

# The Economics Of An Offering

by Staff

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As springtime is upon us once again, members of God's church are preparing for the beginning of another cycle of His holy days. We find ourselves today in a very different world—economically—to that of Old Testament Israel. We do not have the same economic system that they did, and yet just as the Israelites were, we are commanded to give offerings. For us today, though, our material offerings are primarily monetary.

In reading the relevant Old Testament scriptures, have we ever thought what it would be like to have to apportion an offering out of the firstlings of our flock, of our grain, of our gold, silver, or brass? This is not our reality today, yet the principles behind offerings have not changed.

Regardless of what we offer or what era we live in, the economics of an offering are essentially the same. This article will discuss an offering's economic principles and how offerings are designed both for our benefit and God's.

If we want to delve into economics, we must first establish a definition that, in effect, puts us all on the same page.

## What Is Economics?

A basic definition of *economics* is "the study of the optimization of resources" (for a general discussion of some of the economic principles used in this article, see "Economics 101—A Curriculum" by Catherine Austin Fitts at <http://fromtheburbs.blogspot.com/2005/03/economics-101-curriculum-by-catherine.html>). From a biblical perspective, economics is studying how to optimize the resources God has given us. Two points stand out in this definition:

- 1) To optimize something is to make the most of it.
- 2) God has not only placed resources at our disposal, but He has also given us the responsibility to create, manage, and allocate those resources. Money is one of those resources.

In terms of an offering, we need to ask, "What does God want us to learn from and about making an offering?"

Contained within the selection process of the Passover lamb are two important economic principles: "Your lamb shall be without blemish, a male of the first year. You may take it from the sheep or from the goats" (Exodus 12:5). The first economic principle illustrated by this verse is *ownership*, as identified by the word "your." God obviously believes in—He actually grants—the right of private property, of ownership. The lamb under discussion is one's personal possession, not his neighbor's or a friend's. According to God's command, it cannot be borrowed; it must be an animal that the offerer owns.

The application for us today is that, just as the offering cost the offerer something—a lamb—our offering to God must cost us too. We cannot borrow money from someone to give an offering: it must come from our own resources. King David provides a sterling example of this in II Samuel 24: 18-25, where he tells Araunah, who offers to give him animals for a burnt offering: "No, but I will surely buy it from you for a price; nor will I offer burnt offerings to the Lord my God with that which costs me nothing" (verse 24).

The second principle contained in Exodus 12:5 is *purity* or *quality*, as described in the phrase "without blemish." What does this phrase mean? In those days, the animal being offered—in this case, a lamb, but it could have been any of the clean animals God allowed to be sacrificed—had to be free of all defects. In fact, God says that *every offering* has to be without blemish.

What does it take to determine if a lamb has defects? As Phillip Keller points out in his book, *A Shepherd Looks at Psalm 23*:

Sheep do not "just take care of themselves" as some might suppose. They require, more than any other class of livestock, endless attention and meticulous care.

With this in mind, consider what it took for a sheep owner to find a lamb within his flock that met this strict qualification. The owner could not just take a quick glance over the flock and say, "Okay, I choose *this* one!" No, it was a process that took time. The sheep owner personally had to inspect each lamb physically and meticulously to ensure that the animal he would offer was without blemish.

How does this apply to us today? Our offerings should not be mere afterthoughts any more than the ancient Israelites' were. The Passover lamb was chosen on the tenth day of Abib, but the offerer spent a great deal of time leading up to this selection date inspecting his flock to make sure he chose his best lamb to give to God.

We, too, are to give God our best. We should not wake up on the morning of the holy day and say, "Umm, . . . let's see. How much should I put in the envelope today?" Instead, we should put some time and serious thought, prayer, and meditation into the amount we will offer.

We should now see that our offering will cost us something and that its quality is something that we must consider deeply. No matter what we do, we cannot get around these fundamental principles.

### **What's In It for Me?**

When we put our offering in the envelope, our human natures sometimes perceive this process as painful. "What's in this for me?" we might wonder. Remember, the definition of economics told us that *to optimize something is to make the most of it*.

Would God, in His wisdom, make offerings a one-way street? He does not seem to create *anything* that has only one purpose—in fact, God created many things to have multiple uses and purposes. Even a superficial study of the physical creation provides overwhelming evidence of this principle.

To answer the question, however, let us explore the economics of an offering by dividing the process into two categories: mapping and creating value.

## *Mapping*

*Mapping*, as indicated by the present-active tense of the word, is a process that involves planning something out in great detail. Economics helps us build and maintain a monetary "map" of our world. Just as we would use a geographical map to get ourselves from point *A* to point *B*, we can get a clear picture of which direction we need to go financially by mapping our world economically.

As Catherine Austin Fitts points out in her article, "Economics 101—A Curriculum," the story of the Island and Gulf of California dates back to 1701 to a map of the New World drawn by a Spaniard. The map shows the North American continent to have its western coast dominated by a long island of great mass—the Isle of California. For many years, European explorers sailed the Pacific Ocean to the California coast, seemingly secure in the knowledge that they could not reach the Rocky Mountains without another water crossing. They would take their boats apart on the Pacific coast and carry them overland so that they could sail across the non-existent Gulf of California. The men of expedition after expedition died in the desert trying to carry their boats to a place that did not exist.

They failed because their maps were inaccurate. If their maps would have been accurate, they would probably have reached their destinations. Thus, an accurate map is not only an excellent investment, but also an essential tool. By extension, then, an offering is a tool designed by God, partially to teach us financial management practices.

One of the keys to success in life is learning how to put together and use budgets, whether they track time or money. A budget is a detailed plan for what one will do with his resources. A time budget estimates the time an individual has available and how he intends to invest it. There are twenty-four hours in a day—no more, no less. A monetary budget estimates how much money a person has available and how he intends to invest it.

We can confidently know, because the Bible says so, that the purposes of the two types of budget are intertwined. Jesus Himself captures this principle very succinctly: "For where your treasure is, there your heart will be also" (Matthew 6:21).

We need to connect the value of budgeting with giving an offering. The apostle Paul states in II Corinthians 9:7: "So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver." *Webster's Dictionary* gives the primary definition for *purpose* as "something set up as an object or end to be attained." We are not only commanded by God to give offerings (see Deuteronomy 16:16), but we are to give cheerfully.

How do we attain this? How do we become cheerful givers? We can achieve this through budgeting. We should all make a budget, and now is the perfect opportunity, as the spring holy days are approaching, to go through our monthly expenses and to project them out over the rest of the year. If we would just take the time to sit down with pencil and paper (computer-owners can use a spreadsheet program), we would find that it is a fairly quick process. A person can then see where his money goes, and from that vantage point, he can make an informed decision, based on his financial situation, of how much to give as an offering. He should try to make a commitment on what he will give for each holy day and see if he can stick to it.

Notice that one should *try* to do this, since a budget, whether it is for time or money is almost like a living, breathing document. It is subject to change. Unforeseen circumstances can arise that may prevent us from being able to stick to our budget. Unforeseen circumstances are part of life.

However, we must not undercut our efforts by manufacturing "unforeseen circumstances" out of whole cloth. To do so is a sure way to land ourselves in financial trouble—and leave us with little left to offer to God.

When we map out our time and our economic worlds, we will gain a more thorough understanding of our resources and where we are spending them. This understanding will provide us with a foundation for making the best use of those resources. If we do this, we will never again give grudgingly or of necessity. We will have become cheerful givers.

### *Creating Value*

How is value created from our offerings? From a purely financial perspective, does God need or want our money? Absolutely not! But from the viewpoint of the economics of an offering, He absolutely does! Why? Perhaps a better question to ask is, "What is in it for God?"

If a person were to walk into his bank, or to sit down with a financial advisor to make an investment, would he not expect the value of his money to increase over time? The answer is obviously, "Yes!" The goal for any investment is to increase the value of the original sum of money invested. God is no different! In fact, we are God's investment. He is the One creating value by investing in us.

How does God create the value in us? In the Parable of the Talents in Matthew 25:14-30, a talent, an ancient monetary value, is used to represent a gift or skill that God has endowed on His children for them to employ and improve. Remember, a talent is a type of money, so it makes sense to think about this parable from an investment perspective.

For the kingdom of heaven is like a man traveling to a far country, who called his own servants and delivered his goods to them. And to one he gave five talents, to another two, and to another one, to each according to his own ability; and immediately he went on a journey. (Verses 14-15)

Note that God handed His servants their resources and expected them to manage them. "Then he who had received the five talents went and traded with them, and made another five talents" (verse 16). This servant doubled his initial investment. "And likewise he who had received two gained two more also" (verse 17). The second servant also doubled his initial investment. God responds to them, "Well done, good and faithful servant; you have been faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord" (verses 21, 23).

But he who had received one went and dug in the ground, and hid his lord's money. After a long time the lord of those servants came and settled accounts with them. . . . Then he who had received the one talent came and said, "Lord, I knew you to be a hard man, reaping where you have not sown, and gathering where you have not scattered seed. And I was afraid, and went and hid your talent in the ground. Look, there you have what is yours." But his lord answered and said to him, "You wicked and lazy servant, you knew that I reap where I have not sown, and gather where I have not scattered seed. So you ought to have deposited my money with the bankers, and at my coming I would have received back my own with interest." (verses 18-19, 24-27)

Here the third servant did not create any value. The investment was not profitable, neither for the servant, nor for God. The first two individuals are described as faithful, as they believed what God said and acted on it.

Christ homes in on the value that God creates by giving us a powerful example in the account of the widow and her two mites in Luke 21:1-4 (see also Mark 12:41-44):

And He looked up and saw the rich putting their gifts into the treasury, and He saw also a certain poor widow putting in two mites. So He said, "Truly I say to you that this poor widow has put in more than all; for all these out of their abundance have put in offerings for God, but she out of her poverty put in all the livelihood that she had."

Christ describes this lady with just two words, "poor widow"—He does not even give us her name. These two words reveal a great deal about her, however. They disclose both her social and economic standing in the community: She was the very bottom of the ladder.

This event is recorded for all time as a teaching tool. It is the story of a woman who had an accurate "map" of her world. A mite, as best as can be determined, was worth only about one-third of a cent in today's value. Though she did not require an exhaustive budget, she nevertheless had a clear picture of her financial situation. Despite having almost nothing, she gave everything.

Please do not misunderstand. This is *not* to say that we must give every single penny we possess. The dollar value of our offering is not the most important aspect. What *is* most important is that we optimize—or give back to God—as we are able. This is how God creates value. We grow to be more and more like God, and it benefits Him because His investment has gained tremendous value! In the end, He has reproduced Himself!

An offering will always cost us something. Yet, when utilized to its fullest potential, an offering is a financial management tool that God has designed to assist us in optimizing our finances. We need to take the time to budget and map out our economic situations. Having an accurate map will assist us in giving our very best to God. After that, we will never have an excuse for giving an offering as an afterthought. In addition, by so doing, we will help to create great value—the value that we will be another step closer to being in the image of God.

The economics of an offering is something that, once we master the basics, can be hugely useful to us today, tomorrow, and for the rest of our lives—our eternal lives!