

You are invited on a
40-Day
Spiritual Journey
to a more
Generous Life!

Through daily Bible readings,
weekly projects & reflection questions



40 Day Spiritual Journey to a More Generous Life

Dear Fellow Shipmate:

Welcome aboard!

You are about to embark on a journey to a brave new world—a world of experiencing God in life-changing ways. It is not a world of buying and keeping, but of receiving and sharing, a world not focused on fleeting pleasures and momentary happiness, but discovering true contentment and everlasting joy.

To make this journey more meaningful and memorable, I invite you to take this journey with others. This trip is designed to be an all hands-on-deck experience. Be sure to include any family members, friends, Bible study group, or people from church with you on this journey since what you discover will change all of your lives forever!

When our family went through this booklet, we went through the daily readings and financial quotes together. Each day we prayed about what God was teaching us. We talked about the results from the weekly projects. We discussed some of the weekly questions in our family and also with a group at church. All of us were impacted by this life-changing journey in positive ways.

So, by invitation of the King of Kings, I welcome you aboard on one of the most adventurous and thrilling journeys you'll ever experience—a journey to a more generous life.

I look forward to seeing you on the far shore!

Brian Kluth

Pastor and Founder of www.MAXIMUMgenerosity.org

Just tell me what to do and I will do it, Lord. As long as I live I'll wholeheartedly obey. Make me walk along the right paths, for I know how delightful they really

are.^{TLB}

Psalm 119:33-35

Day 1

God is the Owner of everything

(including all that you currently have or ever will have)

Think about, discuss or pray about the verse that relates most to your life:

Psalm 50:10-12 (God says) “Every animal of the forest is mine, and the cattle on a thousand hills...and the creatures of the field are mine...the world is mine, and all that is in it.”

Haggai 2:8 “The silver is mine and the gold is mine,” declares the LORD Almighty.”

1 Chronicles 29:11-12 “Everything in heaven and earth is yours (O Lord)...Wealth and honor come from you; you are the ruler of all things.”

Leviticus 25:23 (God says) “The land is mine and you are but aliens and my tenants.”

1 Chronicles 29:14-16 (David’s prayer after people gave generously to a building project) “But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand. We are aliens and strangers in your sight, as were all our forefathers. Our days on earth are like a shadow, without hope. O LORD our God, as for all this abundance that we have provided for building you a temple for your Holy Name, it comes from your hand, and all of it belongs to you.”

Psalm 24:1 “The earth is the LORD’s, and everything in it, the world, and all who live in it.”

If we belong to Christ, it’s logical that everything we have truly belongs to Him.

When we give to God, we are just taking our hands off what already belongs to Him.

A Single Mom's Grocery Money

Nancy was a single mother with young children. Her ex-husband sent her only a small amount of grocery money every week--so small it couldn't even feed 1 person, much less her family of 4. But Nancy decided to begin giving to God from her little bit of grocery money and trust Him to provide. Shortly after, she got a job with a cookbook company. The company paid Nancy to go grocery shopping and prepare meals so they could take photographs for their cookbooks. When they were done taking pictures, Nancy could keep the food she had purchased and prepared. Isn't that an amazing story of God's goodness? Nancy learned that even if you're poor, you still need to learn to give from whatever you have.

This is a true story in a series of radio spots by Brian Kluth of www.GiveWithJoy.org and www.kluth.org



Day 2

God is the provider of every good thing in your life

Think about, discuss or pray about the verse that relates most to your life:

James 1:17 “Every good and perfect gift is from above, coming down from the Father of the heavenly lights.”

Ephesians 1:3 “Praise be to the God and Father of our Lord Jesus Christ, who has blessed us in the heavenly realms with every spiritual blessing in Christ.”

Matthew 7:11 “If you, then, though you are evil, know how to give good gifts to your children, how much more will your Father in heaven give good gifts to those who ask him!”

2 Chronicles 1:11-12 “Since you [Solomon] have not asked for a long life but for wisdom and knowledge to govern my people over whom I have made you king, therefore wisdom and knowledge will be given you. And I [the LORD] will also give you wealth, riches and honor.”

Proverbs 8:18-21 (God says) “Unending riches, honor, justice, and righteousness are mine to distribute. My gifts are better than the purest gold or sterling silver! Those who love and follow me are indeed wealthy. I fill their treasuries.” TLB

Isaiah 26:12 “All that we have accomplished you [Oh LORD] have done for us.”

As thunder follows lightning, giving follows grace. When God’s grace touches you, you can’t help but respond with generous giving. Randy Alcorn

Give to God what’s right--not what’s left.

African Man Saves Children Going Blind

While ministering in Africa, I met a Christian worker who raised his 6 children on \$10 a month. He told me the story of how children in his village were going blind because of a disease that could be prevented with medicine that only cost 50 cents. He began to pray and ask God to send a rich person to their village to help give the money for the medicine, but no one ever came. As he kept praying, the Lord told him he should give the money to buy the medicine. But with 6 children and only a \$10 a month salary, he couldn't see how he could do this. But he and his family prayed and decided that every month they would buy the medicine to help one child. When I last spoke with him, he'd been doing this for 7 years and had saved 84 children from going blind. And his family saw God meet all of their needs.

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Day 3

Your role is to be the trustee, manager and steward of 100% of what God entrusts to you during your lifetime.

Think about, discuss or pray about the verse that relates most to your life:

Colossians 3:17, 23-24 “Whatever you do or say, let it be as a representative of the Lord Jesus....Work hard and cheerfully at whatever you do, as though you were working for the Lord rather than for people. Remember that the Lord will give you an inheritance as your reward, and the Master you are serving is Christ.” NLT

Romans 14:7-8 “None of us lives to himself alone and none of us dies to himself alone. If we live, we live to the Lord; and if we die, we die to the Lord.”

Matthew 25:19-21, 24-26 “After a long time their master returned from his trip and called them to give an account of how they had used his money. The servant to whom he had entrusted the five bags of gold said, ‘Sir, you gave me five bags of gold to invest, and I have doubled the amount.’ The master was full of praise. ‘Well done, my good and faithful servant. You have been faithful in handling this small amount, so now I will give you many more responsibilities. Let’s celebrate together!’... “Then the servant with the one bag of gold came and said, ‘Sir, I know you are a hard man, harvesting crops you didn’t plant and gathering crops you didn’t cultivate. I was afraid I would lose your money, so I hid it in the earth and here it is.’ “But the master replied, ‘You wicked and lazy servant!’” NLT

1 Corinthians 4:2 “It is required in stewards, that a man be found faithful.” KJV

*Martin Luther said, “People go through 3 conversions: The conversion of their head, their heart and their pocketbook. Unfortunately, not all at the same time.”
Have you gone through all 3 conversions yet?*

NBC TV reporter asks, “Does God want you rich?”

After my [40-Day Spiritual Journey to a More Generous Life](#) book became an unexpected bestseller, I was contacted by NBC to do a TV news story. When the TV reporter interviewed me, she asked, “So, you think God wants everyone rich?” I said, “No, I don’t believe that.” She was a little surprised by my answer and then asked, “Well, what do you believe?” I responded, “I believe that everyone needs to learn to become more generous with whatever God has given them.” She then asked, “Well, didn’t your book becoming a bestseller make you rich?” I replied, “No, it helped me become more generous!” The truth is--every one of us in America is rich when you compare us to the rest of the world. What each of us needs to learn is how to become more generous with whatever God entrusts to us.

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Day 4

The LORD watches your giving.

Think about, discuss or pray about the verse that relates most to your life:

Mark 12:41-44 “Jesus sat down opposite the place where the offerings were put 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.”

Luke 21:1 “Jesus saw the rich putting their gifts into the temple treasury.”

2 Corinthians 8:12 “For if the willingness is there, the gift is acceptable according to what one has, not according to what he does not have.”

Exodus 35:22,27,29 “All who were willing, men and women alike, came and brought gold jewelry of all kinds: brooches, earrings, rings and ornaments. They all presented their gold as a wave offering to the LORD... The leaders brought onyx stones and other gems... All the Israelite men and women who were willing brought to the LORD freewill offerings for all the work the LORD through Moses had commanded them to do.”

2 Chronicles 24:10 “All the officials and all the people brought their contributions gladly, dropping them into the chest until it was full.”

Your bank and credit card statements are theological documents. They tell who and what you worship.

With the price of everything else going up these days, aren't you glad the Lord hasn't increased the tithe to 15%?

A Middle-Class Family Becomes Millionaire Givers

Steve owned a small business and had an annual salary of \$50,000. He went to a conference where Dr. Bill Bright challenged people to give a million dollars to the LORD's work. Steve told Dr. Bright it would be impossible for his family to give a million dollars. Dr. Bright asked, "How much money did you make last year, and how much did you give?" Steve said, "My salary is \$50,000 and we gave \$15,000." Dr. Bright said, "Next year, trust God to help you give \$50,000." But Steve said, "That's my entire salary!" Dr. Bright said, "Trust God and see how He provides." With God's help, Steve's business did well and his family joyfully gave \$50,000. The following year, God helped them give \$100,000. Each year, his family lived on his \$50,000 salary and gave all their extra income to the LORD's work. Within several years, they gave over a million dollars!

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Day 5

Don't become prideful about anything God has entrusted to you.

Think about, discuss or pray about the verse that relates most to your life:

Deuteronomy 8:17-18 “You may say to yourself, “My power and the strength of my hands have produced this wealth for me.” But remember the LORD your God, for it is he who gives you the ability to produce wealth.”

Psalm 62:10 “If your riches increase, don't be proud. TLB

Deuteronomy 8:11-14 “Be careful that you do not forget the LORD your God... Otherwise, when you eat and are satisfied, when you build fine houses and settle down, and when your herds and flocks grow large and your silver and gold increase and all you have is multiplied, then your heart will become proud and you will forget the LORD your God.”

Jeremiah 9:23-24 “The Lord says, “Let not the... rich man boast of his riches, but let him who boasts boast about this: that he understands and knows me.”

Psalm 39:5-6 “Proud man! Frail as breath! A shadow! And all his busy rushing ends in nothing. He heaps up riches for someone else to spend.” TLB

Mark 8:36 “What good is it for a man to gain the whole world, yet forfeit his soul?”

Proverbs 16:19 “Better to be poor and humble than proud and rich.” TLB

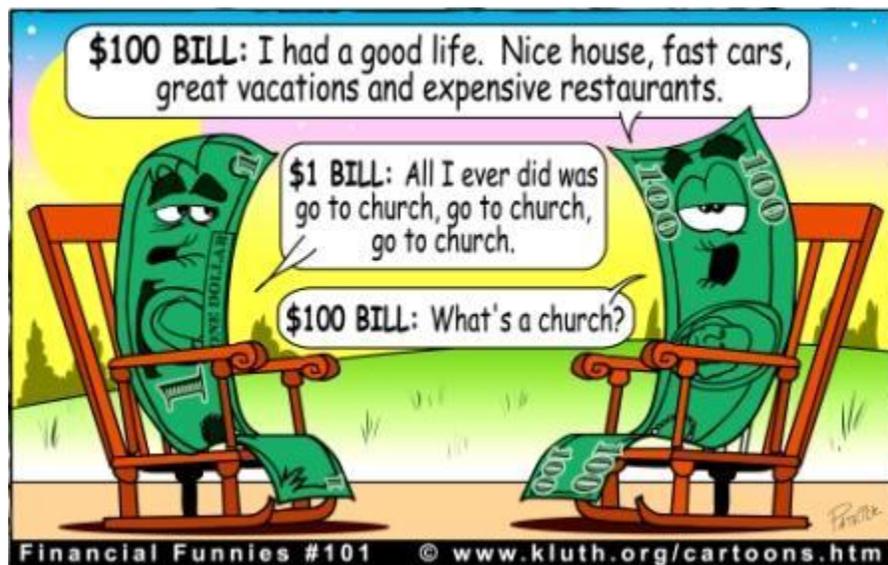
Obadiah 1:3-7 “The pride of your heart has deceived you, you who... make your home on the heights, you who say to yourself, ‘Who can bring me down to the ground? Though you soar like the eagle and make your nest among the stars, from there I will bring you down,’ declares the LORD... ‘Oh, what a disaster awaits you... Your friends will deceive and overpower you.’”

When a man becomes rich, either God gains a partner or the man loses his soul.

Girls Helps Buy Multimillion Dollar Camp for \$1

I heard a missionary tell an amazing story of a child's generosity. John Bechtel, a missionary in Hong Kong, wanted to start a Christian camp to reach people for Christ. A bankrupt multimillion-dollar hotel and conference center became available for sale. He made an offer to purchase the property and then traveled around the world to raise the millions he would need. But no one was willing to help and he returned to Hong Kong discouraged. Then one day he got a letter from a young girl that included \$1 and a note saying she wanted him to use this to buy the camp. John Bechtel prayed and took the girl's \$1 to the real estate closing and the corporation decided to accept the \$1 as full payment! Since the camp first opened, over a million people have come and over 100,000 have accepted Christ.

This is a true story in a series of radio spots by Brian Kluth of www.GiveWithJoy.org and www.kluth.org



Day 6
Even the poor are to give to God
from what they have.

Think about, discuss or pray about the verse that relates most to your life:

Deuteronomy 16:16 “No man should appear before the LORD empty-handed.”

1 Kings 17:10-15 (Elijah asked a widow) “Would you please bring me a cup of water?” As she was going to get it, he called to her, “Bring me a bite of bread, too.” But she said, “I swear by the LORD your God that I don’t have a single piece of bread in the house. And I have only a handful of flour left in the jar and a little cooking oil in the bottom of the jug. I was just gathering a few sticks to cook this last meal, and then my son and I will die.” But Elijah said to her, “Don’t be afraid! Go ahead and cook that ‘last meal,’ but bake me a little loaf of bread first. Afterward there will still be enough food for you and your son. For this is what the LORD, the God of Israel, says: There will always be plenty of flour and oil left in your containers until the time when the LORD sends rain and the crops grow again!” So she did as Elijah said, and she and Elijah and her son continued to eat from her supply of flour and oil for many days. For no matter how much they used, there was always enough left in the containers, just as the LORD had promised through Elijah.” NLT

Genesis 28:20-22 (While a single young man with no job or income) “Jacob made a vow, saying, ‘If God will be with me and will watch over me... then the LORD will be my God...and of all that you (O God) give me I will give you a tenth.’”

2 Corinthians 8:2-4 “Though (the Macedonian Christians) have been going through much trouble and hard times, they have mixed their wonderful joy with their deep poverty, and the result has been an overflow of giving to others. They gave not only what they could afford but far more; and I can testify that they did it because they wanted to...They begged us to take the money so they could share in the joy of helping the Christians in Jerusalem.” TLB

*If a pauper gives to God, he’ll feel like a prince.
If a prince doesn’t give to God, he’ll feel like a pauper.*

Managing God's Supply Line For Over 40 Years

In the 1950's, Ressa and Al took \$5,000 out of their savings and gave it to a pastor who wanted to start a Christian camp. The pastor ultimately left his church so he could direct the camp ministry full-time. For the next 40 years, Ressa and Al sent money to the camp every month. The first year, only 19 children attended the camp, but now thousands come to the camp every year. While the camp director was on the the front lines, Ressa and Al helped man the supply line with their monthly gifts. 1 Samuel 30:24 says those who stay with the supplies will share equally with those in the battle. In heaven, Ressa and Al will get to meet thousands of people they helped lead to Christ through their faithful and generous giving that helped start and sustain that camp for many years.

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Day 7

Set up a plan to faithfully give 10% OR MORE of your financial resources to the Lord's work.

Think about, discuss or pray about the verse that relates most to your life:

Luke 11:42 (Jesus said) “Though you are careful to tithe even the smallest part of your income, you completely forget about justice and the love of God. You should tithe, yes, but you should not leave these other things undone.” TLB

Deuteronomy 14:22-23 “Be sure to set aside a tenth of all that your fields produce...The purpose of tithing is to teach you always to put God first in your lives.” TLB

Exodus 22:29 “You must be prompt in giving Me the tithe...” TLB

Genesis 14:20 “Abram gave...a tenth of everything.”

Malachi 3:8-11 “Will a man rob God? Surely not! And yet you have robbed me. ‘What do you mean? When did we ever rob you?’ ‘You have robbed me of the tithes and offerings due to me. And so the awesome curse of God is cursing you...Bring all the tithes into the storehouse so that there will be food enough in my Temple; if you do, I will open up the windows of heaven for you and pour out a blessing so great you won’t have room enough to take it in! Try it! Let me prove it to you! Your crops will be large, for I will guard them from insects and plagues. Your grapes won’t shrivel away before they ripen,’ says the Lord Almighty.” TLB

2 Chronicles 31:5,12 “The people responded immediately and generously with the first of their crops and grain, new wine, olive oil, money, and everything else...a tithe of all they owned. They faithfully brought in the contributions, tithes and dedicated gifts.” TLB

Giving 10% isn't the ceiling of giving; it's the floor. It's not the finish line of giving; it's just the starting blocks.

A Communist Learns God Is The True Owner And Provider

A number of years ago, I was teaching a seminar on what the Bible teaches about finances to Christians in Eastern Europe. After the seminar, one of the people came and told me how much the teaching helped everyone. He said during the 70 years communism was in their country, people were told the Communist government owned everything and the government would provide for everyone. He went on to say that communism fell, and people came from America and said that capitalism was the way to go--where people own everything and they have to provide for themselves. He then said, today I learned the best news of all. God is the owner of everything and He is our provider. He learned people must be faithful and generous with whatever God gives them.

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Practical Advice about Giving

Here is some practical advice for people who have questions, doubts or fears about giving to the Lord's work.

1. ***If you are NOT a Christian:*** Don't worry about giving to God. Instead, realize and accept what God wants to give to you -- complete forgiveness, a brand new start, the power to be good and to do good for others, help for your problems, the ability to forgive, and a home in heaven. If you recognize your need for these things, pray and invite Jesus Christ to bring these things into your life.
2. ***For all Christians:*** Always make it a priority to faithfully support the work of your local church first. Then give special gifts and offerings to other Christian causes, projects, missions or the needy as God leads you.
3. ***If you're fearful about giving 10% or more of your income to the Lord, try a 90-day test:*** In Malachi 3:10 God invites people to "test Him" in the matter of tithing (giving the first 10% of your income to God's work). Therefore, I encourage people to try a 90-day test. Begin giving 10% of your income to the Lord's work and watch and see if God does not begin working in your life in ways you haven't previously experienced. If you regret that decision OR if you feel you never experienced God's divine help in your finances during this time period, then discontinue the test. However, if you experience God's help, joyfully continue giving 10% or more to the Lord's work.
4. ***If you want to begin to actively give to God FIRST:*** Here are four different ideas to choose from: (1) Whenever you get any money, set aside 10% or more to give as the Lord directs. (2) Whenever you put a deposit in your checkbook, write out the first check(s) to God's work for 10% or more. (3) If you track your finances through a bookkeeping system or computer program, set up a category for church giving and another one for other Christian causes. Then begin to faithfully set aside 10% or more of your income into these accounts. (4) If you like to handle your finances electronically, consider using www.networkforgood.org or the electronic giving option from your church (if available) to faithfully give 10% or more to the Lord.
5. ***If you are married to a Christian, but the two of you do not agree on how much you should give to the Lord's***

work: See if your spouse will read through this material and/or listen to some of the internet messages at www.MAXIMUMgenerosity.org or this website. Then talk and pray together about a mutually agreeable “testing period” concerning your giving 10% or more.

6. ***If you are married and your spouse is not a Christian:*** Identify any money you have freedom to spend (read Luke 8:3) and set aside 10% or more of this money to give to the Lord’s work AN D/OR show this material to your spouse and see if you can try the 90-day testing period.
7. ***If you are deciding whether to give off the gross or the net of your income:*** Pray and ask God what He wants you to do. If He prompts you in your heart to give off the gross amount, go ahead and do this, trusting Him with the results. If you don’t have a peace about this, begin giving 10% off the net amount for a few months and see what happens. After a few months, if you experience God’s creative care in your life, then begin to give 10% or more off of your gross income.
8. ***If you’re wondering about how much to give to your church and how much to give to other places:*** A good practice I have used is to give 10% of my main source of income to my local church (i.e. my main income goes to support the work of my main source of Christian fellowship and teaching). Then, I use 10% or more of all other incomes sources and unexpected blessings to help fund other Christian needs and opportunities that God brings into my life.
9. ***If you have children at home:*** Help your children set up a place where they can set aside “God’s portion” of any money they receive (i.e., allowances, work projects, gifts of money, etc.). Have them give at church, to missions, and/or to help people in need.
10. ***If you have “fallen behind” in your giving to God’s work:*** If you knowingly or accidentally have fallen behind in your giving to God’s work, you will never regret the decision to “get right” in this area. Review your financial records from the past several months and pray about “making up” the amount you have fallen behind. One elderly lady in her 90’s I heard about sent a tithe check to the church office with the note, “I want to be prayed up, paid up, and ready to go!”

The Faithful Giver's 7 Great Surprises...

When you begin to actively and faithfully return 10% or more of all your income to the Lord's work,
you will be surprised at...

1. The generous amount of money you will be able to give to the Lord's work.
2. The deepening of your spiritual life through trusting the Lord to meet your needs.
3. The increased ease in which you meet your other financial obligations on the 9/10th's of the income you have left.
4. The way that starting to give 10% leads to more generous giving than you ever dreamed possible.
5. The effect faithful giving has in making you a wiser manager over all the rest of the money and possessions you have.
6. The unexpected provisions that God brings into your life.
7. And the surprise you have when you wish you had started giving 10% or more much sooner.

"I absolutely believe in the power of tithing. My own experience is that the more I give away, the more that comes back."

KEN BLANCHARD, AUTHOR OF THE "ONE MINUTE MANAGER"

Week 1 SHARING YOUR TREASURES

Possible Questions to think about or discuss

1. As a child, what was one of your earliest or most vivid recollections about giving money to God OR what do you recall about your parent's practices and attitudes about giving to God?
2. When you filled out the worksheet for this week's project, "Income", what surprised you or caught your attention in doing this exercise?
3. What truth or Bible verse from the past seven days of reading stood out to you the most?
4. Who is the most financially generous person you know?
5. How old were you when the idea of tithing (giving 10% of your income) came into your conscious thoughts?
6. If you do not faithfully give 10% or more of your income to the Lord's work, what do you think are the real reasons you're holding back from doing this?
7. If you do faithfully give 10% or more of your income to the Lord's work, how old were you and what were the financial circumstances in your life when you first started tithing?
8. If you do faithfully give 10% or more of your income to the Lord's work, what are the values and benefits you've seen by faithfully doing this?
9. What do you feel is the difference between giving tithes and giving offerings?
10. How do you make sure that giving to your local church is the first priority in your Christian giving?