And he sat down opposite the treasury and watched the people putting money into the offering box. Many rich people put in large sums. And a poor widow came and put in two small copper coins, which make a penny. And he called his disciples to him and said to them, "Truly, I say to you, this poor widow has put in more than all those who are contributing to the offering box. For they all contributed out of their abundance, but she out of her poverty has put in everything she had, all she had to live on."

Dear Friends in Christ, and fellow redeemed:

Anyone who has ever walked across the campus of the University of Calgary is familiar with the names of certain families from around our city. Names like Craigie, Macewan, Schulich are prominent. So are names like Schouldice, Taylor, and Haskayne. While some of these people are remembered for the part they have played in the history and development of the city or the campus, many are remembered because of some generous contribution or donation that they have made to things such as medical research, education grants, or the culture of our community. Wings at the hospitals bear these names. Chairs have been endowed at the university by these families. Parks have been dedicated in their honour.

Wouldn't it be nice to have the kind of financial resources that would allow you to make those kind of generous donations? Geoffrey Cumming recently made the single largest donation to a post-secondary institution in Alberta, giving \$100,000,000 to the University of Calgary for medical research. Or we might think of the gift of an entire working ranch, worth \$44 million, donated to the U of C Veterinary school by J. C. Anderson and his daughter, Wynne Chisholm. Think of the Bill Gates Foundation or the philanthropic gifts of Warren Buffett. We hear of million dollar endowments, but even a gift of \$100,000.00 to some worthy cause makes us think that the giver of such a gift is very generous, indeed.

Compare that, then, to the gift of the widow in our text today. Her gift was just two small copper coins, worth so little that we don't even have the penny coin of that value today. Yet, compared to all the others who gave to the temple treasury that day, our Lord praises the generosity of this woman, saying: *Truly, I say to you, this poor widow has put in more than all those who are contributing to the offering box.*

What is it that makes this gift so special? Behind the gift is the one thing that truly is precious to the Lord, and that is the faith of this woman. So strong is her faith, and so fervent is her love for her God and Saviour that she does something that would seem unthinkable in our day and age: she gave everything she had to the Lord.

When we look at our own response to the goodness and grace of God at work in our lives and in our world, would we say that we tend to "pro-rate" our faith? Is our use of all that God, in His grace and mercy has first entrusted to us, done with a faith that surrenders all to the Lord? Or do we respond far differently, giving to God only what we are willing to spare, or are sure that we can part with–whether that be the use of our time, the gifts from our wallets, or the things we do to His glory?

God doesn't ask that we have our weekly pay cheque automatically credited to the church's account. God doesn't ask anything of us that He has not first given to us. But He does want us to trust in Him and His love for us. He wants us to see our lives under His grace. He wants us to remember that He is the giver of every good and perfect gift. In His bounty, we have what we need. Faith responds to this love of God, and shows itself as we are compelled by His love to surrender our hearts to Him, as we give our whole lives in dedication to Him.

Texts like this one tend to make us uncomfortable. There are two reasons for that: the first being that it talks about money and giving, and we don't necessarily like to talk about that. We believe that our giving should be a personal matter between us and God-and, to a certain extent, that is true. Stewardship is a personal issue. Paul says to us: *Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver*. (2 Corinthians 9:7 - ESV) Yet God did establish the rule of the tithe-of giving the first 10% to the Lord. I personally am a big believer in tithing, and I do believe it is a good custom and practice. Jesus often talked about our use of our money, as He does in this text, and urges us to be generous toward God. Still, it is not my place to command what you must give to the Lord. We each need to decide for ourselves how we will respond to the Lord who has blessed us with everything we have. If we get nervous when the church

talks about stewardship, maybe its because we know we don't necessarily respond with our gifts in relation to what God has given to us.

The second reason this text makes us uncomfortable is the fact that we know we don't have the faithfulness of this poor widow. This is one of those times when the spirit may be willing, but the flesh is weak. We marvel at such faithfulness. But we look to our own lives, and we become very pragmatic. I would give more, Lord, but you know that I had to have the car repaired this month. Lord, I want to be faithful in my offerings, but there are the costs of education, and the grocery bills keep going up. And, Lord, have you seen the price of gas again? It is so hard to make ends meet, and the bills have to be paid. I would like to be like this poor widow, Lord, but what would happen to me and my family?

Surely this woman would have had to deal with the same feelings. She didn't have to worry about car payments, but she would still need a place to live. She would need a way of putting food on the table. And don't forget, there was no social assistance program in those days. She wasn't receiving a pension cheque or any other income except what she earned or what she begged. And yet, she gave her all to the Lord. Her love for her God was greater than her concern for herself. She trusted in Him who was her Saviour and Hope, to provide for her as she gave her meagre offering to Him.

In her own way, this woman was the ultimate example of those words of St. Paul says: *For the love of Christ controls us, because we have concluded this: that one has died for all, therefore all have died; and he died for all, that those who live might no longer live for themselves but for him who for their sake died and was raised.* (2 Corinthians 5:14-15 - ESV) Now, I realize that Jesus had not yet given His life on the cross for this widow. This event takes place just before Good Friday. Jesus would die on the cross for the sins of the world in just a few days. Maybe this widow hadn't stood with the other women at the cross. But her faith was rooted in the promises of God. It was the faith of people like Simeon and Anna: the faith that waited on God, who had promised He would send the Saviour to take away the sins of the world. This woman trusted God; she trusted Him to provide for her physical needs, and to save her from sin and death. That is why she gave herself wholeheartedly to the Lord.

If you look just a few verses before our text, Jesus teaches one of the experts in the law what the greatest commandment is: *And you shall love the Lord your God with all your heart and with all your soul and with all your mind and with all your strength.* '(Mark 12:30-ESV) At the centre of the Christian life is this surrender, this whole-hearted commitment to God. Anything less is not worthy of Him. It is not by force, nor by compulsion, that we surrender ourselves to God. We give ourselves to Him who has shown absolute devotion to us. We look at the cross, and there we remember that is because of our sins and our transgressions that the sinless Son of God died. We come to the tomb to give thanks for the forgiveness and life we have in Christ. It is that perfect love for us that moves us to love Him and to dedicate ourselves to Him.

But does our faithfulness and our dedication show itself like that of this poor widow? Or is our faith 'prorated'? When something is prorated, it is distributed or assessed in proportion to something else. In other words, if our faith and trust is weak, then our response of faith will likely also be weak. That may show itself in the way we give, in the way we worship, in the way we pray. The stronger our faith, and the greater our assurance of God's love and grace for us, the more fervent our response to His grace will be. One day an auto worker met a new neighbour, who asked, "What is your business"? He answered, "I am a Christian." Rather puzzled and perplexed over the answer, the inquirer continued, "Sir, you evidently did not understand me. I mean, what is your daily business in life"? "My daily business is to be a Christian. I merely work at the auto plant to pay the expenses." What would you say about that man's faith? I would say it is like that of the widow. He saw his life—all of his life-under the grace and mercy of God. Everything, including his work, was a response of faith. He did not prorate his love for God. He gave it all to the One who gave everything for him. Contrast that with the story of Farmer Jones. "Farmer Jones," the preacher said, "if you had two mules, would you give one of them to the Lord?" "Oh, yes, preacher, if I had two cows I'd give one to the Lord." "Well, Farmer Jones, "said the preacher, "If you had two pigs, would you give one to the Lord?" Farmer Jones paused a moment before responding, "Now preacher, that ain't fair. You know I got two pigs!"

All too often our dedication and devotion can stop at our wallets. We give, and we may even give generously-but let's be honest, we really do give from our abundance. Even at that, we tend to give what we think we can spare; or from what we have left after we have done all that we want to do. Very rarely do we truly put the Lord first, giving 100% of our lives, our hearts and our possessions to Him who has given Himself for us. But the love of Christ does compel us! It leads us to be faithful stewards of all that He has first entrusted to us, including our money. God wants 100% of our hearts, not our income. He lets the gift flow from the heart.

We are once again getting ready to set our budget for the coming year. I don't believe in giving to the budget. That doesn't mean the budget isn't important. The budget shows what we hope to accomplish through God's gifts to us. Even so, we don't give to the budget. We give to the Lord. It is our privilege to show, through our offerings, love for Him who first loved us. God has every right to expect our gifts; after all, He has given us everything we have. But God doesn't stand on demands; He stands on His love for us-the love that flows from the cross of Jesus; the love that is ours in the resurrected, living Lord. In love, He saves us and gives us life as His children. And His love changes us. This is why Paul says: *But as you excel in everything—in faith, in speech, in knowledge, in all earnestness, and in our love for you—see that you excel in this act of grace also.* (2 Corinthians 8:7 - ESV) With the help and power of His Holy Spirit, we can be like that widow, learning that it isn't what we give, but what we keep for ourselves that speaks of our love and trust in the Lord. Giving is not about numbers; it is about the heart given to God, that He may use us and all that we are and have for the sake of His church and its ministry; that ministry that extends to lost and dying sinners and even to redeemed saints. Amen.