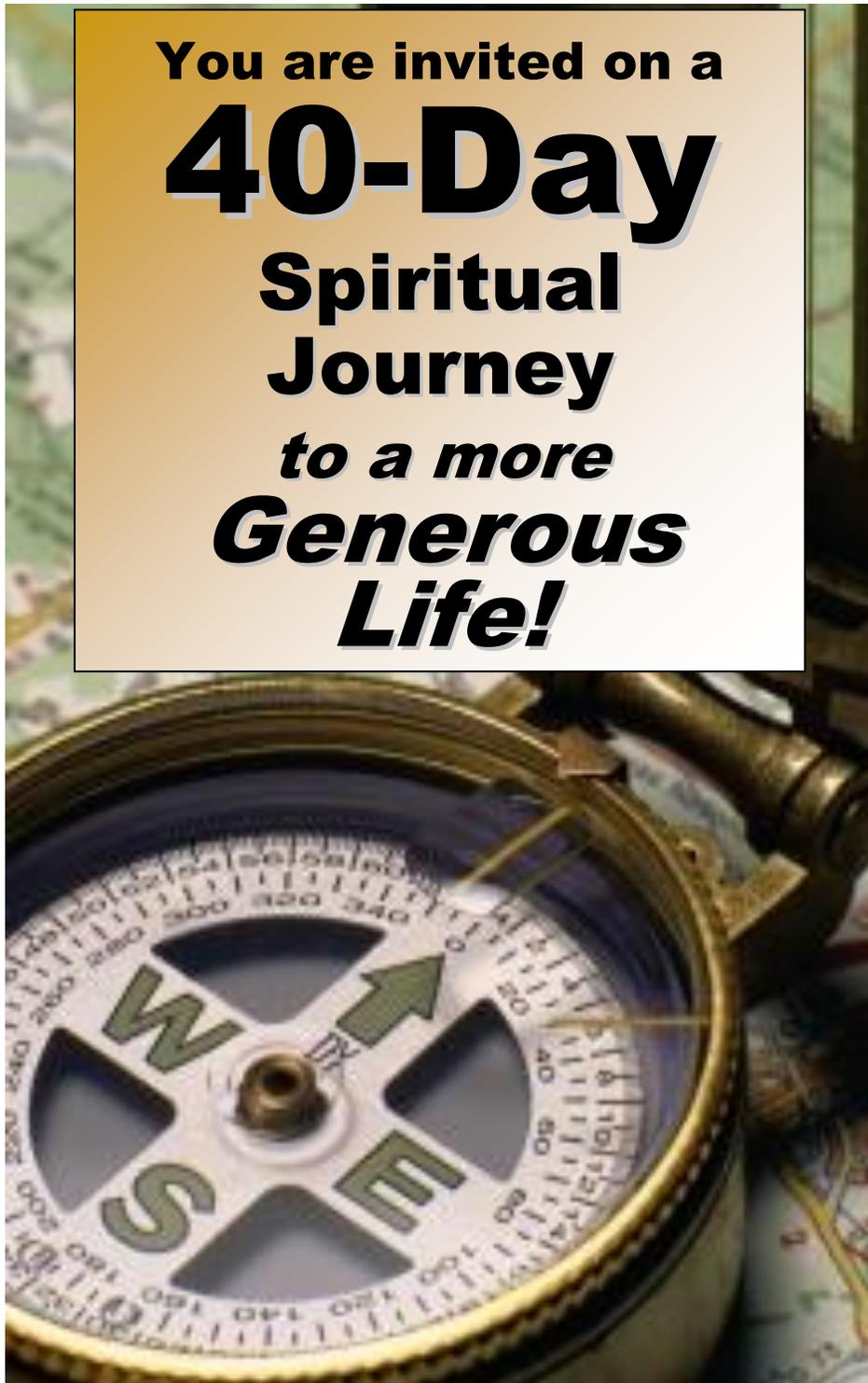


Week 5 Devotions



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 29

The giver and the front-line worker are equal partners in God's work.

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

1 Samuel 30:24 The share of the man who stayed with the supplies is to be the same as that of him who went down to the battle. All will share alike.

3 John 1:5-8 You are faithful in what you are doing for the brothers, even though they are strangers to you. They have told the church about your love. You will do well to send them on their way in a manner worthy of God... We ought therefore to show hospitality to such men so that we may work together for the truth.

1 Corinthians 3:7-9 Neither he who plants nor he who waters is anything, but only God, who makes things grow. The man who plants and the man who waters have one purpose, and each will be rewarded according to his own labor. For we are God's fellow workers.

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

Matthew 10:41 (Jesus said) "Anyone who receives a prophet because he is a prophet will receive a prophet's reward, and anyone who receives a righteous man because he is a righteous man will receive a righteous man's reward."

I judge all things only by the price they shall gain in eternity.

John Wesley

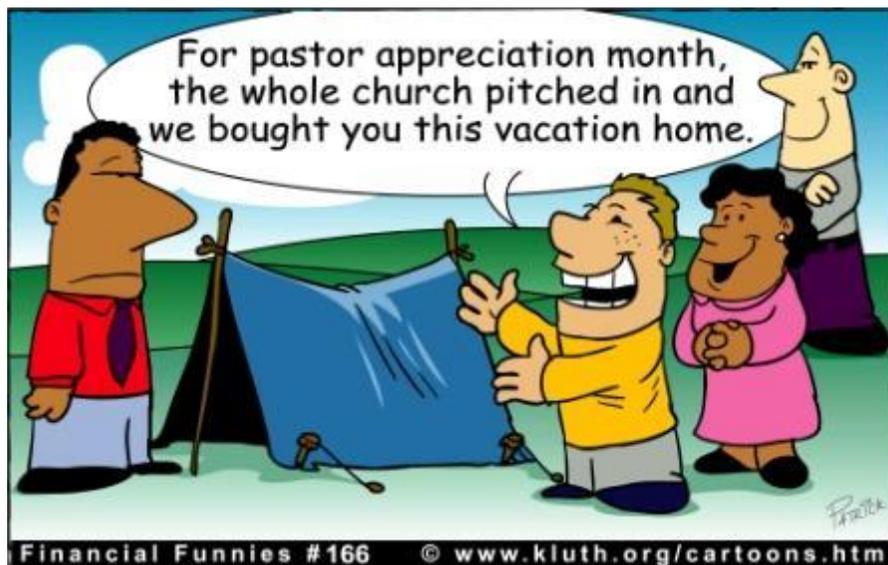
*Only one life, 'twill soon be past;
only what's done for Christ will last.*

Missionary C. T. Studd

Musical Cars: 4 Families Blessed In 48 Hours

One morning while I was praying, I felt prompted by God to give my car away! In our church, there was a single mother with 6 children and she was driving a Suburban and couldn't afford the monthly gas costs. The station wagon I drove got great gas mileage, so I asked my wife what she thought about giving this family my station wagon, and she liked the idea. So, we ended up giving her our car in exchange for her Suburban. We then gave away her Suburban to a Christian camp missionary who needed a 4-wheel drive truck. We then purchased a car from a friend who desperately needed to sell one of their cars to generate some cash. This musical car exchange all happened within 48 hours from when I received a prompting from the LORD to give away my car.

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



Day 30
Your giving will be a great help
and encouragement to others.

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

2 Corinthians 9:12-13 This service that you perform is not only supplying the needs of God's people but is also overflowing in many expressions of thanks to God. Because of the service by which you have proved yourselves, men will praise God for the obedience that accompanies your confession of the gospel of Christ, and for your generosity in sharing with them and with everyone else.

Acts 4:34-37 There were no needy persons among them. For 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...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.

Proverbs 19:4-6 Wealth brings many friends...Everyone is the friend of a man who gives gifts.

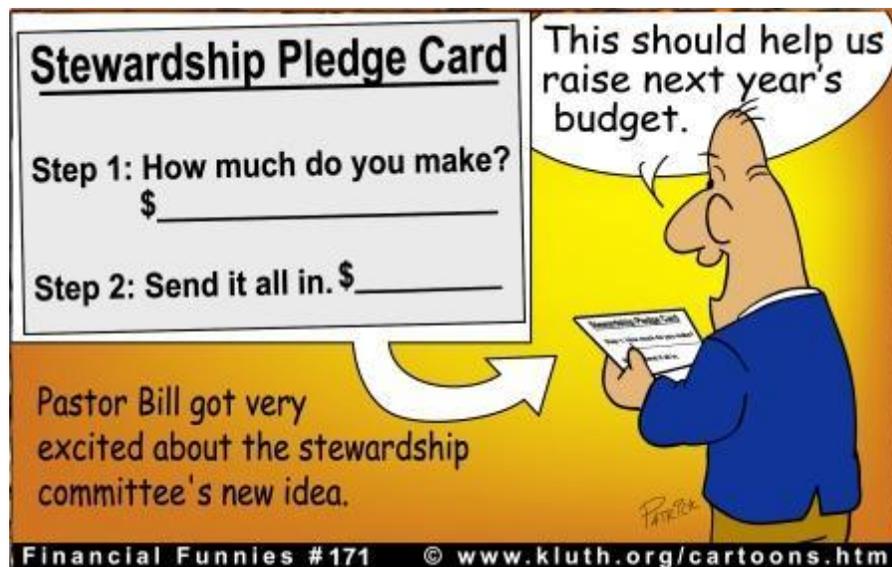
Matthew 5:14-16 You are the light of the world...let your light shine before men, that they may see your good deeds and praise your Father in heaven.

There is no advantage in being the richest person in the cemetery.

A wealthy Christian man who lost everything in a financial downturn was asked if he ever regretted all the giving he had done to the Lord's work. He replied, "What I gave, I still have. What I kept, I lost."

Getting God's Help Out Of A Financial Mess

My friend George and his wife didn't think they could trust God when it came to their giving and finances. So, they relied on their own financial wisdom and within a few years found themselves in tens of thousands of dollars in debt they couldn't pay. They asked me to meet with them to find a way out of the mess they had created. I shared with them, "You've made such a mess of your finances that it is going to take all the help of heaven to get you out of this mess." I explained that the only way I knew to heaven's help in their finances was to start giving at least 10% of their income to the LORD's work whenever they got paid. They agreed this was the right direction to go and in the coming weeks, months, and years, the LORD helped them get out of the financial mess they'd created for themselves.



Excel in the Grace of Giving

Crossing lines in the sand to give more generously

*Wherever you are in your journey to a more generous life,
God wants to take you further!*

The Bible says in 2 Corinthians 8:7, “Just as you excel in everything...see that you also excel in this grace of giving.” I have discovered that the Lord will draw a new line in the sand for each of us to cross over in order to live more generously and to experience Him more fully. Every step of the way, God calls us to consider the resources He has placed in our hands. Then, He invites us to release them for His work and to trust Him to be our provider. At each point, we may find ourselves fearful and want to hold on to what we have instead of letting it go and trusting God with our needs. In my life, these lines in the sand to become more generous have included the following:

Giving more than I thought I could afford to give. As a young man who had recently come to a personal faith in Jesus Christ, I was prompted in my heart during a church service to put a \$20 bill in the offering plate. Prior to that time, I had never given more than a few dollars. As I wrestled with this prompting, I contemplated putting the \$20 bill in and taking out change! Ultimately, with a shaking hand, I gave the \$20 (without taking change) and in the next few days I experienced God’s peace and provision in such a way that I did not regret giving that amount.

Giving even while I was in debt. There was a season in my life when my bills had piled up so high that I had more month than I had money! It was during this time that I was prompted in my heart to start giving 10% of my income to the Lord. This didn’t make sense to me since I didn’t have enough money to pay my bills and take care of my needs every month. But I decided to trust God and cross over this new line in the sand to live and give more generously. The next time I received a paycheck, the first check I wrote (hesitantly) was a check for 10% to the Lord’s work. As I continued to do this, I noticed that I was not as foolish with my money, I had a greater trust in God to provide for my needs, and I began to make progress in paying off my debts. I also joined a Crown Financial Ministries Bible study (www.crown.org) and learned how to prayerfully develop a spending plan to help me get out of debt completely within a few years.

40 Day Spiritual Journey to a More Generous Life

Giving a large gift that was worth half a year's salary. As a young couple, my wife and I were prompted to sacrificially give a gift from our savings account to help a Christian ministry. At the time, this five-figure gift was worth more than a half a year's salary. As we prayed and discussed this giving opportunity, we decided to write a list of all the things we would be giving up if we gave this gift. We prayed and decided that this was a new line in the sand that God was calling us to cross. Again, with a bit of a shaking hand, I wrote the check. A few years later, we found the list we had written and we were amazed to discover that God had graciously and unexpectedly provided for every item on the list that we thought we had given up. Through this experience we learned that you can never out give God. Another time, the Lord led us to give another gift that was equal to a year's salary.

Giving increased offerings by "Counting Our Blessings." For years, we would sit down on Sunday nights with a pencil and notebook and list the ways God had provided for us over the last seven days (e.g., my main income, my wife's substitute teaching income, unexpected financial income/gifts, discounts on purchases, hospitality/help we experienced, and more). Based on what we recorded, we would give 10% of my expected salary to our church and give 10% or more of the other financial blessings to other Christian causes and needs.

Giving more by limiting our lifestyle. There was a season in our lives when we were making more than we ever dreamed possible. During this time, we felt God's new line in the sand for us was to limit our lifestyle spending so we could increase our giving. We decided that we would limit our lifestyle spending to a specific annual amount and that ALL monies received over this amount would be given 100% to the Lord's work. To do this, we opened up two different checking accounts. The first check book was for our living expenses (a set amount each month) and the other check book was for our increased giving. God ultimately used this decision and allowed us to not only increase our giving, but also for me to accept a Senior Pastor position at a salary that was 65% less than we were making.

Giving more by giving higher percentages of our income. From this booklet, you see that I believe that giving 10% to the Lord's work is the starting blocks and not the finish line of faithful biblical giving. In my own life and in the lives of generous people I've known, I've learned that by giving 10%, it is much easier to obey God's promptings and learn to give higher percentages of income and assets to the Lord's work in the future. What about you? What "line in the sand" is God calling you to cross at this time in order for you to live a more generous life and excel in the grace of giving?

Day 31
Your pursuit of God and a generous life
will give you a fuller and richer life.

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

1 Timothy 6:18-19 Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.

Philemon 1:6-7 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. I myself have gained much joy and comfort from your love, my brother, because your kindness has so often refreshed the hearts of God's people. NLT

John 10:10 (Jesus said) "I have come that they may have life, and have it to the full."

3 John 2-3 Beloved, I pray that you may prosper in all things and be in health, just as your soul prospers. NKJV

Matthew 6:33 (God) will give you all you need from day to day if you live for him and make the Kingdom of God your primary concern.

*First things belong to God.
The first day of the week belongs to God.
The first hour of the day belongs to God.
The first portion of your income belongs to God.
When you make God first, He can help you.*

James MacDonald

The \$44 Donation And The \$45 Dentist Bill

My friend George was tens of thousands of dollars in debt. I shared with George and his wife that to experience God's help in their finances they'd need to learn to give at least 10% of their income to God's work whenever they got paid. The next time George got paid, he looked at his stack of bills, looked at his checkbook, and then with a shaking hand wrote his first check to the LORD's work for \$44. He called a few days later and told me that his wife went to the dentist and the receptionist commented that they had an outstanding bill of \$45 but that the dentist had made a decision to forgive this debt. George and his wife were amazed at the creative way God had made up the amount they had given as they began to trust Him with their finances.

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



Day 32
Realize that God will bring
specific people into your life
that you can truly help.

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

James 2:15-16 Suppose a brother or sister is without clothes and daily food. If one of you says to him, “Go, I wish you well; keep warm and well fed,” but does nothing about his physical needs, what good is it?

Proverbs 14:31 Whoever is kind to the needy honors God.

Luke 14:13-14 When you give a banquet, invite the poor, crippled, lame, and the blind, and you will be blessed. Although they cannot repay you, you will be repaid at the resurrection of the righteous.

Deuteronomy. 15:7-11 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. There will always be poor people in the land. Therefore I command you to be openhanded toward your brothers and toward the poor and needy in your land.

*You've heard of prayer warriors.
What about giving warriors?
God has entrusted us with so much.
Perhaps He is raising up a great army of givers,
and He's calling us to enlist.*

Randy Alcorn

The Miracle Provision Of A Washer & Dryer

My friend George was tens of thousands of dollars in debt. I shared with George and his wife the importance of faithfully giving to God, not going further into debt, and learning to pray about their needs. A few weeks later, their washer and dryer broke on the same day and they couldn't afford to fix or replace them. So, instead of going further into debt, they decided to pray about this need. A few days later, George was helping his neighbor, who was moving out of state. After they loaded the moving truck, they realized they'd forgotten the washer and dryer. When they tried to load them in the truck, there was no room. The neighbor then sold this 2-year-old washer and dryer to George for \$100! Through George's faithful giving and prayers, he learned that Jesus could be his Provider.

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



Day 33

Any wealth gained by the wrong means has serious consequences.

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

Job 20:17-24 (The wicked man) shall not enjoy the goods he stole...His labors shall not be rewarded; wealth will give him no joy. For he has oppressed the poor and foreclosed their homes; he will never recover. Though he was always greedy, now he has nothing; of all the things he dreamed of -- none remain. Because he stole at every opportunity, his prosperity shall not continue. He shall run into trouble at the peak of his powers; all the wicked shall destroy him...God will rain down wrath upon him. He will be chased and struck down. TLB

Proverbs 11:1-5 The Lord hates cheating and delights in honesty. Proud men end in shame...the evil man is destroyed by his dishonesty. Riches won't help you on Judgment Day...the wicked shall fall beneath their load of sins. TLB

Job 27:19-20 (The wicked) goes to bed rich but wakes up to find that all his wealth is gone. Terror overwhelms him, and he is blown away in the storms of the night. TLB

Proverbs 13:11 Dishonest money dwindles away.

Jeremiah 17:11 Like a bird that fills her nest with young she has not hatched and which will soon desert her and fly away, so is the man who gets his wealth by unjust means. Sooner or later he will lose his riches and at the end of his life become a poor old fool. TLB

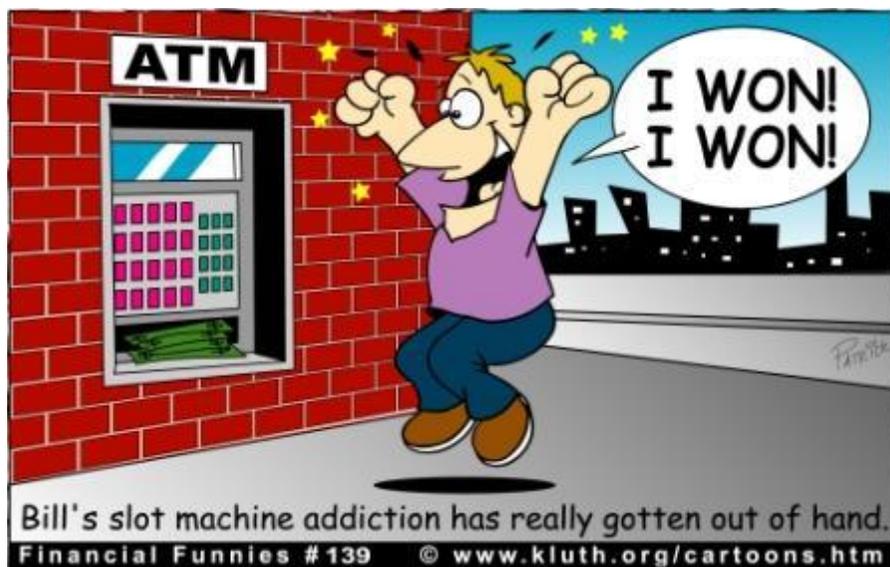
Hosea 12:8 Ephraim boasts, "I am so rich! I have gotten it all by myself!" But riches can't make up for sin. TLB

How much better to be honestly poor than questionably rich.

8-Year-Old Boy Gets To Go To Camp

My office worker's grandson was visiting in the office one day. Little Isaiah was 8 years old and his parents were going through a difficult divorce. Isaiah came up to my office to say hi and I asked him if he had anything special he was going to get to do over his summer vacation. He looked down at the floor and said, "No, we can't afford to do anything fun this summer." The LORD prompted me in my heart to help send him to a Christian camp for a week. "Isaiah," I asked, "How would you like it if I talked to your mom and helped send you to a fun Christian camp this summer?" My heart was touched as his eyes lit up with excitement as he said, "That would be awesome!" God cares about hurting children and when we learn to give to help a needy child, we get to please the heart of God.

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



Day 34
Realize God can use anyone and
any resources to provide for His work.

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

Proverbs 13:22 A sinner's wealth is stored up for the righteous.

Ecclesiastes 2:26 To the man who pleases him, God gives wisdom, knowledge and happiness, but to the sinner he gives the task of gathering and storing up wealth to hand it over to the one who pleases God.

Isaiah 45:3 (God says) "I will give you the treasures of darkness, riches stored in secret places, so that you may know that I am the LORD...who summons you by name."

Job 27:13, 16, 17 Here is the fate God allots to the wicked, the heritage a ruthless man receives from the Almighty: ...Though he heaps up silver like dust and clothes like piles of clay, what he lays up the righteous will wear, and the innocent will divide his silver.

Proverbs 28:8 Income from exploiting the poor will end up in the hands of someone who pities them. TLB

Isaiah 23:18 Her profit and her earnings will be set apart for the LORD; they will not be stored up or hoarded. Her profits will go to those who live before the LORD.

*The world has yet to see what God can do with a man fully consecrated to Him.
Dwight L. Moody*

Thousands of Men Hold Up Their Wallets At Promise Keepers Events

I had the privilege of speaking to thousands of men at Promise Keepers events about managing their finances God's way, and learning to become faithful and generous givers. Oftentimes, at Promise Keeper events, speakers have men stand up to dedicate themselves to God. But at the end of my message, I have men take out their wallets and hold them up to God. I would then lead them in the following prayer: "Heavenly Father, all I have and all I ever will have comes from you and belongs to you. LORD, please help me be a faithful manager and a generous giver of all you entrust to me now and for the rest of my life. In Jesus' name, Amen." For most men, this was the first time they had ever dedicated all they have and all they ever will have to God. Have you done this?

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



Day 35

Your giving in this life will have an impact on your experiences in eternity.

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

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

Luke 14:13-14 When you give a banquet, invite the poor, the crippled, the lame, the blind, and you will be blessed. Although they cannot repay you, you will be repaid at the resurrection of the righteous.

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.”

Luke 12:33-34 (Jesus said) “provide purses for yourselves that will not wear out, a treasure in heaven that will not be exhausted, where no thief comes near and no moth destroys. For where your treasure is, there your heart will be also.”

Luke 16:9 Use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings.

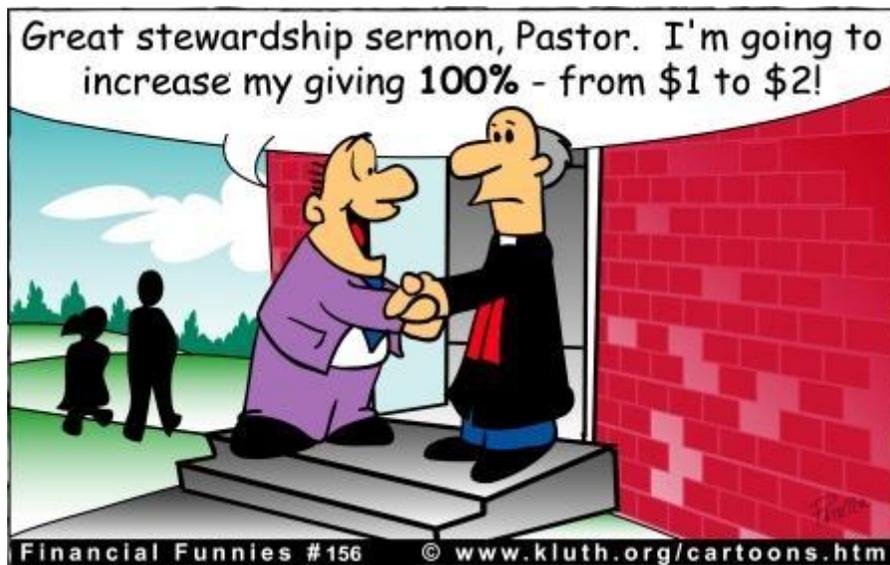
If you ask people what they can “afford to give” to the Lord’s work or a special project, they will usually come up with a small amount that they feel they can handle. But if you ask people to determine what God is prompting their heart to give, there is no telling what God will lead them and provide for them to do.

God will often speak a financial amount into a person’s heart that is far bigger than their mind can at first grasp. It often takes the mind time to catch up to the amount that God has spoken into a person’s heart to give.

Manager Donates 6 Trucks To Camp

While working for a Christian camp, I received an unusual phone call. The man on the phone said, “You don’t know me, but I was wondering if your camp could use 6 pickup trucks if my company donated them to you?” I told him “we sure could,” but I was wondering why he thought of us. He told me he was a Christian and his job was to manage his company’s fleet of pickup trucks. Each truck was to be used for 3 years and then new trucks would be purchased. He was told by his boss that he could get rid of the old trucks any way he wanted. He said, “I know that God has placed me in this position so I can be a blessing to ministries that are reaching people for Christ.” Has God blessed you with the control of any resources that could be given to reach people for Christ?

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



Seize the Opportunity

Hundreds of years ago when people mainly lived near the oceans, the word *opportunity* was coined.

It came from the time when ships needed to wait until the tide was in before heading out to sea, otherwise the ship would run aground. In the Latin language, the word “ob portu” described the perfect moment when time and tide converged for a ship to get underway.

Into every person’s life come some God-ordained opportunities.

You’ll know it’s the right time when an urgent, life changing need—something that has eternal and significant value—converges with your ability. At just the right moment, urgency and ability come together. And at that exact moment, you have the opportunity to fulfill a divine purpose God intended for you.

Is it time for you and your congregation to move forward in some special way?

As you reflect back on this 40-day journey you’ve been on, how is God working in your heart and the lives of others to move out into new waters of faith and service for His glory?

Week 4- SHARING YOUR TREASURES

Possible Questions to think about or discuss

1. When you started this 40-day journey, were you excited, skeptical, or dreading it? How do you feel now?
2. What is one of the biggest things you've learned about wealth and generosity while going through this journey?
3. What "*lines in the sand*" (pages 65-66) have you crossed in the past? What line in the sand is God calling you to cross now?
4. When you filled out the "Response" worksheet for this week's project, what surprised you or caught your attention in doing this exercise?
5. How do you think this journey will influence your giving to your church? To other ministries? To special needs?
6. What truth or Bible verse from the past seven days of reading stood out to you the most?
7. Have you begun to see God work in your life in fresh ways because of any changes you've begun to make in your finances and giving?
8. Have you experienced any unusual or unexpected financial provisions or blessings in your life since you started this journey? If yes, what have they been?
9. What do you feel God is calling you to do with the opportunity that was introduced in the beginning of this workbook?
10. Can you think of anyone else you know who might benefit from going through this workbook?



5th Week Project
Focus on your giving
in view of your **RESPONSE**

**IDENTIFY: "WHAT DO YOU FEEL GOD IS CALLING YOU TO DO
IN ORDER TO BE MORE GENEROUS TO HIS WORK?"**

"God will give you much so that you can give away much, and when we take your gifts to those who need them they will break out into thanksgiving and praise to God for your help." TM 2 Corinthians 9:11-12

Please review your weekly projects and determine ways God is leading you to live more generously.

Key items/amounts identified in *Week 1* Project (Your income):

1-1: _____ \$ _____
1-2: _____ \$ _____
1-3: _____ \$ _____
1-4: _____ \$ _____

Key items/amounts identified in *Week 2* Project (Your lifestyle):

2-1: _____ \$ _____
2-2: _____ \$ _____
2-3: _____ \$ _____
2-4: _____ \$ _____

Key items/amounts identified in *Week 3* Project (Your assets):

3-1: _____ \$ _____
3-2: _____ \$ _____
3-3: _____ \$ _____
3-4: _____ \$ _____

Key items/amounts identified in *Week 4* Project (Your giving):

4-1: _____ \$ _____
4-2: _____ \$ _____
4-3: _____ \$ _____
4-4: _____ \$ _____

75

© Brian Kluth www.MAXIMUMgenerosity.org

40 Day Spiritual Journey to a More Generous Life

WHERE WILL YOUR INCREASED GIVING BE GOING?

Which church, special project(s), and/or ministry need(s) do you believe God is leading you to more generously support with the resources you identified on the previous page?

Increased Giving For:

Sources(s) from pg. 73	Amount/Frequency*	Line #
	\$ /	
	\$ /	
	\$ /	
	\$ /	
	\$ /	
	\$ /	
	\$ /	
	\$ /	
	\$ /	
	\$ /	
	\$ /	

* Frequency: **O**ne-time, **M**: Monthly, **Q**: Quarterly, **A**: Annually, **P**: Pledge (usually over 1, 2 or 3 years)

What are the reasons you feel it is important to increase your support for the items listed above?

How will this support benefit people for the Lord?



To order copies for \$2.79 to \$5.99, ⁷⁺ go to: www.kluth.org/order.htm