

**How to Give Money - Generous Christianity**  
**1 Corinthians 16:1-2**  
**January 25, 2004**  
**Dr. Jerry Nelson**

What's your business?

I'm **not** asking what is your job?

I'm asking what is your business – what is your purpose, your mission?

Why do you live?

What is your business?

Just a month ago we were celebrating Christmas.

Barbara and I had the privilege of going to the DCPA and seeing a marvelously produced and acted presentation of Charles Dickens' "Christmas Carol."

At one point in the well-known story, Ebenezer Scrooge's deceased business partner Jacob Marley's ghost appears frightening Scrooge nearly to death.

But Marley's ghost has a message for Scrooge.

And he delivers it by lamenting his own life.

He says, "At this time of year, I suffer most. Why did I walk through crowds of fellow-beings with my eyes turned down, and never raise them to that blessed star which led the wise men to a poor abode. Were there no poor homes to which its light would have conducted me?"

Scrooge responds, "Dreadful apparition, why do you trouble me?"

And Marley replies, "I am here tonight to warn you that you have yet a chance and hope of escaping my fate. I wear the chain I forged in life. I made it link-by-link, and yard-by-yard; I girded it on of my own free will, and of my own free will I wore it. Is its pattern strange to YOU?"

And Scrooge, fully aware of the implications to his own miserly attitudes and actions, was silent!

But Marley was not through, "Business (Money! No!) Mankind was my business. The common welfare was my business; charity, mercy,

forbearance, and benevolence, were all my business. The dealings of my trade (my job) were but a drop of water in the comprehensive ocean of my (true) business.”

Marley had missed it and he came to warn Scrooge not to miss it also.

Business, what is my business?

Is my job my business?

There is a pathetic gravestone inscription that speaks to the possibility of missing what life is about:

JOHN OHSER

BORN A MAN

DIED A GROCER (slightly altered from Ralph Cusman's [Will a Man Rob God](#), p 15, 1942)

And like Scrooge finally discovered, there is probably nothing else that reflects what is most important to us in life than the way we use money.

Jesus said it this way, Matthew 6:21 “For where your treasure is, there your heart will be also.”

Today, I want to talk again about money.

Specifically I want to talk about giving our money away.

I think people are more willing to talk freely about sex than they are about their money.

I could probably commit no greater offense this morning than to have followed the ushers as they received the offering AND made notes on what each person gave.

Why is the subject of money so threatening to us?

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

There is something about money that affects us at the core of our being.

Somehow it defines us - we consider ourselves as worth more or less based on our possessions.

Jesus knew how powerful money was and he put it in sharpest contrast with the true business of life when he said, in Matthew 6:24 “No one can

serve two masters... You cannot serve both God and Money.

Author Robert Capon says we are indoctrinated into the "religion of money" from early in life.

He calls it the religion of money because of the solemn-ness – the seriousness with which we treat money and the central role it plays in our lives.

He suggests to get a picture of how "holy", people think money is just try this at your next large family gathering (a gathering in which you have young children under two as well as older children and adults:

Without announcement, take out a crisp \$20 bill and in full view of everyone at the table light a match and proceed to burn the bill to ashes on the plate in front of you.

The children under two years of age will register no surprise or shock at this action other than to be amazed or amused at the paper burning in your hand.

But beginning with children as young as three you will see an alarm and confusion spread across their faces.

Because money somehow resides at the very core of who we are, "What everyone has just seen isn't merely a poor idea, or a naughty thing to do.

And it isn't just something that ought not to be done - it is something that **MUST** not be done.

I'm not suggesting that you burn money but I am attempting to show that money takes on a "larger than life" role in our minds from early childhood.

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 need spiritual deliverance from money's power."

And I came to understand, writes Yancey, 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.

Self-confidence and self-absorption turn to faith in God and a focus on others.

**Jesus knew that nothing in life is more indicative of that change than the way we use money.**

Eugene Peterson in his book, Run with the Horses, tells how he saw a bird teaching its young to fly.

The three young swallows were perched on a dead branch hanging out over a lake.

One adult swallow got alongside the chicks and started pushing them toward the end of the branch.

He pushed until the end baby bird fell off.  
 Somewhere between the branch and the water that  
 little bird found his wings and flew.

The last little bird, however, was not willing to be pushed off.

As the adult bird pushed, the baby clenched his talons to the wood and swung upside down on the branch.

The parent had no mercy however and pecked at the young ones talons until it was more painful to hang on than to “risk the insecurities of flying”.

And sure enough as it fell, it learned to fly.

That baby bird learned something the parent bird already knew - it was made to fly.

When God caused us to be born again he designed into us a whole new way of looking at ourselves and the world around us.

Birds are made to fly - **Christians are made to give.**

Some of us try desperately to cling to the old branch of self-centeredness.

We look pathetic doing so - hanging on to our money for dear life - afraid to risk faith in God.

Peterson writes, “We don’t think we can live generously because we’ve never tried.”

And the longer we wait, the less time we have for the soaring and swooping life of grace.”

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

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

Nothing can free us to live in the joy of serving others faster than the giving of our money.

For the past two weeks I have reminded you of a basic Biblical principle of money.

It is the principle of OWNERSHIP - Whose money is it anyway?  
 I've shown you from the Bible that all the money we have belongs to God - not just a percentage but all of it. God is the owner.

The corollary to that principle is the issue of AUTHORITY.

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

I've shown you from the Bible that since God is the owner he has the right to determine how it's used.

If we accept that principle and corollary of OWNERSHIP and AUTHORITY the only question left is "How does God want me to use his money?"

For the past two weeks I have shown you that the two primary purposes for which God entrusts His money to us are:

1. to meet our needs
2. and to meet the needs of others.

Today we focus most on how God expects us to use His money to meet the needs of others - that is, "How to give it away".

In this message I want to answer from the Bible four basic questions:

- Who should give?
- Why should they give?
- When should they give?
- and How much should they give?

Please look in your Bible, with me, at I Corinthians 16.

1 Corinthians 16:1-2 "Now about the collection for God's people...On the first day of every week, each one of you should set aside a sum of money in keeping with his income..."

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 for God's people..." – now about your offerings, your giving of money.

I. 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 of God's money to

be given away for his 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 the work of God's kingdom.

And the rationalizations are many:

- 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 reminding myself that I had debts.

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.

For those who have rationalized "not giving" because they earn too little, it is fun to watch it finally dawn on a young person that giving is not just for adults who have 40 hour/week jobs but giving is for him or her when all they have is an allowance or a very part-time job.

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 pretty straight-forward "Each one of us" is instructed to give money."

II. 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.
- We don't think we **can** give – we are so unaware of what resources we have, how we currently spend our money, what debt we actually have and 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.

But it is very revealing that 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.

Giving is not truly an issue of ability but of choices.

And those choices are based on our answer to the question: "What is my business?"

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 more than we do.

But why **should** we give?

I've 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.

God appeals to us on the basis of GRACE.

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

Look please at the end of chapter 15, which sets the stage for what Paul writes in chapter 16.

Of what has Paul reminded his readers?

In Christ Jesus they have the security of life now and forever - they do not even need to fear death.

Look at 54ff ““Death has been swallowed up in victory. Where, O death, is your victory? Where, O death, is your sting?.. Always give yourselves fully to the work of the Lord, because you know that your labor in the Lord is not in vain.”

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.

There is an appeal to **fear**: Some suggesting 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.

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.

If the motivation for treating your wife or husband with love is for fear of retaliation if you don't, or to earn their favor to get what you want, or to prove you are a better person than someone who doesn't give like 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 will simply trade not give.

You will give to get.

But the Bible points to the Giver.

The actions of the Savior are the indications of his love for you.

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

He calls you to a relationship not built on your ability to give but 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, and loving and obedience BUT GRATITUDE won't motivate, it is not a motivation, it is a response.

THE MOTIVE IS GOD'S LOVE FOR YOU.

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 saved you when you were headed for eternal death and he forgave you;

how God adopted you into his family and made you one of his own;

how God has been there for you through the hardest times in your life;

When I remind you of His love for you -

THEN that word of grace motivates.

Grace begets grace – the grace of giving!

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

III. 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 weekly.

I think there is reason for that.

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

And most importantly, 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.

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.

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

Look again at I Cor 16:2 READ " 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.

God wants us to begin giving his money away by deciding on a portion, a percentage we will give.

My own experience has been to start at some percentage (between you and God, you pick the percentage) 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 again to the Corinthians.

In II Corinthians 8 Paul says other people gave out of their severe trials and extreme poverty.

Not even poverty stood in the way of their giving.

It is not equal gifts but equal sacrifice that is honoring to God.

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

In other messages on giving I have tried to demonstrate the NT principle.

"Generosity is not measured by how much one gives but by how much one has left."

Don't let Satan rob you of the joy of contributing to the work of the Kingdom of God by telling you that you don't have enough.

2 Corinthians 8:12 says, " 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 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 this kind of giving means giving up something. 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 in his book, Living Generously 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)

Someone might say, "All that is well and good, but how much of God's money does God want me to give away?"

In 2 Corinthians 8:8 Paul says, "I am not commanding you..."  
I do not find a command in the New Testament about the percentage of God's money we should give away.

Fred Smith wrote: "10% giving is used as a technique to help the rich get out of giving" what they should.

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."

God wants our offerings to be freely offered and freely given.

He does not want payment for gifts we have received.

He does not want prepayment for gifts we want.

He wants us to give as we have been given to.

He wants us to give out of grace.

How much should you give?

Decide what your true **business** is in life then let God's grace lead you.

A little girl with a tender conscience saw a man on the street one day obviously in need.

She said to her mother, “Oh Mamma, let’s help him!”

Her mother’s answer was the same as Ebenezer Scrooge’s, “Come along dear. It isn’t any of our business.”

That night as the little girl prayed, she added to her other requests, “Oh, and God, please bless that poor man on the street.”

And then remembering her mother’s words she added, “But really, it isn’t any of our business, is it Lord?” (In Ralph Cusman’s Will a Man Rob God, p 23, 1942)

What is your business?

When it comes to giving until it hurts, most people have a very low threshold of pain. (anonymous)

Charitable giving should be a spiritual, rather than an economic decision. Economically, charitable giving never pays. (Ron Blue)

Many people give a tenth to the Lord – a tenth of what they ought to give. (anonymous)

We should travel light and live simply. Our enemy is not possessions, but excess.” (John Stott)

God looks not for the quantity of the gift but for the quality of the giver. (anonymous)

Generosity is not measured by how much one gives but by how much one has left. (Jerry Nelson)

A lot of people are willing to give God the credit, but not too many are willing to give him the cash. (Anonymous)

He is no fool who gives up what he cannot keep in order to gain what he cannot lose. (Jim Elliot)