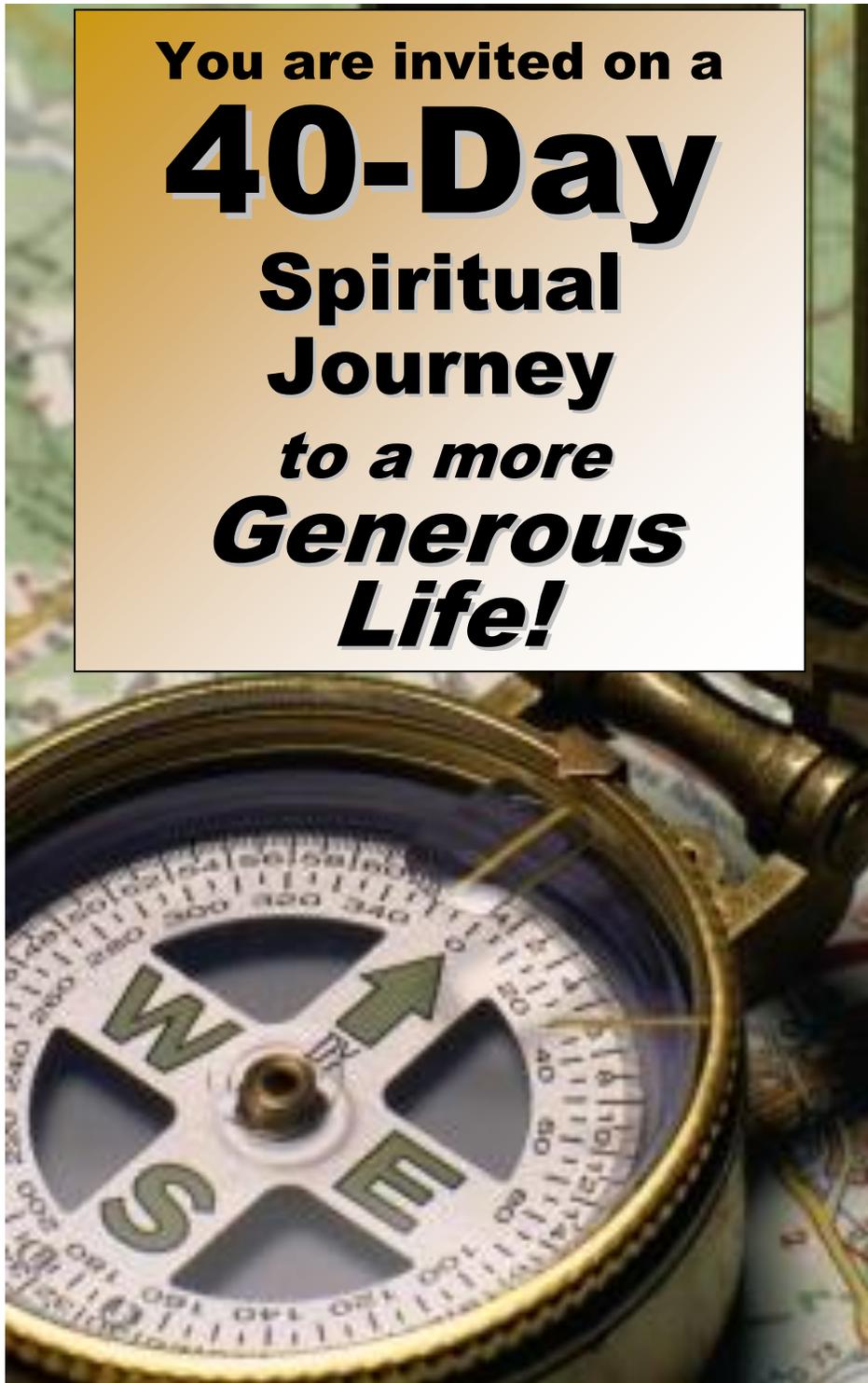


Week 3 Devotions



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 15

The desire for “more” can be a destructive force to your life and faith.

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

1 Timothy 6:9-10 People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

Hebrews 13:5 Keep your lives free from the love of money and be content with what you have, because God has said, “Never will I leave you; never will I forsake you.”

Ecclesiastes 5:10,12 Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income...The abundance of a rich man permits him no sleep.

Proverbs 20:17 Some men enjoy cheating, but the cake they buy with such ill-gotten gain will turn to gravel in their mouths. TLB

Proverbs 20:21 Quick wealth is not a blessing in the end. TLB

Habakkuk 2:9 How terrible it will be for you who get rich by unjust means! NLT

Proverbs 11:24 It is possible to give freely and become more wealthy, but those who are stingy will lose everything. NLT

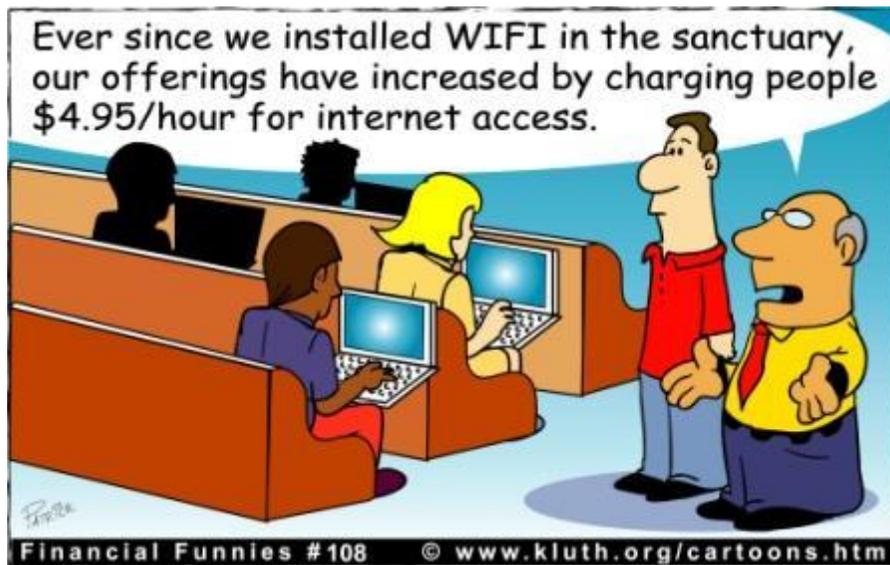
It's not the high cost of living, it's the cost of living too high that gets most people in trouble.

When your outgo exceeds your income, your upkeep will lead to your downfall.

God Knows Bob's Bus Number

My friend Bob first started giving 10% or more of his paycheck to God when he was in his mid-30s. At first, he was scared to start doing this, but as time went on he discovered how faithful God could be in providing for his needs. One day he called me and told me the story of when he was completely broke and couldn't even afford to purchase the bus pass he needed to get back and forth to work. As he was sitting at his desk feeling sorry for himself, the phone rang and a woman in another department asked Bob if he knew anyone that needed a week's bus pass for bus #47. Bob said, "That's my bus #, and yes, I need a bus pass!" He was amazed. Bob was learning to give to God first when he got paid, and he was experiencing God as his faithful provider. He told everyone that God even knew his bus #!

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



Day 16

In building projects, a large public gift and a group of leadership gifts can glorify God and result in great generosity and rejoicing.

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

1 Chronicles 29:1-9 Then King David turned to the entire assembly... The work ahead of (Solomon) is enormous, for the Temple he will build is not just another building--it is for the LORD God himself! Using every resource at my command, I have gathered as much as I could for building the Temple of my God. Now there is enough gold, silver, bronze, iron, and wood, as well as great quantities of onyx, other precious stones, costly jewels, and all kinds of fine stone and marble. And now because of my devotion to the Temple of my God, I am giving all of my own private treasures of gold and silver to help in the construction. This is in addition to the building materials I have already collected for his holy Temple. I am donating... gold... and silver... Now then, who will follow my example? Who is willing to give offerings to the LORD today?" Then the (leaders)... all gave willingly... they gave... gold... gold coins... silver... bronze... iron... and precious stones... The people rejoiced over the offerings, for they had given freely and wholeheartedly to the LORD, and King David was filled with joy. NLT

Where God guides, He provides.

What God orders, He pays for.

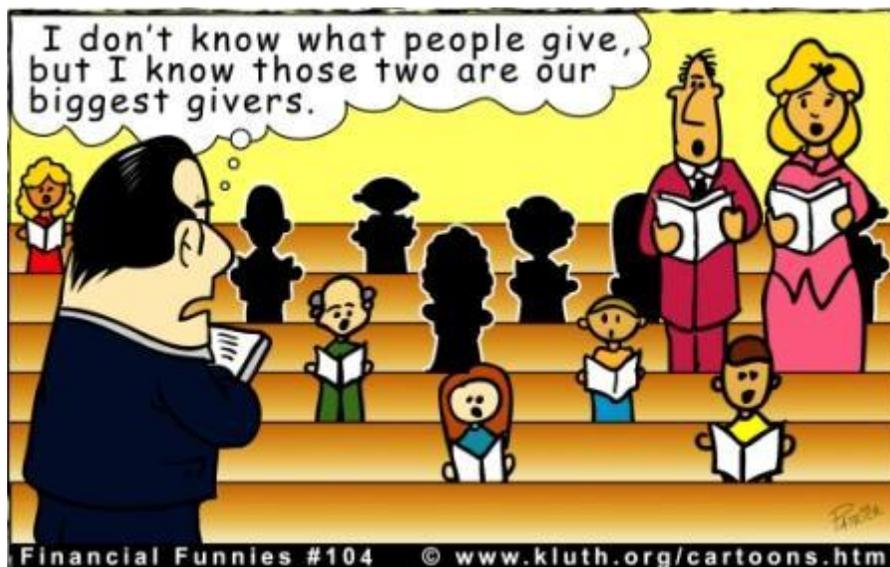
God's work, done in God's way, never lacks God's supply.

In successful God-honoring building projects, it takes a few extravagantly generous gifts, combined with dedicated leadership gifts to make the project one of great rejoicing.

Christian School Refund Check

When my friend Bob first started giving 10% of his paychecks to the LORD, he was really scared to do this. One Sunday, Bob came to church with his check already written out. He saw me and said, "Brian, you better start praying. By giving this check today, I have no idea how my family is going to make it this week." I began praying and on Thursday night Bob called to let me know how God provided. On Wednesday, he got a letter from his children's Christian school, saying a recent audit showed that 3 years earlier he had overpaid tuition by \$138, and the refund check was enclosed. I jokingly told Bob that this was truly a bona-fide answer-to-prayer financial miracle since no Christian school in the history of the world had ever sent any parents a refund check!

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



10 Biblical Reasons to Give 10% OR MORE of Your Income to the Lord's Work

As materialism and consumerism have continually infiltrated our lives in recent decades, many people have drifted from any biblical moorings concerning their Christian giving. Here are 10 biblically-based reasons to make giving 10% or more of your income your highest financial priority in life.

1. It is a proven pattern of giving done by Christ followers for many generations.

In 1899, a bibliography was compiled of books related to systematic Christian giving. There were over 500 books listed in this bibliography from over 100 years ago, and yet many Christians today do not understand the importance of faithful giving. Scriptures: Genesis 14:17-20, 28:16-22, Leviticus 27:30, Proverbs 3:9-10, Malachi 3:7-15, Matthew 23:23

2. It will help you reverence God more in your life. If you showed me your check book records, I would be able to quickly tell you who or what you feel is important. By giving the best of what you have been given to God, you are expressing your allegiance to Him and you will grow in your respect for the Lord and His working in your life. Scriptures: Deuteronomy 14:23, Malachi 1:6-8

3. It will bring God's wisdom and order to your finances. If I get dressed in the morning and get the first button out of place on my shirt, all the rest of the buttons will be messed up. When it comes to finances, the first button to get in place is your giving. When you get this area in order, everything else follows. Giving is also the only known antidote for "affluenza" (the desire for more things) that permeates our world today. Scriptures: Matthew 6:19-21, 24-34; Luke 12:16-21, I Timothy 6:6-10, 17-19; Ecclesiastes 5:10

4. It will serve as a practical reminder that God is the Owner of everything in your life. By faithfully giving the Lord 10% or more of all you ever receive, you are actively acknowledging His ownership in your life. As someone once told me, "God owns it all and God loans it all." We are not owners, only temporary possessors and managers of what God entrusts to us during our lifetime. Scriptures: I Chronicles 29:11-18, Psalm 24:1-2, 50:10-12, Haggai 2:8

5. It will allow you to experience God's creative provisions. One of the most amazing things about learning to faithfully give to the Lord is the joy so many people have experienced in receiving unexpected blessings in their lives. When you acknowledge God's ownership through your generous giving, you begin to experience His creative provisions in amazing ways. Scriptures: I Kings 17,

40 Day Spiritual Journey to a More Generous Life

Proverbs 3:9-10, Malachi 3:7-15, Haggai 1:4-11, 2:15-19; Luke 6:38, Deuteronomy 28, Philippians 4:15-19, Mark 12:41-44

6. It will encourage your spiritual growth and trust in God. There will be times when you will decide to be a faithful giver of what is in your hand, even when you have no idea how you will make it through the coming day, week, or month. But by going ahead and giving to God, your trust in the Lord will grow and you will grow in your ability to see Him provide. Scriptures: Deuteronomy 14:23, Proverbs 3:5-6, Malachi 3:8-10, Haggai 1:4-11, 2:15-19; 2 Corinthians 8:5

7. It will ensure you of treasure in heaven. Jesus encourages you to store up treasure in heaven. The only way to do this is to live generously now. Someone once said, “We can’t take it with us, but we can send it on ahead.” Scriptures: I Timothy 6:18-19, Matthew 6:19-21, Hebrews 6:10, III John 8, I Samuel 30:22

8. It will strengthen the work of your local church. Many churches struggle for lack of finances. However, when people in a congregation gain a vision for being faithful givers to God at their local church, the whole spirit of a church begins to change -- needs are met, people are cared for, more outreach begins to take place, and long-awaited improvements start to happen. God-given momentum builds as people honor the Lord through their giving at church. Scriptures: Acts 2:42-47, 4:32; 2 Corinthians 9:12, 13

9. It will help provide the means to keep your pastor(s) and missionaries in full-time Christian service. It has always been God’s plan that his servants are taken care of by his people. Across America and the world, many pastors and missionaries are struggling financially or are even leaving the ministry because of a lack of adequate finances. Your faithful giving can make sure this doesn’t happen among the pastors or missionaries you know. Scriptures: I Corinthians 9:9-11,14; I Timothy 5:17-18, III John 5-8, Philippians 4:15-19, Galatians 6:6, Luke 8:3, II Kings 4:8-10

10. It will help accomplish needed building projects and renovations. Some of the most exciting times in the life of a church or ministry occur when facilities are being improved or expanded. But for building projects to succeed, large extraordinary gifts are needed. Building projects only happen well with special gifts that are “above and beyond” people’s normal giving. Scriptures: 2 Chronicles 24:4-14, Exodus 35,36; II Kings 12:2-16, Ezra 1:4-6, I Chronicles 29:2-19

Day 17
Be aware of the cautions
about growing indebtedness.

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

Proverbs 22:7 Just as the rich rule the poor, so the borrower is servant to the lender. NLT

Romans 13:7-8 Give to everyone what you owe them...Pay all your debts, except the debt of love for others. You can never finish paying that! NLT

Psalms 37:21 The wicked borrow and never repay, but the godly are generous givers. NLT

Deuteronomy 28:12-15, 43-44 The LORD will...bless all the work of your hands. You will lend to many nations but will borrow from none. The LORD will make you the head, not the tail. If you pay attention to the commands of the LORD your God...you will always be at the top, never at the bottom... However, if you do not obey the LORD your God and do not carefully follow all his commands...the alien who lives among you will rise above you higher and higher, but you will sink lower and lower. He will lend to you, but you will not lend to him. He will be the head, but you will be the tail.

Proverbs 21:5 Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty. NLT

Proverbs 22:27 If you lack the means to pay, your very bed will be snatched from under you.

“When I put Christ and His Word as the Master in charge of my finances, He took far better care of me than my Master Charge ever did.” Brian Kluth

*Most people can be 100% debt-free within 3-10 years
if they decide they want to be. For help, go online:
DaveRamsey.com, Crown.org, GoodSenseMinistry.com*

Little Girl Yelling, “God, I want my quarter back!”

At church one day, my friends Tom and Jean were trying to get their 4-year-old daughter, Amanda, to put a quarter in the offering plate. But Amanda squeezed her fingers tightly around the quarter and would not let it go. Much to the embarrassment of her parents and the snickers of people around them, they finally had to carefully pry each of her fingers off the quarter before it finally clinked into the offering plate. Later that afternoon, Jean heard Amanda playing on the back yard swing. Every time Amanda got as high as possible on the swing, she'd yell at the top of her lungs, “God, I want my quarter back! God, I want my quarter back!” Have you ever felt like Amanda? Do you sometimes have a hard time giving to God? You, too, can become a joyful giver without anyone having to pry your fingers off of what you’re so tightly holding onto.

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



Day 18
Give in proportion to how God
has blessed you materially.

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

Ezra 2:69 According to their ability they gave to the treasury for this work.

Deuteronomy 16:10 Bring God a free-will offering proportionate in size to his blessing upon you as judged by the amount of your harvest. TLB

Mark 12:44 They all gave out of their wealth.

Act 11:29 The disciples, each according to his ability, decided to provide help.

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.

2 Corinthians 8:3 They gave as much as they were able, and even beyond their ability.

1 Corinthians 16:2 On every Lord's Day each of you should put aside something from what you have earned during the week, and use it for this offering. The amount depends on how much the Lord has helped you earn. TLB

Matthew 2:11 (The wise men) bowed down and worshipped him. Then they opened their treasures and presented him with gifts of gold and of incense and of myrrh.

*You should give according to your income,
lest God makes your income according to your giving.*

Psalm \$67.07 Blessing Reaches To The Ends Of The Earth

One morning, I was having my daily devotions and I came across Psalm 67:7 that says, “God blesses us that all the ends of the earth will worship Him.” At work that day, I was given a small bonus. My first thought was: How can I use this financial blessing to help someone at the ends of the earth? That night in my small-group meeting, I was talking with a young woman who was going on a mission trip to a small island in the Philippines. That sure sounded like the ends of the earth to me. So with Psalm 67:7 still on my mind, I gave her \$67.07 and told her when she got to her destination at the ends of the earth, to find someone that really needed help and give them the \$67.07. A few weeks later, I got a letter from a young Filipino man telling me he received the money and that it met a great need in his life.

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Day 19
Women play a significant part
in giving to God's work.

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

Luke 8:3 Joanna the wife of Cuza, the manager of Herod's household; Susanna; and many others. These women were helping to support them (Jesus and his disciples) out of their own means.

Mark 14:3 A woman came with an alabaster jar of very expensive perfume (worth a year's wages), made of pure nard. She broke the jar and poured the perfume on (Jesus') head.

Exodus 35:21,22,25,26 Everyone who was willing and whose heart moved him came and brought an offering to the LORD for the work... 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... Every skilled woman spun with her hands and brought what she had spun-- blue, purple or scarlet yarn or fine linen. And all the women who were willing and had the skill spun the goat hair.

Acts 9:36 In Joppa there was a disciple named Tabitha, who was always doing good and helping the poor.

Nehemiah 2:6-8 Then the king, with the queen sitting beside him, asked me (Nehemiah), "How long will your journey take, and when will you get back?" It pleased the king to send me; so I set a time... and because the gracious hand of my God was upon me, the king granted my requests.

1 Timothy 5:9-10 No widow may be put on the list of widows unless she is over sixty, has been faithful to her husband, and is well known for her good deeds, such as bringing up children, showing hospitality, washing the feet of the saints, helping those in trouble and devoting herself to all kinds of good deeds.

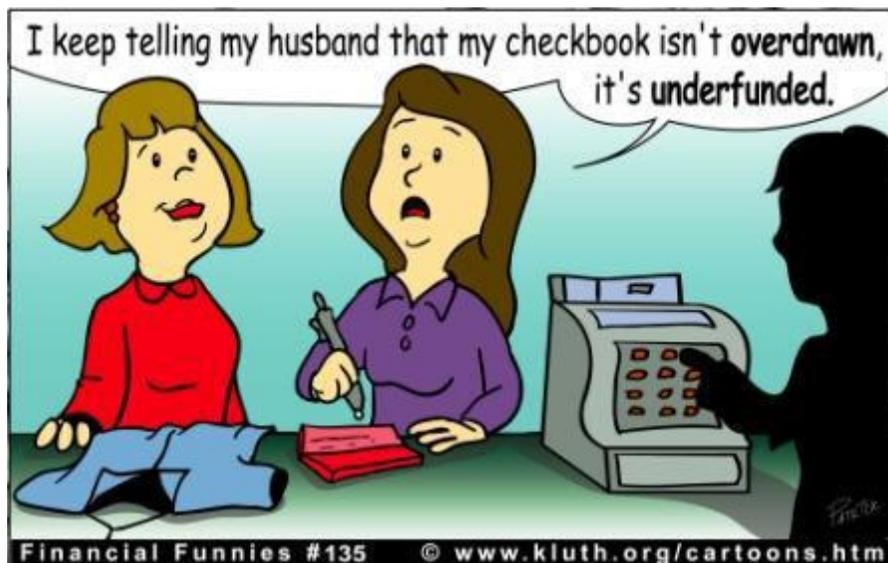
God looks at the heart, not the hand--the giver, not the gift.

Generosity Devotional Multiplies

Like 5 Loaves And 2 Fishes

Do you remember the little boy in the Bible who tried to give Jesus his lunch to feed the 5,000, and the disciples thought it wasn't enough? When I first wrote the 40 Day Spiritual Journey to a More Generous Life Bible devotional, I contacted seven Christian publishers to see if any of them would want to publish it. They all told me no one would ever want a generosity devotional. But my wife and I still felt Jesus could use this devotional to bless thousands. So, we took some inheritance money and printed the first 15,000 copies. Within 2 years, we had to print over 300,000 more copies to keep up with the demand. We also got requests from around the world to translate the book into 43 foreign languages. We feel just like the little boy that gave Jesus his lunch and stood in amazement as Jesus kept multiplying it to feed thousands.

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



Day 20

Beware of greed, hoarding or selfishness in your life.

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

Luke 12:15-21 (Jesus said) “Beware! Don’t be greedy for what you don’t have. Real life is not measured by how much we own.” And he gave an illustration: “A rich man had a fertile farm that produced fine crops. In fact, his barns were full to overflowing. So he said, ‘I know! I’ll tear down my barns and build bigger ones. Then I’ll have room enough to store everything. And I’ll sit back and say to myself, My friend, you have enough stored away for years to come. Now take it easy! Eat, drink, and be merry!’ “But God said to him, ‘You fool! You will die this very night. Then who will get it all?’ “Yes, a person is a fool to store up earthly wealth but not have a rich relationship with God.” NLT

James 5:1-3 Now listen, you rich people, weep and wail because of the misery that is coming upon you. Your wealth has rotted, and moths have eaten your clothes. Your gold and silver are corroded. Their corrosion will testify against you and eat your flesh like fire. You have hoarded wealth in the last days.

Psalm 119:36-37 Turn my heart toward your statutes and not toward selfish gain. Turn my eyes away from worthless things.

Psalm 37:16 Better the little that the righteous have than the wealth of many wicked.

2 Corinthians 9:6 Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously.

There are no pockets in a shroud and no U-hauls behind a hearse.

God is going to have to take some people to heaven feet first, because they keep trying to hold onto everything they have here on earth.

Bank Failures Leads To Increased Giving

One day I received an e-mail from a pastor in Mongolia. The banks in his country had failed, and people and churches were going through times of tremendous financial turmoil. He asked if there was any way I could help. I e-mailed him a version of my 40 Day Spiritual Journey to a More Generous Life Bible devotional that takes people through 400 Scripture verses and 40 biblical principles to help them learn how to manage their finances and giving. They translated the generosity devotional into Mongolian and gave a copy to all 1,100 believers in their church to prayerfully read through the devotional in their personal and family devotions for 40 days. He wrote back a few months later; the book had been a help to everyone and the church's giving had increased nearly 60%.

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



Day 21

Give careful thought to your financial practices and never neglect God's house and servants.

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

Haggai 1:4-12 “Is it a time for you yourselves to be living in your paneled houses, while this house remains a ruin?” Now this is what the LORD Almighty says: “Give careful thought to your ways. You have planted much, but have harvested little. You eat, but never have enough. You drink, but never have your fill. You put on clothes, but are not warm. You earn wages, only to put them in a purse with holes in it.” This is what the LORD Almighty says: “Give careful thought to your ways. Go up into the mountains and bring down timber and build the house, so that I may take pleasure in it and be honored,” says the LORD. “You expected much, but see, it turned out to be little. What you brought home, I blew away. Why?” declares the LORD Almighty. “Because of my house, which remains a ruin, while each of you is busy with his own house. Therefore, because of you the heavens have withheld their dew and the earth its crops. I called for a drought on the fields and the mountains, on the grain, the new wine, the oil and whatever the ground produces, on men and cattle, and on the labor of your hands.”

Nehemiah 10:39 (The leaders and the people repented and said) “We will not neglect the house of our God.”

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

Deuteronomy 12:19 Be careful not to neglect the Levites (ministers) as long as you live in your land.

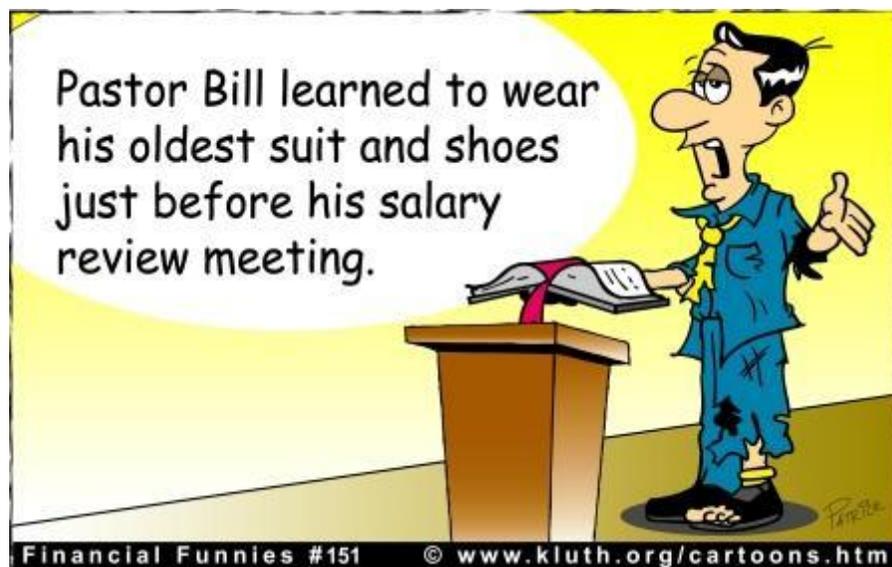
Materialism is to generosity, what kryptonite was to Superman.

*If everyone in your church followed your pattern of giving,
would your church receive a token, a tip or a tithe?*

Laptop PC Given For Bhutan Bible Translation

The Bible teaches we are to give from “whatever we have.” While ministering in India, I found myself without any cash and no ATMs within hundreds of miles. I met a Christian from Burma who for 10 years had been translating, by hand, the entire Bible into the Bhutanese language. He had 66 school notebooks filled with all of his translation work. But he now needed a computer so he could type everything into the computer and have the Bible printed and distributed all over Bhutan. I wanted to help him, but I didn’t have any cash. The LORD then prompted my heart with the thought, “He doesn’t need money, he needs a computer; give him the laptop computer you have.” The next morning, I gave my laptop to this Christian brother so he could finish his translation work. He left rejoicing in God’s provision.

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



The Amazing Story of a Millionaire Giver

A few years ago, I heard a man named Steve from California speak at a Christian conference. He told the story about how he and his wife became millionaire givers!

Steve owned a small business and made about \$50,000 a year. He went to a Campus Crusade for Christ conference and heard Dr. Bill Bright challenge everyone in the audience to each give a \$1,000,000 to the Lord's work. After the message, he went up to Dr. Bright and asked, "Obviously, you didn't really mean that my wife and I should be included in the people that will give a million dollars to the Lord's work?" Dr. Bright asked, "How much did you make last year?" Steve said, "\$50,000." Dr. Bright asked him how much he gave to the Lord last year. Steve said "\$15,000." Steve thought Dr. Bright would be impressed that he gave more than 25% of his income to the Lord's work. Dr. Bright said, "Well, next year, trust God to allow you to give \$50,000." But Steve said, "That's my entire salary!" Dr. Bright said, "Trust God and if he provides you with the funds, give \$50,000!"

Steve went home and amazingly his little business did well and he and his young family lived on their \$50,000 salary and they gave \$50,000 to the Lord's work! The next year, by faith they pledged to themselves and the Lord that they would continue to live on \$50,000 but would seek to give \$100,000 to the Lord's work if God provided it. Amazingly, through some unbelievable circumstances and a great testing of their faith, they were able to give \$100,000 that year.

Each year, they continued to live on their basic salary and give their extra income to the Lord's work. And believe it or not, within five years, they had given over a million dollars to the Lord!

*Sometimes God gives us more income not to increase our standard of living,
but to increase our standard of giving.*

Week 3- SHARING YOUR TREASURES

Possible Questions to think about or discuss

1. Growing up, what was a possession that you really, really wanted and then finally got? Did it bring as much satisfaction and significance to your life as you were expecting? Where is the item today?
2. Are you more of a pack-rat or a throw-it-out type of person? Why? Are the Scriptures you've been reading causing you to reconsider or reinforce your attitude and practices? Why?
3. When you filled out the "Assets" worksheet for this week's project, what surprised you or caught your attention in doing this exercise?
4. If you think back to one of the most financially generous things you ever did for the Lord's work, what was it?
5. Have you ever regretted any giving you've done to the Lord's work?
6. What truth or Bible verse from the past seven days of reading stood out to you the most?
7. What are your three largest financial assets?
8. What did you think of the millionaire giver's story? If you could give a million dollars to the Lord's work over 5 years, where would you give it?
9. Have you ever sold something in order to be more generous to a special need for the Lord's work?
10. Have you ever given away a possession to help in the Lord's work or to help a person in need? What did you give away? How did it make you feel?



3rd Week Project
Focus on your giving
in view of your ASSETS

IDENTIFY: "WHAT DO YOU HAVE?"

"From what you have, take an offering for the LORD."

Exodus 35:5

Step 1 Check all items that you have on the asset list.

Step 2 Estimate the financial value of the items you checked.

Step 3 Circle any possible items and resources you no longer need OR that could be given/sold/used for the Lord's work.

Step 4 Determine the "Offering" value of any of the items you circled (if they were partially or totally given to the Lord's work).

Step 5 Begin to think about how to give identified items:

- Should I give or transfer the physical item to the Lord's work (and the ministry can choose to use it or sell it)?
- Should I seek to sell the item (personally sell, classified ads, ebay, etc.) and give some or all of the proceeds to the Lord's work?

IMPORTANT NOTE: In transferring assets, it is wise to talk with the ministry(s) you want to help to determine how to best give an asset to the Lord's work.

Depending on the size and type of asset, it may be wise to have the ministry assist you in obtaining the help of experienced estate planning professional to determine how to most effectively and affordably "transfer" an asset to be utilized by a ministry.

40 Day Spiritual Journey to a More Generous Life

<input type="checkbox"/>	LIST OF GOD-GIVEN ASSETS	VALUE	OFFERING?
<input type="checkbox"/>	Vehicle(s)		
<input type="checkbox"/>	Checking account(s) & cash		
<input type="checkbox"/>	CDs or savings accounts		
<input type="checkbox"/>	Motorcycles/recreational vehicles		
<input type="checkbox"/>	Motor home/RV/trailer/camper		
<input type="checkbox"/>	Boats/watercraft & accessories		
<input type="checkbox"/>	Home value		
<input type="checkbox"/>	Timeshare/condo/vacation home		
<input type="checkbox"/>	Sports, exercise, or hunting equipment		
<input type="checkbox"/>	Workshop or garage tools & equipment		
<input type="checkbox"/>	Craft or camera equipment & supplies		
<input type="checkbox"/>	Musical instruments		
<input type="checkbox"/>	Appliances/furniture/furnishings		
<input type="checkbox"/>	Jewelry, gems or furs		
<input type="checkbox"/>	Antiques, memorabilia or heirlooms		
<input type="checkbox"/>	Artwork		
<input type="checkbox"/>	Books/videos/albums		
<input type="checkbox"/>	China/crystal/glassware/silver/etc.		
<input type="checkbox"/>	Stocks		
<input type="checkbox"/>	Bonds		
<input type="checkbox"/>	Mutual funds		
<input type="checkbox"/>	US Notes/bills/bonds		
<input type="checkbox"/>	Commodities		
<input type="checkbox"/>	Pension funds		
<input type="checkbox"/>	Military pension funds		
<input type="checkbox"/>	IRA or Keogh retirement accounts		
<input type="checkbox"/>	401(k) or 403(b) retirement accounts		
<input type="checkbox"/>	College savings funds		
<input type="checkbox"/>	Collections (coins/stamps/crafts/toys)		
<input type="checkbox"/>	Trust fund(s) or inheritance funds		
<input type="checkbox"/>	Livestock, animals		
<input type="checkbox"/>	Rental properties		
<input type="checkbox"/>	Building/land for business, farm or ranch		
<input type="checkbox"/>	Business: Vehicles/equipment/supplies		
<input type="checkbox"/>	Undeveloped land or farmland		
<input type="checkbox"/>	Items in storage units		
<input type="checkbox"/>	RV pad or boat dock		
<input type="checkbox"/>	Foundation or donor advised funds		
<input type="checkbox"/>	Business partnerships/ownership		
<input type="checkbox"/>	Real estate partnerships		
<input type="checkbox"/>	Other:		