

Stewardship⁺



Money and the Gospel

Ten principles of Christian giving

John Stott

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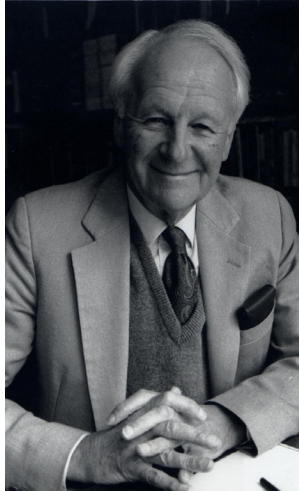


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Introduction

W

hen we become Christians, our giving has a new impetus. We are called to give generously, and with joy, as a fruit of the Spirit's life within us. The following pages take us through Paul's teaching on Christian giving and draw out principles which we can apply to our own situation. I trust you will find it as helpful and provocative as I have found it to be myself.

In 2 Corinthians 8 & 9, Paul is explaining arrangements for an offering from the Greek churches of Achaia and Macedonia for the impoverished churches of Judea. We also read about it in Romans 15 and 1 Corinthians 16. Paul did not see giving as a mundane matter, nor as something on the periphery of church life. On the contrary, he saw the grace of giving as a core part of what it means for us to be members of Christ's church.

He shows how our regular giving is rooted in three central themes in the gospel: the grace of God, the cross of Christ, and the unity of the Spirit.

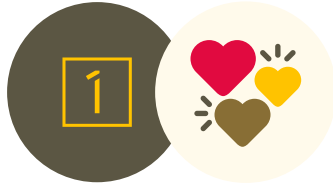
It is very moving to grasp this combination of profound Trinitarian theology and practical common sense, as we shall see.

Here are Paul's ten principles. We start at the beginning of 2 Corinthians 8.

John Stott

Ten principles of Christian giving





Christian giving is an expression of the grace of God

2 CORINTHIANS 8:1–6

¹And now, brothers, we want you to know about the grace that God has given the Macedonian churches. ²Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. ³For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, ⁴they urgently pleaded with us for the privilege of sharing in this service to the saints. ⁵And they did not do as we expected, but they gave themselves first to the Lord and then to us in keeping with God's will. ⁶So we urged Titus, since he had earlier made a beginning, to bring also to completion this act of grace on your part.

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aul does not begin by referring to the generosity of the churches of Macedonia in northern Greece. He starts instead with ‘the grace which God has given to the Macedonian churches’ (v1). Grace is another word for generosity. In other words, behind the generosity of Macedonia, Paul saw the generosity of God. Our gracious God is a generous God, and he is at work in his people to make them generous too.

Three tributaries come together in the river of Macedonian generosity, namely their severe trial, their overflowing joy and their extreme poverty (v2).

Behind the generosity of Macedonia, Paul saw the generosity of God

In consequence, the Macedonians gave even beyond their ability (v3), and they pleaded for the privilege of doing so (v4). How easily our comfortable western culture can deaden our sensitivity to others’ needs. The Macedonians had no such comfort, and no such lure of personal satisfaction. Their values

were entirely different. They gave themselves first to the Lord, and then to Paul and his fellow workers (v5). What a model for the Corinthians, and for us.

We read next how Paul had urged Titus to complete what he had begun in Corinth, the capital of Achaia, some time before (v6). What had Titus begun? He had been exhorting the Corinthians to give in the same way as the Macedonians. This then is where Paul begins – with the grace of God in the Macedonian churches of northern Greece and with the same grace of God in the Achaian churches of southern Greece. Their Christian generosity is an outflow of the generosity of God.



Christian giving can be a *charisma*, that is a gift of the Spirit

2 CORINTHIANS 8:7

⁷But 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.

The Corinthians already excel in the spiritual gifts of faith, speech, knowledge, earnestness and love, and the apostle urges them to excel also ‘in this grace of giving’. Similarly in Romans 12:8 Paul includes among another list of

charismata ‘contributing to the needs of others’. The grace of giving is a spiritual gift.

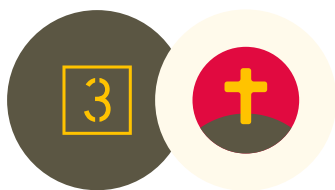
Many of God’s gifts are generously bestowed in some measure on all

The grace of giving is a spiritual gift

*All Christians
are called to be
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some are given
the particular
'gift of giving'*

given the particular 'gift of giving'. Those entrusted with significant financial resources have a special responsibility to be good stewards of those resources.

believers and given in special measure to some. For example, all Christians are called to share the gospel with others, but some have the gift of an evangelist. All Christians are called to exercise pastoral care for others, but some are called to be pastors. Just so, all Christians are called to be generous, but some are



Christian giving is inspired by the cross of Christ

2 CORINTHIANS 8:8,9

⁸I am not commanding you, but I want to test the sincerity of your love by comparing it with the earnestness of others. ⁹For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich.

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aul was not commanding the Corinthians to give generously. This is not how he deals with them.

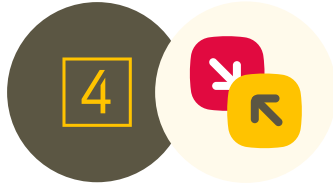
Rather he puts the sincerity of their love to the test by comparing them with others and especially (it is implied) with Christ. For they knew 'the grace of our Lord Jesus Christ'. Let us note this further reference to divine grace. The grace of God is at work in us (v1), and the grace of Christ challenges us to respond in

As we give, may we, too, reflect on the cross, and all that was achieved for us through the death of Christ

like manner (v9). Let us not rush on, for here is one of the most searching principles Paul describes.

Notice the two references to poverty and two references to wealth. Because of our poverty Christ renounced his riches, so that through his poverty we might become rich. It is not material poverty and wealth which Paul

has in mind. No, the 'poverty' of Christ is seen in his incarnation and especially his cross, while the 'wealth', he gives us is salvation with all its rich blessings. As we give, may we, too, reflect on the cross, and all that was achieved for us through the death of Christ. How meagre are our earthly riches in comparison.



Christian giving is proportionate giving

2 CORINTHIANS 8:10-12

¹⁰And here is my advice about what is best for you in this matter: Last year you were the first not only to give but also to have the desire to do so. ¹¹Now finish the work, so that your eager willingness to do it may be matched by your completion of it, according to your means. ¹²For if the willingness is there, the gift is acceptable according to what one has, not according to what he does not have.

D

uring the previous year the Corinthian Christians had been the first not only in giving but in desiring to give (v10). So now Paul urges them to finish the task they had begun, so that their doing will keep pace with their desiring. This must be according to their means (v11). For Christian giving is proportionate giving. The eager willingness comes first; so long as that is there, the gift is acceptable in proportion to what the giver has (v12). This expression ‘according to his means’ might remind

The eager willingness comes first; so long as that is there, the gift is acceptable in proportion to what the giver has

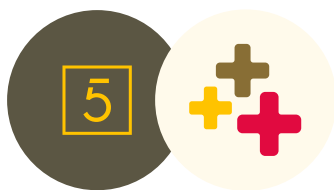
us of two similar expressions which occur in Acts. In Acts 11:29 members of the church in Antioch gave to the famine-stricken Judean Christians ‘each according to his ability’. In Acts 2 and 4 members of the church in Jerusalem gave ‘to each according to his need’.

Does this ring a bell in our memories? In his *Critique of the Gotha Programme* (1875) Marx called for a society which could ‘inscribe on its banners “from each according to his ability” and “to each according to his need”’.

I have often wondered if Marx knew these two verses in Acts and if he deliberately borrowed them. Whatever

our politics and economics may be, these are certainly biblical principles to which we should hold fast. Christian giving is proportionate giving.

Of course, there are times when we are called to give as the Macedonians gave, out of proportion to their income, as a sacrificial offering in particular circumstances. But the principle here is a foundational one. Christian giving should never be less than proportionate to our income.



Christian giving contributes to equality

2 CORINTHIANS 8:13-15

¹³Our desire is not that others might be relieved while you are hard pressed, but that there might be equality. ¹⁴At the present time your plenty will supply what they need, so that in turn their plenty will supply what you need. Then there will be equality, ¹⁵as it is written: ‘He who gathered much did not have too much, and he who gathered little did not have too little.’

P

aul’s desire, as he goes on to explain, is not that others may be relieved while they are hard pressed, for that would merely reverse the situation, solving one problem by creating another, but rather ‘that there might be equality’ (v13). At present, Corinthian plenty will supply the needs of others, so that in turn, at a later stage, the plenty of others will supply Corinthian need. ‘Then there will be equality’ (v14). Paul illustrates the principle from the supply of manna in the desert. God provided enough for everybody. Larger families gathered a lot, but not

Paul is putting the affluence of some alongside the need of others

too much. Smaller families gathered less, but not too little, and they had no lack (v15). Paul is putting the affluence of some alongside the need of others, and calling for an adjustment, that is, an easing of need by affluence. This was with a view to *isotes*, the Greek word which can mean either ‘equality’ or ‘justice’.

What is this ‘equality’ for which Paul calls? It has three aspects:

1 It is not egalitarianism.

God’s purpose is not that everybody receives an identical wage, lives in an identical house, equipped with identical furniture, wears identical clothing and eats identical food – as if we had all been mass-produced in some celestial factory! No. Our doctrine of creation should protect us from any vision of colourless uniformity. For God the Creator has not cloned us. True, we are equal in worth and dignity, equally made in God’s image. True, God gives rain and sunshine indiscriminately to both the evil and the good. But God has made us different, and has given his creation a colourful diversity in physique, appearance, temperament, personality and capacities.

2 It begins with equality of educational opportunity.

Christians have always been in the forefront of those urging literacy and education for all. For to educate (*educare*) is literally to lead people out into their fullest created potential, so that they may become everything

God intends them to be. For example, equal educational opportunity does not mean that every child is sent to university, but that every child capable of benefiting from a university education will be able to have one. No child should be disadvantaged. It is a question of justice.

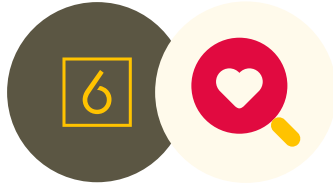
3 Equality sees an end to extreme social disparity.

Julius Nyerere, former President of Tanzania, said in his Arusha Declaration that he wanted to build a nation in which ‘no man is ashamed of his poverty in the light of another’s affluence, and no man has to be ashamed of his affluence in the light of another’s poverty’.

The same dilemma confronts missionaries. Should they ‘go native’, becoming in all things like the nationals they work among? Or should they continue to enjoy western affluence without any modification of their lifestyle? Probably neither. The Willowbank Report¹ on ‘Gospel and Culture’ suggests that they should rather develop a standard of living ‘which finds it natural to exchange hospitality with others on a basis of reciprocity, without embarrassment’.

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 the fellowship. There needs to be a measure of equalization in one or other direction, or in both. And Christian giving contributes to this equality.

¹ The Willowbank Report issued from a Lausanne Movement consultation. See lausanne.org and search for Lausanne Occasional Paper 2 under ‘Missional content’



Christian giving must be carefully supervised

2 CORINTHIANS 8:16-24

¹⁶I thank God, who put into the heart of Titus the same concern I have for you. ¹⁷For Titus not only welcomed our appeal, but he is coming to you with much enthusiasm and on his own initiative. ¹⁸And we are sending along with him the brother who is praised by all the churches for his service to the gospel. ¹⁹What is more, he was chosen by the churches to accompany us as we carry the offering, which we administer in order to honour the Lord himself and to show our eagerness to help. ²⁰We want to avoid any criticism of the way we administer this liberal gift. ²¹For we are taking pains to do what is right, not only in the eyes of the Lord but also in the eyes of men. ²²In addition, we are sending with them our brother who has often proved to us in many ways that he is zealous, and now even more so because of his great confidence in you. ²³As for Titus, he is my partner and fellow-worker among you; as for our brothers, they are representatives of the churches and an honour to Christ. ²⁴Therefore show these men the proof of your love and the reason for our pride in you, so that the churches can see it.

H

andling money is a risky business and Paul is evidently aware of the dangers. He writes ‘we want to avoid any criticism of the way we administer this liberal gift’ (v20) and ‘we are taking pains to do what is right, not only in the eyes of the Lord but also in the eyes of men’ (v21). He was determined not only to do right, but to be seen to do right.

So what steps did Paul take?

- 1** He did not handle the financial arrangements himself, but put Titus in charge of them (v16–17) and expressed his full confidence in him (v23).
- 2** Paul added that he was sending along with Titus another brother, who was ‘praised by all the churches for his service to the gospel’ (v18).
- 3** This second brother had been ‘chosen by the churches to accompany’ Paul and carry the gift (v19; 1 Corinthians 16:3). The people carrying the offering to Jerusalem had been elected by the churches because of their confidence in them.

We need such transparency in church life; it gives confidence to the membership

It is wise for us now to take similar precautions against possible criticism. It is good for churches to be openly careful about the number of people present when the offering is counted, and for regular reports to be given to church members on the church finances. We need such transparency in church

life; it gives confidence to the membership.

For mission agencies it is important to have a board giving wise and experienced oversight of the financial operations, so that money received from supporters can be invested well and pressed effectively into service. On a broader canvas, we can be thankful for the work of auditors, and for the government's oversight of all charitable giving through the Charity Commission, or its equivalent, which regulates both good practice and good reporting.



Christian giving can be stimulated by a little friendly competition

2 CORINTHIANS 9:1-5

¹There is no need for me to write to you about this service to the saints. ²For I know your eagerness to help, and I have been boasting about it to the Macedonians, telling them that since last year you in Achaia were ready to give; and your enthusiasm has stirred most of them to action. ³But I am sending the brothers in order that our boasting about you in this matter should not prove hollow, but that you may be ready, as I said you would be. ⁴For if any Macedonians come with me and find you unprepared, we – not to say anything about you – would be ashamed of having been so confident. ⁵So I thought it necessary to urge the brothers to visit you in advance and finish the arrangements for the generous gift you had promised. Then it will be ready as a generous gift, not as one grudgingly given.

P

aul had been boasting to the churches of northern Greece (eg Philippi) about the eagerness of the churches of southern Greece (eg Corinth) to give, and this enthusiasm had stirred the northerners to action (v2). Now Paul is sending the brothers already mentioned to Corinth to ensure that his boasting about the southerners will not prove hollow and that they will be ready as he had said they would be (v3). For if some northerners were to come south with Paul and find the southerners unprepared, it would be a huge embarrassment. So Paul sent the brothers in advance, to finish the arrangements for their promised gift. Then they would be ready and their gift would be generous and not grudging (v5). First Paul boasted of southern generosity, so that the northerners will give generously. Now he urges the southerners to give generously, so that the northerners will not be disappointed in them.

It is rather delightful to see how Paul plays off the north and the south against each other to stimulate the generosity of both. Competition is a dangerous game to play, especially if it involves publishing the names of donors and the amounts donated. But we can all be stimulated to greater generosity by hearing about the generosity of others. In some churches the Church Council or elders are invited ahead of the rest of the congregation to pledge first to a church building project, and the total raised (without individual names) is announced before the church gift day. It can build faith for church members to know that their leaders are truly behind these special giving projects, where much sacrificial giving is needed.



Christian giving resembles a harvest

2 CORINTHIANS 9:6–11A

⁶Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. ⁷Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. ⁸And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work. ⁹As it is written: ‘He has scattered abroad his gifts to the poor: his righteousness endures for ever.’ ¹⁰Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. ^{11a}You will be made rich in every way so that you can be generous on every occasion...

T

wo harvest principles are applied here to Christian giving.

1 We reap what we sow.

Whoever sows sparingly reaps sparingly, and whoever sows generously reaps generously (v6). ‘Sowing’ is an obvious picture of giving. What then can we expect to ‘reap’? We should not interpret Paul’s point too literally, as if he were saying that the more we give the more we will get. No. Each of us should give ‘what he has decided in his heart to give’, neither reluctantly, nor under compulsion, but rather ungrudgingly, because ‘God loves a cheerful giver’ (v7). Let’s pause for a moment on that phrase ‘what he has decided in his heart to give’. There is a sense here of a settled conviction about how much to give; of a decision reached after careful consideration, and always with joy and cheerfulness.

It is good to remind ourselves here of Paul’s earlier letter to the Corinthians and his exhortation to systematic giving (1 Corinthians 16:1–3). Everyone should, he said, set aside a sum of money in relation to his income ‘on the first day of the week’. Our facility of setting up a bank transfer, for both our church giving and our mission giving, would be very much in keeping with this. We’re reminded again here of the importance of ‘deciding’. It is rarely necessary to give on the spur of the moment. How much better to take time and seek that settled conviction. If we give in this spirit, what will happen? What harvest can we expect to reap? The answer is twofold: (i) ‘God is able to make all grace abound to you’ so that ‘in all things’ (not necessarily in material things) you may have all you need, and (ii) You will ‘abound in every good work’ because your opportunities for further service will increase (v8). As the psalmist says, the consequence of giving to the poor

is to have a righteousness which endures for ever (v9; Psalm 112:9).

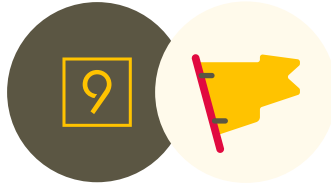
2 What we reap has a double purpose.

It is both for eating and for further sowing. The God of the harvest is concerned not only to alleviate our present hunger, but to make provision for the future.

So he supplies both 'bread for food' (immediate consumption) and 'seed to the sower' (to plant when the next season comes round). In the same way God will 'supply and increase your store of seed and will enlarge the harvest

Wealth is with a view to generosity

of your righteousness' (v10). These verses are the origin of the concept of 'seed money', expecting God to multiply a donor's gift. Paul is not teaching a 'prosperity gospel', as some have claimed. True, he promises that 'you will be made rich in every way', but he adds at once that this is 'so that you can be generous on every occasion' (v11a) and so increase your giving. Wealth is with a view to generosity.



Christian giving has symbolic significance

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here is more to Christian giving than meets the eye. Paul is quite clear about this.

In the case of the Greek churches, their

giving symbolized their 'confession of the gospel of Christ' (v13). How is that? Paul looks beyond the mere transfer of cash to what it represents. The significance was more than *geographical* (from Greece to Judea) or *economical* (from the rich to the poor). It is

also *theological* (from Gentile Christians to Jewish Christians), for it was a deliberate, self-conscious symbol of Jewish-Gentile solidarity in the body of Christ.

Indeed, this truth (that Jews and Gentiles are admitted to the body of Christ on the same terms, so that in Christ they are heirs together, members together and sharers together) was the 'mystery' which had been revealed to Paul (eg Ephesians 3:1–9). This was the essence of his distinctive gospel. It was the truth he lived for, was imprisoned for and died for. It is hinted at here, but elaborated in Romans 15:25–28.

Our Christian giving can express our theology

Paul wrote there that the Gentile churches of Greece had been ‘pleased’ to make a contribution for the impoverished Christians of Judea. ‘They were pleased to do it’, he repeated. Indeed ‘they owe it to them. For if the Gentiles have shared in the Jews’ spiritual blessings [culminating in the coming of the Messiah himself], they owe it to the Jews to share with them their material blessings’ (Romans 15:27). It was a striking illustration and declaration of Christian fellowship.

In similar ways, our Christian giving can express our theology. For example, when we contribute to evangelistic enterprises, we are expressing our confidence that the gospel is God’s power for salvation, and that everybody has a right to hear it. When we give to economic development, we express our belief that every man, woman and child bears God’s image and should not be obliged to live in dehumanizing circumstances. When we give to the maturing of the church, we acknowledge its centrality in God’s purpose and his desire for its maturity.



Christian giving promotes thanksgiving to God

2 CORINTHIANS 9:11B-15

¹¹b... through us your generosity will result in thanksgiving to God. ¹²This service that you perform is not only supplying the needs of God's people but is also overflowing in many expressions of thanks to God. ¹³Because of the service by which you have proved yourselves, men will praise God for the obedience that accompanies your confession of the gospel of Christ, and for your generosity in sharing with them and with everyone else. ¹⁴And in their prayers for you their hearts will go out to you, because of the surpassing grace God has given you. ¹⁵Thanks be to God for his indescribable gift!

F

our times in the concluding paragraph of these two chapters, Paul states his confidence that the ultimate result of their offering will be to increase thanksgiving and praise to God. This is at the heart of all spiritual giving.

v11 ‘your generosity will result in thanksgiving to God’

v12 ‘this service that you perform ... is ... overflowing in many expressions of thanks to God’

Paul states his confidence that the ultimate result of their offering will be to increase thanksgiving and praise to God

v13 ‘men will praise God for the obedience that accompanies your confession of the gospel of Christ, and for your generosity’

v15 ‘Thanks be to God for his indescribable gift!’

Authentic Christian giving leads people not only to thank us, the givers, but to thank God, and to see our gift to them in the light of

his indescribable grace, shown supremely in the gift of his Son.

To conclude

It is truly amazing that so much is involved in this transfer of money. We have the doctrine of the Trinity – the grace of God, the cross of Christ and the unity of the Holy Spirit; and we have the practical wisdom of an apostle of Christ. Spiritual truth and practical wisdom both at work, side by side. What an awesome privilege we have in helping others right across the world to give glory to God. Releasing more of the money which he has entrusted to us as stewards will end in this. And to increase thanksgiving to God for the sake of his own glory is surely our highest goal.

I hope that our study of these chapters will help to raise our giving to a higher level, and will persuade us to give more thoughtfully, more systematically and more sacrificially. I for one (having preached this sermon to myself first) have already reviewed and raised my giving. I venture to hope that you may do likewise.

John Stott

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Raise the level of your giving with a
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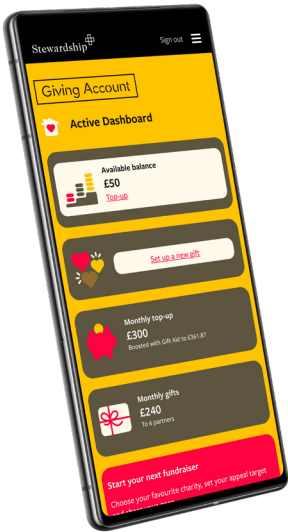
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