A very wealthy man rang his minister at two in the morning. "Pastor," he said, "I lost everything on the stock market yesterday. I can't believe it. It's all gone!" The slowly awaking pastor tried to reassure the man. He said, "I'm so sorry. I know this is a difficult time for you." "But what bothers me the most," the man continued, "is the two million dollars I had pledged to the church building fund. It's gone, too."

"Don't stress yourself over it," replied the pastor. "The Lord will take care of everything. He'll provide a way for us to build the new church." The once wealthy man thanked the pastor, and soon fell asleep. The pastor, however, didn't sleep another wink that night!

Let's talk for a few minutes about giving. It's one of the most important themes in Christian discipleship.

A man by the name of Jerry, who was now 65, once sent a check for \$10,000 to his alma mater. The alumni office was surprised since Jerry had never given a dime to the University before. In an attached note, Jerry attributed his gift to the effectiveness of a solicitation letter he had received. Eager to know what words had inspired such a wonderful outpouring of generosity; the fund raiser searched the files and found a copy of the letter in question. To his surprise, he found that it was one of the boilerplate form letters that they'd been sending to people for years. There was only one difference. In an update of the University's database, some tired secretary had mis-keyed the name of the would-be donor. Instead of saying, "Dear Jerry..." the letter simply read: "Dear Jerk..."

That wouldn't work with everybody, but it worked with this man. "Dear Jerk . . . "

John Maxwell tells the story of a woman in a church he once pastored by the name of Helen Douglas. She was a poor woman who lived in a government housing project. Her old car was covered with bumper stickers. Maxwell says he used to say to her, "Helen, if you peel off one bumper sticker the whole car will fall apart."

Even though she didn't have much money, Helen was faithful to the church. When time came to raise a great deal of money for a new building, the church held prayer meetings every morning at 6:00 a.m. Helen was always there, waiting for the doors to be opened. She prayed, wept, and even fasted asking God to supply their needs. Finally, when the day of the big offering came, she let the plate pass her by. God spoke to her heart, "Helen, why didn't you give?" She said, "Lord, I'm the poor lady. I don't have anything to give." The Lord said, "Give all you've got." She dug in her purse and came up with a handful of loose change. She put it in an offering envelope and wrote on it, "It's all I have." After the service, she gave it to Pastor Maxwell. He tried to give it back to her. She said, "No, this is my gift to God." He took it home and opened it. It was \$3.30. That evening, the church was packed because everyone wanted to hear how much the big offering had been. They had gone over their goal!

After everyone settled down, Pastor Maxwell said, "I want to tell you about the largest gift given today." He then shared the story of Helen Douglas. One of the men stood up and said, "That's the greatest story of stewardship I've ever heard. I want one of the coins from that envelope to remind me. I'll give you \$10 for one." Then someone else did the same. Suddenly a spirit of giving came over the church and for the next 30 minutes people sat down and wrote checks and brought them to the front. Some went back and wrote as many as three checks. The smallest gift of all became the largest gift in the history of that church.

"Jesus sat down opposite the place where the offerings were taken 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."

THE WIDOW'S MITE...She put in all she had. Two very small copper coins, worth only a fraction of a penny. Still, Jesus praised her. "This poor widow has put more into the treasury than all the others." There are some important lessons in this story of the poor widow.

Here's the first one: We give in direct proportion to our faith. Think about that for a moment. Conventional wisdom says that we give in proportion to our resources. But that's rarely true. Proportionally, most affluent families give very little to the church. Few of us give what we ought, but proportionally, in most churches, lower income people give more than higher income people.

In his seminars, financial counselor Ron Blue gives this staggering statistic: "If all Christians were reduced to a welfare income," he says, "and they tithed on that amount, the church would double its receipts."

The average church member gives only 2.5 percent of his income to the church. Unfortunately, that figure does not increase when people's income increases. If anything, it falls.

Sadly, we don't give in proportion to our incomes. We give in proportion to our faith. How many of you are uncertain about the future, financially? Let me see your hands. How many of you are uncertain that our nation's economy will produce more wealth in the future, and not less? O.K., put your hands down. Now, how many of you believe that God will take care of you regardless of what happens to the economy?

One reason some people are not generous in their giving is that they are afraid. They're afraid that the stock market will fail and they will not have enough to pay their bills. Some are afraid that if they do have the nice things their neighbors have, others will think badly of them. And there are others who simply are uncertain that this Christianity business is real after all. In each situation, the problem is a not a lack of resources. The problem is a lack of faith. We give in proportion to our faith in Jesus Christ. Little faith, little gift. Big faith, big gift-proportionally.

For some people \$100 is a big gift. For others, \$100,000 is a big gift. We give in proportion to our faith.

Here's the second thing we need to say about the widow's gift:

God measures our gift not on the basis of its size, but on the level of the sacrifice involved.

Dave Simmons in his book, *Dad*, *The Family Coach*, tells about taking his daughter Helen (eight years old) and his son Brandon (five years old) to the mall to do a little shopping. As they drove up to the mall, they spotted a large truck parked in the mall's parking lot with a big sign on it that said, "Petting Zoo."

The kids jumped up in a rush and asked, "Daddy, Daddy, Can we go? Please. Please. Can we go?"

"Sure," Simmons said, flipping them both a quarter before walking into Sears. They bolted away, and he felt free to take his time looking for a scroll saw. The petting zoo consisted of a portable fence erected in the mall with about six inches of sawdust and a hundred little furry baby animals of all kinds. Kids pay their money and stay in the enclosure enraptured with the squirmy little critters while their moms and dads shop.

A few minutes later, Simmons turned around and saw Helen walking along behind him. He wondered if she preferred the hardware department to the petting zoo. Recognizing that was not it, he bent down and asked her what was wrong. She looked up at him with giant limpid brown eyes and said sadly, "Well, Daddy, it cost fifty cents. So, I gave Brandon my quarter." Then she said the most beautiful thing Simmons says he ever heard. She repeated their family motto. The family motto is "Love is Action!"

She had given Brandon her quarter as a form of "Love is Action." No one loves cuddly, furry creatures more than Helen, says Dave Simmons, but she had seen her Mom and Dad seek to live according to the family motto and now she was incorporating it as her own. What do you think Dave Simmons did at this point? You're thinking, he gave her a quarter, too. Not so. As soon as he finished his errands, he took Helen to the petting zoo. They stood by the fence and watched Brandon go crazy petting and feeding the animals. Helen stood with her hands and chin resting on the fence and just watched Brandon. Dave Simmons says he had fifty cents burning a hole in his pocket; he never offered it to Helen, and she never asked for it.

"Because," says Dave Simmons, "she knew the WHOLE family motto. It's not [only] 'Love is Action.' It's 'Love is SACRIFICIAL Action!' Love always pays a price. Love always costs something. Love is expensive. When you love, benefits accrue to another's account. Love is for you, not for me. Love gives; it doesn't grab. Helen gave

her quarter to Brandon and wanted to follow through with her lesson. She knew she had to taste the sacrifice. She wanted to experience that total family motto. *Love is sacrificial action*."

It's a simple story, but a powerful one. THE WIDOW GAVE ALL SHE HAD! Hers was sacrificial action.

A leading charity used to say, "Give till it hurts." Then they changed it to, "Give till it helps." Could it be that they quit asking people to give till it hurts because the idea of sacrificial giving is alien to most people today? Jesus said about the wealthy people coming to the Temple, "They all gave out of their wealth; but she, out of her poverty, put in everything--all she had to live on." God doesn't measure the size of the gift, but the size of the sacrifice.

And here is the last thing we can learn today: We never know the good that can come from even the smallest gift.

Jesus used the woman's small gift of less than a penny to instruct his disciples and US, through the scriptures, millions of his later followers, including us, IN THE NATURE OF "GIVING."

A young boy gave two small fish and five loaves of bread and a multitude of thousands was fed. In John Maxwell's story, Helen Douglas' gift of \$3.30 motivated a congregation of people to give more than they have ever given before. You never know when you give even the smallest, sacrificial gift how God may use it and bless it. You never know when you make the smallest, sacrificial gift how much good it might do for others.

During his seminary years, Doward McBain served one summer at a small church in Colorado. One of the most faithful members of that church was a woman named Mrs. Rolf, a single mother who struggled daily to support herself and her son. Before he left that church, Mrs. Rolf gave Doward a farewell gift. It was a quarter--the most money this poor woman could scrape together. As Pastor McBain writes, "I do not know what happened to that twenty-five cents. I only know what happened to me. In many ways, that quarter bought a minister. More than fifty years later, I have never been able to shake off that godly woman's sacrifice."

You never know when you make the smallest, sacrificial gift—what impact it might make on others.

Two small coins--worth less than a penny. That poor widow had no idea Jesus was watching when she dropped in her last two coins. **BUT HE WAS...AND HE KNEW!**

People don't give in proportion to their RESOURCES; they give in proportion to their FAITH.

<u>God, who sees</u>, does not regard our gifts in proportion to the size of the gift but in proportion to the sacrifice involved.

Even the smallest, sacrificial gift--with God's blessing--can do more GOOD FOR OTHERS than we can ever possibly imagine.

AMEN.