

November 11, 2018

Stewardship 101

Luke 21:1-4

Opening Words: How comfortable are you handling your personal finances? I wouldn't be surprised if you answered, "Not very." After all, life is expensive and there never seems to be enough money. Just take an inventory of your expenses. Each one of us expects to live at a certain standard of living. Each one of us must pay for daily expenses. Each one of us would like to take an occasional family vacation. Parents are challenged by the cost of higher education and everyone would like to retire someday. The reason many aren't comfortable handling their personal finances is because there never seems to be enough money. We only spend money on things that are important to us. It is a question of priority.

No one could question the widow's priorities. She is not remembered for her good looks or her vast wealth. She is remembered for her poverty. Yet, Jesus tells us she gave to the temple out of her poverty. Can people question your priorities? Years ago, churches published what everyone gave to the church during that fiscal year. How would you feel about reinstating that old practice? Most people would be upset. Would you be upset because finances are a private matter between you and God? Or would you be upset because you would be embarrassed at the tiny amount you gave to the church? This is the truth: Jesus spoke more about money than any other topic because he knew that how we handle our personal finances reveals a great deal about our spiritual maturity. If we want to be a true Biblical church, then we must talk about money. Just think about it for a moment. We could eliminate all the fundraising at Western Reserve if we did the one thing God expects, tithe! In the next two weeks, we are going to look at six basic stewardship principles. These principles will not make you rich, but they will make you more like Jesus. Our scripture reading for today is Luke 21:1-4. Let me call this message *Stewardship 101*.

Luke 21:1-4 As Jesus looked up, he saw the rich putting their gifts into the temple treasury. ² He also saw a poor widow put in two very small copper coins. ³ "Truly I tell you," he said, "this poor widow has put in more than all the others. ⁴ All these people gave their gifts out of their wealth; but she out of her poverty put in all she had to live on."

Andy Stanley is the senior pastor of the North Point Community Church in Alpharetta, Georgia. He once said, "*Greed is not a financial issue. It's an issue of the heart.*" He couldn't be more correct. If you can agree with that quote, say, "**Amen!**"

One of the great names in American history is Thomas Jefferson. His service to our country is second to none. He founded the University of Virginia. He wrote the Declaration of Independence. He was our country's first Secretary of State, serving

under George Washington. He was our nation's second Vice President, serving under John Adams, and was our country's third President. He knew success in many areas of his life, except for one. Thomas Jefferson was a financial disaster. When he died on July 4, 1826, on the fiftieth anniversary of the Declaration of Independence, he was bankrupt. Debt haunted him his entire life. Some of the debt was not his fault. He inherited some of his debt from his father-in-law. Some of his debt was his fault. He lived above his means, spending a great deal of money on his Monticello home and high-life living. When he died, most of his belongings were auctioned off to pay off some of his debt. His personal library was sold to the government to start The Library of Congress. Thomas Jefferson was a great patriot, but a horrible money manager. He admitted it many times.

You know the truth. Many Americans struggle with their personal finances. Did you know, according to the BCS Alliance, in an average year in the United States, approximately 1.5 million people declare bankruptcy? Maybe you know of someone who has declared bankruptcy? Maybe you have declared bankruptcy? It is not always your fault. According to the same group, in an average year in the United States, 643,000 file for bankruptcy due to medical bills. Ask any of those people and they will tell you something you already know, money is important. So let me ask you our question again. *How comfortable are you handling your personal finances?* You know the truth. Money is important. It influences every corner of our lives. Perhaps, that is why Jesus spent so much time talking about money. If you will agree money is important, say, **"Amen!"**

We find ourselves today in the twenty-first chapter of Luke. It is important that you know it is late in Jesus's earthly ministry. By this chapter, Jesus has already entered Jerusalem on Palm Sunday and cleansed the temple. The only things that remain are the events of Thursday and Friday of Holy Week. In other words, Jesus's time is running out. Every word counts and not even one can be wasted. Of all the things Jesus could have mentioned, he mentions money.

The story is a familiar one. Jesus is standing near the temple, as people gave their offering. In our time the plate is passed, and the offering is hidden in a white envelope. To ensure privacy, most envelopes are turned upside-down. That means you are ashamed of what you give. In Jesus's day, the offering was more public. There were thirteen large cone-shaped boxes in which to place your donation. There were no secrets. Everyone knew how much was given. Every generation assumes, the rich give the largest amounts, the poorest give the smallest. That assumption is often wrong. Sometimes the rich are rich because they spend or give reluctantly. Through human eyes, the biggest givers give the most money. Through the eyes of God, the biggest givers are those who sacrifice the most. There is a world of difference between the two. That is the case of the woman in the text. Through the eyes of mankind, she gave next to nothing, two copper coins. It is a smaller amount than two pennies; it is more like two Russian rubles. Do you know what two Russian rubles are worth? It comes out to

be three-tenths of a single cent. How many bills can you pay with three-tenths of a cent? The answer is, none. Through human eyes, she gave nothing. However, through the eyes of God, she gave the most because she gave all she had. In verse four, Jesus said she gave all she had. No one can question her devotion. That line fills me with shame; I always keep some for myself. How does this nameless woman make you feel? Yet, in this short story, four verses long, we are reminded of six important facts about money. If you are ready to look at the first three, say, **"Amen!"**

God Owns It All!

Did you know the largest structures in the world for four thousand years were the pyramids? The Great Pyramid of Giza is the only one of the Seven Wonders of the Ancient World that remains. It was originally built out of 2.3 million limestone blocks and is considered a masterpiece. However, did you know pyramids were not just built in Egypt? Pyramids have been found around the world. They have been found in the Sudan, Nigeria, Greece, Spain, China, South America and North America. They are found around the world, but they were built for the same reason: They were massive graves of important people. Their pyramids were filled with their possessions, so they would be comfortable and protected after death. This is an interesting fact: There are no Christian pyramids. The reason is simple. The faith teaches us that we can't take it with us. On the moment you die, you are suddenly separated from your possessions. The rich and the poor stand on level ground before God.

This is stewardship principle number one: God owns it all! The widow understood this point. When she put those two copper coins into the offering, she knew she was just returning it to God. It was His, the whole time. That is what the Bible teaches us. Haggai 2:8 says, *"The silver is mine and the gold is mine," declares the LORD Almighty.* Psalm 50:9-10 is quoting God. It says, *"I have no need of a bull from your stall or of goats from your pens, for every animal of the forest is mine, and the cattle on a thousand hills."* Everything you own is on loan from God. If you think you can remember God owns it all, say, **"Amen!"**

God Makes It Happen!

It wasn't until 1993 that I experienced the world. I went on a mission trip to the Philippines. I had done some research before I left, but I wasn't prepared for what I would experience. For the first time, I experienced true poverty. What I saw upset me and I was thankful to be an American. I was thankful to be an American when I went to Haiti. Their poverty was overwhelming, and their future is bleak. Money does not solve every problem. I was thankful to be an American when I went to Mexico. They seemed to have so much and so little at the same time. I was thankful to be an American when I made all those trips to Eastern Europe. Many of the orphans' physical problems would be easily corrected in the United States, but they lived in the former Soviet Union.

I know America has its problems, but it is still a good place. The world knows that to be true. That is why so many want to come here. I really can't blame them. Do me a

favor? Don't ever take your citizenship for granted. It is by the grace of God you were born in the United States of America. You could have been born in Russia without two legs. You could have been born in Haiti, just trying to survive. You could have been born in Africa searching for food. You could have been born in China or North Korea and never experienced freedom. I have many questions about the faith. One of my questions is, why was I born in America, at this time? If you consider yourself successful at any level, thank God. He has given you and me the resources to be successful. We did nothing to earn this opportunity.

This is stewardship principle number two: God makes it happen! The widow in the Bible story lived in poverty because her society offered her little opportunity to succeed. That isn't our story. If you can't make it in America, then you can't make it anywhere. As you handle your personal finances, never forget, God makes it happen. Deuteronomy 8:18 says, "*But remember the LORD your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your forefathers, as it is today.*" If you think you can remember God makes it happen, say, "**Amen!**"

God Expects Us to be Generous!

Several years ago, I was at Annual Conference. You know Annual Conference. It is one of the highlights of my year 😊. We travel to Lakeside on the Marblehead Peninsula and do the work of the church. The deceased are remembered. The retirees are recognized. The ordination class is saluted. Resolutions are debated, and reports are given. At the end of every session, announcements are given. I ignore most of the announcements, but this one got my attention. It was announced that everyone at Annual Conference was encouraged to tip the servers at the various restaurants. What does that mean? That means some who go to Annual Conference don't tip, because some people who go to Annual Conference are cheap! I told people I know who have worked in the food industry about this and they weren't surprised. Did you know, many servers don't want to work on Sunday morning because the tips are so small? They desire to work on Saturday night, because the tips are bigger. That means the drinking crowd is more generous than the church-going crowd. Can I ask you a question? Do the people in your life consider you cheap?

The numbers don't lie. Look at the step-up chart with me. We have 256 families or individuals who financially support this church.

6%, or 16 people give more than 150.00 per week
3%, or 7 of that 256 give between 100.00 and 149.00 per week
7%, or 18 of that 256 give between 75.00 and 99.99 per week
5%, or 14 of that 256 give between 50.00 and 74.99 per week
8%, or 20 of that 256 give between 40.00 and 49.99 per week
9%, or 24 of that 256 give between 30.00 and 39.99 per week
6%, or 16 of that 256 give between 20.00 and 29.99 per week
10%, or 26 of that 256 give between 10.00 and 19.99 per week

13%, or 32 of that 256 give between 5.00 and 9.99 per week
19%, or 48 of that 256 give between .01 and 4.99 per week
14%, or 35 of that 256 give nothing

What do all those numbers mean? It means we don't have a spending problem. We have a giving problem. If everyone did what God really expects and tithed, then we could eliminate all the fundraising and do real ministry. This is stewardship principle number three: God expects us to be generous! If you think you can remember to give generously, say, "**Amen!**"

The days were running out for Jesus. His appointment with the cross was drawing near. Every word counted, and Jesus highlighted a widow who gave out of her poverty. She understood the truth. True stewardship is not what you give. It is what you keep for yourself. Andy Stanley once said, "*Greed is not a financial issue. It's a heart issue.*" I completely agree. If you can agree with that quote, say, "**Amen!**"