

## **Authentic Stewardship Exposes Our Relationship to God**

I have spent a good portion of my life at church. Consequently, many of the things I have learned about life, I learned at church.

- **Jesus loves me, this I know**

I have sung this chorus for as long as I can remember so it is hard to say if I learned it at church or at home. I do know that it was the first song I ever learned. However, it is more than a song – it is one of the foundational truths of life. I do not remember a time in my life when I was unaware of the great fact that Jesus loves me.

If everyone in church could learn this truth, it would make a wonderful impact on our world. I don't know if we are still teaching this chorus to our children but I do hope we are still teaching the reality.

- **Books of the Bible**

If you went to Vacation Bible School every year as I did then you would have certainly learned the books of the bible. I know them from Genesis to Revelation. I can race through the Minor Prophets and list the Pauline Epistles without hesitation. We had Bible Drills where the teacher would call out a reference and we would race to be the first to find the verse. I might not have had the fastest fingers but my mind was trained to know exactly where to turn in the Bible. Today, I wouldn't dare enter into a contest with a 10-year-old, but knowledge of the books of the Bible has served me well.

- **Hundreds of memory verses**

Years of Sunday School, Vacation Bible School and RA's implanted hundreds of Bible verses deep within my memory. The practice of memorizing Scripture continued as a habit into my adult life. In fact, at one time, I could recite the entire book of Ephesians.

The wealth of Bible verses has been an important resource in my spiritual life.

*Thy word I have treasured in my heart, that I may not sin against Thee (Psalm 119:11).*

It was the church that held me accountable for reciting these learned verses that have stayed with me throughout my life.

- **Christians care deeply for one another**

The reason I know this is because I have listened to thousands of prayer requests for the needs of others. I have heard people share the physical, emotional, and spiritual needs of family and friends as they fight back tears. Today, as I visit churches I often discover long prayer lists. Each name on the list was added by someone who cared deeply for the need of that person and the church cared enough to ask people to pray.

I have often wondered where non-church people turn when they have a need. How sad it would be to not belong to a group of people who care about you.

- **Missions is important**

I grew up in a church that was located in a mission area so we knew the importance of missions. However, we were also taught the necessity of sharing with others. Simply because we were the recipients of mission gifts did not excuse us from giving to others. I learned that I was responsible for sharing the Gospel to the whole world. I belonged to an international church – a church that cared about the world.

- **How to share the Gospel**

As a child I learned how to share the Gospel with another person. My education began with a “marked New Testament,” and along the way included memorizing the Roman Road, using the “Four Spiritual Laws,” “Evangelism Explosion,” and “CWT.” We not only practiced on one another but we were taken out into the “highways and hedges” to talk to those who most needed to hear the Gospel.

- **Amazing Grace**

It was at church that I discovered amazing grace. I close my list of things I learned at church just like I began this list, with a song. However, it is also more than a song, it is a foundational truth about life. It was at church on a Sunday morning where I first discovered grace as a nine-year-old and was baptized later that same day. It was at church when I first began to hear and recognize God’s call to the ministry. It was at church where I committed myself to my wife, the most important person in my life. It is at church where I have often felt the loving arms of God wrapped around me in the midst of a crisis. At church I have truly learned that God’s grace is amazing.

The list of things learned at church could go on for a long time. But, you get the point! Church is a very important part of life. The following story takes us to church once again. This time, we are going to church with Jesus. As we take our seat with Jesus, “opposite the treasury,” notice what we can learn.

*And He sat down opposite the treasury, and began observing how the multitude were putting money into the treasury; and many rich people were putting in large sums. And a poor widow came and put in two small copper coins, which amount to a cent. And calling His disciples to Him, He said to them, "Truly I say to you, this poor widow put in more than all the contributors to the treasury; for they all put in out of their surplus, but she, out of her poverty, put in all she owned, all she had to live on." (Mark 12:41-44)*

## What we Learn from the Context

As you might imagine, the last few days of Jesus' life were very hectic. The demands on him were extraordinary. People were clamoring for his attention, crowds were constantly pushing to get closer, and those who were his closest followers did not realize the significance at the time. Jesus was probably very lonely in the midst of the commotion. He was the only one who knew that his death was imminent.

The sequence of events leading up to the story of the widow with two coins are very insightful and help us understand the lesson of the offering.

- Rich Young Ruler (Luke 18:18f)

This young man came to Jesus seeking eternal life. Jesus responded to his inquiry by calling him to “sell all. . . and come follow Me.” Through this encounter, we are introduced to the idea that our relationship with money is an important indicator of our spiritual lives. The essential truth of this story is that one cannot love money and God at the same time. Materialism and salvation are mutually exclusive.

The story is an example of Greek tragedy because the man went away “sad; for he was extremely rich.” He had to choose between Jesus and money and he chose money. He could not give.
- Peter's Claim (Luke 18:28)

Within minutes, the ever impetuous, self-confident Peter spoke up and said, “We have left our own homes, and followed You.” It was a bold claim that Jesus did not dispute. Within the context of the Rich Young Ruler's failure, we might be tempted to say to Jesus that He is asking too much, it cannot be done. However, Peter stands as evidence that it can be done. It is possible to love God and not money.
- Blind Bartimaeus has his eyes opened (Luke 18:35f)

The next encounter with Jesus is the blind beggar named Bartimaeus. This story is filled with spiritual implications about the necessity of being able to truly see. There seems to be some significance that right in the middle of several exchanges about our relationship to money we find a story of a man who has his blind eyes opened.
- Conversion of Zaccheus (Luke 19:1f)

Jesus walked away from the blind man and entered the city of Jericho where he immediately encountered Zaccheus sitting in a tree. He stands in stark contrast to the Rich Young Ruler:

  - The Ruler came to Jesus but Zaccheus was hiding from Jesus
  - The Ruler had a reputation of a saint but Zaccheus was considered a sinner

- The Ruler was asked to follow Jesus but Zaccheus was asked to fellowship with Jesus.
  - The Ruler could not give away his riches when asked but Zaccheus volunteered to give away his wealth.
  - The Ruler walked away with sadness but Zaccheus threw a party. From Zaccheus we learn the power of conversion to transform our attitude about money.
- Parable of the Talents (Luke 19:11f.)
 

While at the house of Zaccheus, Jesus told the parable of the talents – the nobleman who took a trip and left his servants the responsibility of managing his property. Two were faithful but one was a failure. Judgment for all was sure and swift. The basis for judgment was stewardship.
  - Money changers in the temple (Luke 20:1f)
 

Next, we find Jesus entering Jerusalem surrounded by a cheering, palm-waving crowd. As He entered the temple, he immediately drove the vendors out by quoting Isaiah, “My house shall be a house of prayer, but you have made it a robber’s den.”

Once again we find those who are unable to put money in proper perspective. They had allowed a love for material things to overcome their love for God. In this instance, their love for money prevented them from worshipping God.
  - Question of paying taxes to Caesar (Luke 20:19f)
 

The next few days were spent in and around the temple, teaching and preaching. As always, the religious leaders were in the middle of the discussions. One of the issues raised was the highly controversial matter of paying taxes to Caesar. The response by Jesus that they should “render to Caesar the things that are Caesar’s, and to God that things that are God’s,” once again focuses our attention on the proper place of money in our lives.

This story of the widow seems to culminate a significant portion of Jesus’ teaching on giving and stewardship. The widow exemplifies the biblical teaching about giving:

- The widow did what the Rich Young Ruler could not do.
- The widow did what Peter claimed to do.
- The widow saw more clearly than the healed Bartimaeus
- The widow exceeded the generosity of Zaccheus
- The widow was the exact opposite of the moneychangers.

This ancient woman stands as the epitome of giving and stewardship.

The location of Jesus is also an important feature of this story. Notice that Jesus “sat down opposite the treasury, and began observing” how people gave their offerings. What fascinates me about Jesus’ location is that it appears that He was not the only one who saw the offerings. The implication is that the disciples (and perhaps everyone else) knew the amount of the offerings.

While working with a church recently in a capital fund campaign, I had an interesting experience. During a training session with some of the church leadership, one of the men announced to the group that he was going to give \$30,000 to the church. It was an unsolicited and quite unexpected announcement.

In my experience with churches, \$30,000 over and above current giving is a generous gift. However, the response of the group was not to celebrate this man’s generosity. Instead, we all sat in stunned silence.

By announcing the amount of his offering, this man violated one of the strongest taboos of the church. Consequently, none of us knew how to respond. It is an unwritten law that offerings are top secret. None of us knew how to respond to such a visible display of giving. It forced us to go deeper in our knowledge of this man than we cared to go.

Not long after I started serving as a pastor, I learned how too much information can make us uncomfortable. While visiting in the home of a young family, the man proceeded to tell me about his first wife and the affair she had (in significant detail), his own years of waywardness, and the problems he and his current wife had experienced. I hope my face did not reveal the shock I felt in my mind over getting to know this man “too” well.

Giving an offering reveals an overload of information about us. It exposes our true spiritual condition, not just our financial situation. I believe that is why we are so secretive with our giving. We fold our checks, stuff them in envelopes, and insist that only a few people ever see the amount.

Jesus made the offering a public experience so we could learn how the Rich Young Ruler should have responded. The widow with the two coins teaches us how to keep money in proper perspective.

## **What we Learn from the Content**

As we move from the context of the story, the next outstanding feature is the content of the woman’s offering. First, we discover that large offerings do not guarantee favor with God. This would have been a successful fund drive because we are told, “**many** rich people were putting in **large** sums.” The church budget is in good shape and we would expect there to be great rejoicing.

However, as He typically did, Jesus turns our thinking upside down. He does not rejoice because the church fund is bulging. He points to a “poor widow” and says that she put in more than “all the contributors.”

The term “more” can refer to quantity or quality, depending upon the context. Here it obviously refers to quality because her two coins were not a greater quantity than the large gifts of the rich. The term “all” indicates that her gift was greater than each of the other individual gifts.

Not a single person from the many who put in large amounts was commended by Jesus. Be careful at this point and do not draw the inference that God is displeased with large gifts. The story is not making the point that large offerings do not please God. The point is that large offerings do not guarantee God's favor. We cannot purchase God's favor. Jesus does not look at the dollar amount on the check; He examines the condition of the heart. If you do not know the heart then it is easy to be deceived by the amount.

Notice also that Jesus calculates the remainder not the gift. One of the things that we have traditionally done with the widow's offering is that we have given it zero monetary value. When we do that, we lose the significance of her gift. If the money was worthless there was no sacrifice.

When my wife and I visited Brazil 15 years ago, inflation was so rampant that money quickly lost its value. It took some time to get accustomed to coins lying on the ground. Nobody would pick them up because they were worthless, no more significant than a pebble. Such was not the case with the widow's offering.

Without going into all the detail, the amount of her offering would be equivalent to approximately seven dollars in today's economy. As long as you have seven dollars, you will not starve to death. In fact, there have been times in my life when I would have been hard pressed to get my hands on seven dollars.

This widow had two coins. This means she could have kept one and still had three dollars and fifty cents. Such a gift would have been a great sacrifice. In fact, it would have been the same commitment made by Zacchaeus who gave away "half" of his possessions.

However, this woman stands as an outstanding example, not because of how much she gave but because of how much she had left after she gave. She "put in all she owned, all she had to live on."

In the past few years of working with churches in capital fund raising, I have seen several people give one million dollar gifts to their church. Each has been a tremendous gift and a great blessing to the church. In fact, if you want to see a great financial gift to God, study the life of David who made an enormous offering.

However, I can honestly say, none of the ones that I have met who gave a million dollar gift made a significant sacrifice. In other words, they did not go without basic necessities in order to give.

Does it make you a little uncomfortable to realize that God does not look at the amount on the check as closely as He examines the balance in the bank? This is why we need to understand that tithing is not all there is to giving. Some believe that once they bring the tithe they have no need to give further.

Sometimes giving a tithe can be a sacrifice. However, often it is simply the tip of the iceberg of what we actually possess. I think it is safe to say that the tithe on a one hundred thousand dollar income is not nearly as sacrificial as the tithe on a ten thousand dollar income. Bringing a tithe reveals my obedience to God. Giving beyond the requirement is a much more telling indicator of my heart.

## What we Learn from our Contributions

When Jesus called the disciples aside to discuss the widow's offering, He provided them with a spiritual barometer. He taught them that they could learn a great deal about themselves by their offerings. In light of this story and other New Testament teachings, I want to describe two things we can learn from our giving.

Our giving teaches us how much we love God. We often associate giving with commitment. We fill out "Commitment Cards." We talk about "making a commitment to tithe." We sometimes evaluate a person's commitment to God based on their financial contributions.

However, the Bible does not speak of giving as a commitment. Instead, giving is an evidence of loving God. Those who truly love God will give. Those who fail to give simply demonstrate their lack of love for God.

When we fail to give then we have evidence that we fail to love God. When we consume all of our resources on ourselves then we love ourselves. What the widow demonstrated by her gift is that she loved God more than she loved herself.

Our giving also reveals how much we trust God. The widow's offering was a demonstration of her faith. Note that Jesus said she gave "all she had to live on." How would she survive? Where would her next meal come from? How would she pay the rent?

Our giving is an evidence of our ability to trust God. People often say, "I can't afford to tithe," or "I am not able to give." Yet, nowhere in Scripture are we asked to give when we can afford it. Giving is not a financial decision, it is a faith decision. We do not give because we can afford it; we give because we trust God. This widow trusted God completely because He was all that she had left. She withheld nothing.

I Kings 17:9-16 is the story of another widow who gave sacrificially.

*"Arise, go to Zarephath, which belongs to Sidon, and stay there; behold, I have commanded a widow there to provide for you." So he arose and went to Zarephath, and when he came to the gate of the city, behold, a widow was there gathering sticks; and he called to her and said, "Please get me a little water in a jar, that I may drink." And as she was going to get it, he called to her and said, "Please bring me a piece of bread in your hand." But she said, "As the Lord your God lives, I have no bread, only a handful of flour in the bowl and a little oil in the jar; and behold, I am gathering a few sticks that I may go in and prepare for me and my son, that we may eat it and die." Then Elijah said to her, "Do not fear; go, do as you have said, but make me a little bread cake from it first, and bring it out to me, and afterward you may make one for yourself and for your son. "For thus says the Lord God of Israel, 'The bowl of flour shall not be exhausted, nor shall the jar of oil be empty, until the day that the Lord sends rain on the face of the earth.' " So she went and did according to the word of Elijah, and she and he and her household ate for many days.*

*The bowl of flour was not exhausted nor did the jar of oil become empty, according to the word of the Lord which He spoke through Elijah.*

This story suggests some principles about giving that are important to understand. Jesus did not go around requiring the sacrifice of everything from everyone He encountered. However, when it was appropriate, He did not hesitate to ask an individual to give everything away.

It seems that God calls believers to different levels of sacrifice. Abraham was asked to sacrifice his son, an act that would have been harder than handing over all his land and livestock. The Rich Young Ruler was asked to hand over all his possession, an act that he could not do. Peter and the other disciples left homes and families to be with Jesus, yet later we find them with their families.

God does not always ask a follower to give everything away, but when He does, a true believer will be willing. If you find it hard to give a tithe or to give out of your excess, it might be helpful to evaluate your love for God.

When God leads us, giving everything is an act of faith. Some would define the actions of these two widows as foolishness but they really are examples of great faith. They both knew how to trust themselves completely to God.

When we do give everything as an act of faith, we are not left empty-handed. The widow in 1 Kings discovered perpetual provisions in response to her gift. Does anyone doubt for a moment that the widow with the two coins found necessary provisions. I find it incomprehensible to think that she went home and starved to death.

Now that we have gone to church with Jesus, we must ask, what have we learned? I want to narrow the lesson down to one simple statement – Giving is a testimony of our relationship with God.

In the church in Shanghai, China, there is a poor elderly woman named Wu Ling. She moved from a rural area to the large city on the east coast of China to live with her children. Wu Ling had become a Christian early in life and she remained faithful during the terrible years of the Cultural Revolution and oppression.

As things changed, Wu Ling was allowed to go to church and attend worship services. However, she had no money for an offering. Her son offered to give her money but she refused. She wanted to give her own money. Instead of accepting her son's gift, she asked him for a loan. Wu Ling took the money to market and purchased some sturdy cotton cloth. With her tiny, worn hands, she cut the material and sewed it into thick warm shoe cushions – the kind the Chinese wear to keep their feet warm in the winter.

Wu Ling took a small stand down to the open-air market and, sitting in the cold, offered her shoe pads for sale. When she had sold them, she paid back the loan to her son, kept enough money to buy more cloth to make more pads, and then took the remainder to church as her offering to the Lord.

This Chinese woman stands in a long line of saints whose giving has provided a testimony about their relationship with God. It is also found in the words of King David as he also rejected an opportunity to use someone else's

money for the offering. David declared, "I will not offer burnt offerings to the Lord my God which cost me nothing" (2 Samuel 24:24).

When you go to church, what does your offering, or lack of an offering, testify about your relationship with God?