

Jesus Teaches Economics 101

Hespeler, September 14, 2025 © Scott McAndless – Fourteenth Sunday after Pentecost

Jeremiah 4:11-12, 22-28, Psalm 14, 1 Timothy 1:12-17, [Luke 15:1-10](#)

There is no denying that some of the biggest problems that people are dealing with today are economic problems. We could talk about housing and how it has become completely unaffordable throughout much of this country, especially for people who are just starting out. We could talk about inflation and how prices have gotten out of control for so many everyday goods. We could certainly talk about unemployment which, especially for youth, seems to have reached a crisis level.

These are problems that are affecting all of us. Even if you personally may be in a strong position and somewhat insulated from these problems, they are affecting your community, and the fallout is spilling over and affecting your personal life.

Answers We Can Relate to

So, I think that we can all recognize that there are some big and important economic problems. But, when the economic experts start to talk to us about what is causing these problems and what to do about them, what happens? They start talking about things like supply and demand and yield curves and lagging indicators and, for most of us, our eyes glaze over. We tune out. None of it helps us to understand why so many people are struggling or what to do about it.

Wouldn't it be nice to have somebody who can relate to us – somebody who can bring the very wisdom of God to us – who could explain it all to us and tell us what to do? Wouldn't it be nice if *Jesus* did that for us?

Jesus and Money

But unfortunately, Jesus doesn't seem to have had much to say about money during his life. In fact, he seems to have been so unfamiliar with the currency itself that, once, when somebody showed him a coin, he had to ask whose face and title was engraved on it.

But there is at least one parable – we read it this morning – that is all about money. And I know that it is very short, but I've got to tell you that there is more wisdom about the use of money in that short parable than you might realize.

So let me tell the story to you – tell it in a way that might make you better realize how people in Jesus' own time might have heard it when he first told it.

10 Silver Coins

She had ten silver coins. It was not, to be clear, a fortune. Just one of those coins would have been considered fair wages for an entire day of work. So, having 10 days wages saved up was hardly something that would have offered much of a buffer for her in the case of some catastrophe.



There were people out there, the wealthy elite in places like Jerusalem and Tiberias, who had stored up thousands upon thousands of these coins. Such hoards made them feel safe in ways that she never would be able to attain.

But, inspired by the successes of such people, she had managed to scrimp and to save and to set aside ten silver coins. It was an extraordinary accomplishment.

Most of the people around her never managed to set anything aside. If they were lucky, if they were fortunate enough to get enough work that paid well enough, most of them could only manage to break even on a day-to-day basis and there was never any surplus to set aside for a rainy day.

Security

But she had ten silver coins. Maybe they didn't actually provide security for her, but they made her feel as if security was attainable. That's why she was kind of obsessed with them. She always knew exactly how many coins she had and where they were. She literally counted them every day so that, if one went missing, she would know immediately.

And one fateful day, the one thing that she dreaded happened. She was there at her little counting table. It was actually her only table and she used it for everything from cooking to eating, but in her mind, it was the counting table because that was the most important thing that happened on it.

Counting

She took out her purse and poured out the coins and relished, as she always did, the satisfying clatter that they made. And then she took them and counted them one by one as she dropped them on the table. 1,2,3,4,5,6,7,8,9...

Wait a minute, that couldn't be right. She was certain she had counted ten just the day before. She started over again counting very deliberately. 1,2,3,4,5,6,7,8,9... No, no, there was definitely one missing.

Robbery?

A sense of panic quickly settled over her. Her first thought, of course, was that she had been robbed. But that made little sense. Why would anyone steal one if they had the opportunity to steal them all?

What's more, she knew that nobody had had the opportunity. She was certain that no one had been in her house since she had last counted. Nor had she taken the coins out.

Basically, out of a fear of this very possibility, she isolated herself from all of the people around her. She never had anyone over to her house and she never went out unless it was strictly necessary.

Frantic Cleaning

The only other possibility, therefore, suddenly came over her as a wash of relief. The coin had to be somewhere here in this house. It must have fallen and rolled away the last time that she counted.

And, with that realization, she was finally able to channel her panic and nervous energy towards something productive. She carefully secured the nine coins and then she lit all of her lamps and got out her cleaning supplies. She began to sweep and dust and scrub every corner of her entire house. She carefully cleaned under every piece of furniture and deep into every nook and cranny. Oh, the house had never been cleaned like this!

But, while this managed to channel the energy in her body, her panicked thoughts continued to race. As silly as it seemed, she began to question her own priorities. Had she really chosen to focus on the right things if it all led to such frenzied outcomes?

A Shepherd's Tale

She had heard a story in the neighbourhood just recently. There was a local shepherd who had a hundred sheep in his care. He cherished his sheep much like she cherished her coins.

And of course, he would count his sheep regularly. And one day as he was counting – 1,2,3,4... – always a difficult task, of course because by the time he got to 96, 97, 98, he could barely keep his eyes open. But when he hit 99, he was suddenly wide awake because there was no sheep 100!

From what she had heard, he immediately started acting crazy. He abandoned all 99 sheep out in the wilderness and started searching high and low for the one lost sheep.

She would never act so irresponsibly, of course. Hadn't she been careful to bar all the windows and doors before she began to search? She was not about to risk the loss of her other nine coins. But she could not help but wonder whether her shepherd neighbour had learned something from that experience that she had not yet understood.

Strange Reaction

She had heard that when he had finally discovered the errant ruminant, he had been so relieved that he completely lost his mind. At least that was the only way that she could make sense of what he did next. He took the sheep and laid it on his shoulders and brought it back. Fortunately, it seemed, nothing bad had happened to the other 99 that had been abandoned in the wilderness.

So, once he had recounted all of them again (falling asleep several times in the process) the shepherd decided that the next thing to do was send out invitations to absolutely everyone he knew. He had them all come over to his house and he threw a great big party.

The woman did not go. She was not inclined to participate in such foolishness, and she had to stay home so that nothing would happen to her precious coin. But from what she had heard, the lamb stew had been excellent.

Beginning to Understand

That had been the one thing that she had never understood. Here was this neighbour who valued his precious sheep, so much so that, when just one went missing, he had dropped absolutely everything else in order to find it. But having found it, his priorities changed so radically. Suddenly there was something that mattered more than a sheep, and that was the opportunity to celebrate with all his neighbours. And he was even willing to sacrifice his precious sheep in order to celebrate.

She had never understood that. But now, perhaps, she might be beginning to. She had put so much importance into the preservation of her collection of coins, that she had missed out on everything including the party with the neighbours. And now that she had lost one, she was struck by the thought – what had she been saving it up for? What would she miss out on if she didn't find it? Was she supposed to be fulfilled by its mere existence in her collection? Was that enough?

Her Strange Reaction

Her frenzied cleaning continued for at least another half hour, but in the end, she finally found it. It had rolled underneath a cover on the... piano. It was a welcome sight, to be sure, all bright and shiny in the lamplight. But now that she had found it, to have it was not enough. It was like it had no value on its own anymore. It only had value for what she could do with it.

And she suddenly knew what to do with it. She had to celebrate. She had to throw a party, and she had to invite everyone – all her neighbours, even the shepherd – especially the shepherd.

Soon her house was filled with music and dancing and laughter. Her neighbours joined in a veritable feast with wine and food. Why the party favours alone must have cost several silver coins.

Odd Twists

I have always puzzled over those two parables of Jesus – the lost sheep and the lost coin. Both include these frenzied searches that are deeply focussed on finding this valuable thing that has been lost. But, once the search is over and the object is found, the story takes on a strange twist.

They don't end like you might expect them to. The endings are not about relief or taking steps to make sure that such a loss doesn't happen again. That would be the responsible response, right? But no, the endings of these stories are all about gathering people and celebrating together. And the implication of that is that the celebration is of greater value than the object found.

What are we to take away from this strange twist ending? One lesson, the one provided by the gospel writer, is that this parable is about how happy God is when someone turns away from sin and comes to God. That's a perfectly good interpretation but note that it is supplied by the gospel writer. There is no indication in the original gospel text, that Jesus said that part. So, I do think that there are other applications that we can make to life in *this* world.

A Lesson About Money

And I have come to think that Jesus may have told this story to make us think again about the things of this world that we have learned to value. In particular, there is a strong lesson about money.

The world is constantly telling us that money is the beginning and the end of what matters. We, like the woman in Jesus' parable, hoard up money, worry about not having it and exhaust ourselves trying to get it. But the experience of losing and then finding the money seems to give this woman a different perspective. Money, she learns, has no intrinsic value in itself.

That is absolutely true, by the way. Money really only has any value because we have all agreed that it has value. If that consensus were just to go away, and that could probably happen easier than you might think, all of our money will have no value.

No, what the woman learns is that the value of money is only in what you do with it. And, if you save it as a goal in itself, it really is worthless. Jesus is saying that the kingdom of God is something that breaks out when we choose to use whatever we have to gather God's people to celebrate.

Hoarding Coins

Did you know that there are a lot of people storing up money these days. It is not the ordinary folk. Many of them are just living day-to-day. But the billionaires are storing up unheard-of amounts of money, mostly, of course, in offshore accounts where governments can't touch them. And corporations, they have record cash surpluses sitting around these days. In many ways that is the biggest economic problem that we are facing. There is just too much cash sitting around and not circulating. There are too many piles of 10 coins that no one is using.

Jesus told this story to change our discussion about money. It is meant to be used, and it is meant to be used for people and not to serve the needs of those who already have it or give them illusions of security. It is meant for celebration and joy. And when we learn that lesson, that's when we will discover the kingdom of God among us.