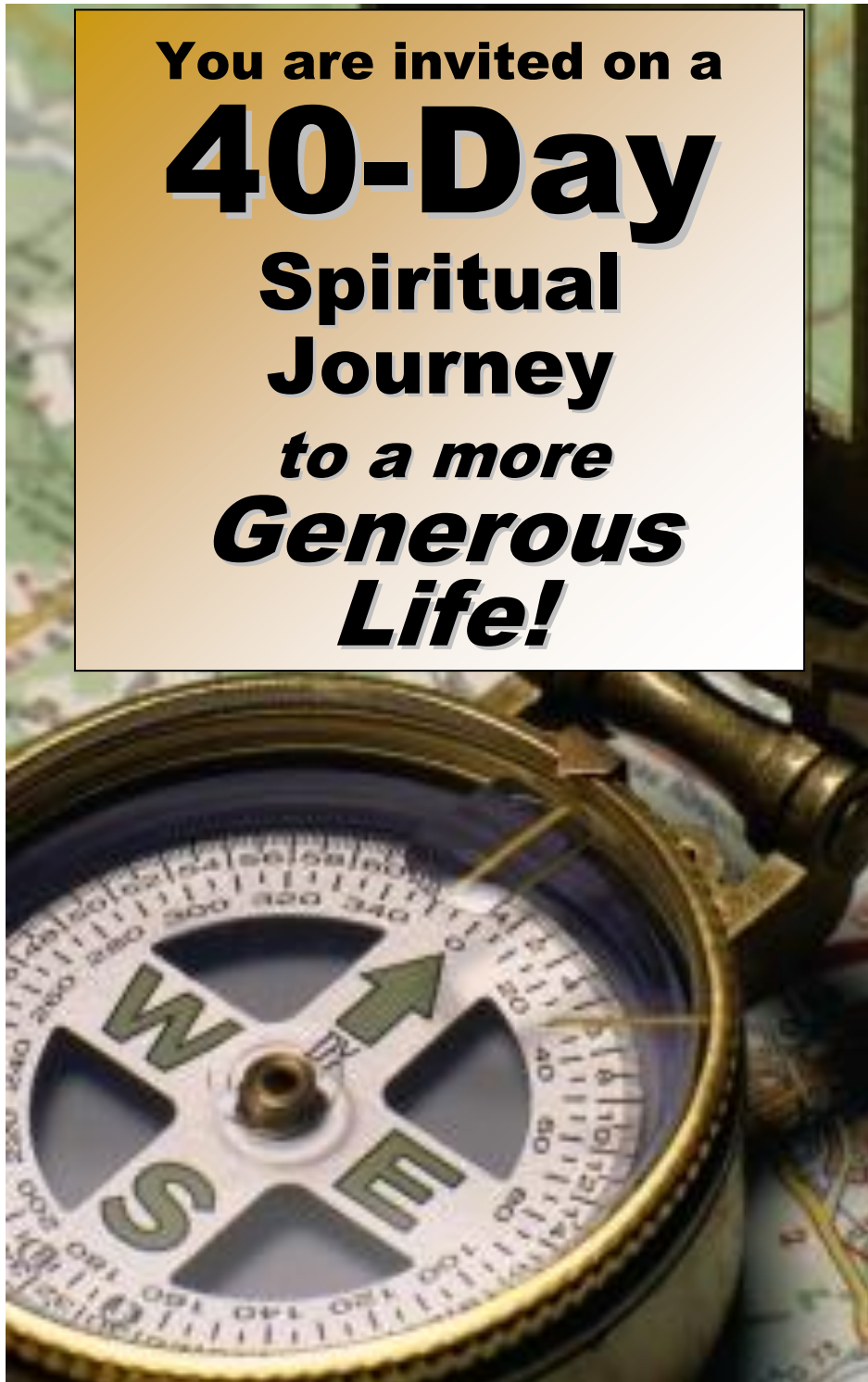


Week 4 Devotions



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 22

God has a high regard for a Christian in humble financial circumstances.

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

James 1:9-11 The brother in humble circumstances ought to take pride in his high position. But the one who is rich should take pride in his low position, because he will pass away like a wild flower. For the sun rises with scorching heat and withers the plant; its blossom falls and its beauty is destroyed. In the same way, the rich man will fade away even while he goes about his business.

James 2:5-6 Listen, my dear brothers: Has not God chosen those who are poor in the eyes of the world to be rich in faith and to inherit the kingdom he promised those who love him? But you have insulted the poor. Is it not the rich who are exploiting you?

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.

*I am only one,
But still I am one.
I cannot do everything,
But still I can do something.
And because I cannot do everything,
I will not refuse to do the something that I can do.
Edward Hale 1822*

Disabled Woman Becomes A Generous Giver

A church in Kentucky began to teach an adult class using my 40 Day Spiritual Journey to a More Generous Life Bible devotional. One of the women attending the class was on disability, had never given any money to the church, was always asking for financial help from the church's benevolence fund, and never served in any way. After the class was done, the pastor wrote me and said that through the 40 Day Generous Life devotional, this woman came to the joyful discovery that God wanted her to learn to become a generous and giving person. The pastor said the very first check she gave to the church after the class was over was for \$2,800. She then began to generously donate her time, giving rides to any shut-ins that wanted to attend church. God transformed this woman from being a taker to being a giver.

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



Day 23
God has good works for you
to do during your lifetime.

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

Ephesians 2:10 For we are God's workmanship, created in Christ Jesus to do good works, which God prepared in advance for us to do.

Esther 4:14 (Mordecai said to Esther) "If you remain silent at this time, relief and deliverance for the Jews will arise from another place, but you and your father's family will perish. And who knows but that you have come to royal position for such a time as this?"

Matthew 5:16 In the same way, let your light shine before men, that they may see your good deeds and praise your Father in heaven.

2 Corinthians 9:8, 11 God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work... You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God. .

1 Timothy 6:18-19 Tell the rich to use their money to do good. They should be rich in good works and should give happily to those in need, always being ready to share with others whatever God has given them. By doing this they will be storing up real treasure for themselves in heaven-- it is the only safe investment for eternity! And they will be living a fruitful Christian life down here as well. TLB

Hebrews 10:24 In response to all he has done for us, let us outdo each other in being helpful and kind to each other and in doing good. TLB

Many people go to their graves, with God's unplayed music still inside of them. Don't waste your God-given life with low living, small planning, mundane talking, constant grumbling or cheap giving.

Be all that God has called you and equipped you to be.

Emptying the Checkbook Before An Interview

My friend, Matthew, was let go from his job. As the months passed, his family survived on unemployment checks and the last of their savings. On the night before a big job interview, he was going through his checkbook and realized he hadn't given to the LORD in a number of months. Since he and his wife had learned to give at least 10% of their income to the LORD, he calculated how much they were behind in their giving and found out it was all the money they had left in their checkbook. So, he wrote out a check to the LORD for the full amount. When he told his wife what he did, she screamed. But he reminded her, "God is our provider and this is something we really need to do." By God's grace, he had a great interview and was offered a better job than the one he lost.

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



God's Creative Provisions *Experiencing God as Your Provider*

The earth is the LORD's, and everything in it. *Psalm 24:1*

One of the most amazing discoveries you will make as you begin to more faithfully and generously give to God's work at your church and beyond, is that God will begin to show himself as your provider in unique and creative ways.

While I am not an advocate of the prosperity gospel and the health and wealth religion promoted by some TV evangelists, I have seen that people who honor God in their giving experience God's blessings in a variety of ways. Since the Bible clearly teaches that God owns EVERYTHING, He can be very creative in how He goes about providing for your needs.

Scriptures that have shaped my understanding and experience of God's creative provisions include:

- *Proverbs 13:22* A sinner's wealth is stored up for the righteous.
- *Ecclesiastes 2:26* God gives...to the sinner...the task of gathering and storing up wealth to hand it over to the one who pleases God.
- *Job 27:16-17* Evil people may have all the money in the world, and they may store away mounds of clothing. But the righteous will wear that clothing. TLB
- *Isaiah 45:3* I will give you the treasures of darkness, riches stored in secret places.

In these verses and in my experience of walking with the Lord, I have seen that He often "transfers the ownership" of specifically needed items without cost or at significant savings to faithful givers.

Many people think that their needs are met through their paycheck, and not necessarily from God. While God may use a person's wages to provide for many needs, God is so much bigger than a paycheck! A company may be your employer, but God is your true provider.

I encourage you to pray and ask God to lead you to His provisions to meet your needs. The Lord may choose to use your current income, savings, increased income, or He may lead you to the very item you need without cost or at a significant savings.

40 Day Spiritual Journey to a More Generous Life

Some ways I have seen the Lord creatively provide beyond a regular paycheck includes:

Needed items provided through friends, relatives, neighbors, or other Christians:

As people move through the different seasons of life, they often have possessions they no longer need. They are often willing to give away or sell items at significant savings to someone they know could use them.

Inheritances, bonuses, and scholarships: I have known of people that have been totally surprised by amounts of money they have unexpectedly received from relatives, employers, or educational institutions.

Retail stores and manufacturers: In today's tight retail economy, there are many sales that will allow you to experience 40-90% off through sales, clearance racks, overruns, returns, floor models, and demo merchandise.

Bankruptcies, estate sales, repossessions, and auctions: While you have to know the market value ahead of time, these outlets for merchandise, vehicles, housing, etc. can be great sources for God-given provisions.

Government: There are many ways a government program can be used by God to directly benefit someone.

Consignment shops, thrift shops, and garage sales: Often you can get quality or functional merchandise for 50-95% off the retail price through these sources.

*As you become more of a faithful and generous giver,
be sure to pray about God's provision for your own needs,
and don't be surprised at the creative ways He may supply for you!*

Day 24

Some people are called to extravagant giving.

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

Mark 10:21-25 Jesus looked at him (the young rich man) and loved him. “One thing you lack,” he said. “Go, sell everything you have and give to the poor, and you will have treasure in heaven. Then come, follow me.” At this the man’s face fell. He went away sad, because he had great wealth. Jesus looked around and said to his disciples, “How hard it is for the rich to enter the kingdom of God!” The disciples were amazed at his words. But Jesus said again, “Children, how hard it is to enter the kingdom of God! It is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God.”

I Kings 19:19-21 So Elijah went from there and found Elisha. He was plowing with twelve yoke of oxen, and he himself was driving the twelfth pair. Elijah went up to him and threw his cloak around him. Elisha then left his oxen and ran after Elijah. He took his yoke of oxen and slaughtered them. He burned the plowing equipment to cook the meat and gave it to the people, and they ate. Then he set out to follow Elijah and became his attendant.

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.

Acts 4:34-37 From time to time those who owned lands or houses sold them, brought the money from the sales and put it at the apostles’ feet, and it was distributed to anyone as he had need. Joseph, a Levite from Cyprus, whom the apostles called Barnabas (which means Son of Encouragement), sold a field he owned and brought the money and put it at the apostles’ feet.

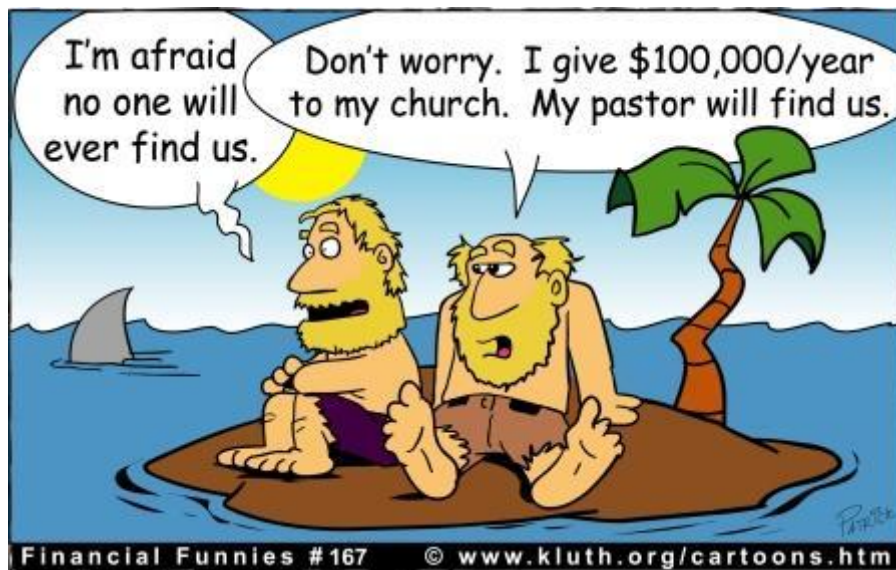
Wise men and women still bring HIM gifts.

*What is the most precious and financially valuable item(s) in your life?
Would you ever consider giving this item
so you could worship the Lord through extravagant generosity?*

A Businessman's #1 Financial Priority

A number of years ago, while serving at a Christian camp, I met Steve, who was part owner in a family business. Steve was one of the most generous people I'd ever met and he gave many large donations to the camp. The family business went through some problems and Steve moved away to another state to start a new company from scratch. I visited him in his new offices and I knew his young company was struggling. During our meeting, he made a commitment to give another generous gift to the camp and I asked him, "Why?" He told me in his career he'd made a lot of money and lost a lot of money, but the only thing that remained constant was His giving to the LORD. Regardless of the ups and downs of the economy and his business, his No. 1 financial priority was to faithfully give to the LORD's work.

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



Day 25

God can do great things through one person or a group that is devoted to Him.

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

2 Chronicles 16:9 The eyes of the Lord search back and forth across the whole earth, looking for people whose hearts are perfect toward him, so that he can show his great power in helping them. TLB

1 Samuel 14:6-13 “Let’s go across to see those pagans,” Jonathan said to his armor bearer. “The LORD will help us, for nothing can hinder the LORD. He can win a battle whether he has many warriors or only a few!” ...So they climbed up using both hands and feet, and the Philistines fell back as Jonathan and his armor bearer killed them right and left. NLT

Judges 7:7 The LORD said to Gideon, “With the three hundred men that lapped I will save you and give the (120,000) Midianites into your hands.”

2 Chronicles 14:9-12 Zerah marched out against (God’s people) with a vast army... Then Asa called to the LORD his God and said, “LORD, there is no one like you to help the powerless against the mighty. Help us, O LORD our God, for we rely on you, and in your name we have come against this vast army. O LORD, you are our God; do not let man prevail against you.”... (and) The LORD struck down the Cushites.

Zech 4:6 “Not by might nor by power, but by my Spirit,” says the LORD Almighty.

1 Samuel 17:45-47 David shouted (to Goliath), “You come to me with sword, spear, and javelin, but I come to you in the name of the LORD Almighty, whom you have defied. Today the LORD will conquer you, and I will kill you and cut off your head... And everyone will know that the LORD does not need weapons to rescue his people. It is his battle, not ours. The LORD will give you to us!” NLT

Expect great things from God. Attempt great things for God.

God's Sword For Fighting The Dragon Of Materialism

My friend Don was a wealthy businessman and a very generous person. One day I asked Don, "Why are you so generous to the LORD's work?" He said, "It helps me slay the dragon." I asked, "What dragon?" He said, "In America the dragon of materialism breathes down our necks everyday. The fiery message from this dragon is that we cannot be content unless we keep spending more and more money on the latest, greatest, newest, and shiniest stuff." Don said, "The only way he knew how to fight this dragon was to be a faithful and generous giver. Every time he took out his pen to write out a check to the LORD's work, it was like taking a sword and telling the dragon to back off. Don used his giving to tell the dragon that he belonged to God and that everything he had came from God.

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



Day 26
God blesses you financially
so that you can be a blessing to others.

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

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

Psalm 67:7 God will bless us. And peoples from remotest lands will worship him. TLB

Proverbs 11:24-25 It is possible to give away and become richer! It is also possible to hold on too tightly and lose everything. Yes, the liberal man shall be rich! By watering others, he waters himself. TLB

Deuteronomy 15:7-8, 10-11 If there is a poor man among your brothers in any of the towns of the land that the LORD your God is giving you, do not be hardhearted or tightfisted toward your poor brother....Rather be openhanded and freely lend him whatever he needs. Give generously to him and do so without a grudging heart; then because of this the LORD your God will bless you in all your work and in everything you put your hand to.

Hebrews 6:10-11 God is not unjust; he will not forget your work and the love you have shown him as you have helped his people and continue to help them.

2 Corinthians 9:8 God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work.

*Do your givin'
while you are livin'
then you're knowin'
where it's goin'.*

Miracle Story of God's Provision for a Woman with a 35% Interest Car Loan

I once knew a woman named, Jan, who was having serious financial problems. One of her debts was a car loan with a 35% interest rate. She began to take financial classes at our church to help get out of the financial mess she was in. During the class she discovered the importance of giving to God first whenever she got paid. Our church was able to help her return the car to the loan company and get her debt 100% cancelled. We were then able to find someone in our church to freely donate to Jan a dependable used car. She always referred to this car as "God's car" and she offered to go and freely give rides to anyone who needed a ride to church. She went from financial bondage to financial freedom and generosity.

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



Day 27

It is appropriate to ask people
how you can help them.

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

Nehemiah 2:2-8 The king asked me, “Why are you so sad? You aren’t sick, are you? You look like a man with deep troubles.” Then I was badly frightened, but I replied, “Long live the king! Why shouldn’t I be sad? For the city where my ancestors are buried is in ruins, and the gates have been burned down.” The king asked, “Well, how can I help you?” With a prayer to the God of heaven, I replied, “If it please Your Majesty and if you are pleased with me, your servant, send me to Judah to rebuild the city where my ancestors are buried...And the king granted these requests, because the gracious hand of God was on me. NLT

Matthew 20:30-34 Two blind men were sitting by the roadside, and when they heard that Jesus was going by, they shouted, “Lord, Son of David, have mercy on us!...Jesus stopped and called them. “What do you want me to do for you?” He asked. “Lord,” they answered, “we want our sight.” Jesus had compassion on them and touched their eyes. Immediately they received their sight and followed him.

Mark 10:51-52 “What do you want me to do for you?” Jesus asked him. The blind man said, “Rabbi, I want to see.” “Go,” said Jesus, “your faith has healed you.” Immediately he received his sight and followed Jesus along the road.

*Do all the good you can, by all the means you can,
in all the ways you can, in all the places you can,
at all the times you can, to all the people you can,
as long as you can.*

John Wesley

African story: Jumping Into A Father's Arms

I was teaching in Africa how the Bible tells us in Malachi 3:10 that God invites us to “test Him” when it comes to giving tithes and offerings. Afterwards, one of the men explained to me how African fathers teach their children to trust them. When a child is around 3 years old, a father will take the child and place him high up on a tree branch. He'll then go below the tree branch and tell the child to jump. The child is normally too scared to jump, but the father encourages him by saying, daddy is big enough, strong enough, and daddy will catch you. Finally, the child will push off from the tree branch and fall safely into the father's arms. My African friend said when God invites us to give, he's encouraging us to push away from our financial fears and learn that God is big enough to safely catch us.

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



Day 28
God will reward you for your
faithful generosity and diligent labors.

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

1 Corinthians 15:58 Therefore, my dear brothers, stand firm. Let nothing move you. Always give yourselves fully to the work of the Lord, because you know that your labor in the Lord is not in vain.

Galatians 6:9-10 Let us not get tired of doing what is right, for after a while we will reap a harvest of blessing if we don't get discouraged and give up. That's why whenever we can we should always be kind to everyone, and especially to our Christian brothers. TLB

Hebrews 6:10-12 God is not unjust; he will not forget your work and the love you have shown him as you have helped his people and continue to help them. We want each of you to show this same diligence to the very end, in order to make your hope sure. We do not want you to become lazy, but to imitate those who through faith and patience inherit what has been promised.

Philippians 4:17 Not that I am looking for a gift, but I am looking for what may be credited to your account.

Giving is a giant lever positioned on the fulcrum of this world, allowing us to move mountains in the next world.

Because we give, eternity will be different—for others and for us.

Randy Alcorn

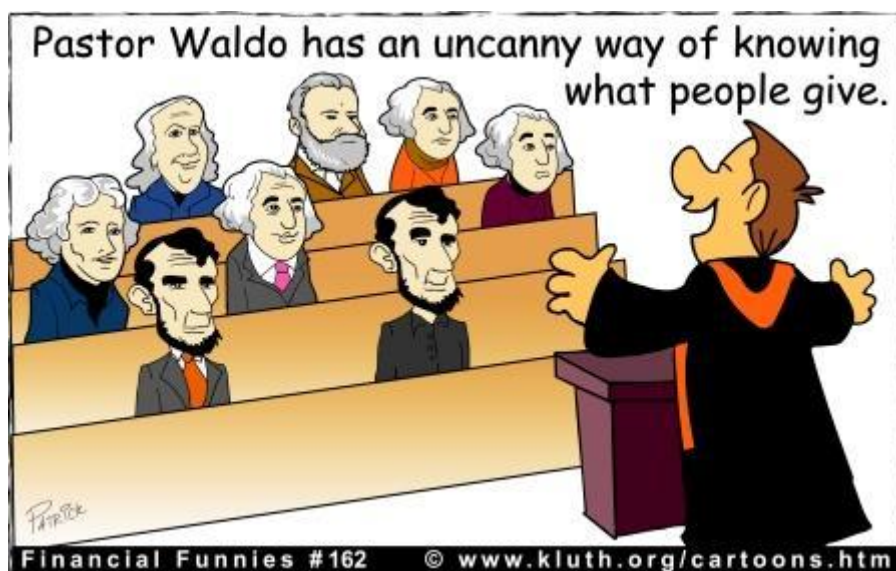
I have watched over 100,000 families over my years of investment counseling. I always saw greater prosperity and happiness among those families who tithed than among those who didn't.

Sir John Templeton

Idea On A Napkin Turns Into A Million \$ Donation

Friends of mine decided to sell their beautiful \$4-million-dollar vacation home. But the house sat quietly on the market for 4 years. One day over lunch, the man commented to his wife, “Maybe the reason God hasn’t allowed the house to sell yet is that we don’t know what we’d do with all the money if it did sell.” So, they wrote down on a napkin what they’d do with the \$4 million dollars if the house sold. First, they wanted to give over a million dollars to the LORD’s work by helping their church, widows and orphans, and missions. They also wanted to build a retirement home and be of help to their children. The very next day, they got a \$4-million-dollar offer on the house! When the check arrived, they followed through on their commitment to give over a million dollars to the LORD.

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Just Like in Monopoly, it All Goes Back in the Box

“Naked I came from my mother’s womb, and naked I will depart” Job 1:21

When Charles B. Darrow proposed a new board game called Monopoly to Parker Brothers in 1934, the all-knowing executives rejected it due to “52 design errors”! But Darrow, a true believer, started printing and selling the game himself. The rest is history.

John Ortberg writes of growing up with a grandmother who was a ruthless competitor at Monopoly. She played against her grandchildren and won nearly every time.

But one day young John managed to win. As most kids will do, he made the most of his rare victory; he raked all the play money, tokens and markers toward him and gloated arrogantly in his triumph.

The grandmother smiled and said, “Just remember, John— it all goes back in the box. All the money, all the hotels and motels and game tokens; at the end of the game, it all goes back in the box!”

Source: Men of Integrity Magazine,

Realize that everything you have, must go back in the box!

You have to leave everything to someone.

Isn't it wise to give during your lifetime to the

Someone who gave you everything you have?

*And remember: A shroud has no pockets. And although you can't take it with you,
you can send it on ahead!*

Week 4- SHARING YOUR TREASURES

Possible Questions to think about or discuss

1. Are you a systematic giver, a spontaneous giver or a little of both?
2. If you have children, what have you done to help them become faithful and generous givers?
3. Have you experienced any of God's creative provisions mentioned on page 52?
4. When you filled out the "Giving" worksheet for this week's project, what surprised you or caught your attention in doing this exercise?
5. How have you determined how much you will give to your local church? How do you give (cash, weekly, bi-weekly, monthly, yearly, sporadically, loose cash you have on you, etc.)?
6. What other types of ministries or needs do you like to give to?
7. Do you take into consideration the tax implications of your giving? Why or why not?
8. What truth or Bible verse from the past seven days of reading stood out to you the most?
9. How do you make sure you are faithful in your giving to the Lord (i.e. write the check/s monthly, keep track in a bookkeeping program, put the Lord's money in a special place, electronic giving, etc.)?
10. If married, do you agree together on whatever giving you are going to do OR does each person have freedom to give OR is there one of you that is the main decider of where and how much you'll give?
11. If you have children, do your children know how much you give, where you give and why you give? Why or why not?



4th Week Project
Focus on your giving
in view of your GIVING

IDENTIFY: "WHAT MINISTRIES AND PROJECTS DO YOU CARE ABOUT AND WANT TO SUPPORT?"

"You are generous because of your faith. And I am praying that you will really put your generosity to work, for in so doing you will come to an understanding of all the good things we can do for Christ." NLT

Philemon 1:6

"You will be made rich in every way so that you can be generous on every occasion."

2 Corinthians 9:11

Step 1 List the church and Christian ministries, missionaries, and organizations you are currently supporting.

Step 2 After prayer, circle any existing ministry you support OR a new ministry opportunity that could best utilize your increased or sacrificial support.

Step 3 Determine "future" priorities or amounts based on how you believe God is leading you.

SUGGESTION: If you tithe to the Lord's work, consider tithing your normal expected income (your main income source) to your local church. Then consider giving 10% or more from all your other income sources to support other ministries and special needs or projects that God lays on your heart.

