Luke 15:8-10
A PENNY SAVED IS A PENNY EARNED

Intro: Sometimes, I am amazed at the amount of loose change I find just lying around. There is change in the floorboard of my car. Sometimes I find loose change in my desk drawer. Sometimes, I see it in the washing machine, or lying here or there around the house. I have seen loose change lying in lots of places. I am ashamed to admit it, but there are times when I don’t stop to pick up a penny.

It’s easy to look at one little penny and judge that penny as being beneath the effort it would take to stop down and pick it up. Of course, when you stop to think about it, we are wrong in our judgment of the worth of that lone cent. If we took the time to pick up each penny we found, in a short time, we would have a dollar, then two, then ten, etc. Benjamin Franklin once said, “A penny saved is a penny earned.” He was absolutely right! When we reach down and save just a single penny from disuse, we have earned ourselves something that has the potential to contribute something of value to our lives.

In the parable before us today, Jesus tells the story of a woman who lost a coin. Instead of just shrugging her shoulders and going about the business of her day, she expended great effort to retrieve that coin so that she could restore it to its proper place. This parable, as well as the others that make up this chapter, are designed to teach us that God values every single individual!
• In the parable that precedes this one, the parable of the Lost Sheep, the shepherd was looking for just 1 out of 100.
• In this parable, the woman is looking for 1 out of 10.
• In the parable that follows this one, the parable of the Prodigal Son, the father is looking for 1 out of 2.
• In the parable of the Lost Brother, the father goes to the prodigal’s brother 1 on 1.

I would like to spend our time together today looking into these precious verses. I want to see why this woman attached such value to just one coin and why she went to such lengths to insure that it was restored to its proper place. There are some reasons why she worked so hard to recover one silver coin. I want to preach today on A Penny Saved Is A Penny Earned.

I. HER COIN WAS IMPORTANT TO HER
• In that day, married women wore a headband that was made up of coins strung together. These coins were typically given to the bride by her father when she was married. This headband served several functions in the life of the married woman.
  1. It declared her status as a married women. It told other men that she was unavailable. It served the same purpose as our wedding ring.
  2. Those coins also declared her independence. The coins were a constant reminder to her husband that if he divorced her, she was able to make a fresh start. She might be his wife, but she could make it without him. This one coin was the equivalent of 1 days wages. Evidently, she and her husband
were very poor, because she only possessed 10 coins. Wealthy women wore headbands comprised of dozens of coins.

3. It was used to identify sinful women. When a woman had been guilty of unfaithfulness, a coin was sometimes removed from her headband to tell everyone who saw her that she was an adulteress.

4. Those coins were there to bring glory to the bride! As long as that coin was missing, her beauty was marred and incomplete! With this in mind, it is easy to see why the loss of one coin was enough to cause this woman to fly into action to find it.

- That coin was precious to this woman. That is why she gets so worked up over it. However, it had absolutely no value at all while it was lost! It could not fulfill its intended purpose! It could not adorn her head. It could not grace her life. It could not be used to provide the essentials of life. It was useless as long as it was lost. That is why it was imperative that it be found! It was just one piece of silver, but it was worth everything to this woman! The silver was out of place and out of service!

- Of course, the object of this parable is to teach the value of one sinner to the Lord. Like that lost silver, people were not created to live lives of sin and disobedience to the Lord! God made man for one purpose: for His Own glory, Isa. 43:7! When God made man, He made him in His image, Gen. 1:26. He made man for
fellowship, so that He could walk with man in the cool of the Garden of Eden, **Gen. 3:8**. When man sinned, he became a lost soul. His sin separated him from the presence of God, **Gen. 3:23; Isa. 59:2**.

A life lived for the Lord is a beautiful and powerful thing, but a lost life is a wasted life! But, when that life is found and restored to its proper place by the power of God, that life can be all God designed it to be in the first place!

- For this woman, her life could not be complete until she had found the coin that she had lost. It filled an important place in her life.

- God is complete within Himself, with or without us, but when we are saved by His grace, filled with His Spirit and used for His glory, our salvation serves to magnify the Lord and to brings glory to His Name!

I. **Her Coin Was Important To Her**

II. **HER COIN WAS DESIRED BY HER**

- When this woman realizes that she has lost a coin, she springs into action to see that it is restored. To her, it is a valuable thing! She lights a lamp, begins to move things about. She sweeps the floor and searches the house until the coin is found. She had a will to find it, she worked to find it and in the end, she found it!
• Notice what this passage says about the condition of this coin.
  • *The coin was lost in darkness*, because houses in that day rarely had windows.
  • *The coin was lost in the dirt*, because houses in that day had dirt floors.
  • *The coin was lost in disuse*, because a lost coin cannot be used.
  • *The coin was lost in the dwelling*, because it was lost in the woman’s house.

• The coin was lost through no fault of its own but through forces over which it had no control. It came under the influence of the power of gravity, and it was gone, lost in the darkness and dirt. The likeness of the king stamped upon it became defiled. Worse still, it had no awareness of being lost.

• What a picture that coin is of men who do not know the Lord!
  1. *Lost men are in the Dark* - They may be brilliant intellectually, but spiritually, they are blind, [2 Cor. 4:4](https://www.biblegateway.com/passage/?search=2%20Cor.%204%3A4). They are all lost in the black darkness of spiritual ignorance! They do not know their condition and they do not know what they need, until they are sought after by the Lord, [Eph. 2:1; John 6:44](https://www.biblegateway.com/passage/?search=Eph.%202%3A1%3B%20John%206%3A44).
  2. *Lost men are in the Dirt* - When a coin was stamped, it was stamped with the image of the ruler. When a coin was lost in the dirt, the image of the ruler on that coin would be hidden and marred. So it is with lost men! They were made in the image of God, but that image has been marred and they need
to be cleansed so that the image of the Lord might be restored. Lost man needs someone to reach into the dirt of his life, lift him out and clean him up!

3. **Lost men are in Disuse** - Just as a lost coin is unusable, so is a lost life. It must be cleansed and restored before the Lord can use it for His glory.

4. **Lost men are everywhere, even in the Dwelling** - I have found lost coins in the car, in the yard and on the street. I have also found them in the house. The same is true with lost men, they may be found everywhere, even in the house of the Lord!

- By the way, sinners are also lost through no fault of their own. Our first father Adam sinned against God and as a result, all his children are born tainted by his sin, *Rom. 5:12; Rom. 3:10-23*. We are sinners by birth, *Psa. 58:3*, and we are sinners by choice, *Isa. 55:6*. That fact that sin came upon us through no fault on our part makes no difference. The sinner is lost in the dark and in the dirt, and in that condition, they are useless to the Lord.

- When this coin goes missing, this woman sets about the business of finding it. She makes up her mind to do whatever it takes to find her lost coin. That’s just what she does! She lights a lamp. She moves the furniture. She sweeps the floor. She looks everywhere for her lost coin. She is determined, and she does not stop until she has found it!

- In her search for the lost coin, this woman is a picture of God!
• He has done everything that is necessary for the salvation of lost people.
• He loves them, Rom. 5:8; Jer. 31:3.
• He provided a perfect salvation, Acts 16:31.
• He gave His Son to pay the redemption price, 1 Pet. 1:18-19; Rev. 1:5; John 3:16.
• He calls men to come to Him, Matt. 11:28; John 6:44.
• When they come, He saves them completely and eternally, John 10:28.

God has a perfect plan to save lost people!

• We may wonder why this woman went to all this trouble over one coin. We spend more than a days wage on a room for vacation, or we blow that much on junk from time to time. Her reason was that this one coin was of immeasurable value to her. She was willing to do anything to see it restored! To her, that one seemingly insignificant coin had tremendous value.

We live in a society that places little value on the individual. Everyone in this room has been reduced to a number. To the government, your identity has been reduced to your Social Security number. To society, that’s who you are, just another face in the sea of humanity.

From God’s perspective, you have eternal value! From God’s perspective, every person has inestimable value. He loves those who are lost and He labors to bring them to Himself so that He
might save them! Regardless of who you are, the Lord loves you and you are valuable to Him. He will save you, cleanse you, change you and use you, if you will come to Him by faith!

I. Her Coin Was Important To Her
II. Her Coin Was Desired By Her

III. HER COIN WAS RESTORED TO HER

• When this woman found that coin, she retrieved it and she restored it to its proper place. Just as that coin could not lift itself out of the darkness, the dirt and the disuse it was in, neither can the lost man deliver himself. When the Lord comes to the lost sinner, He releases the sinner from his darkness; removes the sinner from the dirt and He redeems the lost sinner from disuse, Eph. 2:1-22!

• When the woman found the coin, she was overjoyed. For her, it was a cause for rejoicing, so she called her friends and neighbors together and said, “Let’s have a party! I found the coin that was lost!” And they began to rejoice! What a happy day it was for this woman.

In verse 10 Jesus makes a transition to Heaven. We are told that there is rejoicing in the presence of the angels of God over one sinner that repents. Heaven gets excited when a lost one is found! Why?

• Something of value has been restored to its proper place, and:
• God is glorified.
• A soul misses Hell.
• A life is forever changed.
• Satan is denied his glory.
• A life which was unusable is made fit for the Master’s use.
• A life which was dirty and made ugly by sin is clean and beautiful by the grace of God!
• It is a glorious day when a lost person is saved by the grace of the Lord God!
• Nothing honors Him like a soul being saved!

Conc: If there is a final word it is this: God is interested in what others think is worthless! He doesn’t care what you may think about your own worth. He does not care what others may think about your worth. He looks at you through eyes of love and grace, and sees you as He can make you through His Son. If you are like that coin, lost in the darkness, the dirt and the disuse of your sin, I invite you to come to the Lord today.

You might even be lost “in the dwelling” today. You might be a church member but never saved. You need to come to Jesus!

He is still “seeking and saving that which is lost.”

If there is a need, or if there is just praise in your heart today for the day He lifted you out of you darkness, your dirt and the disuse of your sin, this altar is open!
From the perspective of Heaven, *a soul saved is a soul earned*. 