

33. The sound investment tips

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Charles Schwab & Co., Inc., Fidelity Investments, and Edward Jones

When you hear these company names, many of you automatically recognized them as the top ranking investment advisors. It is their job to provide sound investment tips to their clients so that they can get an excellent return on investment and less loss during the financial downtime.

Spiritually, the apostle Paul is rounding up a few rapid, yet sound investment tips to the ancient Corinthian Christians at the end of his letter. We are going to learn two of his spiritual investment tips this morning.

A. THE SORE SUBJECT – COLLECTION

1 Corinthians 16:1 Now concerning the collection for the saints, as I have given orders to the churches of Galatia, so you must do also:

Paul puts his finger on the importance of financial giving – a topic that in some churches is overdone, and in others, ignored, because it is a rather sore subject for a pastor to talk about.

Again, Paul is replying to something the Corinthian Christians were asking about, especially regarding the collection for the believers in Jerusalem. He's not talking about regular giving, but giving to the specific project over and above their usual gifts.

Why was the church in Jerusalem so needy? There may be many reasons. We know they supported a large number of widows according to Acts 6 and were in the midst of famine per Acts 11. Paul's heart was aching for these people, so he organized a relief effort, calling upon the churches at Corinth and others to help meet the needs of their mother church.

B. THE PRINCIPLES OF GIVING

1 Corinthians 16:2 On the first day of the week let each one of you lay something aside, storing up as he may prosper, that there be no collections when I come.

1) Giving should be systematic.

Paul urges the Corinthians set aside money for their offerings "on the first day of the week." Giving shouldn't be done haphazardly. It should be done with thoughtful and regular planning.

2) Giving should be an individual matter.

Everybody is to be involved in giving.

Before you shut me off since I am talking about giving money to God and His church, please listen to me carefully: Jesus talked about money more than about heaven and hell combined. He talked more about money than about salvation in His Gospels. Why? Because did He need money to run His ministry on earth? No, because He knew how tight some of us are when it comes to giving. I said this before, but I am going to say this again. Tithe and offering are one of our expressions of our faith in God. I am willing to say that those who do not tithe or give money in God's work are immature and they are lacking in faith. No one really follows Jesus, unless they know how to give.

The Great Reformer Martin Luther says, "Man needs three conversions: the conversion of his heart, the conversion of his head, and the conversion of his pocketbook."

3) Giving is to be consistent.

Paul tells the Corinthians to "*lay something aside, storing up*" – literally, "keep putting aside and saving." Our giving is to be a consistent, regular part of our service and worship. Do you support your church regularly, consistently enjoying the benefits and delights of giving?

4) Giving is to be proportionate to what we receive.

Each week we are to see how much we have received from the Lord through our jobs and use that as a basis for determining how much we should give. The amount of our paychecks may differ, but we should all have the same attitude toward giving.

Throughout all of Paul's epistles, he has never mentioned tithing. He had plenty of opportunities to explain this custom, because many of his readers were Gentiles who were unfamiliar with Jewish traditions from the Old Testament. But since neither he, nor any other New Testament writer commanded believers to give 10% of their earnings, we can conclude that we are not obligated to tithe. Instead, we have the opportunity to give as the Lord lays it on our hearts. Grace-giving, not tithing, is the task God has given us. This isn't to say that tithing is no longer biblical. In my opinion, it is a good starting point. It just means tithing should be motivated by grace, not law. Giving should be something between you and God and something always done joyfully from your heart.

5) Giving should be a private matter.

Paul didn't want his presence to pressure the Corinthians into giving, so he asked "*there be no collections when I come.*"

No reason to feel proud, no reason to feel ashamed about how much you give to God's work. It's just you privately giving back to God a portion of His blessing to you. Some ask, "Should I give to God from my gross income or net income?" That is up to you. Consider this, the more you give, the more you are blessed. So in other words, do you want to get blessed in gross or net?

C. THE ARRANGEMENTS

1 Corinthians 16:3-4 And when I come, whomever you approve by your letters I will send to bear your gift to Jerusalem. 4 But if it is fitting that I go also, they will go with me.

Paul was particularly discreet when it came to handling the Corinthian church's money. He wanted no part in collecting it, counting it, or delivering it. He could, however, put his seal of approval on whomever they chose to deliver it. Other than encouraging them to give, he kept his hands out of their money matters.

D. ABCs OF ONE-ON-ONE DISCIPLESHIP

One of the last commandments of Jesus after His resurrection before His ascension was this:

Matthew 28:19-20 "Go therefore and make disciples of all the nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, 20 teaching them to observe all things that I have commanded you; and lo, I am with you always, even to the end of the age."

Evangelism is a must for all Christians to do, so is the discipleship. I grant that some of us are more gifted and prepared in discipling others further than the rest. But all of you can disciple a brand new Christian to a certain level or more.

In 1 Corinthians 16:5-12, we see Paul volunteering to tutor them, with Timothy's help. In this passage Paul brings out six principles of discipleship for believers everywhere to adopt:

1) Discipleship starts with those who know where they're going.

1 Corinthians 16:5 Now I will come to you when I pass through Macedonia (for I am passing through Macedonia).

The Lord Jesus knew exactly where He was going. His confidence attracted a group of hardened fishermen, ill-prepared for His kind of work, but they put down their nets and followed Him. Jesus knew where He was going. And that, of course, drew others to follow Him.

2) Discipleship means getting personally involved for an extended period of time.

1 Corinthians 16:6-7a And it may be that I will remain, or even spend the winter with you, that you may send me on my journey, wherever I go. 7 For I do not wish to see you now on the way;

Like a tutor who commits to helping a student throughout the whole semester, Paul was ready to commit himself to the Corinthians for an entire season.

In spite of all the grief and problems these Corinthians caused Paul, he actually loved the people from his heart. He brought them to the Lord Jesus and cared for them at their infant stage and desiring them to grow well in the Lord like a true father and spiritual leader. He didn't just say, "Hi," and "Bye" to them as he passes by. He wanted to stay with them and share his blessings with them.

The word for "with" in $\nu\acute{o}$ which is "prós" in the Greek carries the idea of "intimate involvement, face-to-face contact and dialogue." Are you willing to spend the time necessary to help build the spiritual foundations of others? Willing to become part of the brick and mortar of their lives?

3) Discipleship is sustained by the Lord's permission.

1 Corinthians 16:7b but I hope to stay a while with you, if the Lord permits.

Notice how Paul hinges his visit on one condition: "If the Lord permits." If God doesn't give him 'OK,' Paul will change his plans. He is determined not to force the situation, but to rely on God's timing. The Greek word for "permits" is "epitrepō" and it conveys the idea of a person's wanting something badly, but waiting for the Lord to make it possible.

Though Paul has a plan to make his journey, he was careful to be flexible to change and willing to submit to God's will and His way. If the Lord has something different in mind, we want to be open to His will in our lives. We don't want to be so rigid that the Lord has to break us in order to change our direction. That is why he quickly adds "if the Lord permits."

We often prepare the whole plan without any input from God and assume that He is on board with our plan. When something goes wrong, we start to pray to God and ask Him to fix it. No, we should have asked Him for His way before we started anything. We should not put the horse before the cart and later try to do damage con-

trol. I like what the late Calvary Chapel founder pastor Chuck Smith often taught us, "Blessed are the flexible, they shall not be broken."

4) Discipleship flourishes in the context of unguarded honesty.

1 Corinthians 16:8-9 But I will tarry in Ephesus until Pentecost. 9 For a great and effective door has opened to me, and there are many adversaries.

Paul wasn't embarrassed to share about God's blessings or his own struggles. Without a trace of pride, he told them that great things were happening in Ephesus. And, without a trace of shame, that he was struggling. Transparent, he wanted them to know his heart.

Do you share your failures and weaknesses with others? If you do, it makes you more real; if you don't, others will see you as a hypocrite when you fail or struggle.

5) Discipleship is strengthened through mutual support and equal respect.

1 Corinthians 16:10-11 Now if Timothy comes, see that he may be with you without fear; for he does the work of the Lord, as I also do. 11 Therefore let no one despise him. But send him on his journey in peace, that he may come to me; for I am waiting for him with the brethren.

Here Paul warns them not to reject Timothy because of his youth and inexperience. Since Paul knew what kind of people the Corinth Christians were, he was concerned about the obstacles that timid Timothy would face in Corinth. He knew that they would mock and ignore him because of his timid character and young age. So as the spiritual father of Timothy, Paul was telling them not to treat Timothy bad, but help him in his work for God.

It is a common thing for us to judge people with outward appearances instead of what is inside. Just because somebody has everything we wanted to have doesn't mean that he or she is godly and chosen by God. Unless he or she has a willingness to obey and follow God, that person is facing doom. And the ones who follow that person will also face the same fate.

6) Discipleship must allow room for disagreement and individualism.

1 Corinthians 16:12 Now concerning our brother Apollos, I strongly urged him to come to you with the brethren, but he was quite unwilling to come at this time; however, he will come when he has a convenient time.

Paul does not have a rivalry with Apollos, because he knew that they both were working together for the kingdom of God, not to show off their own achievements. When are we going to learn that it is not other Christian churches or pastors we are competing against, but fighting against the kingdom of darkness, against the ruler of this world that entices people to go against God? Let's remember that it is not about us, but it is all about Jesus and Him crucified.

D. APPLICATIONS

1) Giving to the Lord is the good measurement of the conviction of your heart to God.

2) Christian giving is a grace, the outflow of the grace of God in our lives and not the result of a promotion or pressure.

3) The goal of the Christian discipleship curriculum isn't to make clones of ourselves, but to nurture individuals, so that they may be able to follow Jesus with all their minds, hearts, souls and bodies, not us.