

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 8

Don't trust in your riches, but trust in God.

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

Proverbs 11:28 Whoever trusts in his riches will fall, but the righteous will thrive like a green leaf.

1 Timothy 6:17 Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God.

John 14:1 Do not let your hearts be troubled. Trust in God.

Job 31:24-28 (Job said) “If I have put my trust in gold or said to pure gold, ‘You are my security,’ if I have rejoiced over my great wealth, the fortune my hands had gained...so that my heart was secretly enticed...then these also would be sins to be judged, for I would have been unfaithful to God on high.”

Psalms 49:6-12 (Sinners) trust in their wealth and boast of great riches. Yet they cannot redeem themselves from death by paying a ransom to God. Redemption does not come so easily, for no one can ever pay enough to live forever and never see the grave. Those who are wise must finally die, just like the foolish and senseless, leaving all their wealth behind. The grave is their eternal home, where they will stay forever. They may name their estates after themselves, but they leave their wealth to others. They will not last long despite their riches—they will die like the animals. NLT

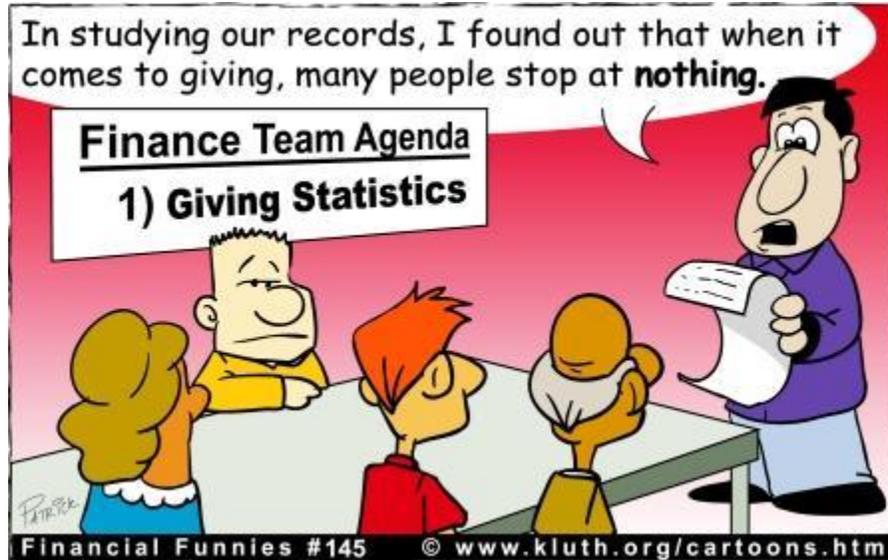
Are you rich? Did you realize that if you personally make more than \$1500 per year you are richer than 75% of the world's 6+ billion people!

To find out how your income compares to everyone else in the world go to:
www.globalrichlist.com

Firewood For A Church In Bulgaria

Years ago, I was teaching a seminar in Europe on generosity. Nik, from Bulgaria, said he learned for the first time that everyone is to give to God from whatever they have. When he got home, a church group called him and asked if he knew any rich people who could give money to their church to buy firewood to keep their church building warm. Nik asked if they had enough wood to keep their own houses warm and they said, “Yes.” He told them that if God had blessed them with firewood, they should bring some of the wood to the church. They said, “No, that’s our wood.” Nik continued, “God has already blessed you with the wood you need for your church and your homes. But you need to learn to faithfully give from whatever God has given you!” Within a few weeks, the church received a winter’s supply of wood from all the church members!

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



Day 9

Understand riches can deceive you.

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

Revelation 3:17 “You say, ‘I am rich, with everything I want; I don’t need a thing!’ And you don’t realize that spiritually you are wretched and miserable and poor and blind and naked. TLB

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

Mark 4:18-19 Others, like seed sown among thorns, hear the word; but the worries of this life, the deceitfulness of wealth and the desires for other things come in and choke the word, making it unfruitful.

Luke 12:15 (Jesus said) “Watch out! Be on your guard against all kinds of greed; a man’s life does not consist in the abundance of his possessions.”

Proverbs 23:4-5 Don’t weary yourself trying to get rich. Why waste your time? Riches can disappear as though they had the wings of a bird! TLB

Ecclesiastes 5:11 The more you have, the more you spend, right up to the limits of your income. So what is the advantage of wealth—except perhaps to watch it as it runs through your fingers! TLB

1 Timothy 6:10 The love of money is the first step toward all kinds of sin. Some people have even turned away from God because of their love for it, and as a result have pierced themselves with many sorrows. TLB

Galatians 6:8 If (a person) sows to please his own wrong desires, he will be planting seeds of evil and he will surely reap a harvest of spiritual decay and death. TLB

The poorest man in the world is the man who has nothing but money.

Trusting God With A \$20 Bill

I became a Christian while in college and began to attend church with my Christian friend who helped lead me to the Lord. One Sunday morning, during the offering, I looked in my wallet and was shocked to discover I only had some \$20 bills. Before I was a Christian, I'd maybe put in a few coins or a dollar in the plate, but to give a \$20 bill felt like an impossible task. But then I thought, If I don't put something in the plate, my friend will probably think I really didn't become a Christian. And, I actually thought, I wonder if I could put \$20 in the plate and take out change! I then sensed the Lord speaking to my heart to trust Him, and give one of the \$20 bills. If I had trusted Him to forgive my sins, couldn't I also trust Him with my finances? I decided I could trust Him and I put \$20 in the plate that day.

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Count Your Blessings

A pathway to more joyful and generous giving and living

A number of years ago, I discovered a wonderful verse in I Corinthians 16:2, “On the first day of each week let each of you lay something aside, storing up as he may prosper.”

At first, I didn’t understand how the verse could apply to my life. But my wife and I began a Sunday evening practice of “looking back and writing down” how God provided for us in the previous seven days. Each week, we discovered there were many ways that God provided for us outside of our normal income. We began giving 10% of my main income to our local church and we then started a “Blessings Fund” that represented 10% or more of the myriad of blessings God creatively brought into our life week by week.

At the end of the first year, even though my main income only brought in \$15,000; I discovered we had given \$1500 to our local church and an additional \$2500 out of our “Blessings Fund” to other Christian causes. This meant that God had blessed us with \$25,000 of blessings during the past year that was over and above my \$15,000 salary!

We did this for several more years and discovered that each year God doubled and tripled what we were able and willing to give to the Lord’s work because we counted our blessings. Here are the lessons we learned and practiced that helped us live a more joyful and generous life:

1. Plan a time each week where you will begin to write down God’s provisions from the previous week in a “Blessings Notebook.”

2. When you meet together, think back over the following areas and write down anything that comes to your remembrance:

Main Income If you were paid during the week, write down that amount. For us, we gave 10% of this amount to our local church.

Additional Income or Unexpected Cash? Write down any cash gifts, overtime pay, bonuses, second salary, moonlighting, investment returns, sale of any possession, refunds, inheritance, etc.

People’s Hospitality? Meals, lodging, or entertainment that others gave to you or paid the cost.

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Special Help or Assistance? Help with car, house, equipment repairs, free babysitting, etc.

Discount or Sale Items? Any money saved on discounted clothing or household items, garage sale/thrift shop savings, discounts on recreational activities, etc.

Purchase of New Possessions? When my wife and I were buying a major item or a luxury item, we sometimes included the cost of these items in our blessings fund in order to give an additional 10% or more to the Lord's work.

3. Write down the financial value for each item OR (very important) write down the amount you "WOULD HAVE BEEN WILLING TO SPEND" for the item. For example: A family member gave me a \$1000 radial arm saw. I would have never been able or willing to afford a \$1000 tool like this, but I might have "been willing to spend" \$200 on a used radial arm saw at a garage sale. So, in this example, I put down the value of the blessing at \$200 (not \$1000). Therefore I ended up giving an extra \$20 to the Lord's work, not an extra \$100.

4. Add up the value of the total number of blessing items for the week and take 10% or more of the total and decide where to give it OR set aside the week's amount in your notebook or put the money in a special place or account and consider this your "BLESSINGS FUND".

5. Faithfully give your church 10% or more of your main income. Then begin to joyfully and generously use your "Blessings Fund" to help support missions, missionaries, special projects and needs, building programs, the needy, Christian workers and organizations.

4 Week Challenge

I am confident that the LORD has been blessing most people's lives week by week. But most people don't "see" the blessings because they don't take time to "look back over the last seven days to see what God has done to provide for them." Because of this, I challenge you to try this for at least four weeks to see what God is doing for you! I believe it will truly lead you to a more joyful and generous life!

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Day 10
Train your children to be faithful
and generous givers.

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

Proverbs 22:6 Train up a child in the way he should go: and when he is old, he will not depart from it. KJV

Genesis 18:19 I have chosen him, so that he will direct his children and his household after him to keep the way of the LORD by doing what is right and just.

Deuteronomy 6:6-7 These commandments that I give you today are to be upon your hearts. Impress them on your children. Talk about them when you sit at home and when you walk along the road, when you lie down and when you get up.

Psalms 78:4-7 We will tell the next generation the praiseworthy deeds of the LORD, his power, and the wonders he has done. He decreed statutes... which he commanded our forefathers to teach their children, so the next generation would know them, even the children yet to be born, and they in turn would tell their children. Then they would put their trust in God and would not forget his deeds but would keep his commands.

Ephesians 6:4 Bring them (children) up with the loving discipline the Lord himself approves, with suggestions and godly advice. NLT

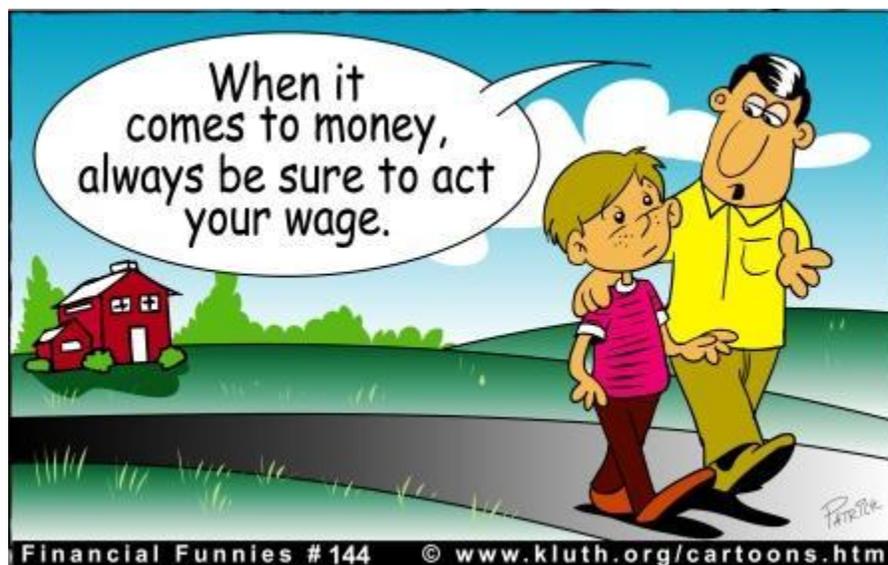
John D. Rockefeller said, "I never would have been able to tithe the first million dollars I ever made if I had not tithed on my first salary, which was \$1.50 a week."

Giving a child money to put into an offering plate does not produce a generous adult. If you want to produce a generous adult, you must train a child to tithe from any money he or she receives from family, friends or work projects. This child will grow up to honor God

Count Your Blessings Every Week

When my wife and I were first married, we only made \$15,000 a year. We were giving 10% of our income to the LORD's work, but we had a desire to be even more generous. Then I came across 1 Corinthians 16:2 that says, "On the first day of the week, each of us is to give according to how God has prospered us." I told Sandi that on Sunday nights I wanted to take out a pencil and paper and write down all the ways the LORD provided for us during the week. Each Sunday, we discovered that in addition to our small income, there would be special financial blessings that happened nearly every week. So, we'd give 10% of our income to our church and another 10% of the financial blessings we counted to share with others. The first year, we gave \$4,000 to the LORD's work on a \$15,000 income.

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Day 11

Focus on being content with God's daily provisions.

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

1 Timothy 6:6-8 Godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that.

Ecclesiastes 5:10 Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income.

Proverbs 30:8-9 Give me neither poverty nor riches! Give me just enough to satisfy my needs! For if I grow rich, I may become content without God. And if I am too poor, I may steal and thus insult God's holy name. TLB

Matthew 6:9-11 This is how you should pray: "Our Father in heaven, hallowed be your name, your kingdom come, your will be done on earth as it is in heaven. Give us today our daily bread..."

Philippians 4:11-12 I have learned to be content whatever the circumstances. I know what it is to be in need, & I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want.

You are only poor when you want more than you have.

*The trouble with most people is their earning capacity
doesn't match their yearning capacity.*

The most expensive vehicle to operate, per mile, is the shopping cart.

Tithing Story From An 89-Year-Old Widow

A friend e-mailed about his 89-year-old mother. She had called him on the phone to confess she hadn't been tithing because she was on a fixed income--but she'd decided that she was going to start faithfully tithing again. Within a few days, she got a call from her pastor asking her to go on a church prayer retreat with all the expenses paid by the church. The next day, she went to her bank to get some money and the bank teller told her, "Don't withdraw any money, since your 90th birthday is coming up, our bank is going to give you a present of \$100 in cash!" The following day, she got a letter from a community group to let her know she had been chosen to receive a \$500 grant to help pay her utility bills. After she began tithing again, she was amazed at the unexpected provisions she received from the LORD.

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Day 12

You cannot serve God “and” Money, but you must learn to serve God “with” money.

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

Luke 16:11-13 (Jesus said) “So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?...No servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money.”

Proverbs 10:16 The good man’s earnings advance the cause of righteousness. The evil man squanders his on sin. TLB

Matthew 6:19-21 (Jesus said) “Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.”

Proverbs 16:16 How much better to get wisdom than gold, to choose understanding rather than silver!

Proverbs 17:16 Of what use is money in the hand of a fool, since he has no desire to get wisdom?

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

The world asks: “What does a person own?” God asks, “How is the person using what they have been given?”

A Christian is one who does not have to consult his bank book to see how wealthy he really is.

The Cinderella winter boots

When I was in my 20s, I quit my executive job and joined the missionary staff of a Christian camp in northern Wisconsin. My salary was decreased by 90% but I had great joy in serving the LORD. When winter hit and the snow started to accumulate, I realized I only had city shoes and no warm boots. One morning, I prayed and asked God to send me money so I could buy winter boots. When I checked my mail, I received 3 letters from friends but there was no money in the envelopes. I was a bit discouraged; but then my friend, Larry, came into the camp office carrying a pair of boots and he wondered if anyone needed some warm boots. I told him I did and when I tried them on, I felt like Cinderella because they were my exact size! That day, I learned that God's provisions were bigger than money.

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Day 13

There are dangerous consequences if you live for pleasure.

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

Proverbs 21:17 He who loves pleasure will become poor.

Galatians 6:7 If a man sows to please his own wrong desires, he will be planting seeds of evil and he will surely reap a harvest of spiritual decay and death. TLB

Ecclesiastes 2:10-11 I denied myself nothing my eyes desired; I refused my heart no pleasure... Yet when I surveyed all that my hands had done and what I had toiled to achieve, everything was meaningless.

Ecclesiastes 7:4 A fool thinks only of having a good time now. TLB

2 Timothy 3:1-5 There will be terrible times in the last days. People will be lovers of themselves, lovers of money, ...lovers of pleasure rather than lovers of God--having a form of godliness but denying its power.

1 Timothy 5:6 The widow who lives for pleasure is dead even while she lives.

Proverbs 23:20-21 Don't carouse with drunkards and gluttons, for they are on their way to poverty. And remember that too much sleep clothes a man with rags. NLT

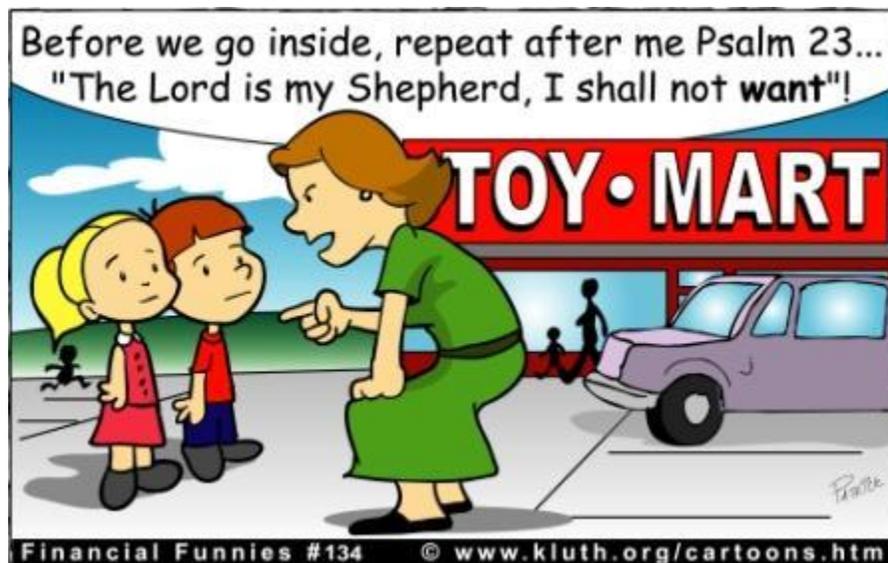
Luke 15:13 The younger son got together all he had, set off for a distant country and there squandered his wealth in wild living.

Your use of money shows what you think of God.

God's Provisions Of A House And Food

When I was in my 20s, I moved to another city to take a new job. After I was told my salary, I sat down and wrote up a budget. First, I decided I would give 10% of my gross income to the LORD. I then discovered I could only afford \$100 a month for rent and \$55 a month for groceries. That wasn't much money, but I prayed and asked God to lead me. That same day, someone invited me to their house for dinner. It was a large home where 6 single Christian guys lived. After dinner, they invited me to move in with them. I told them I couldn't afford it. They then told me the rent was \$100 a month and the shared grocery bill was \$55 a month. I was blown away. I had decided to honor the LORD with 10% of my new salary and then God gave me a great place to live for exactly what I could afford. You, too, can learn to honor God and see Him provide.

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Day 14

Don't live for this life, but for your heavenly home.

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

Luke 16:9 (Jesus said) “I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings.”

Hebrews 11:13-16 These men of faith...agreed that this earth was not their real home but that they were just strangers visiting down here...they were looking forward to their real home in heaven. If they had wanted to, they could have gone back to the good things of this world. But they didn't want to. They were living for heaven. And now God is not ashamed to be called their God, for he has made a heavenly city for them. TLB

Hebrews 13:14,16 For this world is not our home; we are looking forward to our everlasting home in heaven...Don't forget to do good and to share what you have. TLB

Hebrews 11:10 (Abraham) was looking forward to the city with foundations, whose architect and builder is God.

1 Corinthians 3:12-15 If any man builds on this foundation using gold, silver, costly stones, wood, hay or straw, his work will be shown for what it is, because the Day will bring it to light. It will be revealed with fire, and the fire will test the quality of each man's work. If what he has built survives, he will receive his reward. If it is burned up, he will suffer loss; he himself will be saved, but only as one escaping through the flames.

2 Corinthians 5:10 For we must all appear before the judgment seat of Christ, that each one may receive what is due him for the things done while in the body, whether good or bad.

Our real worth is what will be ours in eternity.

Tither's Support Group Of 2

While teaching a financial class in my church, I was sharing that people need to learn to give 10% or more of their income to God. Bob raised his hand and told me and the class, "I don't agree with that--in this day and age with the high prices of everything there's no way that a Christian can afford to give to God first." When I got home that night, Bob phoned me and asked, "Brian, do you really believe a Christian can afford to give to God first? I said, "Yes." Bob said, "I'm too scared to do that. The only way I would have the courage to give to God first is if you started a Tither's Support Group." I told Bob we'd start with a group of 2. "You and me?" he asked. "No," I said, "You and God!" Starting that week, Bob became a faithful giver and he found out God was willing to be his faithful provider.

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Week 2- SHARING YOUR TREASURES

Possible Questions to think about or discuss

1. What financial situation did you grow up with (i.e. not enough money, just made ends meet, more than enough, it varied, etc.)?
2. What did your parents do, if anything, to help train you to manage your finances?
3. What did you think about the “Count Your Blessings” article? Could this practice have any impact on your life and giving?
4. When you filled out the “Lifestyle” worksheet for this week’s project, what surprised you or caught your attention in doing this exercise?
5. What was the most painful or difficult financial experience you ever recall going through?
6. Have you ever intentionally curtailed your normal spending in order to be more generous to the Lord’s work? If so, when?
7. What truth or Bible verse from the past seven days of reading stood out to you the most?
8. What was the best financial advice or teaching you’ve ever received (from reading, seminars/conferences, personal example, or personal advice)?
9. What is one thing you spend your money on that is unhealthy for you or is a waste of money?
10. What is something you bought on impulse that you realized later you didn’t really need?
11. If you begin to experience tough times financially, will you try to take care of your own needs first or will you make sure you first give to God from whatever minimal resources you have available? Why?



2nd Week Project
Focus on your giving
in view of your LIFESTYLE

IDENTIFY: "WHERE IS YOUR MONEY GOING?"

*"Riches certainly make themselves wings;
They fly away like an eagle..."* ^{AMP}
Proverbs 23:5

Money talks: It says, "good bye!" Where is your money going?

Step 1 As best as you can, estimate how much money you are spending on a "monthly basis" in each area listed on the next page (Helpful hint: Take ANY quarterly, yearly, sometimes and one-time expenses and prorate this amount on a monthly basis).

Step 2 Prayerfully review the list. Are there any items the Lord may be showing you that:

- You don't really need and could eliminate from your spending in order to be more generous?
- You could meet this need more affordably by shopping around or by lowering your expectations so you could be more generous?
- You should decrease or eliminate because you realize this expenditure is hurtful to your personal health OR your spiritual growth and service?
- You could postpone or trust God to meet this need in another way so that you could be more generous?

Step 3 Based on items you identified in step 2, determine any increased amount you could give to the Lord monthly to meet a special need or giving opportunity: \$_____/month.

HELPFUL NOTE: If you would like to find out how your spending compares to recommended national budget averages, visit: www.crown.org and click on tools and their budget guide calculator.

WHERE IS YOUR MONEY GOING?

GIVING: Church: \$____ Building: \$____ Needy: \$____
 Missions: \$____ Other: \$____ Other: \$____ Other: \$____

HOUSING: Rent/Mortgage: \$____ Utilities: \$____ Trash: \$____
 Lawn: \$____ Maintenance/Repairs: \$____ Furnishing/Decorations: \$____
 Special Projects/Purchases: \$____ Other: \$____ Other: \$____

TELECOMMUNICATIONS: Phone: \$____ Long Distance: \$____
 Cell Phone/s: \$____ Internet: \$____ Other: \$____

VEHICLES: Payments: \$____ Gas: \$____ Insurance: \$____
 Maint/Repair: \$____ License: \$____ Other: \$____

GROCERIES AND HOUSEHOLD: Groceries: \$____ Supplies: \$____
 Miscellaneous: \$____

ENTERTAINMENT AND RECREATION: Health Club: \$____ Cable: \$____
 Videos/Movies: \$____ Lessons: \$____ Crafts/Hobbies: \$____
 Sports: \$____ Events/Concerts: \$____ Music: \$____ Vacations: \$____
 Trips: \$____ Vacation Home: \$____ Camping: \$____
 Hunting/Fishing: \$____ School/Scout/Civic Activities: \$____ Other: \$____
 Alcohol*: \$____ Tobacco*: \$____ Gambling*: \$____
*These are not recommended uses but rather are listed to help someone determine how much money they may be spending unwisely on these items.

INSURANCES: Medical: \$____ Life: \$____ Disability: \$____ Other: \$____

CLOTHING: Man: \$____ Woman: \$____ Children: \$____

MISCELLANEOUS: Meals out at work: \$____ Childcare: \$____
 Toiletries: \$____ Hair: \$____ Pets: \$____ Vet: \$____
 Subscriptions: \$____ Other: \$____

GIFT GIVING & CELEBRATIONS: Anniversaries: \$____ Birthdays: \$____
 Weddings/Babies/Grad: \$____ Holiday Parties: \$____ Other: \$____

MEDICAL: Doctors: \$____ Hospitals: \$____ Dental: \$____
 Prescriptions: \$____ Therapy: \$____ Other: \$____

SAVINGS/INVESTMENTS: Savings: \$____ Pension: \$____ College: \$____
 Investment: \$____ Other: \$____

EDUCATION: Tuition: \$____ Books: \$____ Fees/Activities: \$____
 Room & Board: \$____ Other: \$____

DEBTS: Credit Card Payments: \$____ Personal Loans: \$____
 Student Loans: \$____ Medical Bills: \$____ Other: \$____

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