

³⁸He also said to them in his teaching, “Beware of the experts in the law who like to walk around in long robes and receive greetings in the marketplaces. ³⁹They love the best seats in the synagogues and the places of honor at banquets. ⁴⁰They devour widows’ houses and offer long prayers to look good. These men will receive greater condemnation.”

⁴¹Jesus sat down opposite the offering box and was watching how the crowd put money into it. Many rich people put in large amounts. ⁴²One poor widow came and put in two small bronze coins, worth less than a penny. ⁴³He called his disciples together and said to them, “Amen I tell you: This poor widow put more into the offering box than all the others. ⁴⁴For they all gave out of their surplus, but she, out of her poverty, put in everything—all that she had to live on.”

Now, I want to be gentle about this topic of money. I want to be gentle because we probably have all been to churches before that spoke about money and we got the impression that they were asking for more of our money. We may have even come to the conclusion, whether true or not, that that church only existed for the money, that that pastor was standing in the pulpit because he saw it as an easy way to line his pockets. I know this topic of money can feel really personal and really decisive. So, I want to go through the basics first.

All our stuff, our property, time, and talents, are given to us by God. They first belong to him. And the truth is he can and will take them back when he sees fit. None of us will be buried with our houses or boats. None of us can take our money or free time with us to glory. These things are on loan from God. But God gives us all this stuff for a reason. He puts food on your table through your income to nourish you and any family he’s given you. He puts a shelter overhead to keep you safe from anything that could harm you if you were sleeping outside every night. He makes sure doctors and nurses have the knowledge and understanding of his creation to diagnose your illnesses and prescribe medication made from more of what he has created. He provides time to rest and recharge, away from work and free from family obligations. On top of the things we need, he gives us plenty that we don’t need too. Clean out your basement or garage, and you’ll find that God has provided you with much more than you need for survival.

Why does God give all these things? Why does he provide both for our needs and even many of our wants? He gives us these things to glorify him. He gives them to use in thanksgiving to him. And part of giving thanks to God is going to be returning a portion of what he’s given you back to him to fuel his ministry at church and across the world. But the bulk of what he’s given you is going to be used as you serve in other roles, in your responsibilities to your family, to your neighbors, and even to keeping your own body healthy. So, as we listen to Jesus today, I don’t want you to hear this sermon as a shake-down. I want you to hear how Jesus instructs us to be stewards of what God has given us, both caring for what he’s entrusted to our neighbors and what he’s entrusted to us.

Jesus begins by talking about the experts in the law. Many of the people listening to Jesus at this time were those experts. And Jesus doesn’t hold back in pointing out their sin. What was going on in Jesus’ time is not all that different than what I talked about in the introduction. Their religious leaders dressed in all the clothing of a pious person. They angled to get the most prominent seats when they went to worship or showed up to a banquet. They offered long, drawn-out prayers so the people would think their faith was so strong. But it was worse than them trying to gain people’s admiration through their fake religiosity. They also were robbing

widows. They'd go to help the women who had lost their husbands manage their finances, and they'd pocket some of the money for themselves. They were crooks, but they hid their crookedness under a false front of faith.

What was their punishment for living outwardly righteous lives but taking advantage of the trust, and even wealth, of others? Well, many of them would face no backlash in their lives. Who would dare to stand up to the most respected men in the village? What old widow would ever know that the nice man from church is coming to her house to steal from her? But these men would face condemnation, not from their tribe and people, but from God. They were living for today instead of for eternity. Whether the people caught on or not, these leaders were making themselves the focus of honor instead of God.

What was at the heart of their sin? They didn't respect the fact that God had given stuff to others that did not belong to them. They had no concept of helping their neighbor improve and protect their property and income. Instead, they were tempted to use their position of spiritual authority to entrust to themselves other people's admiration and even other people's stuff.

Now, I'm not going to accuse you of stealing money from widows or doing things to make yourself look more devout and upstanding than you actually are, but this section should serve as a warning to all of us. There's an old economist who talks about how people care about their own money versus other people's money. If you have \$500 of your own money to spend on a party, you're probably going to be pretty careful with it. Maybe you'll compare prices at different stores to make sure that you are getting the best price and making sure your money stretches as far as it can go. Maybe you'd even try to make sure that you underspent your budget to keep a few more dollars in your wallet. But let's say the \$500 dollars is someone else's money that you are supposed to spend on a party. You're probably going to be a little less careful about how you spend it. And you might not be that concerned about if you have any money left over.

This really isn't a lesson on economics, though, is it? It's a lesson on human nature. And because we have that sinful human nature, we are often inward facing. We care about ourselves a lot and we care about others when it benefits us. For that reason, we care about the things we have far more than what God has given to other people. And while this might not lead us to lying and stealing from other people, God has called us to go a step further when it comes to caring for our neighbors.

Do we respect their stuff like it's our own? Do we protect and improve upon the property of those who can't do it themselves? Love for our neighbor and the understanding that God has given them what they have to glorify him leads us to help them glorify him and give thanks with the blessings he's entrusted to them. And we don't do it to avoid condemnation. We do it out of thanks to the God who meticulously and purposely gives us everything we have.

But Jesus is not done teaching about the stewardship of God's gifts quite yet. He sits down across from one of the offering boxes outside the temple and watches people come up to give offerings. Many rich people come and throw large amounts of money in. But then a destitute widow comes, and she throws in what amounts to less than a penny. To anyone, this would seem like a joke of an offering, a stingy old lady refusing to give anything of value to God. Jesus brings his disciples over to him and points it out. But he doesn't mock the woman for her piddly offering. He says, "Amen I tell you: This poor widow put more into the offering box than all the others. For they all gave out of their surplus, but she, out of her poverty, put in everything—all that she had to live on." The Lord knows her backstory. He knows that this penny is all she has left, all she has to live on. And in knowing her story, he also knows her heart.

At this point in her life, God had entrusted her with very little to live on. Is this because she had offended God? Was God punishing her because God didn't love her? Absolutely not. In fact, God had entrusted her with

only a little to glorify God. She would not have known it at the time, but her generosity in giving her last cent would serve as encouragement for the disciples and for all of us who get to see this small snapshot of her life.

But why did she do it? She gave of what little she had because she trusted God. God had gotten her this far in life, and she must have known that all she had came from God's gracious hand. And so, whether she lived or died of starvation, God was glorified in her offering, no matter how small it was.

We might all be in different economic places. We might have varying responsibilities with our money that lay claim to a number of line items in the budget. But there's a more important question than "What has God given me?" The better question is "How do I serve God with as much or as little as he's given me?" And this is not a matter of how much you give or even what percentage you give. It's a matter of what's going on in the heart when you give.

A person could give a lot of money to their church or to mission work around the world, just like all the people Jesus was watching dropping off their large offerings. For some this would be pleasing to God, and for others it would be worthless to him. Likewise, someone could give all they have, leaving nothing for themselves, just like the widow. Again, for some it would be God-pleasing and for others it wouldn't be. As always, God cares about our hearts. The person who gives a lot to be recognized or to feel some sense of superiority is really giving God nothing from their heart. The person who gives their last penny because they think of their relationship with God in terms of a casino, and they are putting it all on black in the hopes that God will give them the jackpot, they are also giving with an empty heart.

So, what is the right heart to give with? Our giving to God is an act of thanksgiving. The woman gave because God had given her his love. As a widow, she had lost her husband and her means of income. The temptation would have been there to thumb her nose at God. But that's not what she did. She certainly had seen God's love in her own life, preserving her life and blessing her with family. She knew of God's acts of caring for his people throughout history, often rescuing them from dire situations. And she had to have known God's promise of a Messiah, the one who would redeem the world from sin and defeat death and the devil. With all those promises in mind, as she's being watched by the very Savior she's waiting for, she places her heartfelt gift to God in the offering box.

It is that same heart focused on Jesus that leads us to give, not as a quid pro quo with God, but out of thanks. We serve our churches and communities and families because our God has given us so much. And he hasn't just given us so much stuff. He's given us his Son. He sent Jesus to sacrifice his life on the cross to forgive every one of our sins and guarantee us eternity in heaven. That's generosity!

With that in mind, let us use the money God has given us to glorify him. Let us give generously, not with generous amounts or with generous percentages, but with generous hearts. Let us give, not to be noticed, but because we notice God's unfailing love toward us. Amen.