



I don't think anyone here this morning would disagree with the statement that we've been living in a kind of economic meltdown. Most of us have seen our retirement savings dwindle. Home prices have plummeted. Many are out of work or taken a cut in salary. This really has been a meltdown.

Most economists speak a language I don't understand, but every once in a while they say some things that get through to me. Here is a summary of what most of them are saying: This is an economic tsunami that's radically changing the way Americans think about money. We're seeing an economic paradigm shift in the way people are starting to save rather than spend. New and cautious views of the meaning of career, risk, wealth, success and personal satisfaction are emerging. Trust, which is the "glue" that holds financial systems together, has almost been destroyed. We're likely to remain in this economic trough for some time and so it's better to plan with a long range view rather than get disappointed every time we get a quarterly statement in the mail.

In a meltdown there is a tendency in all of us to grab onto all that's important to us, climb into our emotional bomb shelters and just wait it out and not lose the things that matter the most to us. The government tells us to go out and spend but we tend to become conservative. Meltdowns are not a time for risks.

But what about those of us who call themselves followers of Christ? Throughout church history uncertain times have come and gone, threatening not just our prosperity but our very existence. What was it like to be a Christ-follower when the Roman Empire fell? What was it like during those days our own nation was torn apart by Civil War? What did the people of God do when the market crashed in 1929 and soon unemployment rose to over 30 percent?

The Bible is full of uncertain times. We know that one such time took place for the people living in Judea in the first century. The New Testament tells us how churches of Judea were suffering as the result of a famine. These churches were made up mostly of Jews who had come to believe Jesus was the Messiah. So the apostle Paul decided to travel around to various Gentile churches of Achaia and Macedonia and take up a collection to help these needy believers. One of the churches in Achaia Paul approached was the church in Corinth. The Corinthians had already told Paul they wanted to help out. In 2 Cor. 8-9 Paul instructs them on the importance of following through on their commitment to give.

In these chapters we can see 12 principles of Christian giving that apply to all believers even in times of meltdown.

Christian giving is an expression of God's grace

First, Christian giving is an expression of the grace of God. Look at verses 1–2. *"Now, brethren, we wish to make known to you the grace of God which has been given in the churches of Macedonia, that in a great ordeal of affliction their abundance of joy and their deep poverty overflowed in the wealth of their liberality."* Paul is trying to motivate the Corinthians to give by pointing out how others gave. He refers to their generosity as *"the grace of God given in the churches of Macedonia."* Grace is another word for generosity. In essence, Paul says behind the generosity of the Macedonians is the generosity of God.

Has God been generous with you? Think of all he's given you: forgiveness, righteousness, hope, joy, peace, eternal life. These all come from God. When we focus on all God has given to us, giving to others will become the most natural thing in the world. Have you ever noticed how thankful people are giving people, but bitter people tend to be stingy? That's because hearts that are full want to give.

A few years ago Harvard received the largest cash gift it had ever gotten—13 million dollars! The donors were Gustave and Rita Hauser. Do you know what inspired their generosity? It was gratitude. Thirty years earlier, they were students at Harvard. The day after their final exams, they got married. When they gave the gift they simply said, "We're giving this gift because it was the school which brought us together." That's giving out of a grateful heart. It's the same way with us. By sending his Son, God brought us together—with himself! That's the grace of God. When our hearts are full of his grace, giving comes naturally.

Christian giving is designed to meet real needs

Second, Christian giving is designed to meet real needs. In v.4. Paul says the Macedonians were *"begging us with much entreaty for the favor of participation in the support of the saints."* They were motivated to give because they were eager to meet real needs. What were the Macedonians begging to do? They were begging for the privilege of supporting the saints back in Judea. That word "support" literally means "service" or "ministry." These people saw giving as a ministry to Jewish believers. They didn't give out of obligation; they gave because their hearts were stirred by the needs of God's people.

Do you remember what happened when Moses told the people what was needed to build the tabernacle? Ex 35:21 says, *"Everyone whose heart stirred him...came and brought the Lord's contribution..."* What stirred their hearts? It was a desire to contribute to the greatest need of all—the need for God's people to worship him and keep him at the very center of their lives. That need stirred them so much that later Moses had to tell them to stop giving because they were bringing too much. (Ex. 36:5–7). I dream of some day coming here on a Sunday morning and saying, "We're not taking an offering this morning. We have so much we don't know what to do with it all." Wouldn't that be great? I hope that your hearts are stirred by the work God is doing in and through this church. I hope you see your monthly giving as a ministry "in support of the saints." I hope that like the Macedonians you would beg to have the privilege of giving.

Christian giving starts by giving ourselves to the Lord

Third, Christian giving starts by giving ourselves to the Lord. In verse 5 he says the Macedonians *"first gave themselves to the Lord and to us by the will of God."* We don't start with the needs around us; we start with God. We give ourselves to him. And as we do that, we begin to realize all that we have belongs to him. We begin to see we don't have the right to live life by our own rules; he owns us.

As a brand new believer I walked into Peninsula Bible Church. It's not an impressive building they meet in. But as you enter your eyes are immediately drawn to the words engraved across the back wall: "You are not your own, you are bought with a price." Those words are foundational to a life of giving. I'm not my own. I don't have the right to decide what to give my time to. I don't have the right to choose my career path. I don't have the right to eat out where I want to. You see, it's not my time; it's his. It's not my career; it's his. It's not my money; it's his. The issue is not how much of my money I'm going to give to God; it's how much of his money I'm going to keep for myself. We're not owners, we're managers. Yes, we make decisions; he gives us that freedom, but we manage these things with his priorities in mind.

Christian giving can be a gift of the Spirit

Fourth, Christian giving can be a gift of the Spirit. Spiritual gifts are special abilities given to believers which we in turn use to bless and build up others. The Corinthians were known for their spiritual gifts. Look at verse 7. *"But just as you abound in everything, in faith and utterance and knowledge and in all earnestness and in the love we inspired in you, see that you abound in this gracious work also."* The Corinthians already abounded in spiritual gifts of faith, utterance and knowledge, but now Paul urges them to excel in this gift as well. By the way, in Romans 12:8 Paul lists *"contributing to the needs of others"* as one of the gifts.

Now you might think, "Well, I don't have that gift so I don't have to give." But that's not how it works. Most spiritual gifts are given in some measure to all believers and in special measure to some believers. So, in some measure we're all called to give, but there are a few who are really good at it because they have the gift. It's like evangelism. Some people have that gift. That's the focal point of their ministry. But what about the rest of us? Aren't we supposed to also share the gospel with others? Of course we are. It's the same with giving. Some people have the gift. Often times, those people are also the ones who have been entrusted with significant financial resources. But at the same time all of us are called to participate in giving.

Christian giving proves our love

Fifth, Christian giving proves our love. Let's look at verse 8. *"I am not speaking this as a command, but as proving through the earnestness of others the sincerity of your love also."* Giving proves our love for God and our love for others. How did God prove his love for us? *"For God so loved the world he gave his only Son"* (Jn. 3:16).

Have you ever noticed how hard it is when you're in love with someone to keep any money in your pocket? Love is never cheap; it's always a little bit extravagant. It spends too much. Yesterday I did a wedding at the Ritz Carlton in Half Moon Bay. It was a pretty fancy deal. I can't imagine what they spent. But love is like that. You can give without loving, but you can't love without giving.

Christian giving is inspired by the cross

Sixth, Christian giving is inspired by the cross. Look what Paul says in v.9 as he tries to inspire these Corinthians to give. *"For you know the grace of our Lord Jesus Christ, that though He was rich, yet for your sake He became poor, so that you through His poverty might become rich."* Jesus was rich in heaven. Philippians says before he came to earth *"he existed in the form of God."* But Jesus became poor for us. Philippians says *"he didn't regard equality with God a thing to be grasped, but he emptied himself..."* What was his purpose in doing this? His purpose was to make us rich. If you know Christ today, you're rich. You have every spiritual blessing in the heavenly places.

Paul says this about Jesus because he wants us to be like Jesus. We can never give to others what Jesus gave to us, but we can grow to be more and more like Jesus, and as we do that we'll be more and more willing to give sacrificially as he did. As a matter of fact, we can test our maturity and our Christlikeness by our giving. You can know the Bible from cover to cover, you can pray for hours on end, you can preach with the best, you can lead your neighbor to Christ, you can avoid sinful lusts, but if you're not generous, you're not a mature believer. Maturity means being like Jesus; being like Jesus means being a giver.

Christian giving is proportionate giving

Seventh, Christian giving is proportionate giving. In verse 10 he reminds them they made a previous commitment to give. Then he says in verses 11–12, *“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.”* Paul understands they can only give insofar as God has given them the ability to give. We can't give what we don't have; we can only give out of what God has given us. God holds us accountable for what we have, not what we don't have. We should give because God has given us the ability to give.

This whole issue of our “ability” to give is a sticky one. I've heard people say, “Well, I don't have the ability to give,” and the reason for that is the kind of lifestyle they've come to expect and often the kind of debt they have to pay off. That's not an issue of ability but of lifestyle. Paul was dealing with the basic necessities of life here. In his mind, if you had more than you needed for food, clothing and shelter, then you had the ability to give. Today, we don't tend to measure things that way. We all have different definitions of “enough.” What does that mean for the kind of house I live in, the kind of clothes I wear, the kind of cars I drive, and the kind of vacations I take? Those are very personal decisions. But, the bottom line is most of us have the ability to give more than we think. I know this will be tough, but I challenge you to think of whatever surplus you have over and above the basic necessities of life as fair game for giving away.

Christian giving contributes to equality

Eighth, Christian giving contributes to equality. Look at vv. 13–14. *“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;”* Paul says if we have a surplus and our brother is starving, doesn't it make sense to use our surplus to feed him? Paul isn't saying everyone ought to have exactly the same amount, but there ought to be equality when it comes to the basic needs for survival. The question is, how do you view your surplus? Do you view it as the opportunity to buy more stuff, or do you view it as the opportunity to meet the needs of others?

We live in a very expensive area, but wouldn't you agree that we also live in an area that's materialistic? Wouldn't you agree that the assumptions we make about what's “normal” and “expected” are just a little bit off from the rest of the world? Lynn and I drove down to the Gilroy Outlets last Monday. We were joined by pretty much everyone else in the Bay Area as well! But I needed some shoes. “Need” is a relative term. I ended up buying two pairs of shoes because I convinced myself I needed both black

and brown shoes. You can't just have brown shoes because if you wear brown shoes with black pants and a brown belt you will be arrested by the fashion police. You ask, “Who are they?” The fashion police are headquartered at my house!

It's never ending, isn't it? It's a constant battle. It's hard when it seems like everyone else has the cool stuff and you're being left behind. Let me tell you what the antidote to that is: don't measure what you have according to those who have more; measure it according to those who have nothing. This doesn't mean everyone has to have the same salary and the same size house and drive the same cars. I like the way John Stott put it: “If we are embarrassed either to visit other people in their home, or to invite them into ours, because of the disparity of our economic lifestyles, something is wrong; the inequality is too great, for it has broken fellowship.”

Christian giving expects careful stewardship

Ninth, Christian giving should expect careful stewardship of the gift. Starting in verse 16 Paul assures the Corinthians that their gifts will be carefully administrated. He says in verses 20–21, *“taking precaution so that no one will 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.”* Paul is aware that Christian leaders can misuse and mismanage the gifts of others. It happens all the time. And so, Paul is careful to explain to them how their gifts will be managed. He'll keep the books open. He'll not hide behind spiritual platitudes like, “Only God knows our hearts.” He'll manage things in a way that's not only right before God but right before men.

Paul took several precautions. He didn't handle the financial arrangements himself; he put Titus in charge. He also added that he was sending another tried and true brother along with Titus and he had actually been chosen not by Paul but by the churches. Churches ought to take similar precautions today. That's why we have more than one person around when the offering is counted. That's why our pastors and elders never even touch the offering and have no idea who gives what. And that's why regular reports are given to you on how much is brought in and how much is spent and on what.

I want to encourage you to be discerning in your giving. Ask questions. Be careful. If you smell something funny, don't give to that ministry. And that applies to this church as well. This church has a great history of integrity in financial matters. But if you can't trust the stewardship of your gift, you shouldn't give.

Christian giving is stimulated by friendly competition

Tenth, Christian giving is stimulated by friendly competition. Look at 9:2. *“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.”* Giving is contagious. When we give, others get stirred and want

to give as well. Now hear me well. This does **not** mean that we should advertise our giving. Jesus said that's the wrong reason to give (Mt 6:1–4). We don't put bricks in our sidewalk with names on them. We'll never have a wing of our building named after a large donor. This is a place of worship and the only name we're going to lift up is the name of Jesus. But, we all need examples of giving to stir us up. The example Paul uses isn't of an individual, but of the church.

Pastors get into this. This week I heard about all these churches in the South Bay that are gathering together in an event called Beautiful Day where they mobilize together to serve the community. That stirred up my competitive instincts. I thought, "We can do that, too. As a matter of fact, we can beat that!" That's what he's talking about here. A little friendly competition between churches!

God will bless the giver with a bountiful harvest

Eleventh, God will bless the giver with a bountiful harvest. Paul talks about this at length starting in 9:6. *"Now this I say, he who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully."* Don't get nervous. This isn't a "prosperity gospel" message. God hasn't promised to make any of us rich. We don't bargain with God as we give. "God, I will give this if you give me that." The fact is, there are many ways he can bless us for our giving. He can bless us physically, but he can bless us spiritually as well. Jesus said, *"It's more blessed to give than to receive"* (Acts 20:35). He talked about storing up treasure in heaven through giving. Someone once said that you can't take it with you but you can send it ahead. That's one of the ways God blesses you.

Giving is almost entirely a faith issue. God challenges us to give generously and sacrificially and promises to meet our needs and bless us even more. In Malachi 3:10 he even says, *"Test me now in this."* God promises we can never outgive him. No one ever starved because they gave too much. There is always a return on your gift, whether it be spiritual, physical or emotional.

Christian giving promotes thanksgiving to God

Twelfth, Christian giving promotes thanksgiving to God. This comes from the last few verses of chapter 9. Paul says the ultimate result of the Corinthians' giving will be to increase thanksgiving and praise and glory to God. He says it several times in verses 11–12. *"you will be enriched in everything for all liberality, which through us is producing thanksgiving to God. For the ministry of this service is not only fully supplying the needs of the saints, but is also overflowing through many thanksgivings to God."* Genuine Christian giving leads people not only to thank us but to thank God. And so it gives glory to God. Look how chapter 9 ends, *"Thanks be to God for his indescribable*

gift!" Why does he say that? Because he knows grateful people are the most generous givers. As long as our minds are set on the indescribable gift of God in Jesus Christ, giving will take care of itself. So we've now come full circle. Giving flows out of an experience of God's indescribable giving to us. It flows from hearts overwhelmed with his gift of grace in Jesus. It's not the richest people in the world who give; it's the most thankful people.

CONCLUSION

In this passage we've seen the example of two groups of givers. First, the Corinthians whom Paul was writing this letter to. Second, the Macedonians whom Paul uses as an example of giving to stir up the Corinthians. From what we can tell, the Corinthians were pretty well off. They weren't experiencing the kind of economic meltdown we are today. But the Macedonians were different. Paul says in 8:1–2 they gave *"in a great ordeal of affliction."* He points to how *"their deep poverty overflowed in the wealth of their liberality."* They gave not just according to their ability but *"beyond their ability."*

Today, in the midst of this economic meltdown that really isn't over and probably won't be over for quite some time, we have to learn to give more like the Macedonians than like the Corinthians. In times of economic meltdown, proportional giving, giving that's according to our ability, has to be replaced with deeply sacrificial giving, giving that is beyond our ability.

Remember the story of the prophet Elijah and the widow in Zarephath? Those were uncertain times. There was a famine in the land brought on by God's displeasure with Israel. Even Elijah might starve to death. But God sent Elijah to a widow who he said would provide for him. He got to her home and she was gathering sticks. Elijah said to her, "Please get me a little water in a jar, that I may drink. And bring me a piece of bread in your hand." But she said, "I don't have any bread; just a handful of flour. I'm gathering a few sticks to go in and prepare it for me and my son, that we may eat it and die." At this point, she wasn't exactly a woman of faith! But Elijah said, "Do not fear; go, do as you have said, but make me a little bread cake from it first, and bring it out to me, and then make one for yourself and for your son." Can you imagine the audacity of God and his prophet to ask this old dying woman to **give** to him before she provided for herself and her son?

But in times of economic meltdown, God calls us to give, not proportionately, but sacrificially; not according to our ability, but beyond our ability. Will we give in that way? The story ends with these words, "So she went and did according to the word of Elijah, and she and her household ate for many days."

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