THE MOTIVE IS GOD'S LOVE FOR YOU.**

You see, I can appeal to your sense of duty to give,  
I can try to make you feel guilty about not giving,  
I can show you pictures of people that need your money,  
BUT those will only generate short-lived responses.

BUT if I tell you again and again the story of your life,

- how God forgave you when you were headed for eternal death;
- how God adopted you into his family and made you one of his own;
- how God's providence is at work in the best and worst times of your life;

When I remind you of His love for you -

THEN that word of grace motivates.

Grace gives birth to grace – the grace of giving!

Why do we give? Because we've been treated and infected with GRACE.

### **The third question is "When should we give?"**

Look again at I Corinthians 16:2 "**On the first day of every week**, each one of you should set aside a sum of money in keeping with his income..."

There is no reason to think that workers in New Testament times received a weekly paycheck.

They may have been paid daily, monthly or even annually when the crops were sold.

But Paul instructs them to give each week.

I think there is reason for that.

It certainly does encourage regular giving but more importantly it gives us the opportunity every week to consciously break the back of greed in our lives and choose generosity.

And also, it becomes a part of our weekly worship.

Giving is an act of worship.

Giving money in worship is intended for God's people to be able to express their gratitude to God for His love.

Imagine - God lets us use **His** money to express our gratitude.

In 1 Chronicles 29:14 David prayed, "But who am I, and who are my people, that we should be able to give as generously as this?

Everything comes from you, and we have given you only what comes from your hand."

Giving as worship is why we don't offer automatic withdrawals from your checking account, it why we don't just put an offering box in the back of the worship center and it is why our offerings are a specific part of our worship services.

The next time an offering plate passes - use it as a time of personal worship not just as a method to get your money to the financial secretary.

**The last question to answer is "How much does God want me to give?"**

Look again at 1 Corinthians 16:2 " On the first day of every week, each one of you should set aside a sum of money in keeping with his income..."

Notice the issue here is not "why" you give but "how much" you give.  
The Bible teaches proportional giving.

Proportional giving was taught in the Old Testament as well.

In the OT they were called "tithes" – the word means "tenths."

I've shown you before that it was not just one tenth but several "tenths" or "tithes" that were called for.

I do not find a command in the New Testament about the percentage of God's money we should give away.

In 2 Corinthians 8:8 Paul says, "I am not commanding you..."

One man wrote, "10% giving is used as a technique to help the rich get out of giving" what they should. (Fred Smith Sr. probably in a CT or Leadership article)

How many Christians think they have given God his part when they finally give 10% of their money (and usually after taxes, health insurance and life insurance are deducted)?

But God has given us no specific percentage quota for us to meet.

C.S. Lewis wrote, "I do not believe we can settle how much we ought to give. I am afraid the only safe rule is to give more than we can spare."

My own experience has been to start at some percentage.

What the percentage should be is between you and God.

And then let that percentage grow each year or let it grow as your income increases.

The Apostle Paul revisits the subject of giving when he writes in 2 Corinthians 8 that others gave out of their severe trials and extreme poverty.

Not even poverty stood in the way of their giving.

It is not the amount but the sacrifice that is honoring to God.

And so the question is not "do I have **much** to give" but "what will I give of what I do have".

Don't be robbed of the joy of contributing to the work of the Kingdom of God by thinking you don't have enough.

In 2 Corinthians 8:12 Paul writes, "the gift is acceptable according to what one **has**, not according to what he does not have."

God doesn't ask a man or a woman to give what they don't have -

He asks, "What will you do with what I have already given you?"

Somewhere in my reading I came across an idea that I have modified:

It is the "Do, Could, Would" approach to how much to give.

First of all answer the question, "**how much do I give already?**"

If I am already giving something, it is probably reasonable to assume I can continue giving at least that amount.

The second question is, "**What could I give if I changed my lifestyle?**"

This doesn't require any increased income.

If I changed my eating out, my entertainment, my hobbies – what could I give?

That's a hard question because that kind of giving means giving up something else.

That is when giving becomes a sacrifice.

The third question is, "**What would I give, if I had it?"**

This is only a fair question after I have honestly answered the first two questions.

I know of people, like John Wesley, who have determined that if God raises their income they will not raise their standard of living but will raise their standard of giving.

Ron Blue, whom I mentioned earlier, writes, “Instead of asking yourself how much money you need and then trying to figure out how much you can give out of whatever’s left over, flip-flop your perspective. Start by asking yourself how generous you want to be.” (p122)

Our giving is anchored in the doctrines of creation and redemption.

God is the sovereign creator-owner with all authority for how his resources are used.

We are the stewards, the managers, given the high calling and privilege of using God’s resources for his good purposes.

And our relationship with Almighty God is by his grace, grace freely given.

How much **should** we give?

Let Jesus’ words guide us: Matthew 10:9 “Freely you have received, freely give.”

Remember those ancient Gauls who held their arm out of the baptismal water so that later they could do as they pleased with it –

Will we let God baptize our wallets, our money?