

*Castle Church*  
*Stafford*

*10 Principles Of*  
*Christian Giving*

*John R W Stott*

# Ten Principles of Christian Giving

*By John R.W. Stott*

It is well known that the apostle Paul organized a collection from the Greek churches of Achaia and Macedonia for the benefit of the impoverished churches of Judea. It may seem extraordinary that he should have devoted so much space in his letters to this mundane matter, referring to it in Romans 15, 1 Corinthians 16, and 2 Corinthians 8-9. But Paul did not see it as a mundane matter. On the contrary, he saw it as relating to the grace of God, the cross of Christ and the unity of the Spirit. In fact, it is very moving to grasp this combination of profound Trinitarian theology and practical common sense.

Moreover, Christian giving is an extremely important topic on the contemporary church's agenda. For I doubt of there is a single Christian enterprise in the world which is not currently hindered and hampered by lack of funds. Only this past week I heard of two Christian organizations both of which are threatened with closure unless their income dramatically increases.

In 2 Corinthians 8 and 9 the apostle develops 10 principles of Christian giving.

## **1. Christian giving is an expression of the grace of God (8:1-6).**

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

You will notice that the apostle Paul does not begin by referring to the generosity of the churches of Macedonia in Northern Greece. He refers instead to the generosity of God, to 'the grace which God has given to

the Macedonian churches' (v.1). In other words, behind the generosity of Macedonia, Paul saw the generosity of God. For grace is another word for generosity. Our gracious God is a generous God, and he is at work within his people to make them generous too.

More remarkable still is the fact that three tributaries contributed to the river of Macedonian generosity, namely (v.2) their severe trial, their overflowing joy and their extreme poverty. In consequence, the Macedonians gave even beyond their ability (v.3). And they pleaded for the privilege of sharing in this service to God's people in Judea (v.4). Indeed, they gave themselves first to the Lord and then to Paul and his apostolic band (v.5). Also Paul had urged Titus to complete what he had begun in Corinth, the capital of Achaia, a little while ago (v.6). What was this? It was this same 'act of grace'.

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 Achaean churches of Southern Greece. Christian generosity is fundamentally an outflow of the generosity of God.

## **2. Christian giving can be a charisma, that is a gift of the Spirit (8:7).**

*But 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.*

Thus, as they excel in the spiritual gifts of faith, speech, knowledge, earnestness and love, 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'.

Why is it important to draw attention to this? It is because many of God's endowments are both a generous gift given to all believers and a particular gift (charisma) given to some. For example, all Christians are called to share the gospel with others, but some have the gift of an evangelist. Again, 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 given the particular 'gift of giving'. Because they have been entrusted with significant financial resources, they have a special responsibility to be good stewards for the common good.

### **3. Christian giving is inspired by the cross of Christ (8:8, 9).**

*I am not commanding you, but I want to test the sincerity of your love by comparing it with the earnestness of others. For 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.*

The Corinthians were not being commanded, still less browbeaten, to give generously. Rather the sincerity of their love was being put to the test by comparison with others and especially (it is implied) by comparison with Christ. For they knew the grace of our Lord Jesus Christ.

We take note of this further reference to divine grace. Not only is the grace of God at work in us (v.1), but the grace of Christ challenges our imitation (v.9).

Here are 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. We must not misunderstand this by supposing that material poverty and wealth are 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.

### **4. Christian giving is proportionate giving (8:10-12).**

*And 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. 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 he does not have.*

During the previous year the Corinthian Christians had been the first not only in giving but in desiring to give (v.10). So now Paul urges them to finish the task they had begun, so that their doing will keep pace with their desiring. And this must be according to their means (v11). Thus Christian giving is proportionate giving. The eager willingness comes

first. So long as that is there, the gift is acceptable according to what the giver has, not according to what he has not (v.12).

This expression "according to his means" reminds us of two similar expressions which occur in the Acts of the Apostles. 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.

#### **5. Christian giving contributes to equality (8:13-15).**

*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. Then there will be equality, as it is written: 'He who gathered much did not have too much, and he who gathered little did not have too little'.*

Paul's desire he explains to his Corinthian readers, 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 (v.13). He goes on to repeat his argument. Now at present Corinthian plenty will supply the needs of others, so that in turn Paul illustrates the principle from the supply of manna in the desert. God provided enough for everybody. Larger families gathered a lot, but not too much, for nothing was left over. Smaller families gathered little, but not too little, for they had no lack (v.15).

Thus Paul put the affluence of some alongside the want of others, and then called for an adjustment, that is, an easing of want by affluence. Twice he concluded that this was with a view to isoles, which can mean either 'equality' or 'justice'.

What is this 'equality' for which Paul calls? It may be said to have three aspects.

First, equality 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.

Secondly, the equality we seek begins with equality of educational opportunity. Christians have always been in the forefront of those demanding literacy and education for all. For to educate is 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 means not that every child is sent to college, but that every child capable of benefiting from a college education will be able to have one. No child should be disadvantaged. It is a question of justice.

Thirdly, equality abolishes extreme social disparity. Julius Nyerere, ex-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 bush', 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 Report on 'Gospel and Culture' (1978) 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' (Making Christ Known. Eerdmans/Paternoster, 1996, p. 82.

In other words, 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. 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.

## **6. Christian giving must be carefully supervised (8:16-24).**

*I thank 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. 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 honour the Lord himself and to show our eagerness to help. 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 men.*

*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. As 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. Therefore show these men the proof of your love and the reason for our pride in you, so that the churches can see it.*

The handling of money is a risky business. Throughout church history religion has too often been commercialized. Paul is evidently aware of the dangers. So he writes both that 'we want to avoid any criticism of the way we administer this liberal gift' (v.20) and that 'we are taking pains to do what is right, not only in the eyes of the Lord but also in the eyes of men' (v.21). That is, he was determined not only to do right, but also to be seen to do right.

So what steps did Paul take? First, he did not handle the financial arrangement himself, but put Titus in charge of them (vv.16, 17) and expressed his full confidence in him (v.23). Secondly, Paul added that he was sending along with Titus another brother, who was 'praised by all the churches for his service to the gospel' (v.18). Thirdly, this second

brother had been 'chosen by the churches to accompany' Paul and carry the gift (v.19;cf. 1 Cor. 16:3). Thus the people who carried the offering to Jerusalem had been elected by the churches because they had confidence in them.

In our day it is wise to take similar precautions against possible criticism. In this connection we have reason to be profoundly grateful for the wisdom and integrity of Billy Graham for declining to handle his organization's finances, for accepting a fixed salary and refusing all 'love offerings', and for ensuring that audited accounts are published after every crusade. Similarly, we are grateful for the formation of ECFA (the Evangelical Council for Financial Accountability) which sets standards of financial accountability for Christian organizations.

## **7. Christian giving can be stimulated by a little friendly competition (9:1-5).**

*There is no need for me to write to you about this service to the saints. 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. 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.*

Paul had been boasting to the Macedonian churches of Northern Greece (e.g. Philippi) about the eagerness of the Achaean churches of Southern Greece (e.g. Corinth) to give, and the South's enthusiasm has stirred the North to action (v.2). Now Paul is sending the brothers already mentioned to the South (especially Corinth) in order to ensure that his boasting about the South will not prove hollow but that the South will be ready as he had said they would be (v.3).

For if some northerners were to come south with Paul, and were to find the south unprepared, it would be a huge embarrassment to Paul, and

even a public humiliation for him (v.11). That is why Paul was sending the brothers in advance, in order to finish the arrangements for their promised gift. Then they would be ready and their gift would be generous and not grudging (v. 5) First Paul has 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. He boasts of each to the other, in order to stimulate the generosity of both. True, competition is a dangerous game to play, especially if it involves the publication of the names of donors and the amount they have donated. But at least these verses provide a biblical base for the concept of matching grants. We can all be stimulated to greater generosity by the known generosity of others.

### **8. Christian giving resembles a harvest (9:6-11a).**

*Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And 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. As it is written:*

*'He has scattered abroad his gifts to the poor: his righteousness endures for ever.'*

*Now 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. You will be made rich in every way so that you can be generous on every occasion, ...*

Two harvest principles are here applied to Christian giving.

First, we reap what we sow. Whoever sows sparingly reaps sparingly, and whoever sows generously reaps generously (v.6). 'Sowing' is an obvious picture of giving. What then can we expect to 'reap'? We should not interpret Paul's point with excessive literalism, as if he were saying that the more we give the more we will get, and that our income will

keep pace with our expenditure. No. Each donor should give 'what he has decided in his heart to give'. Neither reluctantly, nor under compulsion, nor for that matter calculating what he will receive in return (Luke 6:34, 35), but rather ungrudgingly, because 'God loves a cheerful giver' (v.7).

If then we give in this spirit, what will happen? What harvest can we expect to reap? Answer: 'God is able to make all grace abound to you' so that 'in all things' (not necessarily in material things) on the one hand you may have all you need, and on the other you may 'abound in every good work' because your opportunities for further service will increase (v.8). As Scripture says, the consequence of giving to the poor is to have a righteousness which endures for ever (v. 9; Ps. 112:9).

The second harvest principle is that what we reap has a double purpose. It is both for eating and for further sowing. For the God of the harvest is concerned not only to alleviate our present hunger, but also 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 of your righteousness' (v.10).

These verses are the origin of the concept of 'seed-money', expecting God to multiply a donor's gift. But it has been much abused by some TV evangelists. Paul is not preaching the false prosperity gospel. 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' (v.11a) and so increase your giving. Wealth is with a view to generosity. This is the second principle of the harvest.

## **9. Christian giving has symbolic significance.**

There is more in 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' (v.13). How is that?

Paul looks beyond the mere transfer of cash from the Greek churches to the Judean churches to what it represented or symbolized. The significance of his collection was not just geographical (from Greece to Judea), nor just economical (from the rich to the poor), but in particular

theological (from Gentile Christians to Jewish Christians). His collection 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 (e.g. Eph.3:1-9). This was the essence for 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.

Paul writes 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 Messiah himself), they owe it to the Jews to share with them their material blessings' (Romans 15:27). It was a striking example of solidarity in the Christian fellowship.

In similar ways, our Christian giving can express our theology, because our gift symbolizes our support of the cause to which we are giving. 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 had a right to hear it. When we contribute 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.

#### **10. Christian giving promotes thanksgiving to God (9:11b-15).**

*Through us your generosity will result in thanksgiving to God.*

*This 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. Because 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. And in their prayers for you their hearts will go out to you,*

*because of the surpassing grace God has given you. Thanks be to God for his indescribable gift!*

Four times in the concluding paragraph of these two chapters, Paul states his confidence that the ultimate result of his collection will be the increase of thanksgiving and praise to God.

v. 11 'your generosity will result in thanksgiving to God'

v. 12 'this service that you perform...is...overflowing in many expressions of thanks to God'

v. 13 'men will praise God for the obedience that accompanies your confession of the gospel of Christ, and for your generosity...'

v. 14 'Thanks be to God for his indescribable gift!'

Here is a crucial test as to whether our giving is authentically Christian or not. Truly Christian giving leads people not only to thank us the donors, but to thank God, and to see our gift in the light of his – the indescribable gift of his Son.

It is truly amazing that so much is involved in what may seem to be a straightforward transfer of money. On the one hand, the doctrine of the Trinity is involved – the grace of God, the cross of Christ and the unity of the Holy Spirit. On the other, we see the practical wisdom of an apostle of Christ.

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 before preaching it to you) have already reviewed and raised my giving. I venture to hope that you may do likewise.