

The Gift

Paul had just got through spending a lot of time, and detail, talking about the resurrection & how important it is for our faith. Then he quickly, abruptly almost, turns from Doctrine to Practical Christian Living.

And what is his less on Christian living that he brings to the forefront?
GENEROSITY. GIVING. MONEY.

Let's all GROAN together. Here I am another preaching wanting your money!

BUT WHY? Why would Paul talk about money?

- 1) They were asking. Remember, a good chunk of 1 Corinthians is him responding to questions they were asking him. And one of those questions that they had asked Paul was about giving to other Christians in need. Specifically, those in Jerusalem. How do they do it?
- 2) "What lies ahead in resurrection glory lays great responsibility on the present. If we truly believe that we are going to leave this world and that our bodies one day will be transformed and perfectly united with our spirits to live all eternity with God, our concern should be to lay up treasures in heaven while we are on earth." (MacArthur)

Now about the collection for the saints: You should do the same as I instructed the Galatian churches. ² On the first day of the week, each of you is to set something aside and save in keeping with how he prospers, so that no collections will need to be made when I come. ³ When I arrive, I will send with letters those you recommend to carry your gracious gift to Jerusalem. ⁴ If it is suitable for me to go as well, they can travel with me. 1 Corinthians 16:1-4

We see examples of extreme giving & generosity all through the NT. Acts 2 speaks of Christians selling homes & giving the money to the Apostles for them to distribute to those in need within the church.

When Barnabas & Paul began their missionary endeavors the Apostles Peter, James, & John instructed them both to “remember the poor” in all that they did (Galatians 2:10) & Paul was “eager” to do that.

- Paul had a heart for the poor because Christ has a heart for the poor.

Whether they were spiritually or financially poor Christ had a soft spot for them.

Giving is a part of Christian Living.

Why should we give?

- Giving demonstrates unity of the Church.
 - Here was a group of Christian Gentiles in a different country, raising money for a group of Jews. But their love for the Lord, and their love for one another, had them sharing as much as they could with one another.
- Giving is a way of putting into effect the practical teaching of Christianity.
- Giving helps us get our priorities straight.
 - When we are giving more to the Cable Company than we are to Kingdom Causes.... Maybe that’s something that we need to re-address.
 - What is really IMPORTANT in my life? What are my priorities?
 - ESPN? HGTV? Or helping to fund ministries that help families around the world have clean water to drink & hear the Gospel.

How do we make Giving a part of our Christian Living? Paul gives some practical advice...

- Give Regularly. *On the first day of the week...v.2a*
 - Some pastors have said you must give every week; even if you are paid monthly.
 - Let's not be legalistic. More than likely these folks were paid weekly or by the job

- Give Proportionally. ... *each of you is to set something aside and save in keeping with how he prospers... v. 2*
 - Amanda & I do give 10% to the church & then when there are special causes that we feel passionate about we give above & beyond that.
 - Might not be able to eat at Taco Bell so much when we do that but it's a good sacrifice.
 - The more I read I do not think a TITHE (10%) is required but frankly it is very do able. The model for giving in the New Testament is GENEROUSLY & CHEERFULLY.
 - I have heard of some Christians who give 90% of their income away & live off of only 10%.
 - This is precisely modeling what Paul is talking about here in verse 2. 😊

- Give Cheerfully

Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. 2 Corinthians 9:7

- The early church was known for its generosity & LOVE that they showed one another.
- Money shouldn't give favoritism.
 - I do NOT know who gives what or how much.

Application:

Annie Armstrong Offering

Lottie Moon Christmas Offering

Giving faithfully & generously to the church.

- When we do the Lord's Supper we raise money for those in need within our own church family & for those in our community.

Giving is a part of Christian Living.

We need to be investing eternally. Looking for opportunities within our own lives that we can give to the Lord.

- Money
 - Had a friend who ran a successful business but it demanded a lot of his time. So he was generous with his finances since he wasn't able to give so much of his time.
- Time
 - A friend shared with me the other day that he didn't have a lot of money but he had some time & skills so he was using that to be a blessing to the church.
- Abilities

Giving is a part of Christian Living.

I love our Church family. The way you all love one another & love our community.

Sunday evening Contemporary Worship Service.

- Reaching young adults & families.
 - Nursery & Children's Church Volunteers.
- 3rd shift people at the refinery.

Collegiate Ministry

- Hosting the Track & Field Team next Sunday.
- Need Collegiate Ministry Volunteers.
 - Lead Bible studies
 - Spend time with the students

Money (1 Cor. 16:1–4)

One of the most important ministries Paul had during his third journey was the gathering of a special “relief offering” for the poor believers in Jerusalem. He wanted to achieve several purposes in this offering. For one thing, the Gentiles owed material help to the Jews in return for the spiritual blessings the Jews had given them (Rom. 15:25–27). At the Jerusalem Conference years before, Paul had agreed to “remember the poor,” so he was keeping his pledge (Gal. 2:10). **Paul not only preached the Gospel, but he also tried to assist those who had physical and material needs.**

Why was there such a great need in the Jerusalem church? It is likely that many of the believers had been visiting Jerusalem at Pentecost when they heard the Word and were saved. This meant that they were strangers, without employment, and the church would have to care for them. In the early days of the church, the members had gladly shared with each other (Acts 2:41–47; 4:33–37); but even their resources were limited. There had also been a famine (Acts 11:27–30) and the relief sent at that time could not last for too long a time.

Apart from keeping his promise and meeting a great need, Paul’s greatest motive for taking up the offering was to help unite Jewish and Gentile believers. Paul was a missionary to the Gentiles, and this bothered some of the Jewish believers (Acts 17:21–25). Paul hoped that this expression of Gentile love would help to heal some wounds and build some bridges between the churches. (For more information about this offering, read 2 Cor. 8–9.)

Even though this was a special missionary offering, from Paul’s instructions we may learn some basic principles that relate to Christian stewardship.

Giving is an act of worship. **Each member was to come to the Lord’s Day gathering prepared to give his share for that week.** The early church met on the first day of the week in commemoration of the resurrection of Jesus Christ. (The Holy Spirit came on the church at Pentecost on the first day of the week.) It is tragic when church members give only as a duty and forget that our offerings are to be “spiritual sacrifices” presented to the Lord (Phil. 4:18). **Giving should be an act of worship to the resurrected and ascended Saviour.**

Giving should be systematic. Some students have suggested that many people were paid on the first day of the week during that time in history. But even if they were not, each believer was to set aside his offering at home and then bring it to the assembly on the first day. Paul did not want to have to take up a number of collections when he arrived in Corinth. He wanted the whole contribution to be ready. **If today’s church members were as systematic in their giving as they are**

in handling their other financial matters, the work of the Lord would not suffer as it sometimes does.

Giving was personal and individual. Paul expected each member to share in the offering, the rich and poor alike. **Anyone who had an income was privileged to share and to help those in need.** He wanted all to share in the blessing.

Giving is to be proportionate. “As God hath prospered him” (1 Cor. 16:2) suggests that **believers who have more should give more.** The Jewish believers in the church would have been accustomed to the tithe, but Paul did not mention any special proportion. Certainly the tithe (10 percent of one’s income) is a good place to *begin* our stewardship, but we must not remain at that level. As the Lord gives us more, we should plan to give more.

The trouble is, too many saints, as they earn more, involve themselves in more and more financial obligations; and then they do not have more to give to the Lord. Instead of finding a suitable “level” and remaining there, they keep trying to “go higher,” and their income is *spent* rather than *invested*. As the old saying goes, “When your outgo exceeds your income, then your upkeep is your downfall.”

Paul made it clear in 2 Corinthians 8–9 that Christian giving is a *grace*, the outflow of the grace of God in our lives and not the result of promotion or pressure. **An open heart cannot maintain a closed hand. If we appreciate the grace of God extended to us, we will want to express that grace by sharing with others.**

Money is to be handled honestly. The various churches involved in this special offering appointed delegates to help Paul manage it and take it safely to Jerusalem. (See 2 Cor. 8:16–24 for more information on the “finance committee” that assisted Paul.) It is unfortunate when Christian ministries lose their testimony because they mismanage funds entrusted to them. **Every ministry ought to be businesslike in its financial affairs.** Paul was very careful not to allow anything to happen that would give his enemies opportunity to accuse him of stealing funds (2 Cor. 8:20–21).

This explains why Paul encouraged the *churches* to share in the offering and to select dependable representatives to help manage it. Paul was not against *individuals* giving personally; in this chapter, as well as in Romans 16, he named various individuals who assisted him personally. This no doubt included helping him with his financial needs. But **generally speaking, Christian giving is church-centered.** Many churches encourage their members to give designated gifts through the church budget.

It is interesting that Paul mentioned the offering just after his discussion about the resurrection. There were no “chapter breaks” in the original manuscripts, so the readers would go right from Paul’s hymn of victory into his discussion about money. **Doctrine and duty go together; so do worship and works. Our giving is “not in vain” because our Lord is alive. It is His resurrection power that motivates us to give and to serve.**¹

¹ Wiersbe, W. W. (1996). [*The Bible exposition commentary*](#) (Vol. 1, pp. 621–622). Wheaton, IL: Victor Books.

16. An international church

16:1–24

After the grandeur of chapter 15, anything is bound to be something of an anticlimax. The contents of this chapter are essentially practical and therefore prosaic. A closer look will yield fascinating insights into the life of the New Testament church. These insights can best be summarized, not so much by consecutive exposition of the text, as by a more panoramic overview of the chapter as a whole. We thus discover:

1. A church which is international but also interdependent

Although Paul has mostly personal comments to make, the context is markedly international. At least five Roman provinces are mentioned: Galatia (1), Judaea (3), Macedonia (5), Achaia (15) and Asia (19). These areas of the Roman Empire reflect very different cultures and conditions: European and Eastern, Jew and Arab, Greek and Roman, urban and rural. We see a church which has penetrated into all these situations, such is the power of the Christian gospel. It is fascinating to note how mobile this international church proved to be in the Mediterranean world of the first century. This mobility was immeasurably improved by the efficiency of the Roman Empire. Roman roads radiated throughout the provinces. Roman legions ensured that travel was reasonably safe: indeed, *pax Romana* (the peace of Rome) became a byword. The Romans also had a very effective postal system, and various hostelries dotted the main roads. Throughout the whole region the Greek language was the *lingua franca*. The vision and dedication of men and women, married couples, businessmen and missionaries produced an international church which took full advantage of the situation.

The interdependence of this far-flung church was expressed in several ways. In this chapter we see a generous sharing of both money and ministry. The chapter begins with Paul's heartfelt concern for the church in Jerusalem (1–4). He was burdened with the needs of the mother-church, which had been facing very straitened circumstances for a long time as a result of a severe famine (this had been foretold by Agabus in a word of prophecy), a natural disaster that would have hit Judaea particularly hard because it was not a very wealthy area, especially around Jerusalem. In every church for which he was responsible Paul stressed the opportunity, privilege and responsibility of thus meeting the needs of the saints (1) in Jerusalem. There was no better or more tangible way of cementing relationships between Jewish Christians and Gentile Christians.

In order to regularize and organize this contribution (1), Paul urged on the Corinthians the habit of setting aside a regular amount each week. The reference to the first day of every week (2) shows that he saw such disciplined giving as part of the regular worshipping-life of the church at Corinth. The amount should be determined by what each Christian experiences at God's hands by way of prosperity. But the fact that Paul instructed each of you to take part indicates that relative

poverty should not prevent such planned, systematic giving. In fact, Paul seems to see such giving as combining the systematic with the spontaneous: the spontaneity controlling the amount given, the system ensuring regularity. Paul made it plain (3–4) that everything thus collected would be scrupulously handled—a model which needs to be constantly emulated.

Sharing our material prosperity is only one way of demonstrating our interdependence in the body of Christ. This chapter also reveals the generous way in which the early church shared its resources in personnel. Paul’s own travelling ministry is obvious (5–7), but we read of an imminent visit from Ephesus to Corinth by *Timothy* (10–11). That would not have been without considerable cost for Timothy: he was a sensitive, nervous and hesitant minister, who constantly needed a boost to his morale. Clearly, Paul believed that Timothy had an important ministry to bring to the church at Corinth. He encourages them to put him at his ease and, his work done, to send him on his way rejoicing.²

PAUL PROCEEDS TO the final topic of the body of his letter. For the next-to-last time he introduces a subject with “now about,” probably reflecting the next-to-last question the Corinthians had asked in their letter (cf. 7:1). (The last such issue is not theological but personal; see 16:12.) Because Paul’s comments are so brief, much background has to be filled in from additional information supplied in Acts, Romans, and 2 Corinthians.

The collection to which Paul refers in verse 1 formed a major enterprise of his third missionary journey. Significant numbers of Jewish Christians in Jerusalem were impoverished (v. 3; cf. Rom. 15:26), and Paul spent substantial energy raising funds from various Gentile churches in Asia and Europe to help meet their needs (Acts 20:4). But in addition to alleviating physical suffering, Paul undoubtedly saw the collection as an opportunity to bring greater unity within the church across Jewish and Gentile boundaries, to pay off a spiritual debt of sorts that the Gentile congregations owed their “mother church” in Jerusalem (Rom. 15:27), and to demonstrate the genuineness of Gentile Christianity to skeptical Jewish Christians (cf. Acts 24:17). In addition, the offering would be a testimony to the unsaved world and to Christians everywhere of the faith and love of those who participated. More people might well be won to Christ, and others would grow in their faith and give an outpouring of thanks to God (2 Cor. 9:12–15).

The rich theological significance of this collection is amply illustrated by the diversity of terms Paul applies to the project: a “gift” (v. 3; the word used here also means “grace”), “fellowship” or “sharing” (2 Cor. 8:4), a “liberal” or “generous” contribution (8:20; 9:5), the presentation of “offerings” (Acts 24:17), and a “service” (2 Cor. 9:1) or even “divine service” (9:12). The Corinthians had themselves taken the initiative to contribute generously and had inspired other churches to imitate them, but now they were lagging behind in keeping their commitments (8:1–12; 9:1–5). Sadly, Paul’s brief words here did not adequately motivate them, because he has to return to the topic in much greater detail in 2 Corinthians 8–9. But Romans 15:26 demonstrates that ultimately the Corinthians came through.

² Prior, D. (1985). [*The message of 1 Corinthians: life in the local church*](#) (pp. 278–280). Leicester, England; Downers Grove, IL: InterVarsity Press.

“God’s people” in verse 1a translates the word for “saints” and refers to Christians in general—in this case in Jerusalem. Despite verse 1b, there is no reference to this collection in the letter to the Galatians, so we must assume that the instructions to which Paul refers here took place after that letter was written in ca. A.D. 49 (six years earlier). But Galatians 2:10 does include “remembering the poor” as an important principle that Paul, Peter, and James all agreed on when they met in Jerusalem to talk about Paul’s ministry. Moreover, one of the representatives whom Paul sent with the collection (see Acts 20:4) was Gaius of Derbe, a man from one of the cities of Southern Galatia.

“The first day of every week” (v. 2a) refers to Sunday. It is natural, therefore, to take this verse as the first known reference to a weekly offering as part of Christian worship. Yet the language, “set aside a sum of money ... saving it up,” is more literally rendered “place by himself ... treasuring,” as if each person stored his or her contributions at home. When Paul expresses a desire not to have to make collections upon his arrival in Corinth, what he most likely means, then, is that he hoped “each member would have a prepared sum ready to pay into a central fund.” Yet even if the Corinthians did not necessarily bring their monies to a weekly worship service, the fact that this storing was to take place on Sunday strongly suggests that the first day of the week, not the seventh (the Sabbath), had already come to be the most special day of the week for these Christians. This day probably included a time for worship, as with Paul’s preaching at Troas in Acts 20:7—an event that should be dated to only a year or two after the writing of this letter.

“In keeping with his income” (v. 2b) translates an expression that might better read, “to whatever extent one is prospered.” **Paul’s instructions about representatives and letters of recommendation (v. 3) show his concern for financial integrity and accountability.** Acts 20:4 reveals that these representatives came from numerous churches and territories in which Paul had ministered. The lack of any delegate specifically associated with Achaia (the province in which Corinth was located) has been variously interpreted. It probably means nothing more than that Luke’s listing, like Paul’s elsewhere (Rom. 15:26), was partial. It is possible, though somewhat less probable, to take the “letters” as modifying the verb, “you approve,” in which case we should read, “When you arrive, I will send those you approve by letters of introduction with your gift....” What will make it “advisable” (or “fitting”) for Paul to go along (v. 4)? Probably he has in mind an adequate sum of money to justify the time and not to embarrass himself before the church leaders in Jerusalem!³

Bridging Context

PAUL PROVIDES POWERFUL principles for Christian giving based on his instructions about the collection for Jerusalem, although many of them are found only in 2 Corinthians 8–9 and must be left to a commentator on that book. Several principles nevertheless emerge from these four

³ Blomberg, C. (1994). [1 Corinthians](#) (pp. 323–325). Grand Rapids, MI: Zondervan Publishing House.

verses, as does an important controversy over the background. To begin with the latter, why was the church in Jerusalem poor? There are those who blame it on a supposedly failed experiment with communism (cf. Acts 2:44–47; 4:32–37). To be sure, we do not know how long the early church continued its practice of communal sharing, and silence on the topic may suggest that it had already been abandoned during the twenty-five years between the birth of the church and the writing of 1 Corinthians. On the other hand, Luke indicates that God blessed this “experiment” (2:47; 5:11–16), so we can scarcely play down giving to the poor as merely a second-class alternative to promoting capitalism. Then, as often since, many factors entirely outside the control of Christians can lead to impoverishment. Systemic changes may help, but they are no substitute for generous sharing on the part of God’s people who are better off.

Most likely, the Jerusalem church’s need was the product of a series of factors that included the famine of the late 40s, the relative poverty level in Jerusalem to begin with, the number of poor people (e.g., the widows of Acts 6:1) who flocked into the early church there, and the fact that these Jews, now turned Christians, would most likely have been cut off from the distribution of food and provisions for the needy that other Jews assiduously practiced. We may take Paul’s principles for giving, then, as widely applicable to comparable situations of need and not as a unique response to an idiosyncratic problem that could have been avoided.

Indeed, Paul’s two major rationales for this collection have influenced the church’s history to such an extent that they provide the two major foci of Christian giving in almost every age—supporting those who are our spiritual parents or authorities over us in full-time ministry and helping to meet the physical and spiritual needs of the world’s most dispossessed, particularly within the body of Christ. Other details may be more situation-specific, yet suggest helpful guidelines. Weekly giving, for example, builds in systematic, self-disciplined, consistent generosity. Even if that money is simply set aside privately, its conjunction with the regular worship of the church reminds us that stewardship is as much a part of obedience and devotion to God as prayer, praise, fellowship, instruction, and the like. It also makes it less likely that Christian leaders will have to issue special calls or initiate additional campaigns to reduce regular budget deficits.

Paul’s phrase “in keeping with his income” (v. 2) reminds us that neither here nor in any other New Testament text is the tithe taught as incumbent on Christians. Indeed, the only New Testament reference to giving ten percent comes in a passage in which Jesus is instructing Jewish scribes and Pharisees on how they should live *under the old covenant*, and in which he is drastically subordinating the tithe to “the more important matters of the law—justice, mercy and faithfulness” (Matt. 23:23). Paul’s ideal appears instead in 2 Corinthians 8:13–15: no one is ever permitted to get too rich or too poor, as more well-to-do Christians share from their surplus with needier ones. The problem with a tithe is that it is too burdensome for many of the poor, while letting most middle-and upper-class Christians off the hook too quickly! So Paul refuses to legislate any percent; indeed, verse 2 here can be taken as support for the concept of a “graduated tithe”—the more one makes, the higher percentage one should normally give. But he does stress that “each” must give; the task may not be restricted to the wealthy patrons, lest they think they are again buying power with their gifts. Paul was also probably well aware of the parallel Jewish and Greco-Roman models of caring for the poor and concerned that Christians be perceived as being at least as zealous in caring for their own.

Verse 3 makes plain the importance of accountability in handling money, a concern Paul will take great pains to stress in 2 Corinthians 8:16–24. He wants to be sure the collection is free of any opportunity for mismanagement or even of the accusation of mishandling of funds. Jesus’

famous words about not letting “your left hand know what your right hand is doing” (Matt. 6:3) do not contradict Paul’s instructions. Rather, they warn metaphorically against parading one’s piety in public, in this case by showing off how much one is giving to the needy (vv. 1–2).⁴

Contemporary Significance

ALL KINDS OF objections can be brought to bear as to why believers should not apply Paul’s exhortations regarding the collection to Christian giving today—it was a “one-off” event, we have a different economic system in which some of our taxes help pay for welfare, the poor today often have created their own problems, and so on. But none of these objections can withstand careful scrutiny. The plain fact is that the overall standard of living of most Western Christians, even by *contemporary* global standards, is so much superior to that of believers in most other eras and cultures that our excuses for not helping the millions of *Christian* needy, to say nothing of the other poor people in the world, ring exceedingly hollow. We may continue to disagree on the best ways to provide that help, but generous giving must remain a priority.

A better understanding of the principles of stewardship and a more consistent application of them are both acutely needed in the contemporary Western church. The amount of money required annually to relieve the worst suffering of the two-thirds of the world that is desperately poor is far exceeded by the amount Americans spend each year on sports, leisure, recreation, surplus food and clothing, and so on. And a significant percent age of both that impoverished two-thirds of the world and the affluent West are Christian! Obviously, corrupt governments, civil warfare, supply blockades, and various other obstacles would still prevent the alleviation of all human misery, but far more significant progress could be made toward helping the poor than is currently being done. Governments may at times have more resources at their disposal, but they will not usually bring relief in the name of Christ or present the type of holistic antidote to both spiritual and physical maladies that churches and Christians can.

Sadly, however, American Christians give on average about three percent of their income to all charitable causes put together. Some churches still demand and sometimes receive a tithe from a good percentage of their members. One should not object to this, since such donors exceed the average by seven percent! But if most of us were honest, we could afford and would be able to give far more without substantial sacrifice. The list of ideas is almost endless: living in smaller homes, buying less expensive cars, eating less, eating out less, buying fewer clothes, utilizing garage sales, car pooling, conserving water, recycling, watching videos rather than going to movies, avoiding cable television, buying in bulk or wholesale, traveling less by car when bicycling is possible, traveling less by jet when driving is possible, sharing rarely-used household tools and equipment among families on the same block or in the same housing complex, setting up baby-sitting cooperatives, gardening for food, spending less money on pets, conserving energy in our homes and buildings, planning more modest weddings and funerals,

⁴ Blomberg, C. (1994). [*1 Corinthians*](#) (pp. 325–327). Grand Rapids, MI: Zondervan Publishing House.

giving donations to Christian ministries as birthday or Christmas presents, avoiding disposable diapers, regularly giving away unused clothes, books, toys and other possessions, and on and on.

At times, believers may be able to implement more radical redirection of their funds, freeing them up for use in the Lord's work. Tom Sine describes one church's model of setting up an account from which first-time home owners in their congregation could borrow money at a zero-percent interest rate, in return for which they might contract to work in various ministries for the church or donate the surplus they would have spent on mortgage payments to the kind of holistic ministry Paul envisions here. An individual or family who could thus pay \$50,000 cash for a home would save approximately \$150,000 over thirty years in mortgage payments and have an enormous sum to reinvest in kingdom priorities. Many churches that are starting to outgrow their current facilities should seriously consider the advantages of starting daughter congregations, sending members to infuse new life in nearby struggling churches, meeting in empty parts of shopping malls, and creating numerous other diversions for the huge sums of money that so often get trapped in bigger building programs and the debt services that commonly cling to them.

In short, "baby boomers" and "baby busters" need to be taught to give. If they are not, many churches and Christian organizations will go out of business, as donor bases in this country are currently weighted most heavily in favor of senior citizens. Furthermore, they (and all Christians) must be taught to give to those individuals, organizations, and churches who themselves have their priorities straight, who maximize giving to support a reasonable but not excessive lifestyle for full-time Christian workers and a holistic mission to meet the physical and spiritual needs of hurting people worldwide. Fifty percent of a church's budget given to this kind of holistic mission is not unheard of in Western Europe; our more affluent American churches could do even better if we were willing to significantly reprioritize our church budgets. As Paul was afraid of being shamed by the competing models of his world, we should learn a lesson today from the Mormons who tithe and stockpile goods to take care of their own far more faithfully than most Christians do. Should we permit them to exemplify the principles of the gospel in this area better than we do?

Weekly giving remains a good model, but it need not be imposed legalistically. Good stewardship (less checkwriting, easier bookbalancing, and accountability) may actually be enhanced by monthly or even quarterly giving to Christian work. But we must take care lest the practice become so infrequent that it loses its value as a regular reminder of stewardship as part of worship. **In addition, we need to make sure that giving comes "off the top," at the beginning of the pay period, according to what we have determined to give; we should not allow it to fluctuate based on what is leftover after some initial period of spending to meet other needs and desires.**

Integrity and accountability in management of funds are as absent today as generous, sacrificial giving. Organizations that hold their member churches and parachurch groups to principles of financial disclosure and accountability have helped in some circles and should be widely supported. A scrupulous resistance of going into debt for all but the most unavoidable of reasons, by both individuals and churches, needs to be reinducted. (One legitimate reason might be if one had surplus money that could yield greater interest while being invested than the rate of financing on that debt.) Given the exorbitant rates of credit card interest, there are few legitimate reasons for ever charging purchases unless one pays one's bills interest-free every month.

There are not many situations in which building programs should be financed before most of the money is raised up front. Church budgets should be itemized in detail and open to prayerful

examination by all members. Itemization should include pastoral salaries, for even though they may be the most delicate topics of consideration, they can be the most abused areas of our spending, either through paying our leaders too much or too little.

Individual believers need fellow Christians with whom they can share the details of their stewardship so as to hold each other mutually accountable for their lifestyles. Those who are afraid that they will receive too much criticism for these various disclosures more often than not have misguided priorities.⁵

⁵ Blomberg, C. (1994). [*1 Corinthians*](#) (pp. 327–330). Grand Rapids, MI: Zondervan Publishing House.