



SESSION 5

THE POOR WIDOW: FAITH THAT GIVES

▶ **The Point**

Your giving reflects your faith and trust in Christ.

▶ **The Passage**

Luke 12:13-21; 21:1-4

▶ **The Bible Meets Life**

Constructing buildings has always been expensive. Paying for such projects can be a challenge, and Oklahoma in the 1920s was no exception. Oklahoma Baptist University needed a place for their female students, but building a dormitory wasn't going to be easy. That's when Edna McMillan, a spunky woman married to an oil businessman, stepped up and started a statewide fundraising effort.

Edna encouraged women to give and sacrifice. Some women sold eggs, while others contributed as little as one dollar. In fact, not a single individual gift equaled more than one hundred dollars. And with the gifts and sacrifices of hundreds of women, a dormitory was built in 1928 that is still in use today. Edna McMillan later said, "A rich man is one who has enough for himself and enough left over to help others. Though he be possessed of millions, a man is poor, who has only enough for himself."³

Giving is a reflection of what is important to us and where our trust lies. One unnamed woman in the Gospel of Luke encourages us to give as an expression of faith.

▶ **The Setting**

Luke 9:51 marks a shift in Jesus' ministry. During His last year of ministry, Jesus' focus was toward the cross. Leaving Galilee, He traveled south toward Jerusalem, teaching large crowds and His disciples. Much of Luke's material in these chapters is unparalleled in other Gospels. Jesus' teaching on money and possessions and its illustration called the "parable of the rich fool" is found in Luke 12:13-21. An application appears in the story of the poor widow in Luke 21:1-4.

What does the Bible say?

Two small copper coins (21:2)—The smallest and least valuable Greek coin used in Jesus' day, likely worth about 1/8 of a cent today or 1/100 of a denarius, a day laborer's wage.

Luke 12:13-21; 21:1-4

12:13 Someone in the crowd said to him, "Teacher, tell my brother to divide the inheritance with me."

14 But he said to him, "Man, who made me a judge or arbitrator over you?"

15 And he said to them, "Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions."

16 And he told them a parable, saying, "The land of a rich man produced plentifully,

17 and he thought to himself, 'What shall I do, for I have nowhere to store my crops?'

18 And he said, 'I will do this: I will tear down my barns and build larger ones, and there I will store all my grain and my goods.

19 And I will say to my soul, "Soul, you have ample goods laid up for many years; relax, eat, drink, be merry."'

20 But God said to him, 'Fool! This night your soul is required of you, and the things you have prepared, whose will they be?'

21 So is the one who lays up treasure for himself and is not rich toward God."

21:1 Jesus looked up and saw the rich putting their gifts into the offering box,

2 and he saw a poor widow put in two small copper coins.

3 And he said, "Truly, I tell you, this poor widow has put in more than all of them.

4 For they all contributed out of their abundance, but she out of her poverty put in all she had to live on."

GET INTO THE STUDY



5 minutes

Notes



DISCUSS: Question #1 on page 45 of the Personal Study Guide (PSG): “What’s your favorite story of a big-hearted gift?” Allow time for each person to respond.

LEADER PACK: Display Pack Item 5, the “Giving Habits” poster, to help group members understand current giving habits of Christians. Ask group members to evaluate their own pattern of giving. Encourage them to follow the biblical model rather than the cultural one.

ACTIVITY (OPTIONAL): After looking at the poster, form groups of three or four members each to discuss individual giving habits. Ask someone in the group to write down creative ways that some people have found to give. Then share the results with the large group.

GUIDE: Direct group members to “The Bible Meets Life” on page 46 of the PSG. Introduce the importance of faithful giving by reading or summarizing the text—or by encouraging group members to read it on their own.

GUIDE: Call attention to “The Point” on page 46 of the PSG: “Your giving reflects your faith and trust in Christ.”

PRAY: Transition into the study by asking God to help us understand the importance of giving and for the courage and faith to follow through on what He leads us to do.

12 FACTS ABOUT GIVING AMONG TODAY’S CHRISTIANS

1. Tithers only make up 10–25% of any congregation.
2. 8 out of 10 people who give to churches have zero credit card debt.
3. Religious giving is down about 50% since 1990.
4. On average, Christians give only 2.5% of their income to churches.
5. Of families that make over \$75,000, only 1% donated a tenth of their income.
6. People who attend more than 27 church services a year give an average of \$2,935 to charity.
7. 96% of practicing Christians have given to a church or nonprofit.
8. 32% of all donations go to religious organizations.
9. 31% of charitable giving happens in December.
10. Baby boomers (1946–1964) make up 41.6% of all donors and account for 30.2% of the U.S. population.
11. Gen. Xers (1965–1980) make up 19% of all donors and account for 26.6% of the U.S. population.
12. Gen. Yers (1981–1997) make up 7.1% of all donors and account for 30.4% of the U.S. population.



STUDY THE BIBLE

Notes

Luke 12:13-15

13 Someone in the crowd said to him, "Teacher, tell my brother to divide the inheritance with me." 14 But he said to him, "Man, who made me a judge or arbitrator over you?" 15 And he said to them, "Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions."

READ: Ask a group member to read aloud Luke 12:13-15 on page 47 of the PSG.

GUIDE: Use the Commentary for the verses on the next page of this Leader Guide to explain how the inheritance worked in Jesus' day.

RECAP: Jesus spoke often about money, but more importantly, He spoke about the motives behind our use of money. The Model Prayer reminds us our daily bread is not from our own hands, but from the generosity of the Father who graciously gives. As believers, we give back as a faithful act of trust rather than withholding out of greed. Having an abundance of things does not equate to having an abundant life.

DISCUSS: Question #2 on page 47 of the PSG: **"How have you seen greed impact relationships?"**

SUMMARIZE: Highlight the main points from page 48 of the PSG. Scripture speaks often of greed's destruction.

- ▶ "For the wicked boasts of the desires of his soul, and the one greedy for gain curses and renounces the LORD" (Ps. 10:3).
- ▶ "A stingy man hastens after wealth and does not know that poverty will come upon him. . . . A greedy man stirs up strife, but the one who trusts in the LORD will be enriched" (Prov. 28:22,25).

TRANSITION: Having an abundance of things does not equate to having an abundant life. In the next verses we see that we should evaluate our life's pursuits and priorities from an eternal perspective.

ALTERNATE QUESTION:

How would you describe the power of money to influence people?

Luke 12:13-15 Commentary

[Verses 13] Someone in the crowd asked for Jesus' help in settling an issue with an inheritance. He addressed Jesus as "**Teacher.**" The word means a person who instructs the duties of people as specified by God. In the culture of Jesus' day, the Jewish word *rabbi* was most often used this way. A father usually divided his estate by giving twice as much to the oldest son than he did to any other sons he had. If a father had sons and daughters, usually the sons got everything. "**Tell my brother to divide the inheritance with me**" seems to indicate this man was a younger son. Deuteronomy 21:15-17 specifies inheritance rules. Sometimes brothers would live together on the property following the death of their father. Later, one son might want to leave; this would necessitate a division of the inheritance. Perhaps this was the case.

[Verse 14] Jesus addressed the speaker simply with man . The Greek word had neither positive nor negative connotations; it was simply a common form of address for a person (frequently but not always a male). Jesus' question, "**who made me a judge or arbitrator over you?**" expresses disapproval at the request. Nothing shows any indication the man's brother was with him. For an inheritance to be divided, both brothers would need to appear before a judge or **arbitrator**. Apparently, the man wanted a favorable response from Jesus without His hearing from his brother. Beginning in Luke 9:51 Jesus was focused on His journey to Jerusalem, His mission of the cross, and His teaching of His disciples what they needed to know before His crucifixion, death, resurrection, and ascension. By refusing to become involved in this earthly dispute, Jesus kept His focus on what was more heavenly significant.

[Verse 15] Jesus used the man's request to teach about the relationship of money and possessions with what is most important. Jesus began with words of warning, "**Take care, and be on your guard.**" Take care is the imperative (command) form of the word usually translated "see" in the New Testament. **Be on your guard** is also a command, essentially referring to the same action. Jesus warned His disciples against **all** [literally "every"] covetousness. The word refers to the sin of wanting more than you need, a desire than can never be satisfied, and a root for many other types of sin. In the remainder of verse 15, Jesus gave the reason for His warnings: "**for one's life does not consist in the abundance of his possessions.**" Because of the effect money and possessions have on a person's heart, Jesus addressed it more than any other topic (such as love, heaven, hell, etc.). Can we ever be reminded too much that our giving reflects our faith and trust in Christ? Having an abundance of things does not equate to having an abundant life, as Jesus desired for believers to have (John 10:10). Abundant life does not refer to mere biological existence; nor does it refer to physical possessions. Rather, **life** refers to the existence above this physical plane of existence, life as it was meant to be—the fullness of real and genuine life.



STUDY THE BIBLE

Notes

Luke 12:16-21

¹⁶ And he told them a parable, saying, "The land of a rich man produced plentifully, ¹⁷ and he thought to himself, 'What shall I do, for I have nowhere to store my crops?' ¹⁸ And he said, 'I will do this: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. ¹⁹ And I will say to my soul, "Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.'" ²⁰ But God said to him, 'Fool! This night your soul is required of you, and the things you have prepared, whose will they be?' ²¹ So is the one who lays up treasure for himself and is not rich toward God."

READ: Ask a group member to read aloud Luke 12:16-21 on page 48 of the PSG.

DISCUSS: Question #3 on page 48 of the PSG: **"How can we avoid the pitfall of becoming dependent on earthly wealth?"**

DISCUSS: Question #4 on page 49 of the PSG: **"What are some practical ways to demonstrate faith and trust through our giving?"**

SUMMARIZE: Highlight the main points from page 49 of the PSG. Temporary treasures make for riches in this world, but they have no eternal value. Instead of banking on years of retirement, the rich man died and faced the God of creation with no legacy of generosity and no time to change his mind. The phrase, "this night" is a reminder God knows the length of our days. So how can we build riches that count for eternity?

- ▶ **Build relationships that point others to Christ.**
- ▶ **Make a financial investment in kingdom-building efforts.**
- ▶ **Serve others in need.**

TRANSITION: In the next verses we learn that sacrifice is a demonstration of our willingness to trust God's provisions.

ALTERNATE QUESTION:
How could this man have handled his riches in a way that honored God?

Luke 12:16-21 Commentary

[Verses 16] To illustrate people who became rich in possessions but not rich toward God, Jesus told a parable many know as the “parable of the rich fool.” The word **parable** comes from a Greek verb meaning “to put” or “to place” and a Greek preposition meaning “along side of.” In other words, a parable is a comparison, usually between something known (a common object, action, or person) with something unknown (God’s kingdom). As such, parables have one main point which is frequently summed up at the end of the parable (see v. 21). Jesus’ parable describes why a man was rich: his land . . . produced plentifully. Jesus added no other details. However, most people in Jesus’ day were workers, not landowners. Those who owned land were frequently rich.

[Verses 17-19] A literary feature of Luke’s Gospel is his use of soliloquy, an internal dialogue (Luke 12:17-19,45; 15:17-19; as well as other examples). The clause translated **he thought to himself** can be translated more literally as “he reasoned in himself.” It implies a debate or an examination of different viewpoints. Whatever these viewpoints may have been, they centered on the rich man, not on God (12:21). In these three verses, the pronouns I and my are used twelve times in the Greek New Testament. Such selfishness exists today in epidemic proportions—unfortunately even among people who claim to believe in God. The rich man’s solution to his lack of storage for his crops was to tear down his inadequate barns, build bigger ones, and store his grain and goods there. There is no mention of sharing his goods with his workers, giving surplus to the poor, or doing anything but keeping it for himself. His thoughts are summed up: **“Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.”**

[Verse 20] God’s response is summed up in three ways. First, God addressed the rich man as **“Fool!”** Was this man a fool because he ignored God and God’s commandments? Because he ignored his workers or the poor? Because he thought he controlled his own life? Whatever the answer, only God had the knowledge to call him a fool. So how much worse could it get? A lot. Second, God said **“This night your soul is required of you.”** Third, God asked a question whose answer demonstrated how foolish this rich man had been. **“And the things you have prepared, whose will they be?”**

[Verse 21] As He often did, Jesus completed this parable with a concise statement highlighting its main focus. **“So is the one who lays up treasure for himself and is not rich toward God.”** Certainly this rich man was not evaluating his life’s pursuits and priorities from an eternal perspective. Jesus did not condemn wealth per se. Rather, He taught that it was easy for the rich to focus on the wrong things. Jesus used one more opportunity to teach about the correct priorities concerning God, money, and possessions. He used a real-life example of a poor woman to illustrate that giving reflects faith and trust in God.



STUDY THE BIBLE

Notes

Luke 21:1-4

¹ Jesus looked up and saw the rich putting their gifts into the offering box, ² and he saw a poor widow put in two small copper coins. ³ And he said, "Truly, I tell you, this poor widow has put in more than all of them. ⁴ For they all contributed out of their abundance, but she out of her poverty put in all she had to live on."

READ: Ask a group member to read aloud Luke 21:1-4 on page 50 of the PSG.

SUMMARIZE: Highlight the main points from page 50 of the PSG. She gave all she had. Jesus reminded those in His presence that others gave "abundance," but her two small coins were significant to God. What she gave was most likely the money that would have bought bread. She gave up her money for food; in doing so, she truly trusted God to provide the food she needed each day. "Give us each day our daily bread" (Luke 11:3). The widow's quiet example teaches us:

- ▶ Giving to kingdom causes is a consistent act of faith and trust.
- ▶ Giving to kingdom causes is about more than money.
- ▶ Giving to others in their time of need shows health in the body of Christ.

DISCUSS: Question #5 on page 50 of the PSG: "How can our group encourage one another toward a more giving faith?"

DO: Direct group members to complete the activity, "The Right Stuff" on page 51 of the PSG to help them.

Do a personal inventory of your possessions. In the space given, list all of the things of significance that you own. Think in terms of possessions as well as investments. Review your list and circle the things that would be most difficult to live without. Underline the things that you would find easy to get rid of. Ask God to help you discern how you can invest in the kingdom as this poor widow did.

GUIDE: Refer back to "The Point" for this session: "Your giving reflects your faith and trust in Christ."

ALTERNATE QUESTION:

When have you been challenged by someone's generosity?



Luke 21:1-4 Commentary

[Verses 1-2] The week between Jesus' triumphal entry into Jerusalem (our Palm Sunday) and His crucifixion, death, burial, and resurrection (our Easter or Resurrection Day) is traditionally called Passion Week. Jesus spent time at the temple in Jerusalem during Monday and Tuesday of that week and was likely His last. Many scholars believe this event in Luke 21 occurred on that Tuesday before Jesus' crucifixion on Friday. Surrounding the temple itself was the Court of the Priests which allowed only Jewish priests who sacrificed there. Outside of it was the Court of Israel which allowed only Jewish men to enter. The next outer area was the Court of the Women where Jewish men and women would worship. The outermost area was the Court of the Gentiles where non-Jews could worship. Between and within the Court of the Women and the Court of the Gentiles were a number of buildings that supported the worship at the temple. One of these was a colonnade. Within the colonnade, against the wall, was a series of thirteen chests where people could put offerings into the temple treasury. Each chest had a trumpet-like metal opening (narrow at the top and wide at the bottom) where people would put their coins. This act was called "sounding the trumpets" and referred to the sound coins made along their circular route through the opening and into the chest below. Jesus **saw the rich putting their gifts into the offering box**. However, what He commented on was **a poor widow who put in two small copper coins**. The word translated **poor** means "the poorest of the poor" and is only used here in the Greek New Testament. The two tiny coins she contributed were the smallest coins used, worth almost nothing, like a penny today. This money was a sacrifice to this poor widow who likely had no one to care for her. This sacrifice was a demonstration of her willingness to trust God's provisions for her.

[Verses 3-4] Addressing His disciples, Jesus commented **"Truly, I tell you"** to point to a significant truth. The next part of Jesus' sentence makes sense spiritually, but not financially. He said **"This poor widow has put in more than all of them."** How that must have amazed His disciples and anyone else who heard Him! Jesus explained: **"For they all contributed out of their abundance, but she out of her poverty put in all she had to live on."** Jesus' masterful use of the wordplay abundance and **poverty** makes this story even more memorable and teaches us a valuable lesson. Sacrificial giving is not determined by how much we give but by how much we keep for ourselves. This should teach us that our giving reflects our faith and trust in God—or the lack thereof. Jesus saw into the hearts of people and knew their motivations for giving. All the other people had plenty to live on, their surplus or abundance. What they gave would not hurt them financially. In contrast, this poor widow gave all she had to live on. She had to trust God to supply her needs. What will you do?

Previous *Biblical Illustrator* articles "Widowhood in Jesus' Day" (Winter 2010-2011), "Jesus, Luke, and the Poor" (Winter 2005-2006) and "What Is Greed?" (Winter 2001-2002) relate to this lesson and can be purchased, along with other articles for this quarter, at www.lifeway.com/biblicalillustrator. Look for Bundles: Bible Studies for Life.



5 minutes

LIVE IT OUT

GUIDE: Direct group members to page 52 of the PSG. Encourage them to choose one of the following applications to carry out this week.



Notes

Dotted lines for taking notes.

- ▶ **Give.** Ask the Lord to give you an opportunity to bless someone financially in need this week. Keep extra cash in your wallet so you are prepared when the need arises. See if you can be anonymous in your gift.
- ▶ **Memorize.** Commit to memory Matthew 6:3-4: "But when you give to the needy, do not let your left hand know what your right hand is doing, so that your giving may be in secret. And your Father who sees in secret will reward you."
- ▶ **Increase.** Evaluate your current charitable giving and how you are supporting your local church. Is your giving consistent? Is it sacrificial? Challenge yourself to give more than you have been for the sake of kingdom work.

Wrap It Up

TRANSITION: Read or restate the final paragraph from page 52 of the PSG:

We probably won't be asked to give everything we have as this widow was willing to do. But as we evaluate God's gifts to us, we might be surprised how many opportunities to give we will have.

PRAY: Conclude by asking God to give us the courage to live out the principles of faithful giving that we've learned. Thank Him for providing for us so that we may give even more.



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