Here are a few “Penny Principles” to keep in mind:

**The penny belongs to God.** In James 1:17, we hear that “Every good and perfect gift is from above.” Everything we think we own is ultimately a gift from God, the Creator and Provider of all we need. Since our God is a God of abundance, there are enough pennies to go around. When we think of our pennies as God’s pennies, we are more apt to spend them in God-inspired, God-pleasing ways.

**The penny alone is powerless.** A penny is a small piece of copper and zinc, weighing just 2.5 grams (0.08 ounces). Pennies are found on sidewalks, in piggy banks, jars, pockets, kitchen drawers, parking lots, and around vending machines. But unless you pick them up, pennies cannot do anything. A penny has no power without a person to put it to work. So, make plans for your pennies. Put them to good use. Let your money serve you. Jesus told the Pharisees who challenged him about how to spend money: “Give to Caesar what is Caesar’s and to God what is God’s” (Mark 12:17). You set the agenda. You come up with the vision. If you do not, a penny is just a piece of loose change.

**Don’t pander to the penny.** There is no need to lust after more money; it could be more trouble than it is worth. As the late Notorious B.I.G. raps in “Mo Money Mo Problems”: *I don’t know what they want from me / It’s like the more money we come across / The more problems we see.* Likewise, the notorious apostle Paul wrote: “For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows” (1 Timothy 6:10). Money is not evil; money is just a tool. The *love* of money, the yearning, over-desire for more money, is the cause of our distress. Yearn instead to find ways for your pennies to help transform the world.

**Don’t try to please the penny.** Don’t worship the penny. Worship God! Jesus warns: “No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. You cannot serve God and mammon” (Matthew 6:24). *Mammon* is Bible-speak for wealth which is a false object of devotion. If we worship the penny, we will be deceived and disappointed. If we worship God, we will be supported and successful.

**Don’t pinch the penny.** Proverbs 11:25 offers, “A generous person will prosper; whoever refreshes others will be refreshed.” Do not be stingy with your pennies. Be generous! Give your pennies to strangers. Give your pennies to charity. Give your pennies to the church. Keep what you need and give away the rest. When we are generous, when we invest in others, that is when we are truly living as disciples of a generous God.

**Do not fear pennilessness.** Engraved on the penny are the words, “In God We Trust.” This is a testament to God’s faithfulness and abundance. Giving away your pennies will not drive you into poverty. The Bible promises: “God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work” (2 Corinthians 9:8). Trust in God’s providence: you will have what you need for today.

**Penny power inspires.** When Jesus watched the widow fumbling about in her change purse for the last coins she had, he was curious. He called his students over to watch. The widow’s two coins amounted to a penny. Jesus and the disciples watched as she dropped them in the collection box. Given her limited resources, her act of faith amazed the disciples. The widow’s bank balance just went from one penny to zero, but she gave without wavering.

This impressed Jesus, too, especially since he saw the Pharisees put lots of money into the treasury. The Pharisees were wealthy and could give great sums without feeling the pinch. But the poor widow worshiped God with the coins that she had, *all* the coins she had. Jesus summed it up this way: “Truly I tell you, this poor widow has put in more than all those who are contributing to the treasury. For all of them have contributed out of their abundance; but she out of her poverty has put in everything she had, all she had to live on” (vv. 43-44). That widow’s penny had the power to inspire.

**Penny power transforms.** Inspiration often leads to change. Dr. Dilhani Uswatte is the principal of Rocky Ridge Elementary School in Hoover, Alabama. Dr. Dil’s motto is: “Take the time to inspire and be inspired.” Dr. Dil encouraged everyone at her school to offer a penny to anyone who inspired them. She asked the penny giver to say to the receiver, “You have Penny Power. You inspired me. I hope you take this penny and pass it on to somebody else.” It’s like paying it forward with a focus on inspiration; and the kids started bringing pennies to school!

Of the experience, Dr. Dil says, “It was so moving. They were giving [pennies] to teachers and telling their teachers how much they appreciated them. They were giving [pennies] out to their aides, to our custodians, to their parents. It was like a love fest!” The lowly penny that first produced inspiration now generated change. The Penny Project began as a means of sharing respect, acknowledgement, and inspiration in the community, but grew into a movement that changed or improved the culture of civility.

**Pennies power is faith in action.** In the case of the widow in our reading, it was not the penny that inspired Jesus; it was the *faith* that motivated the giving of her last two coins. True faith always impressed Jesus. Nothing moved him more, and a lack of faith often distressed him. The widow’s offering expressed her faith in God’s abundant goodness and proved her discipleship, and Jesus found this utterly impressive and inspirational.

Many retailers have seen the power of a Penny Project. They invite us to donate our change for charity. They know the power of micro-donations, whether it is pennies or pop cans for the recycle rebate. Today, we are asking you to consider the power of your pennies, and to join your pennies together through the ministries of this congregation. Pooling our pennies is a call to action. Pooling our pennies gives us the opportunity to express our faith and discipleship in a meaningful way. By saying the penny prayer, "God, I trust in you," we can find hope in both the big and small things...one penny at a time.

Prayer: Lord, teach me to be generous. Teach me to serve you as you deserve; to give and not to count the cost; to fight and not to heed the wounds; to toil and not to seek for rest; to labor and not to ask for reward save that of knowing that I do your will. In Jesus’ name. Amen. (St. Ignatius of Loyola)

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**The Power of a Penny**

Sunday, October 17, 2021 Mark 12:38-44

Federated Church, Fergus Falls, MN

If you wonder how far you can get these days on a penny and a prayer, 14-year-old Cameron Cox can tell you. Really far! Cameron wanted to help her local Habitat for Humanity chapter building homes for members of the community; but she was too young to volunteer at the build site. Cameron hit on the idea to hold a fundraiser when she saw someone drop some change. By the time she picked up the coins to return them, the person was gone. “I began to realize there was loose change everywhere,” Cameron says. “And I thought, if I had a penny for every prayer that is said, that would make a huge difference. That’s how I came up with the idea of ‘A Penny and A Prayer.’”

Cameron launched “A Penny and A Prayer” to support families partnering with Habitat in her hometown of Spring Hill, TN. After asking her school friends to donate their pennies, Cameron’s campaign caught fire and raised almost $3,800 in two months. But Cameron’s fundraiser is about more than just money. As she made the rounds to local businesses, Cameron carried two sets of mason jars: one to collect loose change, the other to collect prayers and good wishes for Habitat families. Hundreds of people took the time to write heartfelt messages on little pieces of paper.

Of the experience, Cameron says, “I think people, deep down, want to make a difference,” she says. “I think that giving sparks a little bit of hope in them.” Cameron inspired many folks, including a developer who wrote a check for $500 and told her to listen to God’s voice and always do the right thing. “I do feel like God told me to do this, and I listened,” Cameron says. “I accepted God’s challenge.”

Cameron understands the power of a penny. So does Elaina Redmond who wrote a book by that title. The book is a primer about the penny, offering Kids fun lessons on history, culture, and economics. The book also provides some penny principles, and as this is Stewardship Sunday, so I want to challenge everyone to review how, specifically, you manage your money and the principles that guide you.