



The Grace of Giving

By Dr. J.L. Williams

Perhaps there is no greater window on the state of one's soul than his or her perspective on *spending* and *giving*. While most of our *spending* represents some form of *egoism*, or self, most of our *giving* is based on *altruism*, or others. Generally speaking, when you spend, *you* benefit; when you give, *others* benefit. Usually, when you spend your money you get *something* for it. When you give, you get *nothing* for it — except the sheer joy and satisfaction it produces in your soul. That being the case, our giving reveals something important about the state of our soul. It reveals to us what *really* brings us joy and happiness. So our attitude about *spending* and *giving* money is very revealing! Perhaps that's why we don't like to talk — or read — about it!

But we *do* need to talk and read about it. The stewardship of money is a reflection of our stewardship of life. How we *get* and *give* money reflects our true value system and priorities. Ultimately, how we *spend our money* determines how we *spend our time*. And how we spend our time determines how we invest our lives. Therefore, how we view money generally reflects how we view life. If money becomes our little green god, giving is both a drudgery and a grudgery! Are these Biblical attitudes? I don't think so!

The subject of money, materialism, and giving is a recurring theme in the Bible. Interestingly, while there are only 500 references to prayer, there are some 2,350 references to money and possessions in the Bible (700 specifically target

money.) Jesus spoke about the stewardship of mammon more than He talked about heaven and hell combined! Two-thirds of His parables revolved around money or material things. Jesus obviously understood that the matter of getting and giving money would be one of humanity's biggest perennial problems.

Like many of us American Christians, the saints at Corinth were struggling with their giving. And as is often the case, they were having a host of spiritual, social, and sexual problems that paralleled their financial problems. (Intemperance and imbalance in one area are usually reflected in other areas.) While they were rich in the gifts of the Spirit, they were poor in the gifts of giving! So the Holy Spirit inspired Paul to write two entire chapters about their giving in his admonition to them. In doing so, God condensed and deposited almost all of His financial principles in chapters 8 and 9 of Second Corinthians — at least *10 Principles of Giving*. I have written about these in more detail in my book, *The Grace of Giving*. In this article I can only give a brief outline of these principles of giving.

In these chapters, the Apostle Paul tells us that our giving must be...

1 PERSONAL:

Paul begins his admonition by saying: "...now brothers..." We know then that he is clearly writing to the Christians in the prosperous city of Corinth, not to the non-Christians there. God never expects the unbeliever to understand or live by the principles He sets forth in the Bible. This is a personal message from God to His children about their personal responsibility in giving.

To make his message more personal and poignant, Paul contrasts the personal giving record of the poor Macedonian Christians to that of the more prosperous Corinthian Christians. One was experiencing *extremity* while the other was living in *extravagance*. It's the difference between many First World and Third World Christians today. It seems that the poverty and persecution that the Macedonian saints were experiencing had sensitized them to the needs of others living in privation. They personally knew what it was like to groan inwardly under social persecution and financial privation. However, their groaning and grief had resulted in generosity — not in grumbling. In the midst of their adverse circumstances, they were filled with joy, not with jealousy.

Paul wrote about their giving this way: *"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."* Paul then described their three-fold giving: *"...they gave themselves first to the Lord and then to us in keeping with God's will"* (8:3-5). There it is: *"...to the Lord...to us...to the saints."* That's always God's order for our personal giving.

Paul then says to the Corinthians: *"Just as you excel in everything...see that you also excel in this grace of giving"* (8:7). That naturally brings us to our next point. Our personal giving must be...

2 POSITIVE:

For Paul, giving was always *positive*, never *negative*. He never felt ashamed or embarrassed to

speak about giving...write about giving...urge Christians to give...or admonish a church for their lack of giving. For Paul, raising money for a worthy cause was a positive privilege. It was a matter of *grace* — not of *guilt*. That's why these two chapters on giving overflow with grace from start to finish.

Paul begins by speaking about the *"...grace that God has given the Macedonian churches."* Turning to the Corinthians, Paul speaks of *"...this act of grace on your part."* After speaking about how they excelled in faith, speech, knowledge, earnestness, and love, he then exhorts them to *"...excel in this grace of giving."*

Paul knew from his own experience that once a person understood the *grace of Christ*, they could not help but be filled with the *grace of giving*. While the song

we sing with Watts:

"Were the whole realm of nature mine; That were a present far too small; Love so amazing, so divine, Demands my soul, my life, my all!"

Then our positive giving must be...

3 PERSISTENT:

Most of our problem in giving, like that of the Corinthians, is *inconsistency*. Most give occasionally...sporadically...inconsistently...haphazardly. Apparently the saints at Corinth had started well in their giving — but somehow they had gotten distracted.

Because they did not persist in their giving, Paul wrote and admonished them. (How it would offend many of us to receive that kind of personal financial appeal letter!). However, in writing to

God is more concerned with the *attitude* of our giving than with the *amount* of our giving. He watches our *motive* more than our *money*.

writer, Isaac Watts, took some time to *"...survey the wondrous cross on which the Prince of glory died,"* he wrote: *"My richest gain I count but loss, and pour contempt on all my pride."* And, that's the issue isn't it?! *Pride!* Selfish pride! Only as we contemplate the Son of God dying our death on the cross will we be able to *"...pour contempt on all our pride."* When pride dies, the greatest obstacle to our giving also dies! Then and only then can

them, Paul did not lay a guilt trip on them! He just lovingly challenged them to *renew their giving*. He wanted them to be *persistent* — not *periodic*, in their giving. Getting their finances under control was crucial to getting other areas of their lives under God's control. So he reminded them of their previous giving. *"Last year you were the first not only to give but also to have the desire to do so. Now finish the work..."* (8:10-11).

Studies show that most of us Americans are neither consistent nor persistent in our giving. That's because we do not have a *plan* for giving. When we do give, our giving tends to be spontaneous and sporadic. We are *reactive* rather than *proactive* in our giving. *Persistent giving flows out of planned giving.* After advising thousands of couples about giving, Ron Blue says: "*Without a plan couples tend to spend all their income on living expenses, leaving nothing to give. Once a plan is developed and living expenses are controlled, couples find out they can give. The plan helps them with the amount they give and becomes a basis for communication that can help them avoid impulsive giving. Having a plan helps giving become a facilitator of communication rather than a source of conflict.*"

So if we want to be persistent in our giving, then we *must commit ourselves to a life style and a budget that have persistent giving pre-planned and programmed into them.* This requires some prayerful preparation. As Paul says a bit later in his letter: "*Each man should give what he has decided in his heart to give.*" But our persistent giving must not stop there. It must be...

4 PROPORTIONAL: When Paul lovingly urged the saints at Corinth to finish paying their pledge to the poor, he reminded them that their "...completion of it" was to be "...according to their means." He assured them that God never expected a person to give according to someone else's means. "*The gift is acceptable,*" writes Paul, "*according to what one has, not according to what he does not have*" (8:12).

So the big question is this: "*Is my giving in proportion to my income? Has my giving kept up*

One recent study revealed current per capita giving is about 2.5% in all evangelical churches in America.

with my receiving?" A \$100,000 salary does not necessitate a \$100,000 lifestyle! Just because we can afford it, doesn't mean we should buy it! Tragically, for too many of us, as our *standard of living goes up, our standard of giving goes down!* Studies show that *people with the highest incomes actually give away a lower percentage of their wealth than the people with lower incomes.* People earning \$10,000 or less, give an average of 3.6%, while those with annual incomes from \$40,000 to \$100,000 give only 2.5%. People generally do give more as they make more, but they often give a lower percentage of their total income.

Studies also show that *two thirds of all charitable giving today comes from active Christians.* They also do most of the good works in the community. What a wonderful testimony to agape love in action! And yet, one recent study revealed that the current per capita giving is still only about 2.5% in all evangelical churches in America. According to the IRS, the average giving of all Americans is just between 1.7% and 2% of their adjusted gross income. Pretty sobering statistics! And, that 2%

giving percentage has remained about the same for the last four decades. So, as our standard of living has increased significantly during that time, our paltry giving has remained flat.

Total giving to charitable organizations is higher in America than in virtually any other industrial society. However, we still give nowhere near 10%. Thirty-one percent of American households say they give no money away at all! Again, that's understandable for non-Christians. They have not been touched and transformed by *agape*. But tragically, not even evangelical Christians give anywhere near 10% — much less in proportion to their income! They are without excuse! That's why tithing is the "baby food" of giving. Proportional giving is the "meat" for mature Christians! Just think of the *billions* — not just *millions* — of dollars of God's money that would be freed up for Kingdom work if His own children just *tithed!* If they gave *proportionally*, it would be said of us what was said of the First Century Church:

"All the believers were one in heart and mind. No one claimed that any of his possessions was his own, but they shared everything they had....and much grace was upon them all. There were no needy persons among them. For from time to time those who owned lands or houses sold them, brought the money from the sales and put it at the apostles' feet, and it was distributed to anyone as he had need" (Acts 4:32-35).

So Paul reminded the Corinthian Christians that *grace* will always increase our standard of giving, while *greed* will always decrease our standard of giving. Spiritual contentment is the only prerequisite for achieving that *Biblically balanced lifestyle* that is both *pleasing to God*, and *satisfy-*

ing to us. That's why I want you to prayerfully read Larry Burkett's timely article on contentment, which appears in this issue.

Our proportional giving must also be...

5 PURPOSEFUL:

We Christians are not to give randomly or aimlessly, but purposefully. Paul reminds the Corinthian saints that the purpose for their giving was "...that there might be equality" (8:13-14). It takes only a quick glance at the world to see that there is great inequality between people. And the gap between the *haves* and the *have nots* is growing — not narrowing.

While that inequity is to be expected in the world, God does not desire that kind of financial disparity between His children. He often gives some of His children *more than they need*, so they in turn can give to His family members who have *less than they need*. We are to be *conduits*, not *cul-de-sacs*. So Paul reminded the Corinthians why God had blessed them with economic prosperity: "At the present time your plenty will supply what they need...Then there will be equality" (8:14).

When it comes to our giving, it is important to look carefully at the several specific purposes that funds were solicited for, and donated toward, in the New Testament. This helps the *purpose* of our giving to become more focused and less diffused. In addition to giving toward the end of *equality*, the Bible exhorts us to give for 3 other things:

1. *Evangelism*, or giving that others might hear the Gospel (Rom. 10:15; 15:24; I Cor. 16:11; Titus 3:13; II John 6);

2. *Equipping*, or supporting and enabling pastors, evangelists,

and church planters to do their ministry (Luke 10:7; I Cor. 9:5-14; Gal. 6:6; I Tim. 5:17-18);

3. *Edification*, or giving to help needy Christians, especially widows and orphans (Acts 11:29-30; 24:17; Rom. 15:26-28; I Cor. 6:1-4; Gal. 2:10; Ja. 1:27; 2:15-16).

So there is little or no emphasis in the entire New Testament on giving toward things like church buildings, educational facilities, organs, stained glass windows, padded pews, posh carpet, or paved parking lots. They can be good and helpful tools for worship and ministry. But the New Testament emphasis in giving is directly related to *people* — *people in ministry*, and *people in need*. Usually, the vast majority of our tithes and offerings are consumed in "running the church" — the *organization*, not the *organism*. Most churches consume 90 - 95% of their giving on themselves. That is what I call *ecclesiastical narcissism*, or *giving to ourselves!* That's not the purpose of New Testament giving.

In our purposeful giving we must also be...

6 PREPARED:

Paul is specifically writing to help the Corinthian Christians to "be prepared" in their giving. He not only writes them a letter to stimulate their preparation for giving; he sends in an advance man...a fund-raiser...a director of development. His name was Titus. Generally speaking, fund-raisers were not a popular lot in the First Century (or the Twenty-First Century!). The noted evangelist, D.L. Moody, is reported to have said: "Blessed are the money raisers, for in heaven they shall stand next to the martyrs!"

However, Titus would not be coming alone. This matter of fund-raising was so significant and sen-

sitive, that Paul was sending in a team: "And we are sending along with him the brother who is praised by all the churches for his service to the Gospel" (8:18). But Paul did not even stop there. He sent a third brother along with them to help in the preparation for their giving: "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" (8:22).

Finally, to strengthen their ministry of preparation, Paul clearly identified with these brothers, and associated his spiritual authority with them: "As for Titus, he is my partner and fellow 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" (8:23).

Paul, then, both wrote letters and sent in an advance team to help the Corinthian Christians in their preparation for giving. But he does not stop there, he assures them that their prepared gift will be...

7 PROTECTED:

Paul knew that both the Lord's — as well as his own reputation — would be at stake in the collecting and disbursement of these funds for the needy saints. He therefore takes careful practical precaution to protect the money that was given. Not only does he send in Titus and the other "...brother... chosen by the churches," he assures the Corinthian Church that they will "...accompany us as we carry the offering..." (8:19). Notice the words "us" and "we" that Paul uses. There is not a hint of secrecy...privacy...individu-

ality...exclusivity when it came to the funds collected. The circle of accountability included a number of people who were well known and widely respected.

This fund-raising campaign included the Corinthian Christians who gave the funds; Paul who solicited them, Titus and the brother "...praised and chosen by all the churches," who served as Paul's advance team; and yet another "...brother who has often proved to us in many ways that he is zealous..." Paul confidently said that these men were "...representatives of the churches and an honor to Christ." Finally, there were the Jerusalem elders who were the ultimate recipients and conduits of the funds (Acts 4:35; 11:30).

When the motivation and solicitation are to carefully do what is right in the eyes of both God and man, then we can give in confidence. That will result in the kind of protected giving that will glorify God...edify the saints...satisfy the world.

So the goal of protected giving is to protect Christ...protect ourselves...protect the church...protect the giver...protect the recipient...protect the needy. That's truly protected giving, which is also to be...

8 PLENTIFUL:

Whatever our income level, Paul challenges us to be generous givers. He knew that generosity is more of a heart attitude than it is a condition of the pocket book. He therefore exhorts us to make sure that our giving is not only proportionate to our income, but also plentiful.

Paul then draws a principle from nature to remind us that our reaping can only be in proportion to our sowing: "Whoever sows sparingly," says Paul, "will also reap sparingly, and whoever sows

generously will also reap generously" (9:6). We just cannot reap more than we sow. It's impossible in the spiritual realm just like it is in the physical realm. From one seed planted you get multiple grains "...thirty, sixty, or even a hundred times what was sown" (Matt. 13:23; Mk. 4:8). That's the physical and spiritual law of sowing and reaping. That means that our eternal reaping, what the Bible calls rewards, will be in direct proportion to our temporal sowing (Gal. 6:7-10).

"God is able," writes Paul, "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." God abundantly prospers some of us so that we can "...abound in every good work" — not so we can live lavishly and selfishly!

Paul further expounds this principle that God blesses us plentifully so that we can give plentifully: "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..." (9:10). Note the words "...supply...increase...enlarge...made rich in every way." Why does God bless us that way? "...so that we can be generous on every occasion."

Plentiful givers reflect both the bountiful giving of nature and the abundant giving of God.

Therefore, since our plentiful giving is to be a reflection of God's giving, it must also be...

9 PASSIONATE:

Paul said: "Each man should give what he has decided in his heart to give, not grudgingly or

under compulsion, for God loves a cheerful giver" (9:7). Paul contrasts two heart attitudes in giving: grief and grace; or compulsion and compassion. The word Paul uses for grudgingly literally means "grief" or "out of sorrow." Paul knew well that giving was a painful and sorrowful experience for many people! They grieved over the loss of their money through giving, almost like grieving over the death of a beloved friend! The grief at the Judgment will not be: "Why did I give so much?" but rather, "Why did I reluctantly give so little?"

Paul reminded the Corinthian saints that God wanted them to give with the same heart attitude that He gives with — cheerfulness! He wanted their giving to be an act of grace — not grief! God is a passionate giver because He is a passionate Lover!

The word Paul uses to describe the right heart attitude in giving is significant. It is the word *halaron*, from which we get our English word, *hilarious*. So God wants our giving to be with holy hilarity! Therefore, once we "decide in our hearts" that we are going to begin giving more like God, then we will give passionately...cheerfully...hilariously...joyfully! Indeed, "A cheerful heart is good medicine" (Prov. 17:22)!

We all need to be reminded that God is more concerned with the attitude of our giving than with the amount of our giving. He watches our motive more than our money. He is looking to see what is happening to our hearts far more than our net worth! He does not want our bank accounts to swell while our hearts shrivel!

God wants our hearts to grow large through love and joy — and the grace of giving. Then our giving will be cheerful. And as a result, our passionate giving will also be...

10 PRAISEFUL:

Here is the great end of giving — that God would be *praised through the thanksgiving of His people!* Paul assures the Corinthian saints that if they would give *plentifully and cheerfully*, then it would result in thanksgiving to God by those whose needs had been met. *"Your generosity,"* writes Paul, *"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 your generosity in sharing with them...And in their prayers for you their hearts will go out to you because of the surpassing grace God has given you"* (9:11-14).

Two of the words Paul uses here are the words from which we get *Eucharist* and *Doxology*. So as a result of our generous giving to meet spiritual and physical needs, people will celebrate a *Eucharist* unto God. They will break out into a *doxology* of praise and thanksgiving: *"Praise God from whom all blessings flow!"* And the highest praise will go to the Lord Jesus! As Paul exclaims: *"Thanks be to God for His indescribable gift!"*

But it will not stop there. Men will not only *thank God for the Lord Jesus*, they will also *thank God for you!* All of the people who have had their needs met as a result of your giving will *"...pray for you,"* says Paul. So there will be *praise to God*, and *prayers for you!* We need to ask ourselves from time to time: *"Who is praising God because of me? Who is praying for me as a result of my gifts to meet their needs?"* These questions are not to provoke guilt

— but produce *grace!* Because everything we do is the result of the *"...surpassing grace God has given you."* So Paul starts with *grace* and ends with *grace!* I agree with Paul: Christian giving is from start to finish: the *grace of giving!*

**THANKS BE TO GOD
FOR HIS
INDESCRIBABLE
GIFT!**



**Dr. J.L. Williams,
Founder of New Directions Ministries,
shown speaking to a group of
businessmen in Hong Kong.**

*For a catalogue of
Dr. Williams' books and audio teaching tapes
contact New Directions International
at (910) 227-1273
or FAX your request to (910) 570-1392*

**Note: To receive a full
copy of this entire study
that has not been edited for
this magazine, please write
or call NDI.**

