

Connecting to God through Giving

Part 3 – Biblical Financial Stewardship

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The Stewardship Taboo

Two men were marooned on a tiny island. One man paced back and forth worried and dreadfully frightened, while the other man sat back, whistling and sunning himself. The first man said, "Aren't you afraid we're going to die here?" "Nope," said the second man. "How can you be so sure?" the first man asked. "Well, you..." said the second man, "I make \$100,000 a month and I tithe faithfully to my church... My Pastor will find me☺."

This humorous story identifies one of the key reasons why many pastors and churches avoid saying very much about financial giving. There is a perception (and a reality in many cases) that pastors are motivated to preach on giving only because of their own selfish concern about the budget or a building program. For many years as a pastor myself, I ventured into the area of financial stewardship and especially giving quite rarely. As I would preach expositionally through a book of the Bible, I wouldn't avoid the subject of giving, but I hesitated to approach the subject extensively as a topic, lest I appear to be focused too much on the bottom line of the church rather than spiritual discipleship. I assumed – and it was partly true – that if people are growing spiritually, they will learn to give.

However, there is no other area of spiritual growth where we make the assumption that believers will grow without reminder and exhortation. I have come to realize that we are not mature disciples if we have not embraced the reality that materially we are stewards instead of owners.

If churches and pastors they have communicated somehow that "stewardship" messages are primarily about fund-raising, then they are responsible to change that attitude internally. Stewardship is not fund-raising; it's basic discipleship. But in a similar sense, each believer must come to understand that giving is not just about "doing their duty." Giving is actually a deeply personal indicator of our spiritual maturity as well as our love for God. If we understand Jesus' words that our "treasure" is an indication of our "heart," how can churches and pastors avoid teaching on the important issue of giving?

Knowing God through Giving

Giving is a spiritual issue and in fact, a relational issue with God. In order to truly yield to God's ownership of our possessions, we must evaluate carefully what may be the most telling evidence of our stewardship – the part we give. Just as we decide on what we spend on an appliance or how much we will put in a savings or retirement account, we must also have to decide how much money we will give. Even to give nothing is a decision. Stewards are accountable in each decision to please the owner.

Many see the responsibility of giving as a burden. How sad that is in light of Paul's reminder that God loves a cheerful giver. Giving is actually a relational decision. In the process of making giving decisions we really establish our agreement with God about stewardship. As we continually decide to give, we constantly affirm how much we

value our relationship to God as His children. And as God's stewards, giving decisions are simply a matter of thinking through how He wants us to allocate His money.

An amazing benefit of giving as stewards is that it releases us from the real burden of our own financial needs. As we learn to trust God through giving, we can live confidently on what is left because we know that God is taking care of that. Giving is a freeing experience as it connects us more closely to God relationally. The ultimate outcome is that those who give as stewards experience a sense of intimacy with God that all followers of Christ long for. Giving becomes worship. Giving becomes a way of saying thanks to God for His grace and promised provision. Giving becomes a deep part of our personal connection to God.

Three Widows who Trusted God

1. The Widow of Zarephath – 860 BC (1 Kings 17:7-14)

This passage tells us the story of God providing for a widow in a small town northwest of Galilee along the Mediterranean Coast. After a 3 ½ year drought, God sent Elijah to this widow living in financial fears. There had been a terrible ominous fear growing in her heart for several years. There was no rain in the land. She could not grow anything. There was no welfare – especially in pagan Sidon. This wasn't Israel where people at least knew they were supposed to care for the widow and the poor. As far as she knew, the starvation process would begin after this meal. There was nothing to eat anywhere.

And then the prophet Elijah showed up. First he wanted a drink. His brook had dried up and he was thirsty. She must have had some source of water, so in spite of her own desperate plight, she does the proper oriental thing and aided the traveler. But his next request stopped her in her tracks. *Bring me bread*, he asked.

Right. Kick me when I'm down, she must have thought. *I have no bread. I'm about to die with my son, and you want me to bring you bread.* But Elijah does not back down on his request. He sets in place a test of this woman's heart. He says, *Don't be afraid. Go make bread like you said, but make mine first* (1 Kings 17:13).

This sounds rather selfish of Elijah, but Elijah represents the God of Israel. And the God of Israel and heaven and earth is sovereign – and to be obeyed. And as God's representative, Elijah promises her a miracle – but she has to make his cake of bread first.

Now the woman has a decision to make. *Do I divide my very last meal? This means that I and my son will not even have the hunger pains subside today – in the scant hope that something might be found tomorrow. It means the hunger starts today, not tomorrow.*

Shall I do it, she had to wonder. *This is a man of God, representing the living and true God. He has promised to provide miraculously for me. But do I really believe it? Do I believe it enough to give this man bread that leaves me hungry today?*

She decides to trust God, but perhaps not without a large degree of doubt. Maybe she even had a "What do I have to lose?" attitude. So she made the bread – dividing the little she had and giving to Elijah first.

How does it work out for this widow? 1 Kings 17:15-16 tells us, *"She went away and did as Elijah had told her. So there was food every day for Elijah and for the woman*

and her family. {16} For the jar of flour was not used up and the jug of oil did not run dry, in keeping with the word of the LORD spoken by Elijah."

God did the miracle! Perhaps it was the next morning after feeding Elijah that the miracle occurred. Did she wake up hungry and inch toward the empty vessels she left on her simple table the night before? *What am I doing by thinking and hoping that there is something in here?* But in the morning light she grasps the flour jar to pick it up. It seems to be stuck to the table. *Is it possible...? I emptied it. No! It's not stuck. It's full!* She grabs the oil jug. It's full too. Maybe she screams in delight. Maybe she wakes up Elijah and her son.

And maybe Elijah had a sleepy, "I told you so," look on his face. The questions come stumbling out: *Where did... How did you...?*

But for this woman of faith who gave first there was bread for today. God gave her and her son their daily bread.

We don't know how God did it. Maybe there was an angel on special assignment each day – just to fill this widow's jug and jar. (It must be a great job – being an angel!) But in some way God created extra oil and ground flour continuously for this one widow and her son and God's servant Elijah until the rains came again.

God spoke the seed-bearing plants into existence on day six of creation, so He just carried it through a little further this day. God went into the flour-making business and oil-pressing business for a brief time because this special woman loved, trusted and obeyed Him.

I imagine that life was never quite the same for this woman spiritually. The God whom she only knew at a distance was now her Divine Provider. He cared personally for her.

Does God still do that? Certainly. That's the way God is. He cares about us personally and reaches out to us relationally when we are devoted to Him. "*For the eyes of the Lord move to and fro throughout the earth that He may strongly support those whose heart is completely His.*" (2 Chronicles 16:9) It should be no surprise to us that God uses the area of financial giving to test our heart and then to draw us close as we trust and obey Him.

Let's just make a few observations about this widow that might fit our situation:

- ✓ She was a believer in the true God.
- ✓ She had serious financial needs herself.
- ✓ She was asked to give away a big part of the little she had.
- ✓ She heard God's promise to provide for her if she gave.
- ✓ She believed God's promise and first gave obediently to God.
- ✓ God show His care by providing for her needs miraculously!

Let's fast forward to another widow about AD 30.

2. The Widow and Jesus at the temple – 30 AD

Jesus and His disciples were at the temple in Jerusalem sitting where people put in offerings for the temple treasury. It was Passover time and the town was extra full. At feast times like this, people who came to the temple would often give extra gifts. This wasn't the tithe. It was not obligation. These were special gifts that were supposed to be given as personal worship.

But of course worship is not proven by a gift or anything external. Worship is what goes on in the heart. And that is what we learn by the Bible's account of what took place next.

"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. {42} But a poor widow came and put in two very small copper coins, worth only a fraction of a penny. {43} 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. {44} They all gave out of their wealth; but she, out of her poverty, put in everything--all she had to live on." (Mark 12:41-44)

Jesus doesn't say anything against the wealthy people who gave at the temple this day. He doesn't say that the wealthy were wrongly motivated. But Jesus noticed a particular widow whose heart was genuinely committed to giving as worship. And Jesus makes the divine observation that this woman gave MORE than the wealthy!

She gave the smallest of all imaginable gifts. It was two tiny coins. These coins – *lepta* – were little bronze pieces weighing less than a gram each. (A penny weighs about 3 grams.) Together these two coins equaled 1/16th of a denarius. We know that a laborer could earn a denarius per day (Mathew 20:9-10), so for comparison, the amount she gave was about what a laborer today would earn in a half hour (a half hour of minimum wage).

So on one hand what made her gift remarkable was how small it was. But ironically, what made her gift remarkable to Jesus was how large it was! What make this gift so large was that it was all the money she had.

Perhaps this woman had some simple housekeeping job or something where she earned this amount each day. We aren't told if she had any source of possible income. But we do know that she emptied her bank account that day. She had every reason *not* to give. But she wanted to worship and thus, in the eyes of Jesus, she gave more than those who gave large amounts out of their wealth. The gifts given by others were *expendable income*. It didn't affect them really in any way. Her gift was *essential income*.

This is how God views giving today. God always sees the *sacrifice* of giving. That's where the worship of giving really happens. It costs. King David once said, *I will not sacrifice a burnt offering that costs me nothing* (1 Chronicles 21:24).

Jesus didn't make any promise here of God's future provision for her. In fact, we don't even know that Jesus spoke to her at all. It doesn't say. But what do we think about this woman's future? Do we think she had what she needed in the days to come? Do we think Jesus used her this day for an illustration and then abandoned her – and she starved? Certainly not. God's not like that. God certainly cared for this needy woman.

Jesus pointed her out because He recognized the sincerity of her heart. This woman has stood through the ages as a model for giving, not simply because her giving ratio exceeded the gifts of others, but because the sacrifice indicated her deep love for God. Love for God is the goal. Sacrificial giving is a means of establishing and expressing that closeness with Him.

Again, let's learn some basic lessons from this incident:

- ✓ We are never too poor to give.
- ✓ Giving generously means trusting God for the future.
- ✓ God is honored by our degree of sacrifice, not the amount.

✓ Giving is worship that expresses our relationship to God.
Here is one more true story of a widow who gave.

3. The Widow and God's business (1990's)

This story took place in modern times. It's told in Ron Blue's book, *Generous Living* (published in 1997). It's the story of Christian woman named Ruby.

Ruby's husband, Bob, was dying of cancer. Fifteen years earlier he had started a company that manufactured water treatment chemicals. Now in his waning days, his adult daughter had quit her teaching job to help with the business along with Bob's wife Ruby. Ruby knew business was slow, but she was shocked to find out from her daughter that the company was actually on the verge of bankruptcy. Some bills were 36 months overdue. Bob had kept the problems secret to avoid burdening her, but now the truth was out.

As she began to pray about the desperate condition of the business, God impressed upon her something that she had previously learned from God's Word about giving. She sensed from God that she was supposed to start giving from the business account.

She asked her husband's permission and he agreed they had nothing to lose. Ruby went to the company secretary and told her to write a \$1000 check to their church. The long-time secretary protested that there was really no money in the account and there were many bills that should be paid first if they had the money. But Ruby insisted and the check went out.

The next week Bob died. It wasn't until a month later that Ruby went back to the company she now owned. She asked the secretary what happened to the check that was written to the church. She replied, *Ruby, you won't believe this, but there was somehow enough money in the account to cover it.*

Write another one, Ruby said. *Never,* the secretary said. But Ruby prevailed as the owner. And for a whole year they contributed \$1000 a month – the checks just barely clearing each month. The following year the business began to flourish and in that next year all the past due bills got paid. Ruby increased the company giving to the point where at the time of the writing of Ron Blue's book they were giving \$20,000 a month to ministry purposes.

Actual results may vary – like all the disclaimers say. This is just one person's story. The giving principle, as we will see in future study, is not about getting rich. Don't misunderstand the point. The widow who fed Elijah and the widow in the temple probably just got by financially throughout the rest of their lives. Ruby may have become wealthy. God is still sovereign in how much He provides. The amount is not the issue, but it is encouraging to learn that God miraculously provides. God honors those who have trusted him not only in 800 BC or 30 AD; His provision continues for givers today.

Ruby is one of a long line of people who in their need have reached out to the God who provides. That reach toward God is expressed through financially giving that we tests our trust, but then rewards us with a closer connection to God.

Giving connects us with God personally

These stories are not just about God's reward for giving. They pull back the curtain on God's desire to connect relationally with us. The widow who fed Elijah

believed God's promise and got to know and enjoy God because she trusted Him. The widow at the temple already was a worshipper. She didn't come to the temple that day the way we often come to church – asking, What will I get out of it? She came to give as worship. And Ruby in those months of grieving while learning to manage a business certainly drew closer to God as the One who would now provide for her as she trusted Him through giving.

Giving was the crucial element that connected each of them to God as they stretched out to Him in personal trust. Giving connects us relationally with God. Giving is not about us; giving is about our relationship to God. Giving connects us to God relationally in a several significant ways.

1. Giving establishes our humility before God.

What does the IRS call the money that we can deduct from our income because we gave it away? It's called "charitable giving." How is charitable giving defined by our world? It's giving some of what we have to help out people who are needy or suffering. That's a good thing to be sure, but in the world's way of thinking, we are benefactors if we give. Those to whom we give are recipients. There is a certain superiority in that concept. Benefactors are put on the pedestal because they gave something away. Recipients feel small because they are in need of someone else's generosity.

If that's what giving is to us, it is not biblical giving. Giving does not make one superior at all. God of course is not in need of my gift. Giving is about me expressing to God that He is my superior. Giving is about me putting myself into a rightful humble relationship with God because He is the Owner and I am the steward. I am simply giving something to Him to express that I understand His ownership.

Deuteronomy 26:8-10 describes how giving expresses humble dependence, "*So the LORD brought us out of Egypt with a mighty hand and an outstretched arm, with great terror and with miraculous signs and wonders. {9} He brought us to this place and gave us this land, a land flowing with milk and honey; {10} and now I bring the Firstfruits of the soil that you, O LORD, have given me.*" *Place the basket before the LORD your God and bow down before him.*"

The steward who gives to God is not superior at all. He is to bow before God the recipient! Giving here is how Israel expressed their humble gratitude to God for what He let them enjoy. You gave it to me, Lord. You are really the owner, the benefactor. Biblical givers are not superior because they are stewards. Obviously owners are superior to stewards.

On a human level, giving doesn't elevate us over others either. In fact giving is not a people thing at all; it's always a "God and me" thing. That's where the world's view and the biblical view of giving are going in totally different directions. When we give we are recognizing our relationship to God as a manager of his money. It places us in our proper position under God.

If we give financially to other people with a smug attitude of superiority and condescension, we have tipped our hand that we are not really a steward of God at all. Or if we give to have our name in print or placed on a bronze plaque, we better enjoy it, because that's all that we will ever get. Jesus said of people like that, *They have their reward in full* (Matthew 6:2).

What Moses was saying in Deuteronomy 26:8-10 is that God gave them their land and God gave them their blessings. His point is that our gifts are really just recognition of who God is. By giving, the Israelites were saying back to God, *You have placed me in charge temporarily of this little bit of real estate. I am bringing my gift to you not because I'm big or wonderful, but because you are.* That's the attitude God is seeking in us.

2. Giving is worship

The computer program, Google Earth, allows you to zoom down from a picture of the globe to the level your house – via satellite photo. When I zoom down to a picture of our church property, I can see my car parked out front on the day the satellite took the picture. When I zoomed down to my house, I could even see my grill on the patio. But what strikes me as the computer is zooming down is how very, very, very tiny my place is – in the perspective of the earth. Even if I owned 10 square miles of land and houses, or owned the Taj Mahal, I would still own very little.

But God owns the earth (Ps. 24:1)! So what posture should a person have as they bring their gift? Bow down. Bow down! God is great. The Israelite had in his hand a tiny portion of a single crop, but it served to acknowledge the greatness of the God who made all the crops throughout the world in all ages. Our gift might be big to us because it's a sacrifice, but to God it's big only because it acknowledges His infinite ownership. This little bit I call "giving" is actually just my way of saying, *You own it all.*

The tiny cake of bread for Elijah, two lepta for the temple, a measly 1000 bucks from Ruby, or our check to support the church is big in God's grand scheme only if the gift acknowledges and worships the real giver, the real Owner.

Giving is literally worship. Proverbs 3:9 says, "*Honor the LORD with your wealth, with the firstfruits of all your crops.*"

The Hebrew word "honor" means to "glorify" or to acknowledge the importance of something. Its root meaning is that something is heavy or weighty and thus significant or important. When applied to God, honoring Him means that we ascribe to Him the significance that He deserves as God.

When we bring our "first fruits" – our gift to some ministry from our income – we should write that check to express how important God is. He is the "heavyweight" – the priority – in my life. The needs I meet are secondary. My primary need is to worship.

And when we give to acknowledge that God is the owner, and when we give to express our worship and honor, there will arise within us an expectation and confidence that God is so powerful and faithful that He will not only use our gifts for His larger eternal purposes, but also that God will meet our needs as well.

You see, financial giving trains our heart in another crucial part of our relationship with God. Do we really trust God – about everything?

3. Giving expresses our trust in God.

Do we trust what God is doing in our human relationships, our careers, and our health? Do we really trust God? How do we develop trust in God? Financial giving is actually one of God's key training grounds to produce a trust connection between us and Him.

Giving is test. (Malachi 3:10) *“Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,” says the LORD Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.”*

We will talk more about the issue of God blessing our trust in giving later, but for now, just notice the test. God was probing and correcting the issue of their trust in Him.

Giving really is about trusting God. Because, like the widows we studied, giving means that we have less. It’s simple math. $10-1=9$. I have less if I tithe.

There is nothing more relational than trust. If we trust our wife or our husband it means that we don’t have to check on them. If we trust your teammate, we know they’ll be there where we need them to be. If we trust our friend, we know they’ll keep their promise.

Trust is always based on a relationship. Once we have gotten to know someone’s character we can predict much of what they will do. But even in the times when we don’t know *for sure* what they will do, we don’t sweat it, because we know their character well enough to trust them to do what is in our best interest.

Do we know and trust God? Do we know His character? God wants us to know and trust Him so that even when we can’t see for sure what He is doing, we don’t doubt Him. Financial concerns seem to be an area that tests the trust of all people no matter what economic level they are. God wants to use this constant tangible area of life to draw us closer to Him. As we give back to God in sacrificial worship, we are telling God that we really do trust Him. As a result He is honored and we are come to know the peace of trusting God with our financial situation.

A Personal Story

Over the 30 years of our marriage, God has used financial giving and His provision to teach us that God is really individually active in our life. In 1977 Priscilla and I were just married and trying to pay my college tuition and all other living expenses on Priscilla’s small salary working at the Bible College and my part time work. We were financially tight, plus we knew we had seven years of school and tuition ahead of us before I would be through seminary – and get a real job. Our church hosted at seminar one weekend with a speaker who taught us what the Bible said about being stewards, not owners, and about giving a regular, sacrificial percentage of our income back to God to express our worship, as well as our trust in Him about our finances.

So we began to tithe – giving back to God 10% of our income. In one way it seemed terribly much because it left us even less to pay our bills. In another way it seemed ridiculously small, compared to the budget of the church we were attending and the needs of the first missionary we began to support. But based on what we saw in God’s word, we had a husband-wife talk where we made that commitment.

That starting point in our giving was the best financial decision we ever made, but also a crucial relational decision with God. We’ve not only had the privilege of giving seeing how God used our gifts, we’ve had the opportunity to experience the testing and proving of God’s faithfulness in our lives – through finances. We will never forget a couple of substantial gifts that came to us from the most unlikely sources – but at a critical time of financial need.

Over the years since, like everyone else, we have experienced many other difficulties that tested our faith – children, health and ministry issues. But as different issues have arisen, one of the reasons we know that God will be faithful to us is because of what He has taught us about Himself through finances. The biggest benefit of giving has not been simply that our needs have been met; the biggest benefit is the first hand knowledge that the God of heaven personally knows and cares for us.