Challenges Christians Face

Concerning the Collection – Part 2

1 Corinthians 16:1-4

Rev. Freddy Fritz

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Scripture

We continue our study in *The First Letter of Paul to the Co*rinthians in a series I am calling *Challenges Christians Face*.

One of the challenges that Christians face is the issue of finances. Last week I began a sermon *Concerning the Collection*. My intention is to preach four messages on the biblical principles of financial stewardship with respect to giving to the Lord.

I would like to reiterate that these messages are intended to help you who are Christians grow in this vital area of discipleship. I have no desire to lay guilt trips on you. I want to motivate you on the basis of God's Word to obedience in this area of your Christian life.

As I mentioned last week, the material for this series of messages comes from John MacArthur, whose teaching on the subject I have found particularly helpful.

So, with that in mind, let's read 1 Corinthians 16:1-4. In this text Paul gives us eight principles regarding financial stewardship:

¹ Now concerning the collection for the saints: as I directed the churches of Galatia, so you also are to do. ² On the first day of every week, each of you is to put something aside and store it up, as he may prosper, so that there will be no collecting when I come. ³ And when I arrive, I will send those whom you accredit by letter to carry your gift to Jerusalem. ⁴ If it seems advisable that I should go also, they will accompany me. (1 Corinthians 16:1-4)

Introduction

In an article titled "Empty Plates, Empty Hearts?" Bruce Anderson says that at a time when consumer demand for church amenities, programs, and fancy gizmos continues to rise, the giving

base to support all that has been dropping since 1956. Across the country, building projects are straining church budgets, mission programs are being cancelled, and staff pay raises are tabled for future consideration. Until financial stewardship is reestablished as a fundamental element of Christian theology and life, these negative trends will only continue.

Some churches don't appear to have money problems. Their buildings multiply over night, their numerous staff people are well-compensated, and their shiny vans adorned with the church logo are visible all over town.

This sort of prosperity can be misleading. It illustrates two assumptions about church finances:

- 1. If a church has money problems, it must be financially dysfunctional, or
- 2. If a church has plenty of money, it is not financially dysfunctional.

Both of those assumptions are myths. In reality, from a financial stewardship perspective, many, if not most, churches that appear prosperous are no different than the poorest churches.

Anderson says that in the typical church today, 25 percent of the congregation gives 90 percent of the weekly offering. Within that group, the top 5 percent gives 50 percent of the church's income, and the remaining 20 percent gives the other 40 percent.

That means a whopping 75 percent of the typical congregation contributes only 10 percent of the incoming dollars. Stated differently, in simple terms, nearly three-quarters of American church attendees drop about a buck a week in the offering plate.

Viewed from a purely business perspective, these numbers might give rise to a simple but hopeful challenge: By persuading the bottom group of contributors to give only half of what the next higher group (the 25 percent of the top givers) gives, one can double a church's revenue base.

More importantly, however, viewed from a spiritual perspective, these numbers indicate that the majority of people who worship on Sundays are missing out on the most important elements of spiritual discipleship, reliance on God, and genuine worship.

My goal in preaching this series of messages *Concerning the Collection* is to help you think biblically about your financial stewardship with respect to your giving to the Lord. I want you to consider thoughtfully and prayerfully your giving pattern in general and to the Tampa Bay Presbyterian Church in particular.

Review

As we begin today, let us review what we covered last week.

I. The Purpose of Giving (16:1)

Last week we saw that the purpose of giving as stated in verse 1 is "for the saints," that is, for the church. The church is to fund its own ministry and needs. More specifically, as you study Scripture you discover that all giving falls essentially into two categories: to support the ministry of the Word and to support the ministry of mercy.

Lesson

Let's continue to look at the next three of eight principles "concerning the collection."

II. The Period of Giving (16:2a)

Second, note the period of giving.

Paul says in verse 2a: "On the first day of every week, each of you is to put something aside and store it up, as he may prosper, so that there will be no collecting when I come."

Paul did not want to take up a collection when he arrived at Corinth. He wanted a collection to be taken each Lord's Day, the first day of the week, i.e. on Sunday.

A. Weekly Stewardship

Now some people may say, "Well, I wait until the end of the year, and then I write out one, big check."

But that's not what God wants. Why? Because you are only dealing with the stewardship of your money once a year.

No, God wants you to deal with the stewardship of your money *every week*.

God wants to use you in marvelous ways. But until you're dealing every day, and every week, with the reality that every dollar you have is a stewardship entrusted to you by God, then you haven't come to grips with what Paul is saying here.

Why is it that we are to give each week rather than sporadically? Because God wants you to deal with the reality of financial stewardship moment by moment.

B. Weekly Sensitivity

Some of you might say, "I only get paid once a month. Does that mean I have to put a check in every week and sort of spread it out?" No, I don't want you to be legalistic about it.

Paul is implying that when you come to worship God, you worship him properly and fellowship with his people well when you have dealt with the stewardship of your finances.

Now if you get paid once a month and you give once a month, you still need to be sensitive on those weeks when you do not give. It's not just the money you give that concerns God. It's how you use all the money that has been entrusted to you as a stewardship that concerns God.

III. The Participants in Giving (16:2b)

Third, note the participants in giving.

Paul says in verse 2b: "On the first day of every week, each of you is to put something aside and store it up, as he may prosper,

so that there will be no collecting when I come."

The phrase **"each of you"** means that no-one is exempt. Some may say, "Well, I can't give money, so I'll give my talent instead," or, "I give my money to other organizations."

No, "each of you" is to give systematically, week in and week out.

A. The Principle

Some may say, "I have very little money and so I can't give." Are you sure? If you have *anything*, you have *something* to give.

Mark 12:41-44 says: "And he [i.e., Jesus] sat down opposite the treasury and watched the people putting money into the offering box. Many rich people put in large sums. And a poor widow came and put in two small copper coins, which make a penny. And he called his disciples to him and said to them, 'Truly, I say to you, this poor widow has put in more than all those who are contributing to the offering box. For they all contributed out of their abundance, but she out of her poverty has put in everything she had, all she had to live on." Do you know what percent she gave? 100%!

Luke 16:10-11 says: "One who is faithful in a very little is also faithful in much, and one who is dishonest in a very little is also dishonest in much. If then you have not been faithful in the unrighteous wealth, who will entrust to you the true riches?" In other words, if you can't be faithful with little, being rich isn't going to change you. In fact, being rich just compounds your problem. If you can't trust God when you're poor, believe me, it's going to be tough when you're rich and have all the resources you need apart from him.

B. The Pattern

2 Corinthians 8 gives us the pattern for giving through the example of those who were poor who gave. It says that the Mace-

donians gave liberally and abundantly out of their deep poverty. The reason is given in verse 5b: "But they gave themselves first to the Lord. . . ."

Because they gave themselves to God, they then gave abundantly to him out of their deep poverty. If you have anything, you something to give . . . and that's an investment with God.

IV. The Place of Giving (16:2c)

Next, observe the place of giving.

Paul says in verse 2c: "On the first day of every week, each of you is to put something aside and store it up, as he may prosper, so that there will be no collecting when I come."

A. The Speculation

There have been many people who have tried to interpret the phrase "to put something aside." They ask, "How are we to give? Are we just to keep a little bank account and dole out money to meet the needs as we see them? Are we to give our money to various organizations? Are we to actually bring all of our money to the church and let them decide? How are we to do it?"

Well, it's vital for us to understand what the phrase "to put something aside" means, because we must know the place of giving.

As early as the second and third centuries there were some commentators who interpreted this phrase as meaning a private account in the home or in a bank. In fact, this belief is not uncommon today. There are some fine Bible scholars who teach this view even today. They say the verse is telling each of us to set aside "x" number of dollars each week. This money should be kept at home or in a bank account since the text does not say that we are to set it aside at church. This is to build up a fund to be available for use when God calls on us.

Others say, "No, the place to set it aside is at the church,"

which I believe is what the text is teaching.

Now, there is good reason to have some money available for those needs that God brings directly to your attention. However, I believe that this text clearly teaches us to place our money primarily in the church.

B. The Start

From the earliest years of the church, the pattern of giving was that the Christians would take their money and give them to the church leaders who would then distribute the funds. So, in a sense, giving was indirect to the need. The church leaders were the ones who would distribute the funds to meet the needs, rather than every individual simply giving money wherever he wanted.

Let me show you how this functioned. Acts 4:34-37 says, "There was not a needy person among them, for as many as were owners of lands or houses sold them and brought the proceeds of what was sold and laid it at the apostles' feet, and it was distributed to each as any had need. Thus Joseph, who was also called by the apostles Barnabas (which means son of encouragement), a Levite, a native of Cyprus, sold a field that belonged to him and brought the money and laid it at the apostles' feet." Now, there we have the common practice of the early church. It was to make the church the central distribution point so the leaders of the church could then disburse the funds to the area of need.

There is no statement in the New Testament about keeping private funds. We can't find any indication that such a practice was common to the early church. Rather, the moneys were deposited on the first day of the week into the care of those who had spiritual responsibility for the church. Then, those spiritually-minded men determined the distribution of those funds.

C. The Solution

The phrase "to put something aside" does not here mean a

private fund, i.e., **to put something aside** at home or in a bank. It simply means that each individual, in a very personal and private way, is to determine what is to be **put aside** for giving. Nobody can order you how much to **put aside** or how much to invest with God. That is something you determine yourself, on the basis of what Scripture teaches, and then you **to put** it **aside**.

D. The Store

Now, what does the phrase "store it up" mean?

Well, the Greek word is *thesaurizo*, from which we get "thesaurus." A thesaurus is a treasury of words. The phrase "**store it up**" here means, "treasury, money box, a chest, a warehouse, or a chamber." It has a lot of meanings, but basically it's where you put your treasure or valuables. The word itself doesn't tell us anything about where this thing is, but if we study history we learn something interesting.

In the early years of the pagan temples of Greece and Rome, the pagans would give their money and offerings at the temples. Now all the pagan temples had what was known as a *thesauros*, or treasure box. The people would place their money in the *thesauros*, which was the treasury of the temple.

So, the idea in terms of the cultural background is that of a treasury associated with a meeting place, or the place of worship. Naturally the use of the term *treasury* in that part of the world would have brought to mind the treasury at the house of worship.

Therefore, it seems best to understand that the phrase is simply saying, "Put your money in the treasury." They would know that the treasury would be at their place of worship.

E. The Sequence

In 1 Corinthians 16:2e Paul says, "... so that there will be no collecting when I come."

Now, if the people just put their money in a private fund eve-

ry week, when Paul came what would be the first thing they would have to do? They would have to have a collection. Paul said that when he came he wouldn't have to take a special offering because it should already be available.

So the very context indicates that the offerings would be collected and ready to be distributed when he arrived.

Furthermore, in the first part of the verse it says, "On the first day of every week." If this is some private fund in the home, why is it to be on the first day of every week? It only makes sense if they viewed the first day of every week as the time when they came together as a church.

So I think it's best to see the collection as giving to the common treasury of the local church. The church leaders then distributed the money as they were led by the Spirit.

You have a primary responsibility, according to the Word of God in this passage, to give systematically, week by week, some of your funds to the church. This is a practical pattern for giving and one that I believe the text is teaching.

Now somebody might say, "Does that mean I should never meet the need of an individual without going through the church?" Not at all. I believe we have the responsibility, and the biblical injunction, to meet a need directly, as well as indirectly through the church. For example, 1 John 3:17 says, "But if anyone has the world's goods and sees his brother in need, yet closes his heart against him, how does God's love abide in him?" Reach out and meet his need!

If you're like the Good Samaritan, and you see a man who's torn up and bleeding, don't say, "Well, I'm going to the church now. I'll try to get a check processed and be back in three days." No. Meet the person's need.

But the systematic giving that regularly deals with financial stewardship is to be done on the first day of the week. It is entrusted to the care of the treasury of the church for distribution at the direction of the godly people who lead.

By the way, that's one reason you want godly leadership in

the church.

Conclusion

My goal is to help us understand God's principles of financial stewardship with respect to giving to the Lord. Armed with a clear understanding of what God teaches regarding stewardship, I believe we will have all the finances necessary to fund the mission God has given us here at the Tampa Bay Presbyterian Church.

So, our giving is to support the ministry of the Word and the ministry of mercy.

Our giving must be weekly.

Each one is to give; no one is exempt.

And our giving is primarily to the local church.

As you know, we are in the midst of a capital stewardship campaign we are calling *By His Grace, for His Glory*. We are raising funds to add a west wing expansion that will help us advance our mission. Our goal is to reach people with the gospel of Jesus Christ and grow people by that same gospel.

I invite you to join us as we participate in *By His Grace, for His Glory*.

May God help us all learn these principles of financial stewardship so that we can walk in obedience to him in this area of our lives. Amen.

Mission Statement

The Mission Statement of the Tampa Bay Presbyterian Church is:

To bring people to Jesus Christ and membership in his church family, develop them to Christlike maturity, equip them for their ministry in the church and life mission in the world, in order to magnify God's name.

Sermons by Rev. Freddy Fritz

This sermon, and other sermons, by the Rev. Freddy Fritz can be found at:

- 1. www.tampabaypresbyterian.org/Sermons
- 2. www.sermoncentral.com/contributor_profile.asp?ContributorID=11181
- 3. <u>www.sermonaudio.com/search.asp?SpeakerOnly=true&currSection=sermonsspeaker&keyword=Freddy%5EFritz</u>

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PRAYER:

Almighty God, thank you for your Word. Thank you for the Apostle Paul's clarity on this issue concerning the collection for the saints.

Help us to evaluate our giving in light of your Word. And prompt us to give in a way that advances your kingdom.

And for this I pray in Jesus' name. Amen.

BENEDICTION:

May the grace of our Lord Jesus Christ, the love of God, and the fellowship of the Holy Spirit be with you all, now and always. Amen.

CHARGE:

Now, brothers and sisters, as you leave here today, remember that you are stewards of the gifts that God has given to you!