

About the Collection

About the Collection (Part 2)

1 Corinthians 16:1-4

Rev. Freddy Fritz

August 21, 2005

About the Collection (Part 2)

Scripture

Last week I began a sermon series *About 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.

By the way, most of 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 principles about the collection:

¹ Now about the collection for God's people: Do what I told the Galatian churches to do. ² On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made. ³ Then, when I arrive, I will give letters of introduction to the men you approve and send them with your gift to Jerusalem. ⁴ If it seems advisable for me to 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 *About the Collection* is to help you think biblically about your financial stewardship with respect to 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 God’s people,”** 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 principles **“about 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 one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made.”

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 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 one of you** should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made."

The phrase “**each one 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 one 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: “Jesus sat down opposite the place where the offerings were put and watched the crowd putting their money into the temple treasury. Many rich people threw in large amounts. But a poor widow came and put in two very small copper coins, worth only a fraction of a penny. Calling his disciples to him, Jesus said, ‘I tell you the truth, this poor widow has put more into the treasury than all the others. They all gave out of their wealth; but she, out of her poverty, put in everything—all she had to live on.’” Do you know what percent she gave? 100%!

Luke 16:10-11 says: “Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with 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 Macedonians 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 one of you **should set aside a sum of money** in keeping with his income, **saving it up, so that when I come no collections will have to be made.**”

A. *The Speculation*

There have been many people who have tried to interpret the phrase “**set 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 “**set 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.

About the Collection

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 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. Joseph, a Levite from Cyprus, whom the apostles called Barnabas (which means Son of Encouragement), sold a field he owned and brought the money and put 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 into the care of those who had spiritual responsibility on the first day of the week. Then, those spiritually-minded men determined the distribution of those funds.

C. The Solution

The phrase “**set aside**” does not here mean a private fund, i.e., to **set 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 **set aside** for giving. Nobody can order you how much to **set aside** or how much to invest with God. That is something you determine yourself, on the basis of what Scripture teaches, and then you **set it aside**.

D. The Store

Now, what does the phrase “**saving it up**” mean?

Well, the Greek word is *thesaurizo*, from which we get “*thesaurus*.” A *thesaurus* is a treasury of words. The phrase “**saving 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 when I come no collections will have to be made.**”

Now, if the people just put their money in a private fund every 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, "If anyone has material possessions and sees his brother in need but has no pity on him, how can the love of God be 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

Earlier I mentioned that the majority of church attendees give very little to support the mission of the church. A husband and wife team of researchers, the founders of *Empty Tomb, Inc.*, in Champaign, Illinois, have tracked American Christian giving as well as global needs. John and Sylvia Ronsvalle have estimated that \$70-\$80 billion a year could meet the most essential human needs around the world. They note that “projects for clean water and sanitation, prenatal and infant/maternal care, basic education, immunizations, and long-term development efforts are among the activities that could help overcome the poverty conditions that now kill and maim so many children and adults.”

The Ronsvalles go on to write, “That figure of \$70-\$80 billion may sound like anything but good news. God may be generous, you may agree, but has he been that generous? Consider this: If church members in the United States would increase their giving to 10 percent of their income, there could be an *additional* \$86 billion available for overseas missions.”¹

My goal is to help us all 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 could discover 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 to the local church.

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.

¹ Craig L. Blomberg, *Preaching the Parables* (Grand Rapids, MI: Baker Academic, 2004), 51. Updated statistics from www.emptytomb.com.

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. www.sermonaudio.com/search.asp?SpeakerOnly=true&currSection=sermonsspeaker&keyword=Freddy%5EFritz

Please give your input and leave your feedback at websites 2 and 3 when requested to do so. This helps with evaluation and planning of sermons.

Tampa Bay Presbyterian Church (PCA)

Answers for Life!

Address: 19911 Bruce B. Downs Blvd., Tampa, FL 33647

Telephone: (813) 973-2484

Fax: (813) 973-4673

Email: Office@TampaBayPresbyterian.org

Web site: www.TampaBayPresbyterian.org