



Mark 12:41-44  
Believe  
Stewardship

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November 4<sup>th</sup>, 2018

Today we are looking at a topic that is everyone's favorite topic to discuss: Money, and what to do with it. Isn't that one of the topics – along with religion and politics – that relationship experts suggest discussing at the dinner table around Thanksgiving and Christmas? Those are the topics that really bring people together, that we find a lot of agreement and unity on, right? ☺

Of course, you recognize I'm not serious about that. We really struggle as a society at large, and in our relationships, to talk about some of these things. We even struggle to talk about them with the people we share a roof and the dinner table with on a daily basis. How many husbands and wives struggle to have a healthy conversation about, let alone agreement (not that they have to have absolute agreement) on any of those topics?

In regards to money, there are two big issues that a lot of people wrestle with. One is feeling like we don't have enough. **Most people wish they had more money.** It's like a man named Joe who asked God, "How much is a penny worth in heaven?" God replied, "\$1 million." Joe asked, "How long is a minute in heaven?" God said, "One million years." So Joe said, "God, could you give me a penny?" God said, "Sure, in a minute." Who wouldn't want a million dollars, right?

Now, some people genuinely could use more money, and they don't have enough; others only think they don't have enough: I mentioned a couple years ago a survey of some very wealthy people who in spite of being worth millions, still didn't feel like they had enough. According to an in-depth study by the University of Washington done in 2017, called the Self-Sufficiency Standard<sup>i</sup> – and they've done this every year for the state of Washington since 2001 and have done them in 39 different states looking at different family sizes, and different cities...according to this study, a family of four, with one preschooler and one elementary school age child, living in East King County – which includes the whole Eastside – they would need an income level of \$83,000 to simply be self-sufficient; to pay for basic needs. It's gone up 86% since 2001. For a single adult, it came in at \$34,000. They go into great detail about how they define "basic needs" (food, clothing, housing, utilities, transportation, childcare, medical expenses, and more)...it does not include coffee at Starbucks, vacations, entertainment, eating out, and so forth. So it takes quite a bit to pay the bills here on the Eastside. No wonder some people feel like they need more than they have. And that's a challenge.

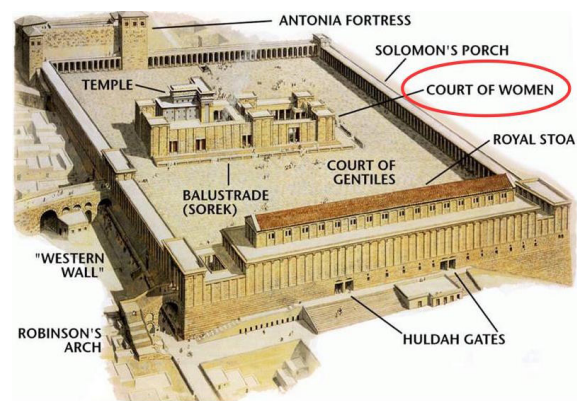
**The other challenge is: what to do with our money.** Should we spend it? On what? Save it? How best to do that? Give it away? To whom? This is where a lot of people have disagreement and stress about money: what to do with it. So as we continue our

series, titled, “Believe” looking at some of the core beliefs of the Christian faith, we get to the topic of stewardship today.

**We might not naturally think of “stewardship” – particularly financial stewardship, though stewardship is bigger than just finances – as a core belief of the Christian faith.** The first call upon a Jesus-follower is to be more and more like Jesus. As near as we can tell, Jesus never had a steady job, owned a home, or had a 401K. So we might not think of stewardship as a core belief. But the Bible does talk a lot about money. Over 2,000 verses deal with the topic. Jesus spoke on the topic of money frequently. In fact, if you look at all the parables Jesus told, the number one most frequent topic is money and possessions. We could summarize what he taught, and what the rest of the Bible teaches about our money and our stuff, with this statement of belief, **“I believe everything I am and everything I own belongs to God.”**

And in this morning’s passage we see an example of someone who doesn’t have much money, but doesn’t seem to be too concerned about that, and who embodies this statement. Jesus holds her up as a shining example of giving generously, of giving all she has to God.

Now, let me set the stage here a bit. The Jewish temple grounds are pretty large, as you’re probably aware. **(Picture here.)** For example, the “Western Wall” is the length of more than four football fields. Within the temple grounds and within the temple itself, were different courtyards and rooms, and areas where different people could go. The “Court of the Women” (circled in picture) wasn’t only for women, but it was as far in as women were able to go – hence, its name. It was about 230 feet square. Gentiles could stay in the outer court, and then Jewish men could go in just past the Court of the Women. And around the perimeter of the Court of the Women were 13 receptacles for offerings. Worshipers would put coins into one of the receptacles, and then they would put offerings of goods into the others. So this is where Jesus was during today’s passage: inside the Court of Women.



Now, one thing that the Greek makes clear that doesn’t come through in the NIV but does come through in other translations is what Jesus was actually observing. Here’s how the New American Standard Bible translation puts the first half of verse 40: **“And He sat down opposite the treasury, and began observing how the people were putting money into the treasury” (Mark 12:41a).** The difference is in the translation is this word, “how.” It’s there in the Greek, but some translations don’t directly translate it and leave it as more of an implied thing.

So there are a couple ways of understanding what is meant by this. Was Jesus observing how they physically put their money into the offering receptacle? Like, whether some were shooting it like a Steph Curry 3-pointer from 30 feet away, while others were like a LeBron James aggressive drive to the basket finished with a dunk? Probably not.

The “how” is in reference to their attitude. **Jesus observed the demeanor, the outward expression of their inward emotions as they gave their offering.** It’s a small point in some ways, and Jesus doesn’t actually comment on this directly, though there’s an implied teaching about it when he does speak to the disciples about her giving. And the implication is that she gave with joy and gratitude, or perhaps with a degree of reverence and prayer and hopefulness. As Paul writes in 2 Corinthians, **“Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver” (2 Corinthians 9:7).**

Maybe she hoped and prayed that her offering – as small as it was compared to what others put in – that it would be a blessing to God and a blessing to the ministry that it supported. Perhaps that’s what came through in her body language and facial expressions. Maybe she was smiling and filled with joy and gratitude, clearly expressing an inward thankfulness for God’s goodness in her life and in her community. We aren’t really given a complete picture here. But how she gave, along with how the others gave, is observed by Jesus.

Then in the teaching that Jesus gives: **Jesus highlights her as being the one who gave generously, because even in the midst of her poverty, she gave all that she had to live on.** These coins were small. They were thin – in fact the word for “small” here is the Greek word “lepton” (not Lipton, as in ice tea) – and the word “lepton” means “thin or small.” So these are thin coins, and they’re made of brass (or copper). They just aren’t worth very much. And yet Jesus says that she’s the one “who put more into the treasury than all the others” because they gave out of their wealth and gave a smaller percentage; and perhaps also based on his observation of “how” people gave, they maybe also gave with hearts that weren’t really in the right place. It’s like the guy who won \$3 million on the lottery and decided to donate a quarter of it to charity. Now he has \$2,999,999.75. No one would say that’s very generous, and probably the giving isn’t with a very thankful/joyful heart, either.

But this woman’s heart was filled with gratitude and joy and hope as she gave far less than even a quarter, but she gave generously.

The theological backdrop for all of this, as probably many of you know, is that the Old Testament speaks of giving a tithe. It was defined as 10%, and was a combination of a monetary tithe and a tithe of crops and animals. And it was supposed to be the first of those things – not what was left over. So it was also a step of faith as you gave at the

start of the harvest, for example, rather than at the end when you knew exactly what you had. That 10% was what they knew they were supposed to give.

Now, some have suggested that Jesus did not affirm the tithe, and that we Christians are not obligated to it. The only time recorded in the Bible that Jesus spoke on tithing is recorded in Matthew 23:23 and Luke 11:42, which record the same teaching. This is in the midst of several woes to the Jewish religious leaders, and he says, **“Woe to you, teachers of the law and Pharisees, you hypocrites! You give a tenth of your spices—mint, dill and cumin. But you have neglected the more important matters of the law—justice, mercy and faithfulness. You should have practiced the latter, without neglecting the former” (Matthew 23:23).** That’s the one time Jesus speaks on tithing. He’s critiquing them for tithing but not really living out the faith; they neglect these other things that have to do with how they treat people, even as they tithe down the level of spices. In other words, they’re very detailed and exact about their tithing, but they’re missing all this other really obvious stuff. And he’s saying, “Don’t neglect the tithe, but you gotta get this other stuff, too, or you’re actually missing the boat.” So Jesus affirms the tithe here, but he’s raising up justice and mercy and faithfulness. We can’t just give money and say that we’re living in faith. But we also aren’t called to skip over our financial giving.

**Jesus’ primary teaching on our financial stewardship is to be generous and open-handed, even beyond the 10% threshold, which is really seen as just a start.** Even in the Old Testament, there were other offerings collected throughout the year that were beyond their tithe. We see it in today’s passage, where he says this woman gave all that she had to live on – not just 10% or even 50%. We see it in the answer he gives to the man who asked what he had to do to inherit eternal life, and Jesus told him to sell everything and give it all to the poor, and then to follow Jesus (Matthew 19:21). In one parable Jesus tells about the Kingdom of Heaven he says, “The kingdom of heaven is like treasure hidden in a field. When a man found it, he hid it again, and then *in his joy* went and *sold all he had* and bought that field” (Matthew 13:44).

In the Sermon on the Mount, Jesus says, “Where your treasure is, there your heart will be also.” And he adds that we can’t serve two masters. Specifically, he says, we can’t serve both money and God (Matthew 6:24). Our money is a tool through which we serve God. You see, Jesus knew that if we don’t control our money, our money will control us. So while he upholds the tithe, he really focuses most of his teaching on finances on generously going beyond that, and he focuses on our heart condition.

**And so Jesus was watching “how” the people put their money into the treasury, because it’s a window into whether they’re serving their money, or serving their God.** Our motivation for giving and our attitude toward our giving matter a lot. Giving out of compulsion really isn’t where God wants us to be. God wants us to give with joy.

But for someone to just say loudly to us “Give with joy!!!” that doesn’t really motivate us to be joyful. It’s hard for a lot of us to move into that place, because we love our money, and maybe we somehow think that our money loves us.

I mean, the whole reason we give is because of God’s love for us, because of what God has done for us, how He’s shown his love for us through Jesus Christ and in other ways as well. Money doesn’t love us like that. It doesn’t sacrifice for us; it doesn’t bestow grace upon us; it doesn’t forgive us. In fact, money oftentimes just causes problems.

A couple weeks ago, I came across an article at CNBC’s website that had this headline: “Being Rich May Increase Your Odds of Divorce.” Money causes at least as many problems as the ones it solves. One of the things the article said is the “money is the leading cause of stress in a relationship...research found that 35% of people named finances as the primary trouble spot” in their relationship – certainly “not having enough” would be one concert for some in that 35%. But the article went on to talk about how having more money didn’t necessarily make the concerns with money go away...in fact, it actually trended in the other direction.

**It’s easy to let money get a hold on us.** We’ve worked hard for it, we already don’t think we have enough. And it’s easy to get into comparison situations – including when it comes to giving to God. We might have imaginary comparisons in our heads. We might wonder, “Are others giving their ‘fair share?’” Do I give more than others?” Or we might ask, “What’s my church worth in my giving? What’s the value I’m getting, and what’s it worth?” But those are all the wrong questions, and if those are how we determine our giving, then we’ll never give “how” God wants us to give, with a cheerful heart, no matter how much we give. We give in response to God’s goodness, his love, his forgiveness...in response to how he’s shown us compassion and saved us while we were yet sinners...and with hearts filled with gratitude for our Heavenly Father who sent His son, who fills us with the Spirit. Because of all that and more: We give – financially, and of our very lives, because it’s all a gift from him, that he calls us to steward well.

I hope and pray that we would also find much joy in being generous toward our God, because He finds much joy in being generous toward us. God is so good! He loves us, he forgive us, he never forsakes us...There’s a lot to be thankful and joyful about in our relationship with God. And as an affirmation of our desire to be good and joyful stewards of what God has given us (even if we’ve got growing to do in this area), let’s join together in this statement of belief: **“I believe everything I am and everything I own belongs to God.”** Let’s pray...Amen.

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<sup>i</sup> <https://www.seattletimes.com/seattle-news/data/report-family-of-4-needs-76000-just-to-scrape-by-in-seattle/>. From this Seattle Times article you can link to the report itself, though this article gives a nice summary and helps to set some context for reading the report.