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Pentecost/Proper 27B
Peace, Seattle
November 8, 2009 epk
1 Kings 17:8-16, Mark 12:38-44

WIDOWS

This is one of those weeks when the centuries that separate us from these texts virtually collapse, because we see so clearly how the experience of these widows has parallels in our own day.

Maybe you read the story of **Frances Joy Taylor**, an elderly Seattle widow who was forced to sell her home in bankruptcy proceedings. She spent the last months of her life in an adult family home because she had turned her financial affairs over to White Center businessman Tyrone Dash, whom she considered a trusted friend.

Turns out he treated her estate like his own private ATM, siphoning off $600,000 for his own personal use over a five year period.[1] On the day he was sentenced to prison he still claimed he'd done nothing wrong.

Barbara Simonson, age 90, also a widow, suffered a similar fate. Her mistake? Trusting her bank, Washington Mutual, whose predatory loan practices over the last five years stripped her of the home she'd lived in for more than half a century; a home her husband had designed, a home she'd hoped to live in for what remained of her life.[2]

Ironically, it was those same dubious ARM loans—sold to folks who could never pay them back by brokers making huge commissions—that contributed to WaMu's own collapse last fall.

The tragic stories of these two women became public through investigative journalism, but you can be sure that there are many more stories unfolding all around us where the victims remain invisible… Including stories of widows whose hand-to-mouth existence means they'll never loose a nest egg because they'll never be able to acquire it in the first place.

Today we meet two widows in two texts; one at the Temple, one in Zarephath.
What are we to make of them? And what is our relationship to them? Let's begin with Mark.

Teaching at the Temple in the final days of his public ministry, Jesus sharpens his critique of the Temple as institution to a knifelike edge. He wants his disciples (and that means us) to understand the profoundly NEGATIVE EFFECT THAT INSTITUTIONS CAN HAVE (institutions that claim to represent God in particular) on the most vulnerable people.

To paraphrase him:
BEWARE OF THOSE WHO LIKE TO BE GREETED WITH RESPECT IN PUBLIC, AND TO OCCUPY PLACES OF HONOR; WHO FOR APPEARANCES SAY ALL THE RIGHT WORDS, BUT BEHIND THE SCENES ARE TAKING ADVANTAGE OF THE VERY PEOPLE THEY ARE SWORN TO CARE FOR

What is Jesus getting at? IN A WORD: FOLLOW THE MONEY.

When it came to the estates of widows, since women were not legally or socially allowed to manage their deceased husband's affairs, it was common practice for trusteeships to be set up and managed by a third party. And who better to take on this role than a member of the faith community?

[1] See article by Christine Clarridge in *The Seattle Times*, October 30, 2009: http://seattletimes.nwsource.com/html/localnews/2010170129_webbilked30m.html
[2] See article by David Heath in *The Seattle Times*, October 26, 2009: http://seattletimes.nwsource.com/html/businesstechnology/2010136516_simonson26.html

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The problem with the scenario was that greed often prevailed, and custodianship of this sort was notorious for embezzlement and abuse.[3]

God's charge to his people throughout the Law and Prophets is to protect and care for the most vulnerable ones. But here, in the name of false piety, the vulnerable were being exploited while a certain class of leaders—the scribes—were being enriched at their expense.

In his remarks to his listeners Jesus isn't accusing a few "bad apples" here and there. Like the prophets before him he's indicting a whole system in which outward piety masks economic opportunism and exploitation.[4]

This critique is what connects the first half of today's gospel with the second half.

Any system—religious or otherwise—that results in a poor widow giving all she has so that the system's leaders can continue to live lives of wealth and privilege is morally bankrupt.[5]

Christ's injunction to FOLLOW THE MONEY is also an enjoinder for us in our time to take care to ask how the choices we make in spending, saving, and sharing our own resources impacts those around us…and especially, once again, the most vulnerable.

Who makes the clothes we wear? What are the prevailing conditions under which they are made? Where does the food on our tables come from? Who grew it? Under what conditions? How about the energy we consume—what are the social costs in acquiring it? The environmental costs? Should we know? Should we care?

The FAIR TRADE movement we participate in by way of the coffee and chocolate offered for sale is a case in point. This movement sprang from a careful analysis of how the corporate coffee and chocolate industries were working, and how they were unsustainable both for the land and for the farmers and workers who produced the crops.

A coffee cartel controlled the entire coffee production line, from cultivation to processing to marketing to distribution to consumer, and that's where the money stayed, leaving those who were lower on the production food chain—the farmers and laborers—in an unsustainable position.

By working directly with small farmers, supporting techniques that preserve the land, producing a higher quality product for a higher price, and by appealing to directly to vendors and consumers who believe in sustainability, the FAIR TRADE movement has shown that consumers can make a huge difference in creating sustainable and responsible change for the benefit of both people and land.

The secret is self-conscious choice.

Today across the globe women in the 2/3rds world, the poorest of the poor who survive on a dollar or less a day; widows, married, and single; women whose men have been taken from their lives by war, AIDS, disease, famine, drugs, and scores of other maladies, have begun taking their own lives and their futures into their own hands. They're doing it through micro-loans.

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[3] Ched Myers, *Binding the Strong Man*. (New York: Maryknoll) 1988. Page 320-321.
[4] Ched Myers, *Binding the Strong Man*. (New York: Maryknoll) 1988. Page 320-321.
[5] Rodger Nishioka, *Feasting on the Word*, Year B Volume 4. (Louisville: Westminster John Knox) 2009. Page 284f.

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Organizations like FINCA - Foundation for International Community Assistance, pioneered the concept 25 years ago: instead of setting up a large development bureaucracies FINCA founder John Hatch received inspiration for a new approach: to put the development task directly into the hands of the poor themselves.

By making small "micro" loans to people who wouldn't qualify for a commercial loan, and then developing a village-based system of support for their projects, FINCA offered these poor clients an opportunity to succeed. And boy do they succeed! The repayment rate of these FINCA loans currently is 97%.

Here's an example of how it works:[6]

Maria Ramirez of San Jose, Ecuador, has spent her lifetime knitting beautiful wool sweaters and selling them in the local market. But the income she earned from selling her handiwork went toward providing daily necessities for her family, which never allowed her to save so she could buy wool in bulk at a lower cost. And, because she had no collateral, she couldn't access a loan from a traditional lending institution.

When she learned about FINCA, she took out a loan for $200. This allowed her to travel to Otavalo City to purchase more wool at a lower price. Now her family eats better food and her loans have tripled, allowing her to purchase and save more.

Another example:[7]

A single mother of seven, Marie-Claire Bunga of Congo wanted to boost her income so she could improve her children's diet, send them to school and afford medical care for them. She used her talents as a singer to earn money to start a small shop where she sells baked goods and fresh food. She joined the Saint-Benoit village bank group and used her $80 loan to expand her business.

Her goal is to purchase a plot of land with her savings from the shop. "If we mothers work hard and intelligently," she says, "we can succeed."

Finally, the story of Norah Musoke:[8]

At 58, Norah is considered a senior citizen in Uganda, where the average life expectancy is just 53. She has experienced enough tragedy and hardship for several generations of women, but has overcome her past and today supports 18 dependants, employs over 30 people.

After Norah's husband left her with their six children to marry another woman, he sold their home and all the land on which the family had raised its food, leaving Norah and the children destitute. Norah started a tailoring business but was unable to make enough money to support her family.

After a friend told Norah about FINCA's microloan program, she started a new business milling maize into flour for porridge and other foods and making feed for farm animals from the husks. She joined the FINCA Byeyogere Women's Group and took out a FINCA loan of $75 to help her buy larger quantities of maize from local farmers at better prices. Her first loan was the catalyst that ignited her maize mill's steady success and expanding profitability.

Over the years, Norah has endured tremendous heartache, losing five of her six children to HIV/AIDS. She has opened her home to her orphaned grandchildren and now is responsible for a family of 18. Fortunately, her business has grown as rapidly as her household. To cap her success Norah has even bought back part of her family's land that her husband had sold.

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[6] From FINCA's Website: http://www.villagebanking.org/site/apps/nlnet/content2.aspx?c=erKPI2PCIoE&b=5004173&ct=7159949
[7] From FINCA's Website: http://www.villagebanking.org/site/apps/nlnet/content2.aspx?c=erKPI2PCIoE&b=5004173&ct=6796897
[8] From FINCA's Website: http://www.villagebanking.org/site/apps/nlnet/content2.aspx?c=erKPI2PCIoE&b=5004173&ct=7127645

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If Jesus were telling stories today, these are the women, I think, he'd be talking about, and he'd be asking what the institutions that represent God are doing to make certain that the most vulnerable are cared for.

When the **widow at Zarephath** bends to gather sticks to cook the final meal for herself and her son, she is a woman without a safety net. For her there are no micro-loans. No options. No future.

But then onto the scene comes Elijah. And Elijah, fully aware of her situation and her need, dares to ask her to put her trust in God.

She has every right to refuse; she has every right to say NO, but with trust as collateral, she mixes and bakes the bread that ends up sustaining the three of them until the crisis has passed.

In the most challenging of times, when focusing care on ourselves seems the truly prudent thing to do, God comes into our space with a challenge to trust him first, and to live and give generously.

When we live with that spirit, his love flows through us and through the leaven of generosity, the world becomes a different place.

Let us pray: Gracious Lord, thank you for the abundant love you pour out on us in Jesus. Help us to trust you at all times and in all circumstances, and to build a church that cares for the vulnerable ones of this world as you care for us all. Amen.