LESSON 2
Practical Helps for Living and Giving
—Keith Wilkinson—

How to Use this Resource

This resource contains four Sunday School lessons. These lessons can be used as a series or each as a stand-alone Bible study. The Learners’ Guide follows with a plan for teaching adults. Teachers should read the Learners’ Guide first and then use the Teacher’s Guide to prepare.

Personal Giving: Giving When It Isn’t Easy

Focal Scripture: Luke 21:1-4; Philippians 3:2-8

Scratching the Surface:

Tara worked hard to pay her bills this month. It wasn’t easy being a single mom. Her husband had been killed in a hunting accident. She was left to raise her two sons by herself. Each month was tight. Tara, a faithful Christian, wanted to continue to give her offering to her church, but it meant some of the bills wouldn’t get paid on time. She felt torn between her convictions and the reality of her monthly budget. She exclaimed out loud, “Lord, what am I to do?”

Bob served on the finance and budget committee of his small church. Since the plant closed in their community, offerings were down. One of the members had given him an urgent request for help from a hurricane that had devastated a near-by state. Should he present this request for help to the whole committee? What action should they take in light of their own church and community needs? Bob found himself asking God whether he should lead his church to respond to the request.

Q: When is giving an option and when is it the true mark of being a believer?

Every one of us has faced times when the choice to give or not to give has caused us to struggle. What should we do when faced with such choices? It is easy to prescribe a solution for someone else. It is another matter when you are making choices to help yourself and family or helping someone else. And what is it about giving that should reflect our attitude about God?

Every year surveys indicate that the most generous givers in our society often are people who have the least to give. Why do those who have least give the most?

The Bible provides examples of giving that encourage and inspire us when we face choices about our giving.
Digging In:
Giving It All!

Read Luke 21:1-4

This was an inspiring experience when Jesus observed the gift of this poor widow. Even today, when we read it, we are touched by the generosity of this poor, nameless widow. In Hebrew culture, widows were an impoverished class of people. In fact, in our time, economic disparity continues, especially among single parent families.

In the temple, Jesus observed how offerings were being made. Most of the giving came from the wealthy of the leading religious caste. In America today, our churches and our vast missionary enterprises enjoy a level of financial support made by a wealthy membership—at least by global standards. Perhaps we should be reminded how much we have even when we sometimes think we have so little.

A widow came to the temple treasury that day to offer two copper coins. It was very little compared with the other gifts. It was all she had. She gave it and moved on. Alone, Jesus noticed the giver and the gift.

Q: If we observed someone today, obviously poor, offering all she had to our church’s offering, how would we feel? Would we be enthusiastic about such a donation? Would we counsel such a person to look after her own needs first and then give? Why doesn’t Jesus offer such counsel to this widow?

It is sometimes a dilemma for those who study this account. Various interpretations have been suggested.

1. The point of Jesus’ commendation is that the true measure of gifts is not how much is given but how much remains behind. In other words, it is the percentage of giving that the true measure of a gift. A person giving hundreds of dollars may only be giving a tiny percent of his total money while another giving five dollars may be giving a large percentage of her available income.

2. The point of Jesus’ commendation is that it is not the amount which one gives but the spirit in which the gift is given. In this light, perhaps the other gifts were given routinely and without a sense of divine worship. The widow, on the other hand, consciously offered her all to the Lord as if giving her whole self.

3. The point of the story is that true giving is giving everything that we have. It is the concept that giving apart from offering the totality of one’s being is not really giving at all. (Addison Wright, “Visions of Giving,” www.visionsofgiving/widowsmite)

The text itself does not enlighten us fully on these issues. Jesus simply contrasted the giving on the one hand “out of their wealth” with the giving on the other hand “out of her poverty …all she had.” Jesus says hers was the greater gift.

Giving can never be measured by the quantity given. Giving must be understood as the act of worship of a Holy God which leads us to give even when it isn’t easy to give. A sacred offering is sacrificial.

God looks on the heart of the giver. He sees the true measure of devotion which leads to the act of giving. Those who calculate closely their giving may be missing the spirit of
giving generously, as if one enjoys an abundance of resources that comes from a true relationship of love. It is the nature of a lover to give to the beloved. It must also be the nature of the believer to give out of a sense of love for God.

Q: When you have faced difficult choices about giving, what spiritual guidelines helped you make your decision? When you have given generously, how did it make you feel? When you have given reluctantly, what impact did such giving have on your overall attitudes toward God, His church, to others in need?

A Fragrant Offering

Read Philippians 4:10-20

The issues of want, need, and giving surface again in Paul’s experience with the church in Philippi. This time, we see these issues from the perspective of a church’s participation in the work of God’s kingdom through the service of the missionary apostle Paul.

The church in Philippi had a close association with Paul who had founded it on his previous missionary journey. He references a concern that had been expressed earlier. This is likely when Paul left them to continue his mission work elsewhere and probably referred not only to their prayers for him, but their financial contributions to his ministry. He spoke of a renewed concern, but then acknowledged that their concern had continued but just now had been given opportunity to express itself. Herein lies a basic principle of giving: Giving grows out of a combination of knowledge, understanding, and concern for the needs of others.

Q: How do we as Christians keep ourselves informed of the needs and opportunities for serving Christ’s kingdom throughout our world? Is it our responsibility, as individuals, to keep informed and to understand how our missionary enterprise works? What responsibilities do we have as church members to help our church be a giving, as well as, going entity?

Paul communicated with the churches through his many letters and by sending messengers to inform and instruct congregations in spiritual matters. In today’s world, avenues of communication can be as varied as they are instantaneous. Yet, we suffer from a communications overload and sometimes tune out much of the communication.

As Southern Baptists, we participate in a global mission enterprise supported by the prayers, gifts, and participation of thousands of churches. Our basic vehicle for this cooperative effort is called the Cooperative Program. Don’t let the name fool you. It is much more than a “program.” It is a way by which we all participate together in doing what no one of us could do alone. Each dollar of offering given through our church multiplies itself worldwide through a cooperative venture of prayer, planning, and giving.

Paul understood the spirit of cooperation and considered the church at Philippi an outstanding example. He contrasts them with other churches less aware of a larger strategy in kingdom work. He commended their efforts as “good.”

Paul carefully disclaimed personal advantage in receiving their offering. He did not try to emphasize his need. He had, instead, learned to get by as necessary. When his support was strong, he rejoiced in that. When his support was weak, he was still content. He knew his strength and sustenance ultimately came from God. “I have learned the secret of
being content in any and every situation, whether well fed or hungry, whether living in plenty or in want.”

Paul’s principle of living and serving God is still valid for us. Perhaps, you have faced times in your own life when you had to adjust based on circumstances. Recently my grown daughters faced the collapse of their growing service business and eventually had to declare bankruptcy. It was difficult for me as a concerned father, to watch their financial underpinnings slip away. Eventually they had to give up even their homes. Their disappointment was great. Yet, in spite of the setbacks, they resolved to go forward. They learned to live on what they had. Even though they still struggle, they have been blessed with good families, and a strong sense of worth. I am grateful that in their growing up years, we sometimes struggled as a family to make ends meet. From this, they learned the value of living more simply. Paul would have understood that.

Q: Could we benefit spiritually by reviewing ways to simplify our lives so that we become free to give attention to spiritual concerns and the opportunities we have to serve others? In what ways, do you think our culture leads us to excess?

Paul expressed his evaluation that “it was good for you to share in my troubles.” To him, their giving was a crediting toward their “account.” In this sense, our giving becomes like a credit toward a savings account. It builds up with each deposit and continues to build up over time in its use. Giving multiplies.

Paul also suggested that giving was an act of worship. He spoke of the “fragrant offering” and “acceptable sacrifice.” It was “pleasing to God.” The concept of worship as the offering of sacrifice was deep in the consciousness of the Hebrews and was understood even among gentiles because of the commonness of the practice of sacrifice as worship. Because of Christ’s sacrifice, we no longer offer sacrifices. As a result, we may not sense as powerfully the “smell” or “fragrance” associated with the meat being cooked. When we walk into a kitchen where food is being cooked we are reminded of the power of the fragrance of good food. When we offer our tithes and offerings in Sunday School and church, we may not make such an association with the “fragrance” of worship. Paul did.

Q: Have you ever paused as you wrote your check asking God to receive this as an offering to Him and His kingdom?

Applying Our Discoveries

What can we apply from these two examples of giving when it was sometimes hard to give?

1. Giving is not as much about the amount as about the generosity of the giver. God blesses generosity.

2. Giving requires that we keep informed about the work of God’s kingdom throughout the world and give consistently.

3. Giving is an act of worship. We do not give to a church, a cause, a missionary enterprise as much as we give to God.

4. Giving can be done even when it is hard to do. By living simply, we give more generously.
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Teacher’s Guide
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Preparation:
1. Personally prepare yourself through prayer and Scripture study for this session.
2. Gather enough pennies to distribute two pennies to each participant.
3. Gather information and posters, if available, on your church’s participation in the Cooperative Program. Display the poster in the room.
4. Gather a box of offering envelopes from your church office and be prepared to distribute individual envelopes to participants.

Leading the Session:

Scratching the Surface:
1. Distribute to each member two pennies. Ask them what difference would two pennies make as an offering for your church’s local and mission budgets?

Digging In:
2. Call on a good reader to read aloud the parable of the widow’s mite from the first Scripture section.
3. Call attention to the “Question” section and ask members to debate whether a church should receive an offering from someone who was unable to make ends meet.
4. Comment that Jesus was making a contrast in giving between those for whom giving was little or no sacrifice and the widow for whom it was a major sacrifice.
5. Read through each of the Scripture sections. Use the “Questions” sections for discussion. Make comments from the members’ guide.
6. Refer to the Cooperative Program poster, or share information with your group about your church’s participation in Southern Baptists’ global kingdom partnership plan.

Applying Our Discoveries:
7. Distribute your church’s offering envelopes to members and ask them to consider how giving their offerings can be made more worshipful. Encourage adults to help teach their children and youth the value of worshipful giving.