

2 CORINTHIANS 9:1-5 PLANNED GIVING

“It is superfluous for me to write to you about the ministry for the saints, for I know your readiness, of which I boast about you to the people of Macedonia, saying that Achaia has been ready since last year. And your zeal has stirred up most of them. But I am sending the brothers so that our boasting about you may not prove empty in this matter, so that you may be ready, as I said you would be. Otherwise, if some Macedonians come with me and find that you are not ready, we would be humiliated—to say nothing of you—for being so confident. So I thought it necessary to urge the brothers to go on ahead to you and arrange in advance for the gift you have promised, so that it may be ready as a willing gift, not as an exaction.”¹

There is a place for spontaneous giving in the church of the Living God. The congregation is informed of needs and each responds through providing a gift. Together with the gifts of other believers, this generosity is intended to relieve the particular need that has been publicised. However, the vast majority of Christian giving is regular and planned. Week-by-week we receive the offerings of the people to be used for the ongoing work of the Kingdom of God.

A significant portion of our gifts underwrites the ministry of those individuals giving themselves to full-time service to the people of God. The funds set these gifted individuals free to fulfil the ministry to which God has appointed them. A portion of our gifts pays for the upkeep on the building and facilities in which we conduct our services. A portion of our gifts is distributed beyond our immediate congregation to advance the work of God’s Kingdom. A portion of our gifts is used in various relief ministries for members of the congregation and others who may have immediate needs. It is these ongoing demands that are underwritten through the regular gifts of the people of God.

The giving of God’s people should always reflect forethought and consideration by those sharing in this act of worship. The amounts we bring home as income is usually known to each of us; we are able to plan what our receipts will be in the most instances. Similarly, our giving should be planned, based upon anticipated income. In that vein, the message today is a study of the instruction Paul provided the Corinthian believers encouraging forethought and planning in giving to spiritual needs, which teaching applies to all Christians.

PLANNED GIVING IS GROUNDED IN A SPIRIT OF GENEROSITY — “I know your readiness.” Christians are a generous people; this is the earned reputation of the Faith and it is well deserved. Outsiders are quick to turn to the church when they have a need. In years past before the present boom in gas production, I could anticipate a variety of calls or visits from individuals seeking assistance during any given week. The calls ranged from requests for food or temporary housing to pleas for moneys for financial relief. As an aside, the congregations I have served have always declined to give out money to those requesting assistance. If investigation reveals a legitimate request, we provide limited assistance of food, clothing or shelter. The point of this discussion is to note that outsiders are quick to turn to the churches within a community whenever there is a physical need because the churches have a reputation of generosity.

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Throughout the Word of God are found statements which speak of the spirit which should mark believers in Christ the Lord, and few are more pointed than the one found in **MATTHEW 10:8**: “Heal the sick, raise the dead, cleanse lepers, cast out demons. You received without paying; give without pay.” Though the context speaks of giving of ourselves in ministry, it requires no violence to the text to realise that it speaks also of our possessions.

Christian generosity is at once strength and weakness for a congregation. As Christians, we are to be compassionate. Our Saviour is compassionate; and if we will reflect His Spirit, we will be compassionate. We are to build the weak and the injured instead of taking advantage of them or inadvertently adding to their misery. Undoubtedly Christians are generous, responding quickly to hurt arising from the fallen condition we share with all humanity. Compassion eventuates in generosity; thus, our generosity is a reflection of the Spirit of Christ at work in us.

However, it is apparent that generosity exercised without discernment is disastrous. Undiscerning Christians are easy prey for unscrupulous leeches. Was I to contribute to every sad tale presented to me, either by phone, in person or through the medium of print, I would be perpetually impoverished. Perhaps scam artists have always sought to fleece churches. Nevertheless, ministers once were respected and church buildings were sacrosanct. Today there are people who will even steal even communion sets from a church, ministers are physically assaulted and Christians are thought to be gullible and perhaps even somewhat doltish.

There is sufficient reason for this perception to arrest any of us in our dash to demonstrate our compassion. The Master cautioned us to be as “wise as serpents and innocent as doves” [**MATTHEW 10:16**]. Christians are charged with the responsibility of being “sober-minded” and “watchful” [**1 PETER 5:8**]. Each believer, without surrendering compassion, must yet be discerning. It is for this reason that I have adopted several guidelines in my giving.

First, I am concerned primarily for the preaching of the Gospel and for fruit that lasts. Therefore, my first priority in giving is to underwrite and support those ministries which aim to see a church established where the message of life will be preached and witness can be assured to continue long after the missionary is gone. This is best done through agencies with a proven track record. Since I am Baptist by conviction and since my home church is a Baptist church, I prefer that my giving be to plant and build Baptist churches.

Secondarily, my goal is to encourage my fellow believers who may experience distress. I am compassionate toward all people, but I recognise that my resources are limited. Therefore, in order to strengthen believers and to relieve necessity first among fellow Christians, I give to underwrite relief administered by those agencies which share my doctrinal convictions and which are equally concerned for the welfare of fellow Christians. This does not mean that I am unconcerned for outsiders, but it is to state that I have determined that my priorities must first seek the salvation of the lost and then the welfare of the saints.

Those ministries which I support must be accountable to supporters. They must be open in accounting for the distribution of the funds they solicit and administer. Assuredly, they must give an accounting to the government for the administration of funds, but the greater accounting is that which they give to the believers from whom they receive moneys. Openness in administration of moneys is a principle of the Word of God as we have previously discovered, and I expect the agencies to which I contribute to demonstrate such accountability.

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Baptist agencies share my convictions and my understanding of the Word of God. Generally, they hold as their first priority the planting of churches, extending the Kingdom of God through preaching the Gospel in all the world and building up the saints in the Faith. Secondly, these agencies see their role as meeting the emergency needs of fellow believers.

Planning my giving through my congregation permits me to express Christian generosity in a fashion which also permits godly discernment. I am not saying this is the only way in which to exercise discernment while expressing generosity, but I am saying that this way invites the blessing of Heaven because it honours Christ. By making such a statement I am not condemning other agencies; I am simply acknowledging my limitations and endeavouring to effect wise administration of the funds over which God has appointed me.

PLANNED GIVING STIRS OTHERS TO GENEROSITY — “I know your readiness, of which I boast about you to the people of Macedonia, saying that Achaia has been ready since last year. And your zeal has stirred up most of them.” It is natural that a Christian will want to contribute to the advance of the Kingdom of God. In seeking to fulfil this desire, we must always remember that the manner in which one contributes will either build the work of the church through making others stronger or it will merely serve as a transient benefit to the contributor. For the believer, every act must fulfil a vital test set out in Scripture if it will merit the commendation of the Master. Every act must be performed for the “strengthening, encouragement and consolation” of fellow believers [**1 CORINTHIANS 14:3 NET**].

Applying this criterion to the concept of giving, it should be obvious that planned giving, the regular contribution to the ongoing ministry of the congregation and to the Kingdom of God, will result in “strengthening, encouragement and consolation” of other believers. Others will be comforted and encouraged as they receive the ministry underwritten by the contributions of believers. This is the import of Paul’s words in the previous chapter concerning equality in the Kingdom of God: “Your abundance at the present time should supply their need, so that their abundance may supply your need, that there may be fairness” [**2 CORINTHIANS 8:14**].

Believers will be strengthened as the Word is spread throughout the furthest, darkest regions of the world with the attendant consequence that many are added to the Faith. Opportunity to fulfil the Great Commission of our Lord and Saviour will be provided fellow believers lacking the financial ability as together we pool our abilities. As opportunity to serve grows and as ability to extend the knowledge of Christ grows, other believers will be encouraged to participate in the ongoing work of the Kingdom of God. The faithful will benefit and the Name of Christ will be magnified as many names are added to the Lamb’s Book of life.

All this says nothing of the fact that our regular participation in the advance of the Kingdom of God stirs others through our example. One cannot give without the fact being known. I do not mean that others know the amount you give. In our own congregation, other than those counting the funds and the treasurer, no one knows the amounts given by contributors. The pastor has no access to the records and has specifically requested that such information be denied in the belief that confidence in this area is of greater importance than knowledge of details. I believe that each of us shares equally in the labours of the church. Through open giving we unite in worship and mutual encouragement.

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Our regular contributions to the work of the Faith cannot help but be known by others as they witness our participation in the act of contributing. The Word of Christ surely must apply in this instance: “Where your treasure is, there your heart will be also” [MATTHEW 6:21]. As we participate, our desire to speak of Him and His work will grow and we will discover that we cannot be silent concerning Him. Having invested in Heaven, we will speak of our eternal home.

PLANNED GIVING DEMANDS PERSONAL PREPARATION — “I am sending the brothers so that our boasting about you may not prove empty in this matter, so that you may be ready, as I said you would be. Otherwise, if some Macedonians come with me and find that you are not ready, we would be humiliated—to say nothing of you—for being so confident.” I have spoken of the basis for planned giving and I have addressed some of the benefits of planned giving as I follow the text. Now, according to Paul’s train of thought, I point to the underlying necessity which precedes planned giving. Underscore in your mind the thought that planned giving demands personal preparation. We are responsible to apply forethought to our giving and we are to be responsive to needs.

If we discover that we are surprised each week as the offering basket is passed, it is an indication that we are unprepared for giving and for worship. If we come to church and discover that we must always scramble if we will provide a contribution, we demonstrate that we take seriously neither this opportunity to participate in the advance of the Faith nor the invitation to worship. Preparation for worship begins before we arrive at the church building. We prepare to worship as we commune with the Father throughout the week. In our reading of the Word and in our many prayers we explore His mind and equip ourselves to worship.

A part of that preparation for worship must be examination of our attitudes concerning our own administration of life—the distribution of our energies, the distribution of our abilities and the distribution of personal goods entrusted to our administration. Week-by-week I seek to stress as we prepare to receive the offering that this is an act of worship. The admonition is not mere words; it is meant to be a solemn reminder that we are entering into a sacred time of communion with the Father. Our gifts represent a culmination of forethought in which we have reviewed our possessions, considering how we will bless others through sharing what we have received. Our gifts demonstrate our comprehension of our position as holding a sacred trust in which we are responsible to employ every aspect of life to the glory of God.

The messages previously delivered from the preceding chapter of this letter drew several conclusions concerning giving under the reign of grace. We saw that grace giving is **an act of worship** and that **giving is voluntary**. The concept is similar to the concept of the fellowship offering and the voluntary offerings that were brought before the Lord in the days of the Law.

During our previous studies on giving, we discovered that grace giving is to reflect **a sacrificial spirit** and **a generous heart**. Since our acts are worship, we want to demonstrate our gratitude and express our love for the One we call Father.

We also discovered that grace giving must be **proportionate** so that no one is burdened with an unequal responsibility. If we anticipate that the entire congregation shares in each victory, then we must anticipate that each member of the assembly shares in underwriting the advance.

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Moreover, grace giving must be **systematic**. In other words, we are to plan for regular giving. This is not occasional or intermittent worship. Worship through giving is ongoing, consistent worship that reflects our confidence that as God provides for us in a consistent manner, so we acknowledge His goodness to us through bringing our gifts.

That concept of systematic giving as part of the believer's regular worship is expanded and thus, giving should be **thoughtful** and **responsive**. In his first letter to the Corinthians, the Apostle instructed the Corinthians in what was expected as they came to worship through giving. "Now concerning the collection for the saints: as I directed the churches of Galatia, so you also are to do. 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" [1 CORINTHIANS 16:1, 2].

It is apparent from this statement that giving among the saints was to be **systematic**, **regular** and **constant**. In simple terms, if we are paid weekly our giving should be weekly. If we receive a paycheque twice each month, our giving should be bimonthly; and if we are paid monthly, giving as an act of worship should be at least monthly. If we are paid irregularly because of commissions or for some other reason, then our giving will reflect the irregularity with which we are remunerated. In each instance, we are to apply the principles we have previously discovered and which were mentioned just a few brief moments before.

The church in Jerusalem was under severe pressure because of a famine and the Apostle organised the churches of the Gentiles to provide a generous offering to assist these suffering saints. The famine was one of a continuing series of such disasters which afflicted that part of the world during the days of the Roman Empire; such famines continue to this present day. The churches wished to relieve the suffering of fellow believers and the offering was to be collected for that particular purpose. Before a special offering was received, the Apostle again instructed the people to prepare to give; but this time the giving is above and beyond that regular giving which they were expected to provide week-by-week. The challenge to individual believers was that each one was responsible to consider what would be given and then to prepare to worship with the offering. Each member of the assembly was to determine the amount that he or she would give in light of the need and according to the manner in which God moved the heart.

Translating this concept into contemporary terms, we are to respond to needs as they arise and yet exercise discernment. It is the responsibility of church leaders to present to the congregation needs as they are made known to those same leaders. Whether the needs arise within the local context or whether they arise within a context removed from the local situation, church leaders are responsible to sift through the multiplied requests for funds which come before them and present those most worthy of congregational consideration.

I receive with surprising regularity requests for our participation in various projects. Most are designed to stimulate a spontaneous response to the appeal. I routinely receive requests from individuals who wish to address the congregation, to present the needs of their organisation to the congregation or to receive an offering from the congregation. You also, if you have ever contributed to a particular ministry as result of solicitation received at your home or business address, will soon discover that your name now appears on multiple mailing lists, insuring that you will henceforth be assured of receiving heart-touching requests to relieve hunger, to fight social evils, to support legislative changes, and so on *ad infinitum*.

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I earlier stated the principles which guide my decision-making process for determining which pleas will come before the congregation. These guiding principles are whether the Kingdom of God will be advanced through planting churches and through establishing the Faith in areas where the Word has not been declared, and whether the gifts are used to strengthen, encourage and comfort fellow believers. These principles are grounded on sound biblical precepts given in the Word directing us believers to glorify the Name of Christ the Lord.

My goal is to ensure that when a special request does come before the congregation you may be assured that the elders have reviewed the request, applying these tests and that the leadership of the congregation will have been apprised of the need before the need is ever presented publicly. In applying the scriptural teaching provided, upon becoming aware of a request you will prayerfully weigh how you should respond and then, reviewing your ability and your confidence in God's provision you will determine the amount you should give in response.

Christians are responsible, not to relieve every need presented, but to fulfil the scriptural mandate to honour Christ through those acts which strengthen, encourage and comfort fellow believers. This is best accomplished as we prayerfully consider our response and in light of our ability determine the level of personal participation—that is, what we shall give. This is best accomplished through systematic, regular participation in giving to the advance of the Faith.

If we could reduce this portion of the message to principles, I would note the **principle of forethought** and the **principle of sensitivity**. These principles could be stated in the following manner. **Giving to meet needs should reflect a prayerful attitude which leads the giver to be confident that the need presented has sufficient merit to deserve a generous response.** Then, **giving should reveal a heart sensitive to the leadership of the Spirit of God such that the giver honours God through the act of giving.** In short, I would encourage the congregation to become thoughtful and responsive in giving—thoughtful in considering the merit of the ongoing needs, thoughtful in determining how each individual may best respond to needs as they presented, and responsive in meeting those needs which clearly honour the Lord and which are worthy of our participation.

PLANNED GIVING MEETS THE CRITERION OF FREEDOM — “I thought it necessary to urge the brothers to go on ahead to you and arrange in advance for the gift you have promised, so that it may be ready as a willing gift, not as an exaction.” Without apology, I am a Baptist, holding to historic positions identified with Baptist people. Mine is a position not of convenience; it is rather a position held by conviction. I do not disparage my brother believers who wear another tag and who identify themselves by another name; but I am unashamed in my assertion that I hold to Baptist principle as a matter of conviction. The pre-eminent Baptist conviction is that which is what is known as the priesthood of the believer, or soul competency.

A noted Baptist thinker and theologian of another era, E. Y. Mullins, has contended that *the* Baptist distinctive is **the competency of the soul in religion**. The principle is a New Testament principle with roots found in the Old Testament. In Genesis, we learn that man is created in the image of God. Thus, man is a person endowed with understanding, the privilege of choice. He is a person, not a puppet. He is free to choose, but he is responsible for his choices. Nevertheless, man's ultimate responsibility is to God and not to other men.

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Baptists have historically contended for the ideal of a free church in a free society, a position which promotes neither tolerance nor license but a stance which insists upon individual worth, individual ability to access God through Christ and individual responsibility before God for belief and action. The corollary of freedom is openness, transparency, living in the light. What has this to do with planned giving? More particularly, what has this to do with Paul's instruction to the Corinthian church, and consequently to all churches since that day? Paul did not wish to embarrass the Corinthians by finding them unprepared to participate in the offering. Therefore he told them of the pending visit, urging the saints to prepare to respond to the request these men would carry with them. Likewise, when we plan our giving we are able to participate knowledgeably and in a spirit of submission to and co-operation with the Lord of the church.

Planned giving encourages and invites the members of the assembly to accept responsibility to participate in the advance of the Kingdom of God and in the promotion of the Faith. Planned giving permits the people to reject any effort to coerce giving and to make necessary corrections in monetary policy through refusal to participate in those requests which hold little merit or which dishonour the Lord. Planned giving encourages independent thinking and elevates each believer to a position of mutual worth in the eyes of every other believer. Planned giving is an expression of freedom for those people participating in the offering.

Permit me to become somewhat more pointed and perhaps somewhat more practical as I move toward a conclusion. As your pastor, I pledge to labour in your behalf to insure that those requests for participation in ministry coming before us as a church meet the criteria previously outlined. They will primarily serve to promote the establishment of churches, the evangelisation of the lost, the equipping of the saints to accomplish this great responsibility given by our Lord. The requests will, on occasion, serve to relieve the distress of fellow believers who hold to our Faith and who share our convictions.

I ask of you, as responsible members of this community of faith, that you carefully and prayerfully weigh all requests for support that are presented so that you may determine how you should respond. I accept that you have sufficient insight to make such decisions and I am convinced that the same Spirit who prompts me to bring requests for sharing before you as the church will direct you as you seek His mind in these matters. This is nothing less than an expression of mutual respect and the acceptance of mutual worth as fellow servants of our great God and Saviour, Jesus Christ.

We make every effort to plan our budget as a church, and the line items reflect the general direction we wish to move as a congregation. The budget is a spiritual document in that it expresses our aspirations for the year to come and speaks of the great directions we anticipate moving. Nevertheless, there will be throughout the year special requests which come to us as a congregation, which ask that we participate above and beyond the matters of the budget.

We can anticipate that we will have opportunity to assist in relief of the need of fellow believers from time-to-time. We will be afforded opportunity at various times in the year to share in the work of some who are called to labour as evangelists and to provide relief in various countries beyond our own borders. We anticipate that we will have occasion to share in the education of young believers preparing for a lifetime of service. All these are congregational opportunities which we can anticipate coming to us on an annual basis.

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Christians often receive requests that tug at the heartstrings. We need guidelines if we will honour Christ when responding to these various opportunities for giving. The message is designed to equip each believer to respond in a godly fashion to requests for support. Throughout the years of my service before the Lord, I have sought to be generous toward the ministry of my home congregation.

I have also participated in underwriting numerous individuals who were serving in difficult places. Lynda and I participated in underwriting a friend heading a team of missionaries in a ministry of evangelism and church planting in Germany. We also shared in the ministry of a missionary friend who planted churches in Argentina and a very special friend engaged in planting churches in the Philippines. God blessed each of these works.

I have a daughter who spent time labouring in the mission fields of Zaire and Kenya, working in evangelism and relief. It should be no surprise that her mother and I underwrote in part her service before the Lord.

It is entirely likely that you, also, on an ongoing basis have some special individuals who weigh heavily on your heart, and you share in their ministry. The Faith of Christ the Lord impels a steady stream of men and women who give themselves to serve in difficult places, places that are challenging and demanding. All such individuals require assistance to fulfil their calling.

Permit me to recommend the following guidelines, then. First, ***determine now that your participation in the advance of the life of the Body will be ongoing. Determine that you will be one who builds in a sense of reliability to insure that the work of Christ through this church will continue unhindered. Determine that you will regularly, thoughtfully, prayerfully, contribute to the work of Christ, giving as you have determined to underwrite this work.*** Whether weekly, semi-weekly, biweekly, monthly, or on some other basis, give of your strength and of your possessions to honour God and to build His Kingdom through contributing to the work of His Kingdom through this Body.

In determining that you will participate in the ongoing work of the Kingdom, determine as well how you will respond to those occasional needs which appeal for a spontaneous response. Determine now the great issues which stir your heart and by which you will seek to honour the Lord so that you may winnow the chaff from the grain to insure that your participation achieves the maximum good for the cause of Christ. Assuredly, every believer ought to assume that evangelism and church planting are priorities for mission service. We will each want to balance that participation with acts of mercy directed first to our Christian brothers. You may not hold the same Baptist convictions I hold. God bless you as you focus your mission giving to assist and relieve those fellow believers whose plight has touched your heart.

Tragically, even mission relief agencies that have a good reputation built from years past are drifting from the foundations on which they were built. One major organisation recently announced that they would no longer debar from working with them those who were engaged in a same-sex relationship. In only a few days, that group retracted their announcement because they realised that they would lose significant financial support from the evangelical community who had support them and supplied their needs for many years. However, it is obvious that they have already made the decision to compromise what is written in the Word for convenience. Actions such as this are more common than anyone might imagine.

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Second, *if you will share in the greater work of the Kingdom beyond this place, ask an accounting of those whom you seek to encourage and comfort and strengthen through your giving.* Every reputable missionary agency will gladly provide you an accounting of the distribution of their funds and will gladly speak of what God has accomplished through their work. Be wary of those people who speak in vague terms and who are reluctant to speak of the administration of funds entrusted to them. In Canada, consider supporting only those organisations submitting to the guidelines drafted by the Canadian Council of Christian Charities. In the United States, consider supporting only those charities which submit to the Evangelical Council of Financial Accountability.

Again, *I encourage you to bless others of your congregation through designating each of your missionary and relief gifts to pass through your church.* We will gladly forward your funds to any reputable agency engaged in Christian work and others of the congregation will rejoice in the knowledge, published in the financial report, of our mutual participation in mission and relief work through this church. I remind you that by the laws of our nation we may only transfer funds for which we give a receipt to other agencies which have received a charitable exemption through having met stringent financial rules.

Above all else, *I encourage each believer to determine to participate in the great ongoing work of the Kingdom in a regular fashion through praying for those labouring in obscurity and through systematic, regular contributions to the work of those whom Christ has laid on your heart.* Without question, this will best be accomplished through systematic giving to the budget of your church. As the pastor and the leadership of the congregation from time-to-time present needs within the church, view these presentations as opportunities, for that is what they are. Amen.