

**“GIVING WISELY”**  
**(2 Corinthians 8:12 – 9:5)**

Last week we began a three-week mini-series within our study of 2 Corinthians on the subject of giving, and this week I was reminded of a joke I heard years ago about a man who called a church office. The church secretary took the call, and the man asked if he could speak to the Head Hog at the Trough. The secretary said, “Who?” The man said, “I want to speak to the Head Hog at the Trough.” The secretary said, “Sir, if you mean our pastor, you will have to treat him with more respect and say ‘the reverend’ or ‘the pastor,’ but you certainly can’t refer to him as the Head Hog at the Trough.” The man said, “I’m sorry, I did not mean any offense, it’s just that I have \$25,000 I want to give to the church.” The secretary said, “Hold on just a minute, sir, the fat pig just walked through the door!”

I mentioned last week that giving can be a hard subject to talk about because of the perception of many that all pastors and churches care about is money. Worse yet are the stories we read in the headlines about church money scandals. This week I googled “church embezzlement” and the most recent story is about a lady in charge of the payroll of an Oklahoma church who embezzled \$451,000 over the past six years. Unfortunately, there will probably be another story like this next week. People also get jaded when they see well-known pastors living in multi-million-dollar mansions and driving luxury sports cars – all of which fuels suspicion and mistrust of the church.

Our passage today addresses these very concerns, and is filled with very practical instruction about giving. As we saw last week, God wants us to be generous givers, but He also wants us to be wise stewards of the resources He’s entrusted to us.

In chapters 8-9 of 2 Corinthians the Apostle Paul is encouraging the church at Corinth to give to a special offering being raised to help impoverished brothers and sisters in Christ in the home church in Jerusalem. A combination of persecution and a severe famine left these Jewish believers destitute and in severe need of help. Paul saw this as a great opportunity for Gentile believers to honor their fellow Jewish believers through whom their faith came, and show their love for them through a generous offering.

As the apostle to the Gentiles, Paul started many churches in Gentile areas, including Greece. The northern part of Greece was called Macedonia, and three churches were located there – Philippi, Thessalonica, and Berea. The southern part of Greece was called Achaia, which was where the church at Corinth was located. Paul wanted all of these churches to be involved in this offering, and the first church to say, “We’re in, we want to give,” was the church at Corinth. But a year had now gone by and they hadn’t gotten around to taking the offering. We’re not told why – it could be procrastination, it could be they’d grown indifferent, it could be that their recent rift with Paul had diminished their trust in him, and it could be a combination of all of the above.

Part of the reason Paul wrote 2 Corinthians was to restore his relationship with the Corinthian church after opponents of Paul infiltrated the church and tried to discredit him in the eyes of the Corinthians and undo all the work he had started. Now that their relationship was patched up, Paul wants to revive within the church the spirit of giving they had a year earlier but was now lagging. To encourage them to give, he uses the Macedonian churches to the north as inspiration. Even though these churches were financially poor and suffering many afflictions themselves, they generously and joyfully gave out of their poverty. It may not have been a large offering in terms of dollars, but it was given with large hearts and they modeled for all the other churches a spirit of sacrificial giving.

Now Paul calls of the Corinthian church, who were much more prosperous than the Macedonian church, to follow their sister church's example and finish the collection they had started. In our passage today we're going to see four principles of wise giving that honors God and safeguards the integrity of what is given.

The first principle is to **give in proportion to what you have**. Look with me at verses 10-12... “And here is my judgment 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. Now finish the work, so that your eager willingness to do it may be matched by your completion of it, according to your means. For if the willingness is there, the gift is acceptable according to what one has, not according to what one does not have.”

As we saw last week, God isn't so much concerned about the amount you give, but the desire to give generously. The Macedonian churches did not have much to give dollar-wise, but they gave what they could out of a heart of gratitude to God. One question Christians often ask is: How much should I give? If you were living in Old Testament days, you were required to give a tithe, or 10% of your income, to the Lord. By giving a tenth, it was representing the fact that the other 90% of your income belonged to the Lord. It teaches us that in reality, we don't own anything – everything we have is on loan to us by God and entrusts us as stewards to wisely manage what He's given us.

When we come to the New Testament, we don't read anything about Christians tithing – the emphasis is on giving generously and joyfully out of a heart filled with gratitude to God for His grace. And yet there's a timeless truth behind the concept of tithing – Jesus Himself practiced and affirmed the principle of tithing – and the early church in the first three centuries practiced tithing. Tithing 10% is not law, but it's a good benchmark and goal. One writer, Randy Alcorn, said that tithing is the “training wheels of giving” – giving 10% is a good place to start, but not a place to stop. If Old Testament believers gave 10% because it was required by law, how much more generous should New Testament believers be who have received such overwhelming grace from God through Christ!

The last phrase of verse 11 says give “according to your means,” and verse 12 says, “according to what one has.” Simply put, if God has blessed you with much, then you have the ability to give much. If you have very little, then you obviously don't have as much to give. If you make \$1000 a month and tithe \$100, you have \$900 left to live on – whereas if you make \$10,000 a month and tithe \$1000, you have \$9,000 to live on, and it's very possible that God may ask you to do more. This is what the principle of “according to your means” is all about. I've heard of some wealthier Christians, like author Rick Warren, who practice “reverse tithing” in which they give away 90% of what they earn to God, and keep 10% to live on. Someone like him can do this and should do this because to whom much has been given, much will be required. When you boil it all down, giving is a matter of the heart – if your heart beats for the Lord and His kingdom, there will be a desire to give generously and joyfully what you can.

In verses 13-15 we come to a second principle of giving: **trust God to meet your needs**. Part of the struggle to give is the feeling that if I give to meet someone else's needs, I might not have enough to meet my needs. Paul writes... “Our desire is not that others might be relieved while you are hard pressed, but that there might be equality. At the present time your plenty will supply what they need, so that in turn their plenty will supply what you need. The goal is equality, as it is written: ‘The one who gathered much did not have too much, and the one who gathered little did not have too little.’”

One of the reasons we are to give in proportion to what we have is that God expects us to take care of our own needs and our own families, and we can't do that if we give all our money to someone else. 2 Thessalonians 3:10 says, "If a man will not work, he shall not eat." God wants each believer to work hard so that they will not be dependent on others. But there is also the expectation that those who have the ability to work, and are blessed with the ability to make money, should give to those who are not able to work or have fallen on hard times. This principle goes all the way back to the Old Testament where God instructed farmers to leave the corners of their fields unharvested, so that the poor could gather the barley or wheat that was left over. It was a way for the more fortunate to share with the less fortunate.

What Paul says in verses 13-15 is restatement of this principle. He says, "I don't expect people to give beyond their means so that they become needy themselves – what I'm looking for is for those who have plenty will share with those who don't. Right now, you Corinthians have much to share with the brothers and sisters in Jerusalem who don't have anything – and the time may very come when the tables are turned and you fall on hard times and they have much to give you."

We see this same generosity in our community when tragedy befalls someone – their house burns down or they have unexpected medical bills – and the community rallies behind them. In life there will be seasons of abundance and seasons of lack. When you're on the receiving end of generosity in times of lack it naturally creates a sense of gratitude and a desire to give back when you're in a position to do so. In the old days they would have barn raisings – when a neighbor needed a barn built and didn't have the man-power within their family to build it, members of the community would come and help them build it – and when it came turn for someone's else's barn to be built, you would reciprocate and help them build there's. That's the idea Paul has here. Here at church we have what's called a deacon's fund to help out people in the church and in the community who need assistance, and if you wish to give to this fund, just mark your gift to the "deacon's fund."

To punctuate his point, in verse 15 Paul reminds them of how God took care of the Children of Israel in the wilderness. The people could not find enough food to feed everyone, so God sent food from heaven called manna. God said, "I want you to gather as much manna as you need, but only for one day. I want you to trust me each day for your daily bread." Proverbs 30:8 parallels this by saying, "Give me neither poverty or riches, but give me only my daily bread."

Some, however, got greedy and tried to store up manna for the next day and the next day, and what they were saying is, "We don't trust you, Lord, to give us what we need." To teach them not to hoard, God saw to it that the extra manna they collected became moldy and uneatable. This reminded them that God would take care of them – whether they gathered much or gathered little – each person would have just what they needed. And likewise, God wanted to supply the needs of the Jews in Jerusalem – who had very little – through the generosity of the Corinthians – who had much – so that there was balance and trust – and He wants to do the same today through the church.

In the rest of chapter 8, verses 16-24, we see a third principle of wise giving, and that is to **safeguard the integrity of giving**. What follows is some very practical, common-sense instructions on how the offering is to be handled so that there are no accusations of impropriety. Paul writes that he is going to send three men to collect the offering to make sure everything is above board and that the offering gets safely to its intended destination.

Verses 16-17 says... “Thanks be to God, who put into the heart of Titus the same concern I have for you. For Titus not only welcomed our appeal, but he is coming to you with much enthusiasm and on his own initiative.” Titus, you’ll remember, was a young man Paul led to Christ and was one of the most trusted members of his missionary team. If there was a hard job to be done, Paul would call on Titus. Titus was the one Paul sent to Corinth with the harsh letter calling on the Corinthians to repent – a very tough assignment – and Titus turned out to be a good choice because he not only helped the church to reconcile with Paul, but was someone the Corinthians came to love and trust. And Titus loved them. On his own, Titus volunteered to go back to Corinth, on behalf of Paul, and help them collect the offering.

Along with Titus, Paul writes that he’s sending another person along with him. Verses 18-19... “And we are sending along with him the brother who is praised by all the churches for his service to the gospel. What is more, he was chosen by the churches to accompany us as we carry the offering, which we administer in order to honor the Lord himself and to show our eagerness to help.” We’re not told who this brother is – he’s likely not named because the Corinthians had not yet met him – but he was someone praised and validated by the Macedonian churches, and would serve as an extra precaution to make sure the collection was handled with integrity.

Verses 20-21... “We want to avoid any criticism of the way we administer this liberal gift. For we are taking pains to do what is right, not only in the eyes of the Lord but also in the eyes of man.” Integrity matters – not only to the Lord, but to others who are watching. Churches should go above and beyond to show that they are handling money with integrity so that there is no room for accusation of wrongdoing. Whenever there’s a story about someone in church stealing or embezzling funds, it’s a huge embarrassment and it gives the world an opportunity to say, “See, I told you so... never trust a pastor or a church – they’re no different than anyone else.”

The forefathers of our church had the foresight to set-up common-sense measures to safeguard the finances of the church. Each Sunday we have an offering box in the foyer – right after church a couple of men take the offering box back to the office. By the way, they sometimes grab it pretty quickly after church, so try to put your offering in before church if possible. They take it back to the office and then count the money and give a detailed report to our church treasurer, who then double-checks the report. Each month the deacons review the finances, and once a year an audit is taken by the deacons to further account for everything that is given.

Each year a financial report is distributed to the members of the church that anyone is free to look at any time – and the membership also votes each year to accept a budget for the upcoming year, and that vote just happens to be today right after church. Very good timing! All this to say, our church has long had in place a system of checks and balances to ensure the financial integrity not only in the eyes of the Lord, but in the eyes of people who are watching.

Verse 22... “In 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.” Paul is sending yet a third person to help with the offering, who like Titus and the other brother is a man of integrity and is eager to assist in making sure this offering gets safely to Jerusalem.

Verses 23-24... “As for Titus, he is my partner and co-worker among you; as for our brothers, they are representatives of the churches and an honor to Christ. Therefore show these men the proof of your love and the reason for our pride in you, so that the churches can see it.” Paul says, “Receive these men and honor them as sent from the Lord.” The reason the Corinthians could trust them is because they have Paul’s seal of approval as well as the approval of the Macedonian churches. They’ve been vetted and proven to be good men of God.

Three strong principles emerge from these verses. Number one, there is safety in numbers. The finances of the church should never, ever be handled by only one person. No matter how trustworthy or diligent that person may be, it doesn’t pass the smell test to have only one person who knows where the money goes. I knew of one church – a large church – where the pastor had a checkbook in his office and it appeared as though he wrote checks with little or no oversight. Even if he did have accountability, it left him open to accusation.

Our church forefathers also had the foresight to make sure the pastor had no access to anything doing with the finances. I can’t write a check and I do not have access to knowing who gives what. This is a common-sense safeguard for me, for the church, and for the perception of the church from outsiders.

When Billy Graham first started his ministry in 1948, he and his ministry team established certain rules to avoid any appearance of compromise or suspicion. One of his famous rules was to never travel, meet, or eat alone with another woman other than his wife. Another rule concerned financial accountability and making sure that any money donated to his ministry would have strict oversight and open for all the see. Graham made sure he stayed out of the financial end of things, and did not use any kind of manipulation to raise funds. In the end, when Billy Graham died at age 99 a few years ago, he died free of scandal – and he did so because he took measures to safeguard the integrity of his ministry.

Number two, those who handle the money should be tested and proven. Paul is sure to vouch for each of these three men. He says, “They have all proven themselves to be men of the highest integrity, and have shown their trustworthiness over a long period of time.” One of the qualifications of a church leader in 1 Timothy 3 is that he not be a “lover of money.” You want someone in leadership who is not caught up in money and possessions lest they be tempted to take money for themselves. For this reason, the oversight of money should only be entrusted those who have are tested and proven and worthy of such a task.

Number three, those who handle money should have a good reputation in the community, and the trust and confidence of the church. These three men had both the respect of those outside the church, and the trust of those inside the church. All it takes is one bad apple to ruin the whole basket. Paul understood that the gospel might be rejected by people, but he never wanted the reason to be because of some scandal or underhanded doings by those leading the church. He was zealous that the reputation of the Lord’s work be above reproach.

This brings us to the fourth main principle of giving: giving requires preparation and planning. In 9:1-5 Paul encourages the church at Corinth – located in the southern region of Greece called Achaia – to be ready to give when Titus and the two brothers come. In other words, don’t wait until the last second, but get going on it now so that everyone can rejoice in your generous giving... “There is no need for me to write to you about this service to the Lord’s people. For 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 (1-2).

Paul is a cheerleader... “I’ve been bragging about you guys to the Macedonian churches, so don’t let me down guys!”

Verses 3-5... But 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. For 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. So 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.”

Three times in these verses Paul talks about being ready in advance to give. One of the reasons Christians do not give, or give very little, is because they haven’t planned ahead to give, and when the end of the month comes, they say, “There’s nothing left to give.” This is why Paul said in his first letter to the Corinthians, “On the first day of every week, each one of you should set aside a sum of money in keeping with your income, saving it up” (1 Corinthians 16:2). Notice the word “set aside” and “save it up.” The idea is to have a plan and say, “How much do I make, and how much should I give in proportion to what I make?”

And this is where good old-fashioned budgeting comes in. I know we preached and do preach to our kids about the need to have a budget, because if you don’t have some kind of financial plan the money will fly away and you’ll ask, “Where did it all go?” Giving is not something done haphazardly or on the fly, but is something that should be planned – it should be thought out ahead of time and be intentional – it should be set aside and saved up.

The book of Proverbs gives lots of good counsel on being good money managers. For example, good money managers spend less than they make. Proverbs 22:7 says, “Just as the rich rule the poor, so the borrower is servant to the lender.” Don’t become a servant to your money, make your money be the servant. You don’t need to buy everything you see. Don’t let your credit card rule – rule over your credit card.

Proverbs also talks about the wisdom of saving and planning ahead. Proverbs 30:25 says, “Ants are creature of little strength, yet they store up their food in the summer.” Because ants plan ahead and save up, they have plenty of food for the whole year. Wise stewards make a budget in which they decide ahead of time where their money will go – starting with giving to the Lord.

If you’re not in the habit of giving to the Lord, I suggest you start where you are. You may not be in a position to give 10% because you’re out of work or in debt – but start somewhere – and as you learn good money habits, you will be in a position to give more over time.

Last week we learned that we are to give generously out gratitude for God’s grace, and this week we learned that we are to give wisely – to give in proportion to what God has given you, to trust God to provide for your needs, to make sure where you give is safeguarded from misappropriation, and to have a plan to give. When you give generously from your heart and you give wisely, God is honored and you share in the joy of building God’s kingdom and helping other in the name of the Lord.