## INTRODUCTION

Here is the first church joke I every remember hearing: A rich widow visited a little church one time. She didn't have much of a church background, but when they passed the plate, she saw others putting money in, so she placed a \$100 bill there. Since it was a small church, and she was a visitor, everyone was watching when she made the generous offering. The pastor said, "We have a guest with us today who has made a wonderful offering of \$100. Because of your generosity, I'd like for you to stand and choose three hymns." She stood up looked around and said, "I choose him, him, and him." I told you it was an old one!

Today we are going to honor a widow who made a huge offering to God–and she only gave two pennies. I'm calling the message: Pennies for Heaven. In 1936 Bing Crosby sang a song, "Pennies FROM heaven" in a movie by the same title. The movie was a bust, but the song was a hit. It received an Oscar nomination and became the #1 hit in a nation suffering through a terrible economic depression. It was song about looking for the good in the midst of the storms of life. The lyrics said, "Every time it rains, it rains pennies from heaven. Don't you know each cloud contains pennies from heaven...So when you hear it thunder, Don't run under a tree. There'll be pennies from heaven for you and me." For Bing, that song meant mega-bucks from heaven.

In the last verses of Luke 20 Jesus rebuked the Jewish religious leaders for their show-off religion. They wore fancy religious robes, they prayed lengthy religious prayers, and they were proud of their religiosity. Jesus finished by saying they would be the targets of God's greatest punishment. Is it any wonder why these same religious leaders crucified Jesus?

Jesus is still in the temple area as we resume the story in Luke 21:1:

As he looked up, Jesus saw the rich putting their gifts into the temple treasury. He also saw a poor widow put in two very small copper coins (pennies). "I tell you the truth," he said, "this poor widow has put in more than all the others. All these people gave their gifts out of their wealth; but she out of her poverty put in all she had to live on."

These thin copper coins were the least valuable coins used in that day, like our pennies. Some people don't even stoop to pick up a penny if they see one. But as we'll see, sometimes a gift of two pennies can be an extravagant offering.

Try to imagine the scene. Jesus was sitting across from the temple treasury watching people make their offerings. Some of the rich people strutted up to the offering box making an obvious show of their large gifts. They made sure everyone saw how much they were giving. It was another display of show-off religion.

In the midst of this, a poor widow quietly approached one of the receptacles. We don't know her name, but just for this message let's call her Rachel. James Christensen created a painting called "The Widow's Mite" in which he portrays her as a young widow. She is all alone, and she lives in poverty, but her eyes burn brightly with her undimmed adoration for God. She walks quickly up to one of the receptacles and hesitates momentarily. It's not easy to do what she's about to do–give every penny she has to God. With quiet resolve she says, "Thank you God for being so

good to me. I believe You will take care of me today and all my days." Then Rachel quickly places two small copper coins into the receptacle and slips away into the crowd.

Jesus grabs Peter's sleeve and says, "Hey Rocky, did you see that huge offering?" Clueless as usual, Peter replied, "Do you mean when Reuben Richguy dropped in that pound of gold?" "No–I'm talking about that poor woman walking away. She only gave two pennies, but her offering was much bigger than all the gold and silver given today. Those guys only gave *some* of their riches–she gave everything she had. Wow! That's what I call a real offering!"

As we study this event, there are at least three important lessons we can learn about Jesus and about ourselves:

# **1. JESUS IS WATCHING WHAT YOU GIVE**

Of all the places Jesus could have been sitting, He stationed Himself across from the offering boxes so He could watch people giving their money. He wasn't just casually observing them. The Greek language literally says, "Jesus was staring intently, studying the people."

Today, different churches receive God's offering in a variety of different ways. Some pass the plate, others have offering boxes in the lobby–we have both. We have many folks who mail in their offerings, and others have chosen to have a certain amount drafted out of their checking account. So there are lots of ways to receive an offering.

I've had the privilege of preaching in predominately African-American churches, and I'm always blessed. Those dear brothers and sisters really talk back to the preacher–and I like it. Saying "amen" to a preacher is like saying, "sic 'em" to a dog; it's like pouring gasoline on a fire. Someone once said every "amen" shortens the message by five seconds–amen?

Years ago, I was preaching in a large black church in Birmingham. When they started to take the offering, they placed a plate on a table down front and everybody filed past and placed their money in it—in front of the whole congregation. I'd never seen this kind of offering before, so when the pastor got up and walked by and made and offering, I followed him. I opened my wallet and I had one \$20 bill. Man, that'll test your religion right there. So, I put the \$20 bill in and followed the pastor back up on the platform.

After everyone had given, the pastor looked at the offering plate and told them they could do better than that, and we were going to do the offering again! I was stuck because I didn't have any more money! So when we walked by again, I just had to give the Lord a mental IOU!

It was a little strange having someone watch me make an offering. But the truth is, someone is watching every time we give an offering-the Lord Jesus. When you wrote your offering check, or when you filled out your bank draft, or when you dropped your money in the bag or in one of the offering receptacles you may have thought nobody was watching-you were wrong. Jesus was watching you very carefully. He saw who gave: He saw who did not give; He saw how much you gave; He saw why you gave; and He saw how much you had left over after you gave.

This morning I thought about walking down through the aisles when the offering bags were being passed just to watch what everybody put in. That would have gotten your attention! But I decided it would detract from the beautiful music we enjoyed. I got the idea because years ago, Dr. G. Campbell Morgan, pastor of Westminster Chapel in London did it. During the offering he stepped out of the pulpit and walked along to look down each pew as the offering plate was passed. Many of the people were offended; then he preached on this passage about the Widow's Mite, and told them Jesus really was watching whenever they gave.

In reality, I don't know how much anyone in this church gives–I don't want to know. I'm afraid if I knew, I would be tempted in my flesh to look at some of you with favoritism–and to look at others of you and say, "Why don't you get with the program!" I don't know what you give–or even IF you give–but God knows. God is watching. He's right here in the Person of His Holy Spirit. 2 Chronicles 16:9 says "The eyes of the Lord range throughout the earth to strengthen those whose hearts are fully committed to him."

He's looking at your heart–and Jesus said, "Where your treasure is, there your heart will be also." (Matthew 6:21) God doesn't need your money. He owns the cattle on a thousand hills and He owns the hills too. God is interested in what you give because giving is an expression of your love. He doesn't want your offering–He wants *you*. You can give without loving–but you cannot LOVE without giving.

## 2. JESUS KNOWS YOUR TOUGH CIRCUMSTANCES

Did you notice how much Jesus knew about this widow? He knew she was a widow-and a poor widow, at that. He knew she had given all the money she had. How did He know all that? Was Jesus just good at picking up clues about people? No. Jesus is God-He knew everything about her-and He knows everything about you and me, too.

In John 4, Jesus was talking to another woman at well in Samaria. Jesus asked her for a drink of water and then offered to give her living water so she would never be thirsty again. He said to her, "Go call your husband." She said, "Sir, I don't have a husband." Jesus said, "That's true! You've had five husbands. And the guy you're living with now isn't your husband." Whoa! Jesus wasn't condemning her; He was just letting her know He knew just how thirsty she really was. How did He know all that? He is God. Before the day was over, this woman had tasted the Living Water and was a different woman. She invited her friends to meet Jesus by saying, "Come see a man who told me everything I ever did." (John 4:29)

Jesus knew that woman, and He knew all about the poor widow who gave her two pennies. Isn't it interesting Jesus didn't excuse her from giving just because she was poor? Sometimes when I teach on giving, people must wonder, "How could you ask struggling single moms and widows on a fixed income to give a tithe? They're barely making ends meet! We've got lots of rich people, let them support the church!" God says repeatedly if you honor Him with the first fruits of your wealth He will honor you.

We have around 300 widows in Green Acres. In addition we have lots of single moms. Many of these women are faithful servants of God who give to God on a regular basis. I think we'd be

surprised to learn some of these widows or single moms are getting Jesus' attention week after week–because, like Rachel, they are giving out of their poverty, not their riches.

God knows your situation. He knows if you are struggling. He loves you. You say, "Pastor, if God loves me and knows my situation, why is He allowing me to face such tough circumstances?" I can't answer that for you. But it is interesting Jesus knew this widow was alone, she was poor, and she had just given away her last two pennies. Why didn't He do something for her? He did. He honored her. God's payday doesn't always come in this life. But as Dr. Lee used to say, for good and for evil, there will be a payday someday.

If you are going through a tough time, I have a Word for you. It's found in Psalm 34:18: "The Lord is close to the brokenhearted and saves those who are crushed in spirit." God never says your heart won't break. He never promises your spirit won't be crushed. But He says, "I'm aware of your pain. I know what you're feeling. I care. I'll help you through it." You may be battling cancer right now. Some of you are still grieving because someone you love has died. Others of you are out of work–you need a job. Some of you are dealing with children who are behaving in a way that makes you wonder if someone exchanged babies with you when they were born. Some of you are tired from being the primary care giver to a sick loved one. I could go on for hours…and I still might not name your tough circumstance. But God knows, and He cares.

## 3. JESUS UNDERSTANDS THE VALUE OF A SACRIFICE

God has a different value system than we use. We think \$10 is worth more than \$1.00. But that's not always the case with God. My Uncle Charles used to play a game with me. He'd hold out a dime and nickel and say, "Which one would you rather have?" Of course, a nickel is larger than a dime, but the dime is worth twice as much. I would choose the nickel, and Uncle Charles would laugh and give me the nickel. Every visit, we'd play the nickel/dime game. Finally, my older sister, Judy, said, "You idiot. You know a dime is worth more, why don't you choose it?" I said, "Because the first time I choose the dime, he'll stop playing the game and I'll stop getting those nickels!"

That day, rich people were putting in gold and silver, and Rachel put in two pennies. Yet Jesus said, "I tell you the truth, this poor widow has put in more than all the others." God uses a different value system than we use on earth. He uses heaven's math. Let me illustrate it for you. A few months ago, Microsoft founder, Bill Gates was in the news because he made a donation of \$100 million to fight AIDS in India. That's a huge gift in the eyes of this world. But Bill Gates' net worth is estimated to be around \$100 billion. I want to show you how Rachel's gift was larger than Bill Gates'.

Here's heaven's equation: 0.02 > 100,000,000. How can that be? There is a part of that equation hidden from human eyes. Jesus said, "The rich people gave out of the wealth, but she gave out of her poverty, she gave all she had." Jesus knows how much each giver has left over after they make an offering. We're talking fractions and percentages here. One bit of life-wisdom I used to give my daughters when I dropped them off at school was "remember, reduce everything to its lowest common denominator." I wasn't talking about fractions only.

Now look at the equation God sees: 00.02/00.02 > 100,000/000/000,000,000. Let's reduce it to the lowest common denominator so you can understand it better: 1 > 1/1,000. Rachel's gift was larger because she gave a 1 and Bill Gates only gave a tiny fraction of a 1. If you don't understand fractions, let's convert it to percentages: 100% > .1%. Here's a principle, a theorem in God's math: Those who give the most may actually give the least...and those who give the least may actually give the most. It depends on whether your gift is a sacrifice or not. Jesus appreciates the value of a sacrifice. Have you ever made a sacrifice to God? Here are three marks of a sacrifice:

### (1) A sacrifice is motivated by love

Rachel gave everything she had for one reason: She loved God. Sometimes people don't give their money to their church because they don't like some of things their church is doing. Jesus didn't like what was going on at the Jewish temple, yet He didn't stop Rachel from making her offering. Jesus honored her not because of where she gave, but *why* she gave. He knew her gift was her way of expressing her love for God—not for the temple.

Why do you give your money to this church? If you give your money to Green Acres Baptist Church because you want us to be able to pay our bills and perform our ministry here and around the world you're giving for the wrong reason. You should give because you love God. That's why I don't talk much about giving. I generally only speak about it once a year in January. The only reason we're talking about it today is because I am committed to teach verse by verse through the Bible, so we aren't going to leapfrog over this passage.

Some churches have to constantly promote giving stewardship. They beg their members to "give until it hurts." They pass out cards and ask everyone to make a yearly pledge and turn it in to see how much money they can expect. We don't do that here. We simply trust God. I believe one reason God has blessed us financially is because of our Green Acres stewardship philosophy: When you fall head over heels in love with Jesus, you'll give generously and joyfully! My job as your pastor is to help you develop a passionate all consuming love for Jesus–where your treasure is there you heart will be! The term "love offering" is redundant. It's like saying, "wet water" or "tall skyscraper." Every true offering is a love offering

#### (2) A sacrifice forces you to depend totally on God

I don't think it was easy for Rachel to stand there and give 100 percent of what she had. She didn't have a husband to provide for her. By giving all she had, she was forced to depend on God. We won't know until we get to heaven exactly what happened to this widow. However, I believe it's safe for us to assume she didn't starve to death–and she didn't even have to resort to begging for food. David wrote in Psalm 37:25, "I was young and now I am old, yet I have never seen the righteous forsaken or their children begging bread." This David agrees with that David. When I was younger, I found myself worrying more about whether my family would have enough money for food, housing, college etc. But as I've gotten older, I am more convinced God will take care of His children. I'm only 50 years old, and I have never seen the righteous forsaken, or their children having to beg for bread."

When Paul was in prison, some believers sent him some money. Back in those days, prisoners often had to buy their own food and blankets. While in prison, Paul wrote back to these generous Christians, "I am amply supplied, now that I have received the gifts you sent. They are a fragrant offering, an acceptable sacrifice, pleasing to God. And my God will supply all your needs according to his glorious riches in Christ Jesus." (Philippians 4:18-19) Paul wasn't enjoying any luxuries in prison, but he was "amply supplied." That meant he had enough food to eat, clothes to wear, and blankets to keep him warm. God has promised He will supply all your needs—but most of us need a whole lot less than we want.

Have you ever given something to God that was such a sacrifice you had to say, "God, unless you take care of me, I'm sunk? Lord, I can't make it without You." As the song says, "When you come to the place where He's all you've got; you'll find He's all you need!"

## (3) A sacrifice surrenders all

Jesus honored this poor widow when He said, "She, out of her poverty put in *all* she had." We sing a hymn that says, "All to Jesus, I surrender, all to Him I freely give." That's a lot easier to sing than it is to do. Would you be willing to surrender everything you have to God? Jesus says that's the only way you can be His disciple. We read in Luke 14:33: "In the same way, any of you who does not give up everything he has cannot be my disciple."

Does that mean I should write a check to God for my entire savings account? Does that mean I have to give up my car, my house, my land? I've got a question for you: Would you be willing to do all of that if God directed you to do it? The key word is *willing*. I have some money in the bank and in a retirement account, but I've told God a long time ago all of it is His. We have a car, and a house, and other possessions, but when we bought them, we told God they were His and we were just using them. He could claim them at any time. Have you surrendered all to Him? You can surrender it all and He still may allow you to keep it and use it for Him.

### CONCLUSION

Jesus honored this widow because He *really* knew the value of a sacrifice. When He watched Rachel drop those two pennies into the box, Jesus knew in just a few days He would be paying the ultimate sacrifice. Within 72 hours, Jesus would be nailed to a cruel cross. Suspended between heaven and earth, He took the silver of His life and the gold of His blood and deposited it into heaven's treasury for us.

Was the cross a sacrifice? Review those three marks. Jesus was motivated by His great love for you. He loved you so much it killed Him. His sacrifice forced Him to trust completely on God. As He hung there He cried, "Father, into your hands I commit my spirit." And without a doubt, He surrendered His all.

How valuable were Rachel's two pennies? Her example has motivated millions of Christians to give billions of dollars to God. Perhaps you've heard the true story of a little girl named Hattie

May Wiatt. Her story was told by her Pastor, Russell Conwell, who wrote the little book *Acres of Diamonds*.

Hattie May Wiatt was a poor little girl who lived near Grace Baptist Church in Philadelphia. She wanted to attend Sunday School, but they didn't have enough room for all the children. Pastor Conwell told her one day he hoped to have enough money to build a larger building. Two years later, Hattie May died unexpectedly at age 8. Before her funeral, her mother gave the pastor a bag containing 57 cents Hattie May had been saving to make a contribution for the new building.

Dr. Conwell shared with his congregation about Hattie's pennies, and then he "sold" each of the 57 pennies–which generated several hundred dollars. With that money they bought a house that allowed the church to expand. Meanwhile 54 people returned their pennies to Pastor Conwell. He challenged the church to begin to raise money for a new building. A group was founded in the church called the "Wiatt's Mite Society." (instead of the Widow's Mite) There was a newspaper article about Hattie Mae Wiatt's pennies and a realtor in Philadelphia offered to sell the church a large piece of property–with a down payment of 54 cents and generous terms.

The rest is history. The Church was able to build a 3,000 seat sanctuary called "The Temple." In addition the church established a college that is now Temple University–and there is a large hospital associated with the school called Good Samaritan Hospital–all because of one little girl who was willing to give 57 cents for a new building.

You may not think you have much to give God-but just remember our poor widow, and remember Hattie May Wiatt! Remember, God doesn't want your money. He wants you. He loves you so much Jesus was willing to be your sacrifice for sin. How do you respond to that kind of love? As the hymn says, "Love so amazing so divine; demands my soul, my life my all."

# OUTLINE

## 1. JESUS IS WATCHING WHAT YOU GIVE

The eyes of the Lord range throughout the earth to strengthen those whose hearts are fully committed to him. 2 *Chronicles 16:9* 

### 2. JESUS KNOWS YOUR TOUGH CIRCUMSTANCES

The Lord is close to the brokenhearted and saves those who are crushed in spirit. Psalm 34:18

### 3. JESUS UNDERSTANDS THE VALUE OF A SACRIFICE

#### A sacrifice:

(1) Is motivated by love

(2) Forces you to depend totally on God

I am amply supplied, now that I have received the gifts you sent. They are a fragrant offering, an acceptable sacrifice, pleasing to God. And my God will supply all your NEEDS according to his glorious riches in Christ Jesus. *Philippians 4:18-19* (Paul wrote while in prison)

(3) Surrenders <u>all</u>

In the same way, any of you who does not give up everything he has cannot be my disciple. *Luke* 14:33



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For the Joy... Pastor David Dykes