

“Whose is it anyway?”  
Mark 12:41-44/Luke12:41-48  
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Mark 12:4-44 “Jesus sat down opposite the place where the offerings were put and watched the crowd putting their money into the temple treasury. Many rich people threw in large amounts. But a poor widow came and put in two very small copper coins, worth only a fraction of a penny. Calling his disciples to him, Jesus said, “I tell you the truth, this poor widow has put more into the treasury than all the others. They all gave out of their wealth; but she, out of her poverty, put in everything--all she had to live on.”

As I did two weeks ago, so again this week before proceeding, I must make a disclaimer:

If you do not claim to be a Christ-follower, if you have never even pretended that Jesus is Lord of your life, then this sermon is not for you.

In the Bible texts we will study today, Jesus is talking to his followers – those who desire to be obedient to him.

In that previous sermon I summarized the teaching of this Mark text this way:

“Generosity is measured **not by how much one gives** but by how much one has left.”

The point of the Mark 12 text is very disturbing to many of us.

It is disturbing because we learn that God is not impressed with the size of our gifts.

And it is disturbing because we begin to understand that our old 10% standard of giving is not only faulty but actually contrary to the true NT standard of giving.

Before, I attempted to “debunk that theology of 10%-tithing”.

If you did not hear that sermon, I challenge you to get a copy and carefully consider the issue.

Consistent with the rest of NT teaching, Jesus seems to commend a different standard of giving!

That is nothing short of a paradigm shift – a whole new way of looking at our resources.

We like the old “tithing” paradigm or model.

The old 10% standard was readily adopted because it was easy and because frankly it left us in control of the remaining 90%.

Writer Fred Smith commented that the concept of “Tithing is used a technique to help us **get out of** giving more.”

We have always lived as if all is well if we give God his 10%.

We are then free to use the balance any way we see fit.

But if Jesus is not asking for a certain percentage, how do we know what to give?

I understand that previous sermon generated a lot of conversation.

The NT standard seems so impossibly high as to be unrealistic. It seems so idealistic as to be impractical.

The conversations I heard, and heard about, went something like this: “In the nitty-gritty world of reality - with bills to pay, a mortgage to maintain, and groceries to buy, the question remains, ‘If I don’t use the 10% standard, how much should I give?’”

I think the Mark 12 text and the texts we will look at today force us to ask **the very different, and much harder question, “How much should I keep?”**

That’s the paradigm shift in a NT understanding of stewardship: **It is not a matter of how much should I give, but how much should I keep.**

I want to explore that issue even more today.

One of the reasons we have such a difficult time comprehending and applying the true NT standard of giving is because **we have forgotten a fundamental Scriptural precept.**

I want you to see with me what that fundamental principle is.

Look please at Luke 12:42-48 (Don’t read it yet)

Here Jesus tells a parable; a parable is a story that makes a special point.

The major characters in the parable are called “managers”.

The older word for these people is “steward” from which we get the word “stewardship”.

As I read the passage, I want you to notice that Jesus compares two different ways a manager can think and act:

1. Who actually owns the resources entrusted to the managers?
2. For what purposes do the managers use the resources?
3. How is the effectiveness of the managers' measured?
4. What are the results of the managers' actions?

Luke 12:42-48

"Who then is the faithful and wise manager, whom the master puts in charge of his servants to give them their food allowance at the proper time? It will be good for that servant whom the master finds doing so when he returns. I tell you the truth; he will put him in charge of all his possessions. But suppose the servant says to himself, 'My master is taking a long time in coming,' and he then begins to beat the menservants and maidservants and to eat and drink and get drunk. The master of that servant will come on a day when he does not expect him and at an hour he is not aware of. He will cut him to pieces and assign him a place with the unbelievers

"That servant who knows his master's will and does not get ready or does not do what his master wants will be beaten with many blows. But the one who does not know and does things deserving punishment will be beaten with few blows. From everyone who has been given much, much will be demanded; and from the one who has been entrusted with much, much more will be asked.

As I studied this, I wanted to make certain I was correctly applying this parable to the issue of the Christian and possessions.

In Matthew where this parable is also told, the author seems to emphasize watchfulness - being ready for the coming of the Lord – as the major though not exclusive issue in focus.

Here in Luke when we look particularly at the parable of the rich fool and the mini-sermon Jesus preaches earlier in the same chapter, we realize that this author is emphasizing faithfulness.

Matthew emphasizes the prepared manager/steward/Christian.  
 Luke emphasizes the faithful manager/steward/Christian AND in context it is **faithfulness in the use of** money, food, clothing, facilities – **all the material resources we possess**.

Back to the text now and the first question:

1. Who owns the resources entrusted to the managers?

The answer is obvious- the master owns the resources.

- He is called the master and the manager is called a manager.
- In verse 42 the servants belong to the master.
- In verse 44 the possessions belong to the master.

Who is the true owner of all **we** have?

That is a crucial question that must be answered.

We will never get this issue of the use of our money right until we come to grips with the issue of ownership – to whom does all we have truly belong?

We refer to “My income, my possessions, and my savings account” and we then refer to “My decision as to how much to give of what I have.”

We get the issue of ownership all confused in our language and more importantly in our subsequent actions.

I know we have heard this before, but let the following passages from the Bible remind us of this fundamental ownership precept:

Genesis 1:1 In the beginning God created the heavens and the earth.

Psalm 24:1 **The earth is the LORD's**, and everything in it, the world, **and all who live in it;**

I Corinthians 6:19-20 "**You are not your own**; you were bought at a price. Therefore honor God with your body.

Genesis 2:15 "The LORD God took the man and put him in the Garden of Eden to work it and **take care of it**.

Leviticus 25:1, 2, 23 The LORD said to Moses on Mount Sinai, "Speak to the Israelites and say to them: `When you enter the land I am going to give you... The land must not be sold permanently, because **the land is mine** and you are but aliens and my tenants."

Deuteronomy 8:17-18 You may say to yourself, "My power and the strength of my hands have produced this wealth for me." But remember the LORD your God, for **it is he who gives you the ability to produce wealth...**"

We will cease having the same level of difficulty with giving and how much to keep when we finally get past this issue of **who it belongs to**, to start with.

Are you the owner or the manager?

Are you the master or the steward?

If we get that right, then we begin to see how the question is not "How much should I give?" but "How should I use God's possessions entrusted to me?"

Someone might think this is all just semantics.

I don't think so – I think it fundamentally changes the way we think about our possessions.

Applying that, it means that I begin to think of my income, my house, my car, my time, my life itself, as truly belonging to God.

And I'm the manager of his possessions.

That begs the next question I asked earlier of our text:

2. For what purposes does the manager use the master's resources?

Again Jesus contrasts a manager acting in two different ways.

In the first situation, the manager uses the resources to do what the master requested.

The manager/steward was to use the master's food to feed the master's other servants.

I don't want to press the parable too far but it is at least consistent with the rest of the chapter and the rest of the NT to see that the master's desire was that the manager use the master's resources to meet the needs of others.

In the second situation, the manager uses the master's resources to satisfy his own desires.

Thinking of the resources around him as his own, he began to freely use the resources for himself.

Thinking of the resources around us as our own, we begin to freely use them as we desire.

Even if we erroneously believe that only 10% belongs to God, we get so caught up in spending the remaining 90% that before long we must borrow from the 10% to make ends meet.

In this same chapter, and I think relevant to our parable, Jesus said in 12:15 "Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions."

Our culture says Jesus is wrong and life does consist in the abundance and particularly the kind of our possessions!

- We don't buy transportation, we buy prestige.
- We don't buy clothing, we buy physical appeal.
- We don't buy shelter, but like the rich fool earlier in this chapter, we make bigger investments.

Many years ago an advertising copywriter wrote, "No one has ever in his life bought a mere piece of merchandise – per se. What he buys is the satisfaction of a physical need or the gratification of some dream about his life." (CT Oct 7 '96 p26)

Rodney Clapp, former, and maybe still, editor of Intervarsity Books wrote that the "Consumer is schooled in insatiability.... We receive over 3000 commercial messages a day... Planned obsolescence,

installment buying, and credit cards – all creations of (the last 100 years), were key means to make consumption a way of life... In 1976 the average American supermarket carried nine thousand products; today it stocks over thirty thousand. The typical produce section in 1975 had 65 items; today it stocks 285.” (Rodney Clapp in CT Oct 7 '96)

Today we have “the deification of dissatisfaction”.

We are schooled in covetousness.

We start by thinking of ourselves as the rightful owners of our resources (our money, our time, our abilities) and then we are lured into consumerism as the way to use those resources.

And that is a complete contradiction of how God says we are to manage the resources he entrusts to us.

With our consumer culture in mind, listen to Jesus in Luke 12:22-34

“Then Jesus said to his disciples: “Therefore I tell you, do not worry about your life, what you will eat; or about your body, what you will wear. Life is more than food, and the body more than clothes. Consider the ravens: They do not sow or reap; they have no storeroom or barn; yet God feeds them. And how much more valuable you are than birds! Who of you by worrying can add a single hour to his life? Since you cannot do this very little thing, why do you worry about the rest? “Consider how the lilies grow. They do not labor or spin. Yet I tell you, not even Solomon in all his splendor was dressed like one of these. If that is how God clothes the grass of the field, which is here today, and tomorrow is thrown into the fire, how much more will he clothe you, O you of little faith! And do not set your heart on what you will eat or drink; do not worry about it. For the pagan world runs after all such things, and your Father knows that you need them. But seek his kingdom, and these things will be given to you as well. “Do not be afraid, little flock, for your Father has been pleased to give you the kingdom. Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure

in heaven that will not be exhausted, where no thief comes near and no moth destroys. For where your treasure is, there your heart will be also.

Want to know how to use God's money? Use it the way he said.

Is that hard to determine? Not really.

Not if we stop listening to the culture and **start listening to God.**

God says it is appropriate to use his resources in at least four ways:

1. He commands us to pay our taxes.

The government seems ready to help us be faithful to this one.

2. He commands us to meet the needs of our families.

The difficulty of this one is that we have to think very hard about resisting the culture's definition of "need".

One department store CEO boasted that he "could turn luxuries into ...necessities" more quickly than anyone else." (CT OCT 7 '96)

That is what a consumer culture does and we must be counter-cultural if we are going to resist it.

As I have said before, I seriously wonder if the greatest problem we have with television today is not the programming but the commercials – they are a direct denial of how God says we are to use his resources.

John Wesley, writing 250 years ago, with great wisdom for our day, said there are four questions to ask when spending God's money:

1. In spending the money, am I acting like I owned the money or am I acting as a manager of God's money?
2. What Scripture requires or allows me to spend this money in this way?
3. Can I offer up this purchase as a sacrifice to the Lord?
4. Will God reward me for this expenditure on the day when he returns?

Listen to the prayer he used before making a purchase and ask if you dare to pray it:

“Lord, You see that I am going to spend this money on this particular food, clothing, furniture or whatever it is.

“And you know that I act with a single purpose to be a steward of your money, spending this portion of the money in keeping with the purposes for which you entrusted me with it.

“You know that I do this in obedience to your word.

“Let this purchase be a holy sacrifice, acceptable through Jesus Christ. “

If you can pray that prayer with a clear conscience, you are spending God's money wisely.

3. The third proper way to spend God's money is by spending it on things to enjoy.

In Ecclesiastes 5:18-20 we read, "Then I realized that it is good and proper for a man to eat and drink, and to find satisfaction in his toilsome labor under the sun during the few days of life God has given him... Moreover, when God gives wealth and possessions, and enables him to enjoy them, to accept his lot and be happy in his work - this is a gift of God."

Paul said something similar in our I Timothy 6:17 text: We are to put our hope in God who richly provides us with everything for our enjoyment."

It is appropriate to spend some of God's money on things beyond just exactly what we need.

There's nothing inherently wrong with

- Owning a house with one more bedroom than you
- absolutely need.
- Or a Buick rather than a Ford.
- Or eating at Red Lobster rather than BurgerKing.

The questions are: "Does God want me to spend His money this way?" and

"Will I be able to do the other things He wants me to do with His money?"

4. And that brings us to the fourth and most important way God wants us to use **his** money – to meet the physical and spiritual needs of others.

The faithful manager in our text used his master's resources to feed the others.

The unfaithful manager fed only himself and that to excess.

**Almost any text we look at in Scripture points to giving as the primary purpose for which God intends us to use the resources he entrusts to us.**

I'm convinced God gives us resources, to give them away.

Last week I said that one of the reasons why we don't like Jesus' new standard of giving (100% rather than 10%) is that it impinges on our standard of living.

John Wesley's advice about money was: "Earn all you can, save all you can and give all you can."

But when he said "save all you can" he didn't mean increase your investments.

He meant reduce your standard of living.

Wesley began to limit his expenses so he would have more to give to the poor.

He records that in one year his income was 30 English pounds and his living expenses were 28 pounds so he had 2 pounds to give away.

The next year his income doubled but he still managed to live on 28 pounds so he had 32 pounds to give away.

In the third year his income jumped to 90 pounds and he was able to give away 62 pounds.

He believed that with increased income, what should rise is not the Christian's standard of living but the standard of giving.

And remember from last week's text, Generosity is measured not by how much one gives but by how much one has left.

Let's look at the third and fourth questions we asked of the text: "How is the effectiveness of the managers' measured?" and "What are the results of the managers' actions?"

Jesus leaves no doubt that the way a manager is judged is by the extent to which he used the master's resources to accomplish the master's purposes.

And the judgment on the one who misused the resources was severe.

This is serious business.

The bottom line is this: Get the issue of ownership right and the issue of giving/keeping becomes much less difficult.

Jesus turns the issue of stewardship on its head.

We want to ask "how much should I give?"

But the issue is not how much should I give, but how I can live most modestly to free up as many of God's resources as possible to accomplish his purposes.

I think today **Jesus would not ask us to look at our giving** nearly so much as he would ask us **to study our spending**.

If we get it right that he is the owner and we are the managers, and we thoughtfully ask, how does he want his resources used, we will have come a long way.

A faithful steward is God's person, using God's resources to accomplish God's purposes.