

## MONEY MATTERS

### Luke 21:1 – 4

#### INTRODUCTION:

One day, when Jesus was in the temple in Jerusalem, he saw something that caught his attention.

***21**<sup>1</sup> As he looked up, Jesus saw the rich putting their gifts into the temple treasury. <sup>2</sup>He also saw a poor widow put in two very small copper coins. <sup>3</sup>“I tell you the truth,” he said, “this poor widow has put in more than all the others. <sup>4</sup>All these people gave their gifts out of their wealth; but she out of her poverty put in all she had to live on.”*

We use a few different words to describe the time in our worship service when plates are passed and people put money in the plates. Sometimes we call it a collection. Sometimes we refer to it as an offering. We talk about tithing.

But we don't talk about any of it very much...because when you talk to some people about their money, they get a little touchy because you start to get very close to their heart.

Now don't get defensive because I say that when we talk about money, we get very close to your heart...because it was Jesus who observed that where your treasure is, there will your heart be also. So this morning I intend to talk about money matters because money matters. Because I want the Lord to have your heart, I must talk to you about giving him your treasure

There are a few words we throw around in the church that can almost become jargon. I want to define those terms this morning and then I will leave it to you as to what you do with that information.

#### I. **WHAT IS A TITHE?**

Some people use the term “tithe” almost as a synonym for giving. They will call any donation to the church “a tithe”.

But in the Bible, the word “tithe” has a special and particular meaning. And a special and particular purpose.

When the Hebrew people left Egypt and headed for the Promised Land, special attention was given to the twelve clans or tribes that constituted the nation. 2.5 million people were organized according to their tribes. Each tribe had particular responsibilities. Each had a specific place where they were to make camp in relation to the tabernacle. Each had a specified place where they were to march when the people broke camp and walked out.

When the Hebrews eventually got to the Promised Land, each tribe had a territory that was assigned to it. Each tribe except for the Levites. The descendants of Levi did not get an assigned inheritance of land.

God had ordained that the members of the tribe of Levi were to be the priests for the Hebrews. These were the people who led in worship, who offered sacrifices for the people and who maintained the tabernacle as a place of worship. Later, after the tabernacle as a portable place of worship was replaced by the temple as a permanent place of worship, the Levites were responsible for all of the details of temple worship.

But the temple was in Jerusalem and the people were scattered all over the land. So God's plan was for the Levites to be scattered over the land to live among the people so they could offer sacrifices in the towns and villages around Israel.

Since the Levites did not receive land, some provision had to be made so they could have a living wage. God's provision for the Levites was that everyone else was to give a tithe and the money would be shared among the Levites to support them.

The books of Leviticus, Numbers and Deuteronomy specify exactly what the tithe was. When people harvested their grain, the crops from the first 10% of their fields were to be given to the Lord and were to be used to pay the Levites. Every tenth animal belonged to the Lord and was to be used to pay for the Levites. A tithe was the first 10% of the grape harvest, the first 10% of the olive harvest...the first 10% of everything.

A tithe is 10% of a person's income.

People will sometimes ask me if that is gross or net; if it is before taxes or after; if it is before the bills are paid or after. If the tithe of the Old Testament is our guide for what belongs to the Lord, clearly it is the FIRST 10% of our income that belongs to the Lord and that would mean before any deductions, withholding or other demands.

Now please do not put words in my mouth. I am not saying that the Old Testament tithe is the standard you should use for your giving. That is strictly between you and the Lord and I do not believe it is any of my business. But I do believe it is my responsibility to teach you what a tithe is...and it is the first 10% of everything a person receives.

## **II. WHAT IS AN OFFERING?**

I've gone into some detail about the Jewish roots of tithing. That is important because Jesus was born a Jew, raised a Jew and died a Jew.

This incident of the poor widow, who earned Jesus' high praise when she gave two very small copper coins as her gift, took place in the temple. Her offering was made in the context of Jewish worship. And for us to understand the term "offering" as Jesus would have used it, we must understand the word as Jesus would have understood it.

In the Old Testament, an offering was any gift given after the obligation of the tithe had been fulfilled. That is not to say that all offerings were voluntary. They were not. The Old Testament Law specified certain offerings that were obligatory at certain times of the year and in certain circumstances. But an offering was always a gift after the tithe had been fulfilled.

This fact was implanted in my mind during my ministry in Salem because one of our elders, any time he prayed for the morning offering, would say something to the Lord about "your tithes and our offerings." That's a great phrase and it helps us to remember that the tithe belonged to the Lord and that no one could give an offering until he has returned to the Lord that which was rightfully His.

In the books of the Law, there were several types of offerings. There were grain offerings and drink offerings. There were wave offerings and heave offerings. There were monetary offerings and non-cash offerings.

And even today, there are a variety of offerings that people bring to the Lord.

There are offerings of time and talent by a cadre of volunteers. Some of those offerings of time and talent are made within the framework of the church building and church services. But some are not. Some offerings of time and talent are made in the community...or in the homes of people who have a need for service.

There are offerings of hospitality that are made when visiting preachers and missionaries are hosted in homes or when visiting worshippers are offered a meal.

There are offerings of prayer when Believers intercede before the throne of God in petition on behalf of others.

There are offerings of encouragement when, after the example of Barnabas, Christians hearten one another with support and affirmation.

And there are monetary offerings that are given. We have an element of our weekly worship service that is called the morning offering. About all we can receive in that offering is money. That is not to minimize the non-

monetary offerings, it is just that there isn't a very effective way to collect those during a worship service.

Now it is worth noting that in the temple that day, there were several people who were giving offerings. There were rich people putting big gifts in the treasury and there was a poor widow who placed a very small gift in the treasury. But the giving that caught Jesus' eye was that of the widow.

By all accounts, the rich people were making quite a show of their giving. And while their show-off offerings may have impressed other people and undoubtedly impressed themselves, the grandiose gifts of the rich did not impress Jesus.

The gift that impressed Jesus was the paltry gift of the poor widow. One of the reasons was because it was sincerely given as worship to the Lord rather than as a tribute to self.

But the other reason her little gift caught Jesus' eye was because it was more than an offering: it was a sacrifice.

### III. WHAT IS A SACRIFICE?

Several years ago, I read the story of an 87-year-old woman named Oselola McCarty. She had spent her life working 12-hour days doing other people's laundry. That's why people were amazed when she generously donated \$150,000 to establish a scholarship fund at the University of Southern Mississippi. What is even more amazing is that this gift represented only 60% of her total life savings of about \$250,000. When asked how she did it, she simply said that she lived modestly, saved regularly and gave generously. In other words, she had regularly given to causes she believed in.

Now, how did she do that? How did she manage to save a quarter of a million dollars over her lifetime? Well, she did it by deciding to live her life in a specific way. She structured her wants & her needs so that she could reach a specific goal. And because she lived like that, she was able to be generous beyond all expectations.

But as impressive as her story is, as impressive as it was for her to save \$250,000 and to give away \$150,000... it pales in comparison to this woman that's described here in Luke. Oselola gave away a huge amount of money... **but she still had \$100,000 in the bank.**

The widow in Luke 21 gave all she had. She kept nothing back. She had nothing in the bank. Her gift was more than an offering: it was a sacrifice.

The word Luke uses to describe this widow is that she was πτωκή (*ptoh kay*). The Greek word πτωκή describes someone who is totally destitute.

In the lore of our land and our literature, we celebrate the poor but honest rail-splitter who grew up to be President of the United States. We venerate the poor person who refuses assistance and rejects handouts because he is poor but he still has his pride. We admire the person who is poor but who keeps on struggling and striving to dig himself out of his situation and get back on his feet.

That kind of poor is depicted with the Greek word πενη (*pen ay*). But πενη is not the word Jesus uses to describe this widow. She is not πενη, she is πτωκή. She is trembling poor, groveling poor, destitute, out of options and reduced to begging. She had no husband, no home, no possessions and no pride because pride is a luxury she could not afford. She had the clothes on her back and two pennies. You may ask how I know that. I know that because all of that is contained in the word πτωκή. It means bereft in every sense of the word.

The Old Testament Law provided an exemption from the offering for people like this. She did not need to give anything into the treasury because she had so little. But she gave all she had anyway. Not for show because she gave her modest gift in a modest way. Why would she do such a sacrificial thing? Because it was for the Lord and He deserves our all.

#### **CONCLUSION:**

Dr. James I. McCord, who had been president emeritus of Princeton University's Theological School, once told the story of a man who commented that he was never coming back to a particular church because all they ever talked about in that church was give, give, give. Dr. McCord said, *"I cannot think of a better definition of Christianity than that: give, give, give. I am convinced that unless you learn to give, you can never learn to be fully human let alone fully Christian. Think about it: if there was a dog walking down the street, healthy coat, obviously in good shape, and he had a bone in his mouth, and that dog passed a flea bitten mutt that was near starvation, do you think that the healthy dog would stop and drop his bone in front of the sick dog? Oh, no. He would clinch his bone that much tighter in his teeth as he passed by. That is the nature of animals. Only man knows how to be a giver."*

McCord went on to say, *"God is a giver. He gave us life itself. And his ultimate gift was that of his son. What more cherished, more precious, more intimate gift could one give than that of his only child? If we want to achieve God-likeness, we must be givers too."*

I will not tell you how much to give. I cannot. I will not tell you what proportion of your money you should give. I don't believe that is my place. But I can tell you that when a person accepts Jesus as his Savior, he is also to acknowledge him as his Lord. The term "lord" means sovereign, king, monarch or ruler. If he is your lord, he is lord (or ruler) over all of your life. That includes your finances. When you were baptized, you went completely under the water, including your hip pocket. If Jesus is not lord of all, he is not lord at all.

**INVITATION:**        #599 – *"Jesus Is Lord Of All"*