

The Widow's Cent

Franklin Church of Christ
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AM Worship

Introduction:

In **Mark 12:41-44**, Jesus was sitting opposite the treasury in the temple where people would contribute money for the preservation of the temple and its work. Apparently, many wealthy came by and gave large sums. Along came a widow, a poor woman who only had two copper coins amounting to a cent. Jesus uttered one of His surprising statements. This woman, who cast in only a cent, gave more than all the others who had been casting in large sums. Why? Because they gave from their surplus and she gave from her livelihood. In this one statement, Jesus preached an entire sermon on giving. Let us examine what happened here and learn how to be right with God in our giving.

Discussion:

- I. Giving is a matter of the heart
 - A. Why was this woman's giving so much more than those who gave larger amounts? Because giving is not about amounts, per se. It is about the heart behind the amount. The widow's sacrificial giving demonstrated a better heart for God than did the abundant giving of the wealthy.
 - B. **Proverbs 4:23** says we should watch over our heart, for from it flow the springs of life. I cannot draw exact lines on amounts or percentages regarding how much you should give. I can tell you, however, if your heart is right with God, your giving will be right with God. Allow me to share a few issues of the heart regarding giving.
 1. We must follow the principle of **I Peter 3:15** and sanctify Jesus Christ in our hearts. We have to give Jesus, and by extension, His will and work, a place of honor in our hearts.
 2. On the flip side of that, as we lift Jesus up in our hearts, we must also lift our hearts up to Jesus. **II Corinthians 8:5** says the Macedonian brethren did such a great job of giving because they first gave themselves to God.
 3. As Paul had learned according to **Philippians 4:11-13**, we must learn to be content in all circumstances, whether we abound or suffer want. **Hebrews 13:5-6** says we must learn to be content with what we have. But it is not talking about material goods. It is talking about having God. We must learn to be content with God, not seeking material goods to be our source of contentment.
 4. The focus of our heart should be on heaven and not on earthly things according to **Colossians 3:2** and **Matthew 6:19-21**. When our heart values and treasures things of the earth, we will not give properly. But when our heart is focused on heaven we will. As **Matthew 6:31-33** demonstrates, our heart must be focused on God's kingdom and righteousness and not on our personal bottom line.
 5. Understand where your material goods came from and who actually owns them. **James 1:17** explains every good thing you have comes from God. **Psalms 50:11** says He owns everything. He owns our homes, our cars, our clothes and our income. He is merely letting us use it for a time. The first question we have to ask ourselves is, "Is our heart right with God?"
- II. Giving is a matter of the will.
 - A. Giving is a choice. This widow did not accidentally cast in all she had to live on. She did not find herself at the treasury box and just throw in whatever she happened to grab out of her pocket. This was a choice, an exercise of the will. This corresponds to **II Corinthians 9:7**, teaching each one should give "as he has purposed in his heart." We are to give by choice. We are to give on purpose. Giving takes planning.
 - B. Has this ever happened to you? We are finishing up the Lord's Supper and the brother is talking about the collection. You think, "Oh yeah, I need to give some money." You reach into your pocket or purse and rummage around. You find a \$50 bill and a few singles. You nudge your spouse and they start rummaging. You scrape together \$10 or \$20, fold it up so no one can see and drop it in the plate. Giving is not to be a spur of the moment decision as the plate is passed. By the time we arrive at this building, we should already know how much we are going to give.
 - C. One side note regarding planning and purposing your giving. I certainly cannot make any hard and fast biblical rules about what to do with your contribution when you are traveling. However, I would like you to consider that the congregation of which you are a member, purposes and

plans its work based on what they believe the congregation will contribute. If you travel and give your contribution elsewhere or if you are sick and simply skip your contribution, then you negatively impact the congregation's ability to accomplish the work planned. Please keep that in mind and purpose in your heart to be a consistent help in the work of your home congregation.

- D. With all that in mind, the second question we have to ask ourselves is, "What is our plan for giving?"

III. Giving is a matter of sacrifice

- A. If there is any lesson from the widow's cent in **Mark 12:41-44**, it is the lesson of sacrifice. What distinguished the widow from the hefty contributors was not the amount of her contribution, but the amount of her sacrifice in order to accomplish the work of God. The hefty contributors gave from their surplus, that is, from what they had left over. The widow gave all she had to live on.
- B. **Proverbs 3:9** says we are to honor the Lord from the first of our wealth. Purposing to give should be the first thing we do with the blessings God grants us. We should not wait until our house and cars are purchased, our groceries procured, our bills paid and our clothes bought. The first thing we should do is honor God with the blessings He has granted. **I Corinthians 16:2** demonstrates our giving is based on our prosperity. Has God prospered us? Of course. We need to give accordingly.
- C. Notice two prophets that rebuked Israel because of their lack of sacrifice.
1. In **Malachi 1:6-10**, God rebuked the Israelites because their sacrifices weren't really sacrifices. They were offering to God the leftovers of their flocks. They offered what was useless to them anyway, the blind, the weak and the lame. In **Malachi 3:8-9**, God said these Israelites were robbing God in the way they offered and tithed.
 2. In **Haggai 1:2-8**, God rebuked the Israelites because after they had been released from captivity and come to their homeland, they made a good start on the temple, but became distracted. Then they became complacent. They built their own houses and tilled their own fields, but they allowed the work of the Lord to go to the wayside.
- D. I do not believe the story of the widow's cent means all Christians must give all they have to the congregational contribution. I do believe it means our contribution should be first on our list of expenditures. I do believe it means our giving should cost us something. I do believe it means our giving should be a bountiful portion of the blessing with which God has prospered us (cf. **II Corinthians 9:6**).
- E. Our third question is, "What is our giving costing us?"

IV. Giving is a matter of faith

- A. How could this widow possibly make such a sacrifice? She had faith. She believed God would take care of her. She gave all she had to live on because she knew God would provide.
- B. How could the brethren in Jerusalem in **Acts 4:34-35** sell houses and lands to provide for their brethren in need? Because they believed God would take care of them. They had faith.
- C. **Matthew 6:33** drives this point home saying when we seek first God's kingdom and righteousness instead of being focused on our bottom line, He will provide our needs. He will provide us with food and clothing. Granted, He has not promised to provide us unlimited wealth. There may be times we must be content with food and clothing (**I Timothy 6:8**). But He will take care of us.
- D. Notice God's follow up to His rebuke of Israel in **Haggai 1:7-10**. Because Israel had not sacrificed their own pleasures and desires to accomplish the work of the Lord, God had caused hardship. In **Malachi 3:10-12**, God said if they quit robbing Him, He would bless them with abundance. In **II Corinthians 9:6-11**, Paul wrote that God blesses those who give bountifully. When we sacrifice for the Lord, He takes care of us. Notice, God does not bless those who give so they can hoard to themselves and spend on their own pleasures. He blesses those who sacrifice for Him so we can accomplish every good deed.
- E. Our final question then is, "Do we believe God will take care of us?"

V. Where we are.

- A. Our budget is \$3600/week. If we get that amount, we are covering the bare bones. We are supporting one local evangelist and giving support to one foreign evangelist. We are able to support

one gospel meeting, one VBS and our Fall Focus, though we have had to cut back on advertising for all these. We are paying for our facility and our utilities. Further, we are covering our supplies expenses for our classes. Regrettably, we are not getting that amount. We are getting about \$3404/week. At that rate, we will be about \$10,000 behind by the year's end. Our contribution has to average \$3868 for the remainder of the year just to break even with our budget.

- B. Right now, we do seem to be covering our bills. However, we are not doing nearly all we would like. Each month we receive two or three requests for support in various locations all over the US and the world. The elders review each one and have to say, "I'm sorry, we can't help you. Our contribution won't support it." We would like to have a call-in radio program, but we cannot remotely afford the \$10,000-\$15,000 per year that would cost. Simply advertising on the radio would be about the same price. Not to mention if we had a radio program, we would almost definitely need to follow the biblical pattern of multiple full-time workers, but we can't financially support that either. I have been considering some options for some direct mail advertising, sending out some mailings weekly or bi-weekly to homes in our area. However, before that would be minimally feasible we would have to be able to commit about \$1000 per mailing to the effort and could reasonably go to several thousand per week if we wanted to canvas more homes in the area. We can't even really think about it right now. Another option I have thought about is purchasing a weekly column in the Williamson AM or the Review Appeal, but that would cost us an additional \$200 per week or another \$10,000 per year.
- C. The struggle with our finances does not have anything to do with the need for growth. In the past year, we have added several households, but our year-to-date average weekly contribution is \$30 lower than it was this time last year.
- D. Clearly, I don't know anyone's financial situation. I don't know how much anyone in this congregation is giving. However, we live in one of the richest counties in the nation. According to "The Official Statement of Williamson County" on July 1, 2006, the average household income is \$69,104. The average for Tennessee as a state is \$36,360 (the information was based on 2000 Census Bureau statistics). We have about 70 households within this congregation, give or take a few. I know tithing, giving 10%, is not the standard today. However, using these statistics as a baseline, do you realize if we, congregation wide, devoted to the Lord as much as would have been considered the bare minimum for the Jews, our weekly contribution would be \$9302 per week? I know some of us are doing that and more, but obviously not all of us. Of course, some may say, "My income looks like the state average not the county." If our giving was off of that baseline, our weekly contribution would be \$4,895.
- E. Please, consider what we have learned from the widow. Look at the cars we are driving. How much have we devoted on a monthly basis to them? From one website,¹ I learned the average monthly car payment is \$378. With 70 households if we were giving monthly to equal what our car payment would be (that is just \$87 per week) our weekly contribution would equal \$6,106. On another website,² I learned that the number of cars averages out to 1.77 per household. With that in mind, giving what would be the equivalent of the car payments would be \$10,807 per week. I am not even going to consider what our average payment is for our paneled houses or for our credit cards. We must make sure we are not like the Jews who built up their homes and belongings but allowed the temple of the Lord to lie desolate.

Conclusion:

The widow's story in **Mark 12:41-44** was not a parable. It was an actual occurrence. Jesus was sitting opposite the treasury and actually watched what everyone was giving. Would our giving be different if Jesus were sitting next to us watching? What would He say if He sat opposite our treasury and watched what we were giving? Would He see us giving as a matter of heart, will, sacrifice and faith? How would He comment on our giving in comparison to the widow's? Here is the crux of the matter. He is watching. Please, go home and give thought to your giving. Is your heart right with God? What is your plan for giving? What is your giving costing you? Do you believe God will take care of you? Give thought to these things before you purpose what you are going to give in your next contribution.

¹ http://www.finalcall.com/artman/publish/article_2267.shtml

² <http://www01.answerfinancial.com/leafpage.aspx?lob=auto&catid=0&subid=0&a=insurance-quote>