

I. Set Up

A. Welcome. If you missed last week, Happy New Year. If you are here as part of a New Year's Resolution – good job. Only 50 more weeks to go.

B. My name is / Special welcome to those of you who are new. Fill out the card...

C. The start of a new year means all kinds of things are gearing up: classes and small groups and opportunities to serve – more than we can tell you about. All offer chances to realign ourselves. To take steps in the right direction, asking God to direct us so that this is a good year! We are praying that for you as 2017 gets started.

D. Today we are back in Luke. Four chapters remain: Luke 21, 22, 23 and 24. Today it's 21:1-3, a pretty familiar text. It's about the widow's mite. Right now...

II. Introduction

A. It's early January. A time for doing hard things - losing weight, getting organized, seizing the day. It's also a time of year when I say something about money. I do this for a bunch of reasons:

1. Twenty-five years ago, back when I was still young and had lots of hair and energy, an older pastor told me that I should talk about money every January to help people start their year right. I've mostly done that.

2. Secondly, I want to say thank you. We make a big push at the end of the calendar year because December is a big month. Ten percent of all charitable giving is done in the last 72 hours of the year. We count on your donations to be able to what we do:

a) Our biggest expense is staff. The second largest is money we give away – to local and global missions, to people in need. The money you give allows us to help plant churches in Ghana, provide job training and microloans for widows and orphans in India and to fund local works like Love Inc and PADS here.

b) We asked you to step up and many of you did. Thank you!

3. Third, I am speaking about money because it comes up in the Bible, a lot. This shouldn't surprise us. The Bible is actually a very practical book and it deals with the things that shape us.

a) Money is not just a term for 3 1/2" x 7" slips of green and white paper. It is: a place-holder for power and autonomy; it's a way some people keep score; it is some people's source of identity; it is other people's source of security.

b) These are all important issues and God is not silent about any of them. Things that are important to us are important to God. Please understand, it is not that He needs our money. He doesn't. This is not about him. But we need to think rightly about it. Jesus singles money out as one of the things we are most likely to trip over. In the Sermon on the Mount he says: A man cannot serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.

4. I am also saying something about money because in recent years it has become such a focal point of Western life. It’s always been big. But recently it’s become really big:
- a) There are now magazines, radio shows, TV programs and podcasts about money - discussing how to get it and what to do once you have it.
 - b) There are lists letting us know who has how much.
 - c) Every hour there are news updates telling you about the state of money – and if that is not enough, you can get updates every minute.
 - d) Some of you are not aware of how bizarre this is. Trust me, it is. If you lived somewhere else and stopped in the US, or if you lived in the 1800s and were teleported here, this is one of the things you’d comment on. “Wow, they are really, really focused on money. How weird is that.”
5. A fifth reason I am saying something about money is because, as much as it is talked about, there are lots of secrets about it. People are far more willing to talk about their sex life than their financial status. There are lots of secrets around money, and secrets have power.
6. I’m saying something about money because Paul tells me I need to. In his first letter to Timothy – a young man training to be a pastor. He says:
- a) Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment.
7. Finally, this year I am saying something about money because, it’s the next passage up. As we head into the final chapters in Luke we come to a famous passage in which Jesus makes some surprising observations after noting the small amount of money given by a poor widow and the larger amount given by the wealthy.

B. Please turn to Luke 21: 1-3

1. Let me note that Jesus is making these comments a few days after his triumphal entry into Jerusalem. He is just a few days from the cross and a grave.
2. And he is in an ongoing fight with the religious leaders. In fact, he has just said some pretty biting things about them and he is about to say some more. We need to see what he says here in context. There is more going on here than you likely realize.

III. Luke 21: 1f:

A. As Jesus looked up, he saw the rich putting their gifts into the temple treasury.

1. The parallel passage in Mark gives us a few more details.¹ They are apparently on the temple grounds near the courtyard for women.² And there were 13 different receptacles where you could drop money.

B. V2 He also saw a poor widow put in two very small copper coins.

1. In Greek these are called *leptons*. The King James Version translates them as “mites.” We’d call them pennies. They were the smallest coin, worth about five minutes work for someone working at minimum wage.
2. Please note that the woman in question is a widow. Over and over again the Bible draws our attention to the challenges facing those who are overlooked or excluded. In that society it was widows and orphans, who had no rights and few options.

C. 3 “Truly I tell you,” he said, “this poor widow has put in more than all the others. 4 All these people gave their gifts out of their wealth; but she out of her poverty put in all she had to live on.”

IV. There are a handful of things to note here. But before we dive in, I want to be very up front about the fact that I have an agenda today.

A. Lots of people have an agenda for you and your money. In one sense, I am no different. But in two ways I try to be; first, I am telling you up front; and second, I really believe that I want to act in your best interest.

1. I believe that everything everywhere belongs to God and that we are stewards, temporarily entrusted with his things, and expected to invest them in ways that line up with his agenda.
2. I further believe that in the end – when we meet God – most of us are going to think, “Why did I hold on to so much?” Why wasn’t I more generous.

B. And just to be as clear as possible, I am coming at this from the perspective of obedience and eternity. Generosity works in this life. There was a recent study out of Notre Dame which talks about the benefits of being generous today.

1. It’s a sociological study that you can find under the title, The Generosity Paradox. And it basically says that those who are generous are happier than those who are not. Those who try to hold on grow smaller.
2. We are happier when we are generous. And that’s a good thing. But not what I’m focused on today. I am arguing more about eternity. Jesus tells us to store up treasure in heaven, where it’s secure.
3. My agenda is to get you to think more biblically and long term about your money.

V. To that end, I have two objectives today.

A. First, I want to get many of you to sign up for Financial Peace University that startx up at the CR campus on Th, Jan. 19 and at the LF campus on Wed., Jan. 25

B. This is a course that seeks to apply biblical thinking to money. It’s part Bible Study and part financial planning.

C. I used to say more about money. When I was a college pastor I spoke about the topic a lot because:

1. College students needed help. They were often mishandling the credit cards being handed out to them.

2. I also said a lot about money because Sheri and I were thinking and reading about it because we didn’t have any. Our combined income during our first few years of marriage was less than \$20K per year. And I had student loans to pay off.

3. We took a class like Financial Peace University and read some books and went to some workshops on money and retirement because we had very little wiggle room. And it worked. We didn’t see any conceivable way we’d be able: to buy a house or get kids through college. But we got good advice. And we followed it – and to God be the glory - He provided.

4. I used to talk a lot about this. I didn’t after showing up here because I wrongly thought everyone got it. It seemed like many people were in business or were bankers or brokers or had an MBA and I thought people had a better handle on money.

D. And then a few years ago – starting about three years after the market downturn of ’08 – I started meeting with families that were going under. These were families, they had weathered the downturn for a few years, but now found themselves upside down. And during one three month period I met with one family per week that was declaring bankruptcy.

1. And I thought, some of this is on me. I need to be clearer about what God’s Word says about money.

2. So, let me be clear, I’m not trying to prepare you for retirement as much as I am trying to prepare you for eternity. But there is a sense in which God cares about all of it – your needs today, tomorrow and a thousand years from now.

3. And if you have not been through a class like Financial Peace University, you need to sign up. Millions of people have found it helpful. You can sign up today by ???

VI. Secondly – I am trying to get those of you who have never given to start.

A. Some of you are thinking, “Uh oh, we must have had a bad December.” That’s not it at all. This message was planned long before December. I’m not sure you will believe me, but this has a lot less to do about the church’s fiscal health and much more to do with your spiritual well-being.

B. I do not actually know what the percentages are at Christ Church. But I know that at the average church, half the people haven’t given a penny, and I suspect on this front we are pretty average.

C. Many give freely.

1. A while back Nicholas Kristof – one of the New York Times correspondents, who just recently interviewed Tim Keller, asking Keller, “do you think I am a Christian?” It’s a great interview. I think Keller does a very good job on the pages of the New York Times articulating the Gospel.

2. But a few years ago Kristof – who describes himself as an East Coast liberal, and who has been quite hostile to Christians – noted that every time he was on a plane going someplace no one wants to go – some impoverished, hurricane-decimated, war-torn region of the world – the only other people on the plane were Christians going to serve.

3. That got his attention and he started digging and a while later he wrote a column in which he said he was getting in trouble at various social events by noting that though his secular friends were advocating for the poor, it was religious people who were investing their time and money to help. He discovered that it was not that Christians were giving more away because they give to the church – which he assumed was sort of like country club fees. But he discovered that even if you take that out – you do not count any volunteer hours done through the church - people of faith give more time and money to secular causes.

4. Some of you are very generous. Great. Thanks. Way to go. Everyone wins when you are generous – starting with you.

D. But some do not give at all. And I want to say, “get in the game!”

VII. Really, everyone can take a next step. There is a giving ladder.

A. The bottom rung is filled by those who do not give anything. “What’s mine is mine and maybe what’s yours is mine.”

B. The next step up is Self-Promotional giving. I will make a donation in order to look good.

1. You might remember the parable of the Pharisee and the tax collector reported in Luke 9:9: “To some who were confident of their own righteousness and looked down on everybody else, Jesus told this parable: “Two men went up to the temple to pray, one a Pharisee and the other a tax collector. The Pharisee stood up and prayed about himself: ‘God, I thank you that I am not like other men—robbers, evildoers, adulterers—or even like this tax collector. I fast twice a week and give a tenth of all I get.’

2. “But the tax collector stood at a distance. He would not even look up to heaven, but beat his breast and said, ‘God, have mercy on me, a sinner.’

3. “I tell you that this man, rather than the other, went home justified before God. For everyone who exalts himself will be humbled, and he who humbles himself will be exalted.”

4. In the parable, the tax collector stands at a distance, refusing to look up to heaven and beats his chest while pleading, “Lord have mercy on me, a sinner.”

5. While the Pharisee boasts about his righteousness, declaring, “I fast twice a week and give a tenth of all I get.” This is not an insignificant thing. He is trying. He is doing the right thing, but his mouth reflects his motives. He is doing what he can to look good to others.

6. It’s better than not doing anything, but only slightly.

C. Level three Self-Appeasing. I will give so that I feel good. I will give so that I don’t feel guilty.

1. It’s not horrible. Look, we are not expected to act against our own best interest. But there is room to grow.

D. Step four is Giving to Do Good, but it’s emotionally driven. It’s the “I do good things when I feel like it” stage

1. Someone sets a great need or giving opportunity before you, you are motivated and give. But, it’s not necessarily a part of your life. It seems like this is where the church in Corinth had stopped. In his second letter to the church there Paul writes:

a) Last year you were the first not only to give but also to have the desire to do so. Now finish the work, so that your eager willingness to do it may be matched by your completion of it, according to your means. (2 Cor. 8:10)

2. As one who has written more than a few fund raising letters, I’d say that is code for, “You made a pledge. It would be great if you sent it in.”

E. Fifth run up is percentage giving

1. I’ve talked about tithing before – the practice introduced in the Old Testament as an acknowledgment that God owned all.

a) Ten percent is a good base-line – a starting point – for giving.

b) We (Sheri and I) have made it a practice to give the first ten percent to the church and more beyond that.

c) And we’ve been able to keep ramping up what we give

2. I know that the tithe is not repeated in the New Testament. But:

a) It was – read Matthew 23:23

b) And it was practiced in the early church;

c) And if you do not embrace ten percent the other numbers you get from the New Testament are higher not lower.

F. The place I think we are striving for is Sacrificial Giving / Kingdom mindset.

1. We read about this in Acts 2 and 4. And it’s also highlighted by two widows. In I Kings 17:7 we read about a widow who shares some food with Elijah even though she has so little to give that she expects this to be her last meal – that she and her son will starve.

2. And then in Luke 21 – our text today – we see the widow who puts all she has into the offering. Who is celebrated as opposed to the Rich Fool, who is wealthy.

3. This isn’t percentage giving – it’s beyond that.

4. Men and women, I believe this is where we want to be. I believe that:

a) God has set the example. He has been generous with us. He sent His son!

5. I believe: that God is honored when we are generous.

6. I believe that everyone wins when we are generous – starting with us.

G. Many of you are being generous. Good work. Keep it up. You will not regret it. Some of you need to take a first step or a next step.

H. In fact, I believe that some of you are spiritually stymied because money has a pretty ugly hold on you. Why not handle your money God’s way.

I. So, two challenges today: sign up for the class; make a first gift.

VIII. So back to the widow and her two mites. I think several things are in play here

- A. I think Jesus is focusing on widows to remind us to help those who have little power or who are oppressed.
- B. Second, I believe that when he notes that “she is giving more than the rest of them,” he is not only affirming her, he is dissing them.
1. This jumps out when you realize he just let them have it at the end of chapter 20 and he will diss them again in a few verses.³
 2. Jesus is very kind towards anyone who is broken and looking for help. He celebrates them and protects them. He comes out swinging against religious leaders who are self-righteous and those who abuse their spiritual authority for their own gain.
- C. Along these same lines I think he is downplaying the temple.
1. The offering being collected in Luke 21 was going for the temple, and Jesus is on record noting that he’s not a fan of it.
 2. This is Herod’s Temple – the one Herod has had 10,000 men working on for fifty years. He is about to note that it will be brought down and that not one stone will be left upon another. Remember, he is the new temple, the real temple, the place where God and Man intersect.
- D. A fourth thing happening here is that Jesus is referencing the value of giving everything. In verse 4 he commends her for doing this. And what we know is that He is just about to do the same.
1. This same thing happens back in Genesis with Abraham being asked to sacrifice Isaac. Remember, it’s this unthinkable passage. And we wonder, how could God make that ask. And then we later realize, “wait, this is what He does for me.”
 2. Here we have a woman giving away the rest of her money. She is all in and Jesus affirms her – and we think, “Wait, this is nonsense! This doesn’t work. What is she going to eat for lunch?” This is too much.
 3. And then a page later we realize, “Oh yeah, that is what He gives for me.”
- E. And then, of course, we have a fifth thing: Jesus is saying, “good job” to someone who is generous with their money.
1. This is a theme that is developed over and over again in the Bible.

IX. Men and women. Money is a big topic. It holds a lot of power over us and because of this, God has developed a plan for us.

- A. We need to understand that:
1. Everything everywhere belongs to God – we are not owners, we are stewards expected to invest His funds according to His values
 2. Money is more than slips of paper. When Jesus spoke about money he capitalized the M and called it Mammon and said, “Be careful. This is too sharp for most of you to handle.”
 3. Eternity Changes Everything: We are invited to not store our treasure on earth, where moth and rust destroy and thieves break in and steal
 4. We need to Give, Save and then live on the rest.

5. The secret to contentment is liking what you have not getting what you like.
- B. We need to take next steps. Now is a great time to do that.
1. If you have not gone through Financial Peace or something like it, you need to. It's a step forward – spiritually and financially.

¹ Mark 12:38-40 or Matt. 23:1-36

² Importantly, this is not far from some vast storehouses for food. They had been set up to feed the poor and to have food in the event of a famine or siege.

³ In the Mark 12 passage he goes out of his way to blast them for forcing widows out of their homes.