

“The Call to Give”
Mark 12:41-44
March 15, 2026
Faith Presbyterian Church – Morning Service
Pastor Nicoletti

The Reading of the Word

Today we continue our series in the Gospel of Mark. Our focus this morning will be on chapter 12, verses 41 to 44. But for context, we’ll start back in verse 38 and continue a couple verses into chapter 13.

And as we do, please do listen carefully. This is God’s Word for us this morning.

Mark writes:

^{12:38} And in his teaching he [that is, Jesus] said, “Beware of the scribes, who like to walk around in long robes and like greetings in the marketplaces ³⁹ and have the best seats in the synagogues and the places of honor at feasts, ⁴⁰ who devour widows’ houses and for a pretense make long prayers. They will receive the greater condemnation.”

[And now, for our main text:]

⁴¹ And he sat down opposite the treasury and watched the people putting money into the offering box. Many rich people put in large sums. ⁴² And a poor widow came and put in two small copper coins, which make a penny. ⁴³ And he called his disciples to him and said to them, “Truly, I say to you, this poor widow has put in more than all those who are contributing to the offering box. ⁴⁴ For they all contributed out of their abundance, but she out of her poverty has put in everything she had, all she had to live on.”

^{13:1} And as he came out of the temple, one of his disciples said to him, “Look, Teacher, what wonderful stones and what wonderful buildings!” ² And Jesus said to him, “Do you see these great buildings? There will not be left here one stone upon another that will not be thrown down.”

This is the word of the Lord. (Thanks be to God.)

“All people are like grass, and all their glory is like the flowers of the field; the grass withers and the flowers fall, but the word of the Lord endures forever.” [1 Peter 1:24-25]

Let’s pray ...

Prayer of Illumination

Lord, look upon us and deliver us,
for we do not forget your word.
Be our advocate and redeem us,
and give us life according to your promise.
Great is your mercy, Lord,
and so we ask you to give us life according to your word.
We ask it in Jesus’s name. Amen
[Based on Psalm 119:153-154, 156, 159-160]

Introduction

The text before us is well known. And the interpretation is viewed by most as being fairly straightforward. In this view, this text is about commending the widow for how she approaches giving and calling us to imitate her ways.

That said, an alternative reading, held to by a minority of interpreters, has also been kicked around for the last forty years or so. And it too has some persuasive exegetical arguments for it, and is worth considering. In this alternative view, this text is less about commending the widow, and more about condemning the scribes and the Temple leaders for how they're handling finances and calling us to reject their ways.

While most commentators want to choose one interpretation or the other ... I want to ask: Why can't it be both? There are good arguments for both interpretations. And the interpretations are not, so far as I can tell, mutually exclusive. Instead, they seem to me to even complement each other.

And so, we'll consider how this text applies both to us personally and to us as a congregation – we'll consider both Jesus's commendation of the widow and his condemnation of the religious leaders.

And as we do, what we see is that: Jesus calls us, both as individual Christians and as a church, to give sacrificially of our finances, and of ourselves, just as he has done for us.

Let me say that again: Jesus here calls us, both as individual Christians and as a church, to give sacrificially of our finances, and of ourselves, just as he has done for us.

Let's break that down together.

Jesus Calls Us as Individual Christians to Give Sacrificially of Our Finances

First, we see here that Jesus calls us as individual Christians, to give sacrificially of our finances.

That's not a popular topic. But it's what our text is about.

Take a look at verse 41. We're told that Jesus "watched the people putting money into the offering box."¹ Then, we're told that "Many rich people put in large sums. And a poor widow came and put in two small coins, which make a penny."

¹ The setup in the Temple at this time, according to the Mishna, was that in one of the outer courts there were 13 chests, each dedicated to a different kind of special offering. And each chest had a trumpet-shaped opening at the top, allowing people to put money in, while also preventing anyone from trying to take money out. And people could come and give money. And onlookers could often see or get a sense of how much money people were putting in, either because the giver drew attention to it themselves; or because there were attending priests who might examine the currency, ask about the purpose of the gift, and verify that it corresponded to the kind of sacrifice the person had in mind; or because of the amount of noise the coins made as they fell into the box, on top of other coins inside. [Edwards, 380-381] It's this area of the Temple that Jesus goes to, sits down in, and watches.

In the Greek, Mark explains that this widow gave two “lepta.” These were the coins of least monetary worth in circulation. For his Roman audience Mark explains that “two lepta” make one “quadrans.” A quadrans was one sixty-fourth of a denarius, and a denarius was about a day’s wage. [Witherington, 335] We of course have a very different standard of living, but even so, if you try to convert that to our terms, using our average daily income, the amount she put in was about \$3.75.

And after this poor woman puts in her \$3.75, Jesus gathers his disciples to himself, and directs their attention to her, and says: “Truly, I say to you, this poor widow has put in more than all those who are contributing to the offering box. For they all contributed out of their abundance, but she out of her poverty has put in everything she had, all she had to live on.”

Now ... this raises several questions.

First, is Jesus calling us all to give away everything we have? The text is often kind of read that way ... but Jesus never actually tells us here to give away everything we have.

And ordinarily, Jesus did not call on people to give all of their money or possessions away. He really seems to have done that only once, and that was to a rich young man. And in that case, he didn’t tell him to donate all his money to the Temple, but to the poor [Mark 10:17-31]. Along with that, earlier in Mark’s gospel in chapter seven, Jesus denounced the practice of designating to God funds that people should have instead been using to care for their elderly parents who were in need.

So what does the Bible actually call us to when it comes to financial giving?

Well, before getting to that question, let me make a couple disclaimers.

First ... if you’re visiting or somewhat new with us ... I want to tell you that this is not a topic we talk about that often here. You can ask around. I’m sorry. You’re here on a weird week where we’re talking about giving. We preach through whole books of the Bible, and the sermons are on whatever the text is on. That means we haven’t had frequent sermons on this topic. I think the last one was 2023, where we came to a passage about giving in Deuteronomy. But it also means as we follow this format, that when we come to texts that might make us more uncomfortable, we don’t skip them, either. And this text is on giving. So that’s what we’re going to talk about. And just so you know: I’m not paid on commission. My salary is not linked to giving levels. So even if this sermon leads to people just giving money to the church like crazy, that would not increase my salary.

Second, for our members and regular attenders, I’ll just remind you that I have no clue what any of you give. That information is never given to me. So as I speak on this topic, I don’t have you in mind specifically – whether you give a lot or a little. Because I don’t know. I’m simply applying in general what the Lord calls us to here in this text and in the Bible as a whole.

And what we see in the Bible as a whole is that God’s people – those who follow the Lord – are called on to give sacrificially, with the tithe ordinarily serving as a floor for their giving.

And what is a tithe? Well, a tithe is one tenth of our income.

The tithe first shows up all the way back in Genesis 14, when Abraham gives a tenth of the goods he has taken in to Melchizedek, the priest of God. [Genesis 14:17-20; Hebrews 7:1-2] In Leviticus

27, God establishes a law in Israel for his people to give ten percent of their income from the land to the Lord. [27:31-33] In Numbers 18 God connects the tithes to the ministry of the Old Testament's equivalent of ministers – the priests and the Levites. [18:21-28]

And then, in Deuteronomy 14 God describes three things that the tithe should go towards: first, to support the ministry of the priests and Levites, second, to provide for the needs of the poor and vulnerable – including the orphan, the widow, and the immigrant, and third, to provide for the corporate life of God's people – in their context this meant the gathered festival and feasts of Israel. Ministry, mercy, and the life of the church community. Ten percent of their income from their land was to go towards those needs.

And God took this seriously. So seriously that in Malachi 3:8 God says that when his people withhold their tithe, they are robbing him.

Now, it's true that the New Testament doesn't repeat this command in detail. But Jesus seems to affirm it in Matthew 23:23 and Luke 11:42, and the early church, rather than reducing it, seemed to go beyond it – giving more than the tithe required in passages like Acts 2 [v.45] and 2 Corinthians 8 [v.1-5].

So the Bible calls us to give sacrificially, with the tithe – 10% of our income – ordinarily serving as the floor for our giving. [Frame, 800-801]

Jesus did not overturn this Biblical command, but seemed to affirm it, and in passages like this one before us this morning, he calls us to give sacrificially, perhaps over and above the tithe – to give until it is truly a sacrifice for us.

Now, saying all that often leads to some questions for folks.

First, where should our tithes and offerings go? To begin, primary in our giving should ordinarily be our financial support of our local church. The church is supposed to be the center of our ministry and spiritual community. That said, while your local church should be central to your tithing and giving, your tithes and offerings don't need to go to exclusively the local church. As we said, giving in the Old and New Testament went to ministry, mercy, and the life of the church community. Some of it was local, other funds went to needs far from home. Some was given directly to those with a need, other funds were given through the institutional church structures. God calls us to think through wisely how we'll distribute our tithes and offerings.

A second question that comes up for some is: What if I'm in a place right now where giving 10% just seems impossible?

Here, I think we can be prone to all-or-nothing thinking – as if we either need to give 10% or there's no point in giving at all. But that's not the answer. As Paul reminds us, the Lord loves a cheerful giver. [2 Corinthians 9:7] So if you are a follower of Jesus and you're not really giving consistently to ministry that serves his kingdom, then start by giving cheerfully what you can right now. Maybe it's five percent. Maybe it's two or three percent. Maybe right now it's just one percent. Whatever it is, start there. Start somewhere.

Start there. But don't stop there. Make it a goal to increase that giving as you're able, and work yourself up towards a tithe of 10%, or maybe even beyond that.

Then there's a third question that some of us should be asking ... but probably aren't: What if, for you, giving 10% isn't really that big of a sacrifice?

Tim Keller talks about this in his book *Ministries of Mercy*. There Keller begins with an extreme example: The Christian who makes a million dollars a year, he says, and gives a simple tithe of 10%, and then spends \$900,000 on their own home, and wardrobe, and possessions, is not, Keller argues, living out the kind of sacrificial giving that Jesus and the Bible call us to. [Keller, *Mercy*, 75]

Because the tithe isn't a ceiling. It's meant to ordinarily be more like a floor. And passages like our text this morning and many others show us that Jesus calls us to give in a way that is truly a sacrifice.

And, of course, you can make far less than a million dollars and still be able to give much more than a tithe to Kingdom work. For a little bit of perspective, if your household income is above around ninety thousand dollars a year, then you make more than most households in Tacoma. If your household income is above \$150,000 then you make more than around 75% of people in Tacoma. If your household income is above \$200,000 a year, then you make more than almost 90% of households in Tacoma [https://censusreporter.org/profiles/16000US5370000-tacoma-wa/#:~:text=Here's%20some%20census%20data%20for%20Tacoma%2C%20Washington%2C%20mobility**%20*%2017.9%25%20Moved%20since%20previous%20year with some adjustment for inflation]. If you're doing better than 75% or 90% of Tacoma ... then you're doing pretty well. And Keller in his book ... and Jesus in our text, would seem to suggest that you might be able to give significantly more than a simple tithe.

And if that suggestion bothers you, then you might be missing Jesus's point here. Jesus's point, here and elsewhere, when he speaks about money and giving, isn't to impose a flat tax on Christians. It's not to present us with subscription fees: try church for free at first, and if you really like to product you can opt in for premium service. The tithe isn't primarily a business model.

Rather, in how we give, and what we give, Jesus is most interested in our hearts. That's what we see in this text.

If you, like the widow of this passage, don't have much to give, Jesus is not primarily concerned with how your giving can help the bottom line of the church. The entire universe belongs to God. He's not dependent on you.

Instead, Jesus is primarily interested in what your giving reflects about your heart. If giving just \$3.75 is a sacrifice for you – like it was for this poor widow – then God sees that as a tremendous gift, as a sign of your love and dedication to him. He doesn't scoff at your two leptas. He rejoices. He calls others over to marvel at your love and devotion. That's what God is interested in. And so do not be ashamed if your offering is necessarily modest. Because God delights in your sacrifice as a sign of your love for him.

But the same is true if you have significant financial means. God isn't primarily impressed by how much your giving might increase the bottom line of the church or some other ministry. God's primary concern, Jesus reminds us here, is whether you love him enough to give until it's a real sacrifice – to give until it significantly impacts your lifestyle. In this passage, Jesus is calling you to give in a way that is truly sacrificial. That doesn't mean you need to give everything away. But it probably means that you should be giving to kingdom work at a level where there are things you

want, or things you want to do, but you can't have them, or you can't do them because of your dedication to giving to the Kingdom of God.

And some of you, I suspect, do that. You do it faithfully. You do it quietly. You do it so unassumingly that I and others don't even know that you're doing it.

But others of you, I suspect, need to reexamine how you use your money ... and whether you're truly giving sacrificially ... or whether you're more like the rich people of this text – giving out of your excess in a way that doesn't actually mean you have to forego anything you really want.²

When it comes to our finances, on an individual level, Jesus is calling us to give sacrificially. He's calling us to give in ways that we will feel, to give out of love and devotion to him.

That's the first thing we see here.

Jesus Calls Us as Individual Christians to Give Sacrificially of Ourselves

But second, I would argue that Jesus here is also calling us as individual Christians to give sacrificially of ourselves.

Tithes and offerings to God in the Bible are not just charitable donations. Tithes and offerings in the Bible are more often seen as tribute given to a King. And as such, they're meant to be symbolic of our giving our very selves to God. [On the aspect of "tribute" in the giving of the sacrificial system., see Wenham, 69. For more on my argument to how this connects to the giving of our tithes and offerings see my sermon from 10/13/19 here: <https://www.faithtacom.org/liturgy/tithe-tribute-a-brief-theology-of-online-giving>]

And this idea seems to be at work in our text this morning as well – as one commentator argues, the final words of verse 44 could be paraphrased "she laid down her whole life." [Edwards, 382]

God is not primarily interested in our money. He calls us to give sacrificially of our finances – that's true. But that's meant to be just one part of something much bigger. Because he also calls us to give our very selves to him.

That means our devotion to him in acts of prayer and worship – it's true. But it also means giving ourselves in acts of service. It means giving of our time and efforts in ministering to others – whether volunteering in a formal ministry, or serving someone in need in a more organic way, or probably doing a bit of both. It means making all our resources – our time, our energy, our hearts, our minds – available for serving God and others.

² And if you struggle to give – as most of us do – there may be a number of reasons for this. Some of us struggle to give because we look to money to give us security. We want to store it all up and trust in it to secure our future. Others of us want money to get us comfort – a level of comfort we feel entitled to for one reason or another. Still others of us want money for the power or influence or approval it can give us with other people. I know which of those reasons I tend towards – which do you tend towards? Because as different as each of them can look, they are all, in the end forms of idolatry. They are ways we trust in money more than we should. And they lead us to withhold from God what he calls us to give. [Keller, *Counterfeit Gods*, 64-66]

God is not satisfied if you just write him a check. He wants you. He wants you to lay down your life for him and for others.

Beyond just your money ... are you generous, or stingy with your time ... or your energy ... or your mental engagement ... or your emotional engagement with others?

God calls us to give sacrificially of ourselves to him for the purposes of ministry, and mercy, and the church community. That's part of what it means to love God with all our heart, soul, mind, and strength.

What parts of yourself or your life have you been holding back from him?

We are reminded in passages like this that Jesus calls us, as individual Christians, to give sacrificially not only of our finances, but also of our very selves.

These are the ways that Jesus commends the widow as an example to us.

Jesus Calls Us as the Church to Give Sacrificially

But as I said at the beginning of this sermon, there's also another reading of this text which I think we need to consider. This reading focuses on what Jesus here is saying about the leadership of the Temple. [For this view, explained below, see the article by Addison Wright, as well as Myers, 321-322, and Horne, 158]

And given the context, it'd be weird if Jesus wasn't critiquing the religious leadership here.

For the 62 verses leading up to these four, Jesus was doing battle with the religious leaders of Jerusalem. And if we look ahead we see that for the next 37 verses that follow these ones, Jesus will continue to declare judgment on Jerusalem and its leaders. It seems a little odd that in the middle of 99 verses focused on Jesus's conflict with the leaders of Jerusalem, Mark would just drop in four verses here that have nothing to do with that.

But in the immediate context the links seem even more clear. In verse 40, right before our passage, Jesus denounces the Jewish leaders – for “devouring widows' houses.” And then in the very next verse, Jesus draws our attention to a widow whose finances are being completely absorbed by the Temple. Then, in the very next passage after that, Jesus declares judgment on the Temple buildings – which may have been built with the very kind of funds just given by this widow. [Horne, 154]

In other words, this text isn't just about what we do with our resources as individuals, but what the Church does with its resources as an institution. Because the Church too, as an institution, is called to give of its resources sacrificially to those who need them.

In this passage, the Church – the Temple leadership – took much from this widow, but gave her little, so that in the end, she had nothing left. She came to the Church with enough money for lunch. She left completely destitute, with nothing to live on.

But the Bible tells us that she, who was in such need, should have left with more than she came with.

The Old Testament repeatedly calls on God's people to care for those in need – highlighting the fatherless, the foreigner, and the widow, as key examples.

The New Testament continued to emphasize this call. Acts 2 tells us that in the Jerusalem church, those who had wealth were selling their assets in order to provide for those in need. The Apostle Paul wrote to Christians in Corinth, saying to them that “as a matter of fairness” their “abundance” should be used to care for Christians in another region who were in need, “that there may be fairness,” he wrote, adding: “As it is written, ‘Whoever gathered much had nothing left over, and whoever gathered little had no lack.’” [2 Corinthians 8:13-15]

In other words, the local church is supposed to be a place where the resources God has given his people are not only given generously, but they are also then distributed in a just way – where the church uses what it's given to sacrificially serve those most in need.³

The church should be a place where everyone gives sacrificially. But then, of what's given, those who are most in need should walk away with more, rather than less. The church is supposed to be a place where various resources are received and then allocated according to God's priorities and God's commandments.

And this isn't just about money – though it certainly includes that. But it's about all we do.

We see this in so many forms of ministry we're called to.

We see it when our church, which has more financial resources than churches in so many other parts of the world, gives of our finances from our budget to help ministries around the world that are in need.

We see it when our American church, which often has abundant ministry training and theological resources, sends ministers and missionaries and teachers to parts of the global church who lack those resources.

We see it when we partner with local ministries as a church, contributing our resources, whether it's from our budget, from volunteers among us, or in providing the use of our building, in order to help those local Christian ministries as they serve those who have great spiritual or material needs in our area.

We see this calling for us to be a church that gives to those in need at work when we serve our community, by providing: diaconal assistance, or ESL classes, or evangelistic outreach, or other blessings to our neighbors.

But it's not just about our church sending resources out. It's also about how we use our resources among ourselves. This shows up in obvious and important ways, like diaconal assistance. But this same dynamic of the Church giving according to people's needs, with God's priorities in mind, plays out in ways that we often don't even notice.

³ I suspect this is one reason why, just a few verses after Jesus sees the woman give her last two coins, Jesus pronounces judgment on the beautiful buildings of Jerusalem. Because the church – the Temple – is taking from those in need in order to serve itself, instead of serving those who really need it, such as this poor widow. [Home, 158]

Consider one example. A wealthy congregant may end up giving ten times as much to the church as a congregant experiencing financial hardships. That means, in a sense, that that wealthy congregant is paying ten times more of each pastors' salary than the financially-challenged congregant is. But that doesn't mean that the financially-challenged congregant only gets one tenth of the pastors' care or attention compared to the wealthy congregant who gave more – not at all. We may take this for granted. But that is one more way that the abundance of some supplies for the needs of others. Professional counselors need to charge by the hour. Pastors don't. Because the church uses the abundance of some to make sure such spiritual care is available to all who are in need.

More broadly, no matter how little someone can give, they are warmly welcomed to come to the church and to receive the same things a much more wealthy Christian will receive: participating in the same worship, hearing the same sermon, being invited to the same small group. Their children receive the same Sunday school lessons and get the same loving attention from our volunteers, because our volunteers give of their time in that way. And if that family has a spiritual need, an elder, or a women's ministry leader, or a small group leader can be available because they are willing to give their time to those who need it. Or, a pastor can be available to them, to walk alongside them, and care for them, free of charge, because those who could have given of their finances in their offerings, so that such spiritual care could be available to all.

And that's what should have happened to the widow – she should have received from the abundance of others, even as she gave sacrificially herself. It's what God calls his church to: both among ourselves, and in our community, we are called not to be self-serving, but other-serving, reaching out to love and care for those most in need.

Jesus calls us, both as individual Christians and as a church, to give sacrificially of our finances, and of ourselves.

Just as He Has Done For Us

That sounds like a hard calling.

And in some ways it really is.

But in other ways, it's not at all.

Because as great a calling as it is to give of ourselves like that to God and to others ... it pales in comparison to what God has already given to serve us.

God often asks for just a portion of our income. God often asks for just a portion of our time and effort. God often calls for some of what we have, and then still leaves so much of our time and money with us, as a gift, for us to enjoy.

But when God came to us in Jesus Christ, he held nothing back. As the Apostle Paul reminds us, he emptied himself, "taking the form of a servant [...] he humbled himself by becoming obedient to the point of death, even death on a cross." [Philippians 2:7b-8] He, who was rich, became poor, for our sake, all so that we might become rich in him. [2 Corinthians 8:9]

He who had the most legitimate right to life and peace instead shed his own blood, and gave up his own life, all to save us – all to provide for our needs.

If we ever start to see ourselves as more entitled and deserving than others because we have more money, or a bit of intellect, or a skill the market rewards at the moment, or some other resource we've made good use of ... we need to remind ourselves that we are not entitled benefactors, we are not deserving winners, but we are poor and pitiable sinners – we are those in need of the greatest act of charity that has ever occurred, if we are going to be saved from everlasting poverty and death.

And when we had that great need, God did not hesitate to come himself, to help us. God did not hesitate to give of his time, to give of his spiritual riches, to shed his own blood, even to give up his very life, all for us.

Brothers and sisters, we are the recipients of the greatest act of charity the world will ever know.

Let us marvel at what our God has done for us.

And in response, let us not hoard the gifts he's given us. But let us give, just like he has – let us give sacrificially from all our resources – to show our love for our kind and generous God, to love our neighbor as ourselves, and to fulfill our calling as the Body of Christ.

Amen.

This sermon draws on material from:

- Edwards, James R. *The Gospel According to Mark*. The Pillar New Testament Commentary. Grand Rapids, MI: Eerdmans, 2002.
- Frame, John. *The Doctrine of the Christian Life*. Phillipsburg, NJ: P&R Publishing, 2008.
- France, R.T. *The Gospel of Mark*. NIGTC. Grand Rapids, MI: Eerdmans, 2002.
- Horne, Mark. *The Victory According to Mark: An Exposition of the Second Gospel*. Moscow, ID: Canon Press, 2003.
- Keller, Timothy. *Ministries of Mercy: The Call of the Jericho Road*. Second Edition. Phillipsburg, NJ: P&R Publishing, 1997.
- Keller, Timothy. *Counterfeit Gods: The Empty Promises of Money, Sex, and Power, and the Only Hope that Matters*. New York, NY: Dutton, 2009.
- Myers, Ched. *Binding the Strong Man: A Political Reading of Mark's Story of Jesus*. Maryknoll, New York: Orbis Books, 2008 (2017 Printing)
- Wenham, G. J. *The Book of Leviticus*. NICOT. Grand Rapids, MI, Eerdmans, 1979.
- Witherington, Ben III. *The Gospel of Mark: A Socio-Rhetorical Commentary*. Grand Rapids, MI: Eerdmans, 2001.
- Wright, Addison G. "The Widow's Mites: Praise or Lament?—A Matter of Context" In *The Catholic Biblical Quarterly*. Vol 44. 1982. Pages 256-265.
<https://www.pas.rochester.edu/~tim/study/Widow%27s%20Mite.pdf>
- Wright, N.T. *Mark for Everyone*. Louisville, KY: Westminster John Knox Press, 2004.

Note: In my preaching I often cite and draw from a range of sources, which includes material from Christians within my theological tradition, Christians outside my theological tradition (in keeping with our church's core value of "Reformed Catholicity"), and also (following the Apostle Paul's example in Acts 17) non-Christians who are well outside of Christian orthodoxy and orthopraxy. And so, when I cite an author or a source, that citation should not be understood or construed as me necessarily agreeing with, endorsing, or recommending to others anything else from that author or source, except for what I explicitly say I agree with, endorse, or recommend. When engaging with different materials and thinkers, all Christians must exercise wisdom and discernment to determine what is helpful, appropriate, and edifying for each person, taking into account their current needs, wisdom, and spiritual maturity.