

Dear Church
1 Corinthians 16:1-4

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Emerson was preaching last week, which meant I had the chance to come to church with my family, something I almost never get to do. It was such a joy. We parked in my usual parking spot, which is one of the furthest away from the building. As we were walking in together, my 4-year-old son Hudson said, “Dad why did you park all the way out here?” He’s been memorizing this Bible verse from Romans 12, “Honor others above yourself.” I explained that this is a practical way we can treat people, especially visitors to the church, better than ourselves. It didn’t make sense to him, so I took a different angle. I said, “The people at this church pay my salary. Their generosity allows us to have a house to live in and a car to drive and food to eat, and because they have been so kind to us, this is a practical way we can be kind to them.” Hudson said, “So if you let them have better parking spots, can you make them pay you more money?” We got a lot of work to do with that kid.

We are continuing in our series on the book of 1 Corinthians today, and we come to a section in the book where Paul talks about money. Before we begin the conversation, I want to recognize where we are at in this cultural moment with finances. On Monday of this week, I googled “the economy.” These are the headlines that followed:

- NPR: With inflation still near record high, Americans continue to spend like crazy.
- CNN: It appears financial policy makers are flying blind.
- US News: Economic slowdown likely.

The financial news isn’t quite what most people would like it to be. People are talking about gas prices and egg prices and home prices; they are talking about interest rates and credit card debt, car loans and student loans. Money is discussed all the time. As we read through God’s word on a regular basis, we see that God spoke to us on numerous occasions about money as well. One of those passages is the section of scripture we are focusing on today as we begin to read the final chapter of 1 Corinthians 16. If you have your Bible, turn there with me. Every once in a while, someone will say, “I don’t trust the church; all they ever do is talk about money.” We’ve been preaching through 1 Corinthians for nine months. This is the first sermon focused on money. I’m not preaching about money because we want your money. I’m preaching on money because it’s in God’s word. So, if you don’t like it, don’t blame me—I didn’t write this. These are God’s words, not mine. The truth is, there is so much practical, inspiring, life-changing wisdom about money in this book that anyone would be a fool not to want to know what it says and give serious consideration to following the path God has laid out for his people when it comes to their finances. The wisdom that God gives here could not only change your finances, but it could also change your entire life. Let’s dive in.

Now about the collection for the Lord’s people: Do what I told the Galatian churches to do. 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, so that when I come no collections will have to be made. Then, when I arrive, I will give letters of introduction to the men you approve and send them with your gift to Jerusalem. If it seems advisable for me to go also, they will accompany me. (1 Corinthians 16:1-4)

I want to point out six very practical lessons we learn about generosity and stewarding resources. Here’s the first one: **Giving flows from a life transformed by the gospel.** All the other principles will flow from the verses we just read, but this flows from the entire chapter that preceded these verses. Look back at what Paul wrote to these people. He spent 58 verses talking about the gospel: Jesus Christ died for our sins, he was buried, he rose again on the third day. God loved you so much that he actually died for you.

He looked at your life, saw that there was a debt you could not pay, and decided that he himself would be tortured and nailed to a cross to set you free, to give you a new life. 1 Peter 1 says, “It was not with perishable things such as silver or gold that you were redeemed from the empty way of life handed down to you from your forefathers, but with the precious blood of Christ.” If you believe that, if you believe deep down Jesus shed his blood for you, he gave his very life for you, then generosity begins to flow naturally out of your life.

When you think about yourself, if you say things like, “I am a self-made man or woman,” “I pulled myself up by my own bootstraps,” “I’ve worked harder and longer and smarter than almost everyone else and I am where I am and I have what I have because of all I’ve done,” then you are likely to take everything that you worked for and keep it for yourself. But if instead you see your entire life as a gift from God—your body is a gift from God, your mind is a gift from God, your education is a gift from God, your creativity is a gift from God, your relational network is a gift from God, every breath is a gift from God, salvation is a gift from God, God has been so good, so gracious, and has given you so much—your natural instinct will be to give joyfully and generously to others as well. That’s why the first principle is “giving flows out of a life transformed by the gospel.”

The second principle is: **Giving should be practiced by every Christian.** We see this in 16:1, “Now about the collection for the Lord’s people: Do what I told the Galatian churches to do.” In other words, you aren’t giving all by yourself and they aren’t giving all by themselves. People in all the churches are giving. Giving is what God expects not only from some of his people but from all of his people. There is an example of this in Deuteronomy 16 where God is instructing the people and says, “No one should appear before the Lord empty-handed: Each of you must bring a gift” (Deuteronomy 16:16-17). There are several biblical passages that talk about every person, whether they have a lot or a little, being expected to give. Why is that? Why does God expect every Christian to practice generosity? Why doesn’t God say, “Only really wealthy people should give”? or, “Only give if you are excited about the project”? Why doesn’t God say, “If you don’t have a lot, don’t give during this season?” Why does he say “no one” should appear before him empty handed, and “each of you” must bring a gift? There are two reasons.

Here’s the first: **God designed giving to be a part of the worship experience.** Worship is not just us learning the Bible, us praying, us singing songs, and us receiving communion. Those things don't require much in terms of sacrifice from us. But giving our money does. If all we have done is learn about God and have warm feelings and good intentions in our heart toward God, the worship experience isn't complete. It's when we take something of true, sincere value and say God, “I love you, I trust you, I honor you; you mean more to me than this” that the experience of worship comes full circle. Because giving is a part of worship, and because worship isn't complete without giving, God wants everyone to give.

Here’s the second: **God designed giving to shape our souls.** The things we do repeatedly, over and over, form us into certain kinds of people. If every time there is an opportunity to give or share or bless someone, you joyfully respond by giving, sharing, and blessing, over time you will become an exceptionally generous, joy-filled person. This isn't about how much you have, it's about what you do with what you have. You will become the sort of person who others love to be around and who naturally shows people the goodness and love of God. The opposite is also true. If every time there's an opportunity to give, or share, or bless someone you recoil, you protect your assets, you hoard, you decide not to give, or you give meagerly or begrudgingly, it will shape your soul, and you will become a miser. You'll become stingy. The Grinch's heart grew three times its original size when he began to be generous. If we don't give, the exact opposite thing happens inside of us: Our hearts shrivel up. If we have stingy, miserly hearts, the world will never see the goodness, the beauty, and the generosity of God on display in our lives. That's why God wants every Christian to give.

Let's look at a third principle: **Giving should be proportional to your income.** God calls everyone to give, but he doesn't call us all to give the same amount. What we give depends on what we make. Look at 16:2, "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, so that when I come no collections will have to be made." Did you see what Paul said? "Set aside a sum of money in keeping with your income." Those who make more will obviously give more; those who make less will obviously give less. Everyone contributes, but they do it in proportion to what they make. In the Old Testament this was called a tithe, which literally means a tenth. Everyone, no matter how much or how little they made, was expected to bring 10% of their income to the Lord.

In the New Testament, the command to tithe is never given. Some people believe that means they should give whatever they want. My understanding is a little different than that. When you compare the old covenant to the new covenant, the new covenant is way better. It wasn't established on the blood of bulls and goats, but by the blood of Christ. When Jesus is teaching about life in the kingdom in the Sermon on the Mount, he doesn't lower the expectations of the old covenant. He says it's really about the condition of the heart, and if your heart has been changed, you'll carry out the commands in a more intense way than ever before. So although there is not a command, anyone who reads all of God's word would say 10% is baseline, but we should never settle for 10% and be content. We are always looking for ways to grow that, as our walk with God grows as well.

Let me state out loud what I know a lot of people are thinking: Ten percent is a lot! You're doing the math on your income and are thinking, "That's a lot of money!" We are used to subscription services for which we pay \$6.99 a month or \$13.99 a month, not 10% of our salary. That could be hundreds or thousands of dollars a month. Ten percent is a lot! Here's the thing about 10%: Because it is proportional, for almost everyone 10% is enough that everyone feels it (you know when that amount of money goes out the door), but it's not so much that it is unattainable. For most of us, if our companies came to us and said they had to slash expenses and every person had to take a 10% pay cut, it would not be easy—we'd have to make some sacrifices, but if we prioritized appropriately, we'd all be able to make it work. I want to take a couple minutes and let you hear the testimony of a couple from our church who walked this journey. Hear what God laid on their hearts and how they responded. (View the online sermon to see the Mark and Missy White story.)

I love many things about their story. I love that Mark came to Christ at this church. I love that Mark was so honest—he was giving only a little bit for appearances, but when he read in God's word that he was supposed to give more, he talked to his wife and they both decided that even though it wasn't going to be easy, they were going to honor God in this way. That's the essence of discipleship, what it means to follow Jesus: As soon as you realize what God wants, you commit yourself, with his help, to do it. And of course, they are experiencing all the joy and blessing that comes with walking in God's will.

Here's a fourth principle from 1 Corinthians 16: **Giving should be strategically planned and implemented.** Our giving shouldn't be random and irregular, but strategic and planned. Let's look again at 16:2, "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, so that when I come no collections will have to be made." Notice the descriptions Paul gives: "on the first day of the week" and "set aside a sum of money." They chose how much money they were going to give, they set it aside, and then on the first day of the week, when they came together for worship, they gave it. It was strategic, routine, planned.

I have a mentor named Jon who is one of the most generous people I know. I asked him how he became so generous. He said it was in large part because of the example set for him by his father. He told me he

remembered when he was a teenager seeing his father, at the beginning of every year, get out his checkbook and write 52 checks to their home church, one for every week of the year. He put the number down, dated them seven days apart, and then put them all in his dresser. Every Sunday, when their family went to church, Jon watched his dad grab his Bible and his check. He said, “I watched my dad grab God’s gift to him, and his gift back to God.” What a beautiful expression of generosity. When a strategic plan is implemented like that, it has an enormous impact.

For some people, putting a paper check in the offering box is an important physical act that is symbolic, meaningful, and worshipful for them. If that is the case for you, I commend that. For most people, the best way to strategically implement giving is to pray on an annual basis; if you are married, pray and talk about this with your spouse. Start with obedience and say, “God, we want to honor you with at least 10%. Are you calling us to give any more than that this year?” See where you feel the Lord lead you. Once you decide what God is calling you to, divide that by 52 for the weeks of the year or divide that by 12 for the months of the year. Then get on your church’s website and set up an automatic withdrawal from your bank account. It’s strategic, it’s routine, and it’s your way of saying, “Before I take care of any other priorities, I am going to honor my ultimate priority and put God first.”

That leads to a fifth principle: **Giving should be entrusted to your church.** Now I want you to hear my heart on this. I am not trying to be legalistic on this, and I’m not saying the church is the only place you should ever give. I’m not saying either of those things. But I do believe when you read all of Scripture, including this passage in 1 Corinthians 16, you see a clear and compelling precedent that people’s regular, consistent, priority giving was entrusted to the church they were a part of. “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, so that when I come no collections will have to be made.” They gave when they came to church, and they gave to their church. Then the leaders of the church stewarded those funds, in this case to provide for impoverished people in Jerusalem, but in other cases it was to distribute food to people in their own community, or to send people out on mission trips or to give pastors and evangelists a living wage. Giving was directed to their local church.

Culturally speaking, this needs a little bit of attention these days. Fifty years ago, over 90% of all charitable giving in the United States was given to churches. But with the rise of gofundme pages and hundreds of different Christian non-profits groups, now only 24% of the giving in the US is directed toward churches. There are so many niche things to give to that people can tend to unintentionally neglect their home church, which biblically speaking is the primary place people gave. I think it is wonderful that so many great ministries exist. We don’t want to be territorial, but we do want to be wise! Here’s my encouragement to people: Set aside 10% for your home church, wherever that is, and then give above and beyond that to all the other exciting and worthy opportunities God sets before you. When you do that, you get to play a role in all the incredible work your church does in the name of Jesus to bless people and change lives for eternity. You heard Mark talk about that in the video. There have been 18 people baptized at this church so far this year—you get to be a part of that. I have three kids in our children’s ministry—you get to be a part of their development and their growing to a place where they place their faith in God. We take nearly one million dollars every year and support local missions and global missions—you get to be a part of that. Your giving to the local church changes lives. When the local church is strong, all the parachurch ministries get stronger as well. But again, hear my heart on this: I’m not giving you a legalistic command; this is a principle and a precedent. The most important thing to do here is to pray and follow where the Lord leads you.

Here’s a sixth and final principle: **Giving should be handled with the utmost integrity.** Paul talks about this in verses 3-4: “When I arrive, I will give letters of introduction to the men you approve and send them with your gift to Jerusalem. If it seems advisable for me to go also, they will accompany me.” Paul

says it is men who “you approve” who will handle this money and hand-deliver it. The heart behind this is simple: If you give your hard-earned money in the name of the Lord, you want to have confidence that the money you give is going to serve the Lord and his purposes, not anything else. One of the best things The Creek has going for it is the integrity, transparency, and wisdom with which we steward finances. We decided several years ago to get out of debt. Instead of paying interest to the bank, we instead receive interest from the bank with money we have in reserve. Every week we publish how much money was given to this church. Our budget is shared freely so people can see exactly where their giving is going. We don't have gold-plated toilet seats around here. We aren't flying in private planes, and we don't fly first class. The leaders of our church are truly always thinking: “What is the wisest, most God-honoring way we can steward the resources that people give to connect others to Jesus?” We have brilliant people who attend this church who are CPAs and lawyers and experts in insurance, people with MBAs and who have run small businesses, who help to provide oversight, guidance, and checks and balances. We have an outside firm come in every year and look at all of our numbers and make sure that everything lines up. We follow the highest standards of integrity. When Keren and I give to this church, we give with 100% confidence in how those resources are managed.

I began today by telling you a story about my son. As I think about my hopes for him, and the man he will become, I pray almost every day that he becomes generous. I hope that as he grows and thinks about the money in his piggy bank, and one day the money in his bank account, he thinks about so much more than what he can buy for himself. I hope he is thinking about how he can honor God, how he can bless his brother and sister, how he can bless his mom, how he can bless his friend, how he can share what he has with those in need. I want my son to become the sort of man who loves others and is always looking for ways, with his money and with all his other resources as well, to bless them. As a dad, that's my heart for my kid. And I know as our Heavenly father, that is God's heart for me, for you, and for all of us. God is so good and so generous, he wants to raise children who are generous, and who joyfully, sacrificially, continuously give, as we reflect on all that God has given to us.