

FINANCIAL PLANNING AND TIME MANAGEMENT

SERIES: PRACTICAL ISSUES IN THE CHURCH

by Doug Goins

Our passage in this message focuses on two very practical issues: how we use our money and how we use our time. Virtually all the junk mail that comes to the Goins house and to me at the church, even Christian junk mail, is focused on those two issues. In this passage Paul is going to specifically help those of us who have chosen to live under the lordship of Jesus Christ to know how to make decisions in our giving to the church and to other Christian ministries, and how to think about planning our time.

These are very personal (some would say very private) issues. I know I can get very defensive about my own use of time and money. My dad would warn me that this is the kind of sermon for which I could be accused of meddling. Well, we're going to see what the old meddler himself, the apostle Paul, has to say here, because throughout this letter to the Corinthians, he has felt the freedom to address all kinds of personal, practical issues that we deal with as individual believers and as a church family collectively.

The issues that this first-century church struggled with are amazingly contemporary. Paul dealt with the issue of unity in the body of Christ and all the things that feed into disunity: competition, divisiveness, envy, jealousy. He addressed sexual morality and legal ethics. He discussed lifestyle issues of marriage and divorce and singleness. He dealt with issues of idolatry, both in the world and in the church. He examined church life in terms of leadership, worship, and the unique contribution each one of us has to make to the life of this body because of our spiritual gifting from the Lord. He addressed the fear of death in a beautiful, exhilarating reflection on the resurrection of Jesus Christ and its implications historically and spiritually.

Now in this message and the next (Discovery Paper [4541](#)), we're going to allow the apostle to challenge us in some practical areas with some very personal, direct exhortation and some explanation about itineraries. (He will finish the letter with some heartfelt greetings to people in the body whom he loves very deeply.)

FREEDOM IN GIVING

The first four verses of our text focus on our lifestyle of giving. We are to give away everything we have and everything we are for God's glory. The goal is to live with a wonderful sense of freedom in our giving. In 2 Corinthians 9:7 Paul is going to use the term "not under compulsion."

The opposite of compulsion is freedom. But this freedom is controlled by the Holy Spirit of God. First Corinthians 16:1-4:

Now concerning the collection for the saints, as I directed the churches of Galatia, so do you also. On the first day of every week let each one of you put aside and save, as he may prosper, that no collections be made when I come. And when I arrive, whomever you may approve, I shall send them with letters to carry your gift to Jerusalem; and if it is fitting for me to go also, they will go with me.

"The collection for the saints" and "your gift to Jerusalem" refer to a voluntary collection for the poverty-stricken Jewish Christians in the Jerusalem church. Jerusalem at this time was a very poor city anyway, and the economy had deteriorated because of a severe famine. Then the Christians found themselves being persecuted because of their faith in Jesus Christ. The apostle Paul had been asked by the apostolic council in Jerusalem to help raise support for the poor there. So all during his third missionary journey, probably for over a year, he had solicited contributions from Gentile Christians in the provinces that he traveled through or wrote to: Galatia, Macedonia, Asia, and now Achaia (in Greece), which is where Corinth was.

Paul had several reasons for giving this very high priority wherever he preached. First, he was a Jew, and as Romans 9-11 reveals, he had a great heart for his people. He felt solidarity with them, and he probably had very close personal friends in the church in Jerusalem who were suffering physically.

Second, he probably saw this collection as an opportunity to bring unity to the church, to break down the barriers between Jews and Gentiles. In his mind, if the Gentile believers, together in an expression of generosity and love, gave a gift these poor Jewish Christians, it would just deepen bonds of love and relationship. Remember, the Jewish Christians were a little suspicious of this swashbuckling Gentile missionary outreach spreading across the empire. So Paul wanted to bridge the differences between the Jewish Christians and the Gentile believers.

Third, as Paul tells the Corinthians in 2 Corinthians 8 and 9, this offering will be a great testimony to the world. When nonbelievers saw their generosity, their open-heartedness, he hoped it would overwhelm them. He also says that other churches will be encouraged. Their faith will be strengthened when they see the response to this need in Jerusalem.

I hope you know that we today are folded into this universal responsibility of giving. He says, "...As I directed the churches of Galatia, so do you also." In his greeting in 1:2 he wrote, "...To the church of God which is at Corinth, to those who have been sanctified in Christ Jesus, saints by calling, with all who in every place call upon the name of our Lord Jesus Christ, their Lord and ours...." The words "in every place" imply in every time and every generation as well. In our modern times the opportunities to give and the needs may be different, but the responsibility to respond in generosity is universal.

Why is that? Well, first of all, Jesus said, "...Freely you received, freely give" (Matthew 10:8). We've been given the incomparable gift of eternal life, so we're to respond with generosity in every way we can imagine, including materially. Earlier in this letter, the apostle Paul wrote to the Corinthians, "...You are not your own...you have been bought with a price...." (1 Corinthians 6:19b-20a). Those very words are written across the front of our auditorium at PBC. Jesus' own shed blood bought our salvation. He paid a tremendous price. So if we don't belong to ourselves any more, and everything that we are belongs to him, then all of our resources-our time, money, homes, investments-also belong to him. I just talked to a brother last week who told me about when it broke in on him that all the money he had saved, invested, and was managing wasn't his anymore, it was God's, and he was a steward of it. He said, "That was a turning point in my life. All of a sudden it got a lot easier to give when I realized that it belonged to the Lord."

PRINCIPLES FOR GIVING

In verse 2 there are five phrases that each express a powerful principle for giving. They're very straightforward. The first is "on the first day of every week." Giving was a central part of the Sunday worship experience of the early church, and it was to be a regular, ongoing practice. You could paraphrase it "Sunday by Sunday." Offering for them was not perfunctory, it was central. This phrase implies a persistence in giving on the part of the individual believer. Our giving is to be done regularly, not sporadically. It doesn't happen only at special times of the year, such as just before the tax deadline, or when there's some really big emotional appeal.

The second phrase in verse 2 is "let each one of you." Giving is a matter of individual, personal obedience. This is wonderfully all-inclusive. None of us as believers is exempted or excused from giving. We're all to be involved in giving regularly, whether we have a lot of money or we're impoverished, whether we're children or the most senior adult. (I do believe that we must help our children learn when they're very small how to give back a portion of what they have to the Lord.) In 2 Corinthians 8 and 9 Paul tells us that the poorest saints in Macedonia delighted in giving generously to help their poverty-stricken brothers and sisters in Jerusalem.

The amount doesn't matter. God cares about the heart motive behind the gift. Remember, one of the amazing examples Jesus used of spiritual giving was a widow who could give only what would amount to one penny today, and yet he commended her for her heart toward the Lord (Mark 12:41-44). But the Old-Testament prophet Malachi warns us that if we do have resources and we refuse to give, we're robbing God and other believers in the community of faith (Malachi 3:8-10). Our giving is to be a personal expression of love from hearts that overflow with gratitude.

The third phrase in verse 2 is "put aside and save." Our giving ought to be the result of thoughtful planning. The New International Version translates it, "...Set aside a sum of money in keeping with his income, saving it up." In first-century employment, people got paid every day at the end of the day. They would bring home their wages or perhaps produce if they were paid in kind, and every day they would set aside the part that they were going to bring to church on Sunday morning to contribute to the life of the body. Most of us don't get paid that way nowadays. Most of us get bimonthly or monthly checks or quarterly dividends. But the point of this phrase is that we need to plan, to budget, to deliberately put aside money on a regular basis that we're going to give. It suggests a systematic approach to giving. So the amount we give regularly is not to be determined impulsively or emotionally. And it should never be an afterthought.

Candy and I plan our giving just as we do the rest of our budget. We usually do adjustments quarterly. We pray, "Lord, how do you want us to allocate the funds?" And we write the giving checks off the top. We do respond at times to spontaneous things, but we're able to do that because we've set money aside for special needs and unexpected opportunities to serve. I remember when this church generously gave to the Christian village in Pakistan, Shantinigar, which Muslims had destroyed. We did the same for victims of Hurricane Mitch.

The fourth phrase, "as he may prosper," tells us how much to give. It speaks of giving in proportion to God's provision. The

reality is that God has prospered each one of us differently. The Biblical perspective is that even the abilities, talents, and skills that we have by which we earn a living are God's provision. The amount of money we make is not due to our hard work and doing such a great job. It's because God chooses to bless and prosper us financially.

The issue is proportionality, or what each person has to give. I already said the amount isn't important anyway. Some of us are blessed with a great deal of income and are able to give much more to the work of the Lord. Some of us have very little income, and we're going to be severely limited in how much we can give to the work of the Lord. I've known families who were at both extremes. They had good jobs and financial security, and they were able to give more, and then through unemployment or whatever they had virtually no resources, and they had to adjust the proportion of what they were able to contribute.

The New Testament does not advocate flat ten-percent giving. In reality, the Old Testament "tithe" was closer to thirty percent when we total up all the different responsibilities the Israelites had for supporting the priesthood and the temple. But a ten-percent arbitrary figure is too easy in a number of ways. There are people I've been involved with in our body who in no way could afford to give ten percent of their income. Two percent might be stretching it because of where they were. And I've known people who could afford to live off of ten percent of their income and give ninety percent away. So the spiritual principle is be sensitive to proportionality: How has God prospered us, and how does he direct us in how much we ought to be giving?

The fifth phrase in verse 2 is, "that no collections be made when I come." Paul was concerned that they give in response to the prompting of the Spirit and not because of human pressure. He didn't want the Corinthian Christians to wait until he got there to decide how much to give and where to give it. He didn't want the pressure of his presence to influence them. As I've mentioned, Paul devotes 2 Corinthians 8 and 9 to the issue of giving. He tells them that he doesn't want their giving to be under compulsion, which means external pressure. Paul knew his Corinthian brothers and sisters could be easily moved to give by powerful personalities or emotionally manipulative appeals, and he didn't want to capitalize on his arrival there to ask for a large gift. His challenge to them and to us as well is to allow God to lead us in our giving.

Now, appeal letters and so on do have their place. They can lay out needs and possibilities and opportunities, and we need to listen carefully. But the voice that ultimately should direct and define for us what we ought to give must be the voice of the Lord himself speaking through the Holy Spirit. Giving is something we ought to be very prayerful about, and we must make decisions apart from the heat of the moment when an appeal is being made.

Last Sunday morning, Steve Zeisler and Bob Fenech presented us with the opportunity to financially support the high-school ministry in Tijuana in a number of specific ways. But they also expressed the confidence that we would take that to the Lord and decide what part of his prospering us we should allocate to meeting that specific need. Perhaps some weren't moved to respond to that, and that's good, because they were listening to the Lord, not just to Steve's and Bob's appeal.

The last two verses of this section are really an important word to any church or ministry organization. They're a challenge to fiscal integrity, to accountability for us in Christian ministry. Look at verse 3 again: "And when I arrive, whomever you may approve, I shall send them with letters to carry your gift to Jerusalem; and if it is fitting for me to go also, they will go with me." It's the Corinthians, not Paul, who are going to select their own team to handle the money. That's very wise on his part; it diffuses any possible misunderstanding about why he's taking up the collection and how it's going to be used. Perhaps these letters of apostolic authentication he mentions will detail how much money there is and who these men are who are bringing it to Jerusalem.

At the very least, we as a church are to keep honest financial records, and the body here should hold us leaders accountable for how we manage and disperse the funds on its behalf in the work of the kingdom, for God's glory. There are far too many churches and ministries that have brought reproach on the Lord's name because they have yielded to the temptation to indulge in financial dishonesty or irresponsibility. We all have a right to be able to trust the people we give our money to.

Now as I said, this is straightforward. There are no pledge drives, no big, complicated fund-raising approaches here. It's a matter of individual people before the Lord looking at opportunities, evaluating how they've been gifted by the Lord financially, and then deciding prayerfully how to direct the funds that God has entrusted to them.

FLEXIBILITY IN MAKING PLANS

If our giving isn't to be under compulsion, then certainly the way we prioritize our use of time shouldn't be controlled by external pressures either. Again, the goal is to become inner-directed as we plan how to spend our time and our energies. The next section, verses 5-12, is interesting because it's basically an itinerary. He's talking about plans to travel to Corinth for himself, for Timothy, who works with him as an apostolic associate, and finally for Apollos, one of the former pastors of the church.

Last week in preparation for this I reread some summary statements Paul made in 2 Corinthians 5. He defined what motivated

him, what really controlled him, the kind of compulsion that was legitimate in terms of deciding where to go, when to go there, what to commit himself to and what not to commit himself to. There were three statements that jumped out at me. Paul says first of all, "...Knowing the fear of God..." (verse 11). Ultimately he's responsible to God for his use of time. He's not controlled by other people's agendas. The second statement was, "...Christ's love compels us..." (verse 14, NIV). The word "compulsion" doesn't have a negative connotation here; this is a control that comes from loving, intimate relationship with the Lord Jesus. And the third statement was, "...All these things are from God..." (verse 18). Every opportunity, all that we do in life is from the Lord. It's in the Lord that we respond. And that's what gave Paul confidence to move into opportunities as doors were opened and to be responsive when doors were shut. These principles were kind of like Paul's gyroscope; they kept him stable in decision-making.

Now look at verses 5-9 where he talks about his own approach to planning. The thing that jumps out at me is how flexible and open to change he was.

But I shall come to you after I go through Macedonia, for I am going through Macedonia; and perhaps I shall stay with you, or even spend the winter, that you may send me on my way wherever I may go. For I do not wish to see you now just in passing; for I hope to remain with you for some time, if the Lord permits. But I shall remain in Ephesus until Pentecost; for a wide door for effective service has opened to me, and there are many adversaries.

Paul's plans were always an interesting mixture of certainty and tentativeness. He left room for the unknown in a very relaxed manner. In verse 6 he says "...Wherever I may go." That suggests that Paul wasn't all that sure where he was going. And when you look at his life and his writings, he seldom seemed to agonize over the will of God in terms of where to go next geographically. God gave Paul more life-changing revelation than any other New-Testament author, but he rarely told Paul where he was going to be the following week. J. Vernon McGee says that Paul was in the wonderful position of being "gloriously unsettled." Do you find it glorious to live in an open-ended way, not being sure where you're going to go next? Well, Paul did. Paul made plans, submitted them to the will of God, and then relaxed and accepted circumstances as they came along.

He does tell the Corinthian church, "I am going to come visit you some time during the next year." Rather than coming by boat, he wants to travel over land and visit churches in Macedonia on the way. He says, "That means I'll spend the whole winter with you. I don't want to just drop in briefly and then take off again."

The other thing that jumps out at me is that he hasn't yet raised all the money for his trip, and he doesn't even think he'll have it when he leaves to go visit them. The phrase in verse 6, "that you may send me on my way," means that he hopes that they'll give him financial provision for travel expenses when he leaves them to head for the next place. Verse 7 makes it clear that all this planning depends on God's will: "...If the Lord permits." Paul doesn't set his plans in concrete. He is walking by faith, not by sight. He is avoiding the Silicon Valley syndrome that I would call the Palm Pilot mentality. I'm not really against Palm Pilots. You may have a Day-Timer or some other kind of calendar book you carry around that defines your life. I have a seven-star diary that I use. Mike Benkert on our staff has a Palm Pilot. Mike was looking at my diary, and he said, "How quaint! A page for every day!" But all these tools represent the way we fill our lives. We define our lives so tightly that there is no room for the Holy Spirit to do anything. There is no room for serendipity, for the unexpected blessing or opportunity. That's not how the apostle Paul lived.

Paul is writing from Ephesus, as he mentions in verses 8-9. He describes tremendous opportunities, but he was also kept there by circumstances, specifically the weather. He couldn't travel in the winter by sea or by land, so he was going to stay where he was. He wasn't going to get frustrated because he couldn't take off. Acts 19 explains the tremendous opportunity that Paul had for preaching, teaching, and seeing people being won to Christ. The "many adversaries" he talks about are also described in Acts 19. With the opportunity came challenge and opposition. All that did was energize him. God was on the move, everything was right in front of him, and he wasn't going to get distracted and want to go wandering off to seek the action someplace else. "God has put me here for now. There is tremendous opportunity here. Yes, there's opposition, but I'm going to finish what God has started here and be faithful and submissive to him in the process."

ESCAPING THE PARALYSIS OF ANALYSIS

Now look at what Paul says about Timothy, his younger brother in the faith. His planning for Timothy, again, is very tentative, "gloriously unsettled." Verses 10-11:

Now if Timothy comes, see that he is with you without cause to be afraid; for he is doing the Lord's work, as I also am. Let no one therefore despise him. But send him on his way in peace, so that he may come to me; for I expect him with the brethren.

Remember, Timothy was the gifted young pastor whom Paul had won to Christ and who served with Paul for a number of years. He didn't have the same temperament, boldness, or courage that Paul seemed to display all the time. He was timid, shy, and not very confident in himself, his leadership skills, or God's ability to use him. We know that he struggled with chronic illness. And he was probably too young in that time to be in pastoral leadership. So those realities in Timothy's life would define his own feelings toward planning and setting priorities. He would be much more marked by apprehension and fear of making the wrong decision instead of being controlled by the Spirit and living out of freedom. Today we might describe Timothy as struggling with the paralysis of analysis: having to keep checking everything over and evaluating it to make sure he wasn't doing anything wrong.

Paul wrote two pastoral letters to Timothy to encourage him in these areas, but here Paul asks the Corinthian Christians to be sensitive to these problem areas in Timothy's life. How the church in Corinth treats this young pastor is important, including the encouragement of financial provision for his travels ("send him on his way in peace" is identical to the language Paul used in verse 6). So God is going to use the Corinthian encouragement; the fact that they value Timothy's ministry even though it's different from Paul's ministry, because it's from the same Lord; their financial support; and their willingness not to hassle him about his areas of weakness to help deliver Timothy from fear and discouragement, to help him grow into freedom in his own personal planning.

Perhaps you are much more like Timothy than Paul when it comes to planning. Then be encouraged by this wonderful, warm-hearted word from Paul on behalf of this younger brother. Even in your weakness and struggle in these areas, God can still use you.

THE FREEDOM TO SAY NO

Verse 12 is the one that got hold of me and exploded my thinking all week:

But concerning Apollos our brother, I encouraged him greatly to come to you with the brethren; and it was not at all his desire to come now, but he will come when he has opportunity.

(Once again, "...He will come when he has opportunity" is that glorious unsettledness.)

Paul founded the church in Corinth, and Apollos followed him as the next pastor there. This verse tells us amazing things about both Paul and Apollos. First, Paul is not jealous of another teacher of God's word. He encourages him to go to Corinth, even though, as we saw earlier in this letter (Discovery Paper 4513), there was a very vocal Apollos fan club in the church who didn't especially like Paul or his preaching. Paul still wants him to go in response to their invitation. And Paul didn't throw his weight around or try to exert apostolic authority over Apollos, his brother. Paul respected Apollos' inclinations not to visit Corinth at this time, even though he thought Apollos ought to go. He doesn't disparage or criticize Apollos, he just says, "That's the way it is. I thought he should come; he doesn't think so. But he'll be there when he feels that the time is right."

Apollos exhibited maturity and wisdom, just as Paul did. He felt total freedom in the Lord to resist both the Corinthians' desire to have him visit and Paul's suggestion that he accept the invitation. In all probability, he decided that the cause of unity in the body would be strengthened if he *didn't* visit Corinth at that time. He didn't want to feed the divisiveness between the Apollos party and the Paul party. He would travel as the Spirit led him when the time was right.

Here were two mature Christian leaders who saw the circumstances, the need, and the priorities differently, but they trusted each other as brothers in Christ, and they both submitted to the lordship of Christ in their own lives and in the life of the church they loved in Corinth.

This really struck me forcefully. I want to be like these two men, to have no envy, no competition in ministry, to live out of the freedom to agree to disagree with others in spiritual leadership, and to say no to people who I think are terrific, and to people who think I'm wonderful. Saying no to people who think that you're the greatest may be one of the hardest things about pastoral ministry.

I remember someone saying to me a few years ago, "Pastor, you feed me the best of anyone." To me in my immaturity, that felt terrific, especially knowing all the people who didn't like how I fed them.

But Apollos in his maturity and wisdom refused to be swayed by that personal pastoral loyalty. He cared too much for the good of the whole, refusing to play to spiritual immaturity. Paul in the same way wasn't swayed by the criticism of his own ministry among the Corinthians.

What stabilized Paul and Apollos, and what strengthened Timothy in his planning and prioritizing, was the great truth we find in 1 Corinthians 15:58: "Therefore [referring back to the glory of the resurrection of Jesus Christ and the resurrection power

in which we now live], my beloved brethren, be steadfast, immovable, always abounding in the work of the Lord, knowing that your toil is not in vain in the Lord." Again, it speaks of throwing ourselves full tilt into the life of service and ministry, giving with abandon. This verse supports the view we've gained in 16:1-12 of giving resources and spending our lives, time, and energy. Eugene Peterson paraphrases this verse this way:

"With all this going for us, my dear, dear friends, stand your ground. And don't hold back. Throw yourselves into the work of the Master, confident that nothing you do for him is a waste of time or effort. (2)

Notes:

1. J. Vernon McGee, *Thru the Bible With J. Vernon McGee: Volume V, 1 Corinthians-Revelation, Thru the Bible Radio*, Pasadena, CA. P. 83, © 1983.

2. Eugene H. Peterson, *The Message*, p. 366, © 1993, 1994, 1995, 1996, used by permission of NavPress Publishing Group, Colorado Springs, CO.

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