

1 What is Common Cents?

- How do we cash it in?

2 A Lesson in Metallurgy

- Tonight, we will start with a lesson in metallurgy.
- Before 1982, the penny was made of copper.
- But that year, the cost of the copper required to create one penny rose above 1¢.
- So since 1982, the U.S. Mint has coined pennies made primarily of zinc.
- That was cost-efficient until 2006 when the penny production cost rose to 1.23¢.
- In 2012, it costs 2.41¢ to make a penny.

3 Get Rid of the Penny

- Legislation is now considering eliminating Abe from our coinage altogether.
- Australia, New Zealand and Canada have eliminated their pennies already.
- At the crossroads of metallurgy and political legislation, two cottage financial industries have subsequently emerged.
- The first was penny melting.
 - Companies began collecting pre-1982 pennies and melted them to resell the copper.
 - Copper prices kept rising and scads of pennies disappeared.
 - Business was booming.

4 The Price of Copper

- Copper melting proved so lucrative that illicit activities sprung up.
 - Thieves began stripping copper wire from construction sites and utility connections.
 - A 122-year-old copper bell was even stolen from Saint Mary's Cathedral in San Francisco.
 - The Mint had to produce enormous numbers of zinc pennies to offset the circulation deficit created by copper penny melters.
- So in 2007, laws were passed making penny melting illegal.

5 Penny Hoarding

- That's when the second penny industry emerged: penny hoarding.
 - People stashed pre-1982 pennies away, hoping for the rumored legislation that would do away with the 1¢ coin. At that point, penny melting would again be legal.
 - At worst, these stashes of pennies are worth 1¢ each – or exactly what was paid to get them. Zero lost on the investment -- except to inflation. But the upside is 120 percent profit!

- Every penny can be melted and resold for 2.2¢ – and that's a falloff from copper value earlier this year.

6 The Poor Widow

- To many of us, pennies are more of a nuisance than currency. Besides, where can you find a 1¢ gumball machine these days?
- However, to a poor widow, a penny was all that she had to live on. In fact, she had 2 small coins that were worth only a fraction of a penny.
- So, what did she do with these 2 small coins?
- She gave them to God by putting them in the Temple treasury.
- 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.”
(Mark 12:43–44 NIV)

7 The Point

- In this passage, Jesus was addressing an error in the people’s attitudes toward giving.
- Feelings of self-righteousness for giving large gifts was unjustifiable.
- What is special is when we give in proportion to our wealth.
- So then a poor widow woman can be the greatest giver in the congregation, as she in proportion to her wealth is giving more than than everyone else.

8 Take Spiritual Inventory

- Jesus' indictment of “the false big givers” shows that they loved abundant status, abundant comfort and abundant praise from those around them.
- This story begs us to thoughtfully look for abundance in our lives.
- We must start from awareness, and then talk to God and others about what to do about the abundance we inevitably discover.
- [As Jesus] said to them, “Watch out! Be on your guard against all kinds of greed; a man’s life does not consist in the abundance of his possessions.” (Luke 12:15 NIV)

9 The Great Depression

- In the 1936 film, Pennies From Heaven, an attempt was made to help those dealing with the Great Depression to have hope.

- The point of the movie was that the best things in life are free and if we who are going through storms turn our umbrellas upside down we might catch these blessings like pennies from heaven.
- That's what storms were made for
And you shouldn't be afraid for
Every time it rains, it rains,
Pennies from heaven.
Don't you know each cloud contains
Pennies from heaven?
You'll find your fortune's falling
All over town.
Be sure that your umbrella is upside down.

10 Daily Manna

- Back during the Depression, it was comforting to think that God might still send the occasional penny our way—a small, but tangible blessing, symbolic of much more significant blessings yet to come.
- Also, back then a penny was worth something.
- The whole idea is reminiscent of a the biblical story about manna that sustained the Israelites when they had to walk through a wilderness.
- They had to depend on its daily arrival (with double portions graciously provided on the day before the Sabbath, so they wouldn't have to work picking it up).
- When the Israelites tried to hoard the manna what happened?
- Then Moses said to them, “No one is to keep any of it until morning.” However, some of them paid no attention to Moses; they kept part of it until morning, but it was full of maggots and began to smell. So Moses was angry with them. (Ex 16:19–20 NIV)

11 True Giving

- Have you ever thought why Jesus didn't stop the poor widow woman from giving?
Or go and get her money back, since she was so poor?
- If he did, he might be stopping her from putting her umbrella upside down.
- The best way to get out of poverty and open the windows of heaven, is through sacrificial giving—using your money, time, and talents to bless others.
- When God sees you can be trusted with a little, he will put in you in charge of much.

- The worst thing anyone can do is to show their unbelief and hoard their wealth and be a stingy, reluctant, and uncheerful giver.

12 Wisdom to the Wise

- One man gives freely, yet gains even more; another withholds unduly, but comes to poverty. (Prov 11:24 NIV)
- Honor the LORD with your wealth, with the firstfruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine. (Prov 3:9–10 NIV)
- I have seen a grievous evil under the sun: wealth hoarded to the harm of its owner, . . . (Eccl 5:13 NIV)
- Cast your bread upon the waters, for after many days you will find it again. Give portions to seven, yes to eight, for you do not know what disaster may come upon the land. (Eccl 11:1–2 NIV)

13 Wisdom to the Wise

- Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work. (2 Cor 9:6–8 NIV)

14 Black Friday

15 Moral of the Story

- We who are blessed should be generous in supporting the local church, supporting missions, and helping the poor.
- We should also encourage each other, especially the poor, to put their faith in God and don't hoard our wealth no matter the size, because it is through being a cheerful and generous giver that we put ourselves in position to abound with all we need in all things.
- To worry and fret about our circumstances, according to the Bible only leads to evil. Instead, let us show our faith by turning our umbrellas upside down.
- Then we might be astonished on how much happiness and peace we receive when we through faith give sacrificially.
- I don't know about you, but this all makes common cents to me!

16 Blessings from Heaven

- Every good and perfect gift is from above, coming down from the Father of the heavenly lights, who does not change like shifting shadows. (James 1:17 NIV)
- Let turn our worries, fears, and fretting upside down because God is always good, always faithful, and never changes his mind.
- In other words, we don't have to work and protect the little we think we have and be slack in our giving because God owns the cattle on a 1,000 hills. Amen!