### **GUIDELINES FOR GIVING**

SERIES: THE GRACE OF GIVING

#### **By Doug Goins**

Christmas is about the gift of God in Jesus. Through the incarnation, Jesus himself offers a powerful example of self-giving. His willingness to go to the cross was motivated by complete trust in the purpose of his heavenly Father, confidence in the grace of God, and the resources of his heavenly father. His giving was accomplished through painful self-sacrifice, but his impoverishment to death resulted in our spiritual enrichment—eternal life—and a new quality of living here and now.

For us, this is a month of adoration. We come together in worship as joyful, triumphant people, singing together in exultation. Christmas really is about giving—God's giving and our giving in response.

In chapters 8 and 9 of 2 Corinthians, the apostle Paul tells the church in Corinth that open-hearted, grateful, thoughtful, joyful generosity is the only kind of giving that God places any value on. In the previous message (Discovery Paper #4647) we considered the *grateful* part of this open-hearted generosity. Today we are going to look at the *thoughtful* part of giving.

In 2 Corinthians 8:1-9, we read that as Paul collected funds for the poverty stricken Christians in Jerusalem, he was amazed at the generosity of the Greek Christians in Macedonia. These were people who were suffering at least as much as their brothers and sisters in Christ in Jerusalem. Paul tells us that they gave beyond their means, out of desperate poverty.

We also considered the incredibly rich giving of Jesus as we considered 2 Corinthians 8:9. He gave up everything, including his right to life. He became poor so that we could become immeasurably rich—heirs of God, recipients of all the riches of the grace of God. These were two wonderful examples of giving from opposite ends of the scale: the poor who had nothing to give but gave anyway, and the richest of all who gave all that he had so that we could be enriched.

Beginning in verse 10 of chapter 8, Paul turns to some practical matters in giving. What he desires is thoughtfulness in two areas. First, our giving needs to come from thoughtful self-examination of our motives—why we give what we give. And secondly, we need the assurance that what we give will be handled thoughtfully and carefully by those in leadership and those to whom we entrust the money.

## **Motivation for giving**

As we saw last week, the Corinthian church struggled with this open-hearted generosity. A year after they had first agreed to contribute to the church in Jerusalem, they still hadn't followed through on the commitment. Paul is now trying to motivate the Corinthians to continue in their commitment, cautioning them about the danger of reluctance in giving. So the question for us, in terms of self-examination, is why do we tend to hold back? Why are we reluctant to be generous with our money and resources?

Paul identifies four hindrances to giving in verses 10-15. First, there is the problem of procrastination. Second, there is the problem of hesitation, an anxious or fearful hesitation to actually follow through. The third hindrance

could be defined as over-reaction or an emotional response to circumstances, and the fourth hindrance is someone who thinks they are an exception to the spiritual norms Paul has laid out in these two chapters.

Paul writes,

I give my opinion in this matter, for this is to your advantage, who were the first to begin a year ago not only to do this, but also to desire to do it. But now finish doing it also, so that just as there was the readiness to desire it, so there may be also the completion of it by your ability. For if the readiness is present, it is acceptable according to what a person has, not according to what he does not have. For this is not for the ease of others and for your affliction, but by way of equality at this present time your abundance being a supply for their need, so that their abundance also may become a supply for your need, that there may be equality; as it is written, "HE WHO gathered MUCH DID NOT HAVE TOO MUCH, AND HE WHO gathered LITTLE HAD NO LACK." (2 Corinthians 8:10-15)

First, we see that the Corinthians were hindered by the problem of procrastination. The dictionary defines procrastination this way: "Putting things off until later; to delay; to postpone, especially repeatedly." That is what the Corinthians had been doing for over a year. Initially, they had been eager to participate, but their good intentions had not yet turned into action.

Procrastination has been called "the art of keeping up with yesterday"—tomorrow I'll get organized...tomorrow I'll start reading my Bible...tomorrow I'll start exercising...tomorrow I'll start giving to meet the needs of the poor.... Paul encourages them to stop putting it off and to finish what they started. Giving begins as a response of the heart, but it must also translate into an act of the will as our best intentions, without taking action, mean nothing to the Lord or to the work of His Kingdom.

Similar to procrastination is hesitation. This is the second hindrance to giving. Paul writes in verses 11 and 12, "…Just as there was the readiness to desire it, so there may be also the completion of it by your ability. For if the readiness is present, it is acceptable according [to God]…. Notice that the word "readiness" appears twice in these verses. There is a fearful reluctance to part with the resources. There is an anxiousness that says, "What if I don't have the resources to finish what I start." In the gospels, Jesus addressed this issue of anxious hesitation:

"For this reason I say to you, do not be worried about your life, as to what you will eat or what you will drink; nor for your body, as to what you will put on. Is not life more than food, and the body more than clothing? Look at the birds of the air, that they do not sow, nor reap nor gather into barns, and yet your heavenly Father feeds them. Are you not worth much more than they? And who of you by being worried can add a single hour to his life? And why are you worried about clothing? Observe how the lilies of the field grow; they do not toil nor do they spin, yet I say to you that not even Solomon in all his glory clothed himself like one of these. But if God so clothes the grass of the field, which is alive today and tomorrow is thrown into the furnace, will He not much more clothe you? You of little faith! Do not worry then, saying, 'What will we eat?' or 'What will we drink?' or 'What will we wear for clothing?' For the Gentiles eagerly seek all these things; for your heavenly Father knows that you need all these things. But seek first His kingdom and His righteousness, and all these things will be added to you." (Matthew 6:25-33)

According to Jesus, our hesitation is an issue of faith. The NIV translates it as "willingness," but the word "readiness" means eagerness, enthusiasm, being highly motivated, and in this context, getting excited about giving! It is a spiritual quality that God himself infects us with—the joy of giving. In Paul's exhortation to readiness, we hear an invitation to ask the Lord to replace our hesitation with Spirit-driven enthusiasm in our giving.

The third hindrance to giving is found in verse 12 as an emotional over reaction to circumstances: "For if the readiness is present, it is acceptable to God according to what a man has, not according to what he does not have." This is someone who chooses not to give because they are focused on what they don't have. They might say, "Because my resources are limited, I can't give as much and can't make a long commitment that somebody else can make, so I'm not going to give anything at all." That is a horizontal focus on the people around them, how much those people have and how much they give, and that perspective is totally dominated by circumstances. If that is our way of thinking, there will always be people who have more resources than we do and who can give more than we can. But what God cares about is giving "...by *your* ability" (emphasis mine).

According to verse 12, readiness to give is expressed out of what a man has, not what he doesn't have. As Jesus said in Matthew 6, God knows our circumstances. He doesn't make comparisons among us, nor should we. He knows our hearts and he is not going to require something from us that we don't have. And with that in mind, we are no longer prey to the religious racketeers who try to convince us we should commit ourselves to what we don't have. Paul is *not* saying that faith-giving is above and beyond, but again, that God is concerned only with us giving what we have to give.

The fourth hindrance to giving is found in verses 13-15. It comes from people who view themselves as the exception to the spiritual norm that Paul has laid out in this chapter. Paul uses the descriptive word "affliction," which was the same word used to describe the difficult circumstances of the Macedonian Christians earlier in chapter 8. It describes the condition of somebody who might say, "Since everybody else seems to have it so much easier than I do, and seems to take it easy while I sweat it out, I'm not responsible to give."

Now, if I sound redundant, its because the apostle Paul is redundant in these chapters, probably because it is so difficult for us to change the way we think about resources and financial responsibility.

In the gospel of Mark there is a story about an impoverished widow who put the equivalent of one cent into the temple offering box (Mark 12:41-44). She could have said out of her affliction "I can't afford to give! I shouldn't have to give! And if I do, what is my one cent compared to the much larger amounts given by the wealthy people of the temple? I must be an exception!" Paul's counsel in these three verses makes it very clear that there are no exceptions to the spiritual norm of open-hearted generosity. God desires an equality of willing responsiveness to the needs. It doesn't matter whether it's one dollar or one hundred thousand dollars!

Paul illustrates this in verse 15 with a quote from Exodus 16. In this passage we are reminded of God's provision for the people of Israel while they were in the wilderness. The manna was provided by God every day, and if you read the passage carefully you will see that every able bodied man in Israel had to go out daily and collect the manna—young men, old men, weak men, strong men, men that moved quickly, and men that moved slowly. In God's economy, whether a man collected much or little, God used it for the common good. He blesses our giving and uses it for the good of his kingdom. Therefore, no one can say, "My giving doesn't matter, so why should I give?"

As a youngster in Sunday school, I remember a story told by a missionary from India. It was about a woman who lived in the U.S. during the early 1900's. She was preparing a box to be sent to missionaries in India. One child gave her a penny because she wanted to be included in this project. So the woman took the penny and bought an evangelistic tract that presented the Gospel of Jesus Christ in the English language and she put it in the box. That tract ended up in Burma in the hands of a tribal chief who could read English, and because of that tract he accepted Christ as his Savior and Lord. As he began to tell his story to friends, many more came to know Christ as their Savior. Within a year and a half or so, a church of 1,500 people had been established!

## Financial responsibilities in leadership

The next section addresses the need for teamwork in the Corinthian's giving. Paul introduces the Corinthians to three qualified spiritual leaders who are going to administer the collection being made in Corinth for the Jerusalem Christians. These three men are then going to travel with Paul and the Corinthian delegation to deliver all the funds collected from the Gentile churches. The first person we are re-introduced to is Titus, in verse 16:

But thanks be to God, who puts the same earnestness on your behalf in the heart of Titus. For he not only accepted our appeal, but being himself very earnest, he has gone to you of his own accord. (2 Corinthians 8:16, 17)

We have come to know Titus, and to appreciate him throughout this letter. Paul tells us why Titus is spiritually qualified to be involved in this fund-raising. First, he has the same devoted concern for this church that the apostle Paul does. The text also tells us that Titus was moved by the Holy Spirit to participate. It was his idea, not Paul's. Titus is not a mercenary being sent to the church. He loves these people, and he is committed to their spiritual good.

In verse 18 we are introduced to an obscure brother:

And we have sent along with him the brother whose fame in the things of the gospel has spread through all the churches [probably the churches in Macedonia]; and not only this, but he has also been appointed by the [Macedonian] churches to travel with us in this gracious work.... (2 Corinthians 8:18, 19a)

We don't know the name of this brother in Christ, and Titus is going to have to introduce him to the Corinthians on arrival, but his qualifications to handle money are his well-known passion for the gospel of Jesus Christ. He cares about evangelism and has been hand-picked by the Macedonian churches to participate in this important project because he is totally trustworthy.

Finally, we meet the third obscure brother:

And we have sent with them our brother, who we have often tested and found diligent in many things, but now even more diligent, because of his great confidence in you. (2 Corinthians 8:22)

Another unknown servant of Jesus Christ that Titus is going to have to introduce to the church in Corinth when they arrive. *The Message* paraphrases verse 22 this way:

... We're sending another trusted friend. He's proved his dependability many times over, and carries on as energetically as the day started. He's heard much about you, and liked what he's heard—so much so that he can't wait to get there.

Paul says this brother is qualified because of his perseverance in ministry, his enthusiasm in the work of Christ in the church, as well as his optimism about the church in Corinth. He can't wait to meet these believers that he has heard so much about.

Paul then summarizes his conviction and his commendation of these three brothers, these men of impeccable character:

# As for Titus, he is my partner and fellow worker among you; as for our brethren, they are messengers of the churches, a glory to Christ. (2 Corinthians 8:23, emphasis mine)

From the text we can discern an important spiritual principle: Only qualified people should handle financial matters in the body of Christ. Notice, however, that the list of credentials we just looked at have nothing to do with what most churches look for in their deacons, elders or finance committee members. Paul's listing doesn't include financial success, technical business expertise, independent wealth, or money management skills. In a word, what qualifies these three men to handle finances is *godliness*—earnestness, being Spirit led, a willing heart, a total love for the church, a passion for the work of evangelism, approval by the churches, as well as diligence, perseverance, a proven track record in ministry, having a clear sense that they serve the Lord Jesus through the church and not themselves, and servants of the church. Most importantly, Paul says that *their lives glorify Christ*.

There is nothing wrong with business savvy or financial sense. But Paul's list of qualifications must be kept as non-negotiable, as foundational for everything else.

In verses 19-21, Paul discusses the process of financial administration. It is driven by a concern for financial openness, honesty and accountability:

...This gracious work, which is being administered by us for the glory of the Lord Himself, and to show our readiness, taking precaution that no one should discredit us in our administration of this generous gift; for we have regard for what is honorable, not only in the sight of the Lord, but also in the sight of men.

This is a great example of how comprehensively Paul dealt with what could have been an explosive issue. It also models for us how any church should handle financial resources entrusted to its leadership for ministry. Paul is very wise in insisting that the funds donated be carefully handled so as to avoid criticism of any kind.

Paul is usually concerned with doing what is right in God's eyes rather than human eyes, especially since God's way and our ways are often in conflict. But here, he takes the additional step of being concerned about how the handling of money may look to other people. He wanted nothing in the financial procedures to raise a hint of suspicion from anyone. Why? *Because life and ministry are inseparable*. There will always be those who judge the claims of Christ by the lives of those who claim to be his followers. And if the conduct of the Christian leaders handling the money can be called into question, then the gospel itself can be faulted. He said that the ultimate purpose of the collection was literally to advance the glory of the Lord. God wouldn't be glorified if there were any suspicion attached to the collection process.

There are two things that we need to be committed to. First, plurality of leadership, team ministry in handling finances, and second, full disclosure and accountability.

I remember reading in Billy Graham's biography about when he was just a young evangelist starting out, his work was financed offerings taken at the end of each crusade. All of his own expenses, and those of his team members, had to be paid out of those love offerings. As the crusades began to expand, the costs for the crusades increased, and the offerings collected grew larger, he became concerned about how he and his team handled the money, and how this could become a source of criticism. So with the advice of some older pastors, Billy Graham formed a board of Christian leaders to handle all of the money and everyone in the Crusade organization was put on a salary. The organization's books, as well as Billy Graham's personal finances, were audited each year and became public record that anyone could have access to. As a result of that spiritual sensitivity and that kind of concern, this organization has been a model of integrity and accountability for 50 years.

I've been at PBC now for 22 years and I have watched the leaders, the deacons, and the elders handle our resources. These are godly men who are committed to these spiritual principles of openness and plurality of decision making. They understand clearly that it is God's money, not our money. When decisions are made about priorities they are always bathed in prayer and there is concern for the good of the whole and work of the Kingdom.

### A final call for willing generosity

In the remainder of this section, Paul once again returns to the issue of thoughtful self-examination in our motives in giving. He makes one final appeal to the Corinthians, tying together everything that he has been challenging them with throughout chapter 8. Paul is excited about the Corinthians and he has much confidence in them. He knows they are going to follow through on what they committed to and he is convinced of their readiness. He asks that the collection be ready by the time he gets there so they don't embarrass themselves. Finally, he challenges them to look at their hearts to make sure that the motivation is bountiful giving:

Therefore openly before the churches, show them the proof of your love and of our reason for boasting about you.

For it is superfluous for me to write to you about this ministry to the saints; for I know your readiness, of which I boast about you to the Macedonians, namely, that Achaia has been prepared since last year, and your zeal has stirred up most of them [those other churches]. But I have sent the brethren, in order that our boasting about you may not be made empty in this case, so that, as I was saying, you may be prepared; otherwise if any Macedonians come with me and find you unprepared, we (not to speak of you) will be put to shame by this confidence. So I thought it necessary to urge the brethren that they would go on ahead to you and arrange beforehand your previously promised bountiful gift, so that the same would be ready as a bountiful gift and not affected by covetousness. (2 Corinthians 8:24-9:5)

These verses have a very human touch. It shows how well Paul understood people and how they think. Because Paul bragged about the Corinthians to the Macedonians, and about the Macedonians to the Corinthians (2 Corinthians 8:1-5), some Bible scholars have accused Paul of trying to manipulate both churches. However, that kind of criticism overlooks the fact that when the offering was first mentioned, the very first church to respond was the church in Corinth. Paul shows good leadership in that he uses the honest enthusiasm and success of one Christian group to inspire and motivate another. Contagious enthusiasm is healthy and motivating.

Some scholars also criticize Paul for pressuring the Corinthians to welcome the team coming with Titus, ahead of his own arrival, and painting them an "advanced team" intended to manipulate bigger offerings from the church in Corinth. However, Paul knew that if the Corinthian Christians weren't prepared to participate it could be embarrassing to *them*. His planning is thoughtful. He knew that the affairs of the church, including the taking of a missionary offering for Jerusalem's poor Christians, needed to be done decently and in order. And he also wanted these believers to learn that there wasn't anything unspiritual about organizing the raising of money for the work of God's Kingdom.

The vocabulary used in verse 5 contradicts any idea of pressure being a motive for giving. He wanted their gift to be a matter of bounty—literally, generous, open-heartedness—and not a gift of covetousness, or something that had been squeezed out of them grudgingly. Our greatest encouragement for giving is that the giving pleases God. If our giving is to be bountiful, it must be a spontaneous activity of love and an uncalculating gift of generosity.

Are there spiritual hindrances at work in terms of your own giving? Are you a procrastinator who keeps putting off what you know God would like you to follow through on? Is there hesitation at work? Is there anxiety, fear-driven concern about circumstances? Is there an emotional overreaction to your own inability to give as much as you would like? Or how much others might give? Do you view yourself as an exception from this wonderful spiritual principle that all of us have the privilege to give? As Jesus said, these are faith issues. Perhaps you need to ask the Lord to increase your faith so you can trust him in obedience.

If you have any leadership responsibility in handling the financial resources of the Kingdom, are you serving that ministry or serving your own ego in some way? Do you really love the church of Jesus Christ like Paul did? Like Titus and these two unknown brothers? Do you get defensive when your stewardship is questioned, or are you committed to open, honest, accountability? Does your financial management serve to advance the glory of the Lord, and is that why you give?

Finally, is your giving driven by willing generosity? Last week Rich Carlson boasted about PBC as a church, and he said he brags to people about how generous we are in our giving. Are you giving grudgingly or bountifully? Does your own giving enhance that reputation or do you ride on the coat tails of others known to be generous?

Let us be always mindful of how Jesus gave:

For you know the grace of our Lord Jesus Christ, that though He was rich, yet for your sake He became poor, that you through His poverty might become rich...Thanks be to God for His indescribable gift! (2 Corinthians 8:9, 9:15)

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