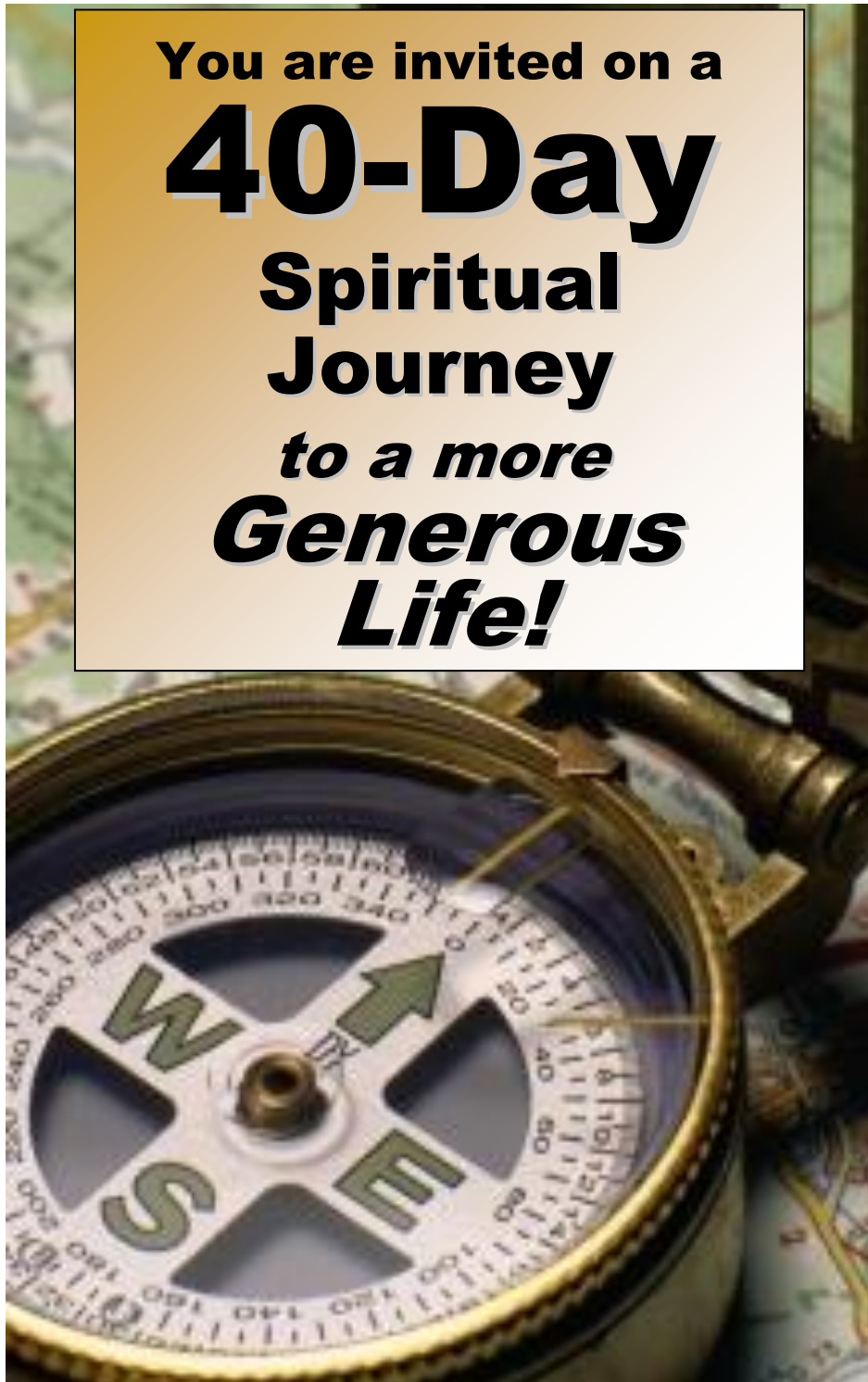


Week 6 Devotions



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 36

When you help the poor and needy, don't do it for public recognition.

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

Matthew 6:2-4 (Jesus said) “When you give to the needy, do not announce it with trumpets, as the hypocrites do in the synagogues and on the streets, to be honored by men. I tell you the truth, they have received their reward in full. But when you give to the needy, do not let your left hand know what your right hand is doing, so that your giving may be in secret. Then your Father, who sees what is done in secret, will reward you.”

Matthew 23:5-6 (Jesus said) “Everything they do is done for show...they love to sit at the head table at banquets and in the reserved pews in the synagogue!” TLB

Luke 16:15 (Jesus said) “You wear a noble, pious expression in public, but God knows your evil hearts. Your pretense brings you honor from the people, but it is an abomination in the sight of God.” TLB

John 5:44 You gladly honor each other, but you don't care about the honor that comes from the only God! TLB

John 12:43 They loved praise from men more than praise from God.

*He who bestows his goods upon the poor shall have as much again,
and ten times more.*

John Bunyan

Prosperity inebriates men, so that they take delights in their own merits.

John Calvin

Birthday Presents For Jesus At Christmas

Every Christmas, my family would read the Bible story about Jesus' birth before our children got to open their Christmas presents. We would always remind them it was Jesus' birthday we were celebrating. But last year, we realized if it's Jesus' birthday we're celebrating, why aren't we giving any gifts to Jesus? The Bible says when you give to the least of these, you're giving to the LORD. So, this past Christmas, we gave each of our children a specific amount of money, which was worth far more than the Christmas presents they'd be opening in a few minutes. We then gave them a list of needy people and missionaries. Each of them had to then choose and tell everyone how they were going to give the money they had as a Christmas present to Jesus. Afterwards, we opened our gifts.

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



Day 37

Even your smallest acts of kindness
will be remembered and rewarded.

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

Matthew 10:42 Jesus said...“If anyone gives even a cup of cold water to one of these little ones because he is my disciple, I tell you the truth, he will certainly not lose his reward.”

Proverbs 19:17 When you help the poor you are lending to the Lord-- and he pays wonderful interest on your loan! TLB

Matthew 25:37-40 The righteous will answer him, ‘Lord, when did we see you hungry and feed you, or thirsty and give you something to drink? When did we see you a stranger and invite you in, or needing clothes and clothe you? When did we see you sick or in prison and go to visit you?’ “The King will reply, ‘I tell you the truth, whatever you did for one of the least of these brothers of mine, you did for me.’

Mark 12:41-44 Jesus sat down opposite the place where the offerings were put and watched the crowd putting their money into the temple treasury. Many rich people threw in large amounts. But a poor widow came and put in two very small copper coins, worth only a fraction of a penny. Calling his disciples to him, Jesus said, “I tell you the truth, this poor widow has put more into the treasury than all the others. They all gave out of their wealth; but she, out of her poverty, put in everything-- all she had to live on.”

*I shovel money out, and God shovels it back...
but God has a bigger shovel!*

Industrialist R.G. LeTourneau

He is no fool who gives what he cannot keep to gain what he cannot lose.

Martyred Missionary Jim Elliot

Worker On Minimum Wage Donates \$2,700

While our church was going through a building fund drive to purchase a new building, a young woman asked if she could talk with me after church. She told me that she only made minimum wage but she really wanted to help financially with the building fund project. She said she had an ugly necklace she would never wear that was given to her when her wealthy aunt died. She was wondering if we could take the necklace to help with the building fund drive. I told her that we couldn't use the necklace, but she could sell the necklace and give the proceeds to the building fund. Within a few weeks, she was able to sell the necklace and she joyfully gave a \$2,700 donation to the building fund drive!

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



Day 38

A main focus for your giving should be your local church & ministry staff.

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

1 Corinthians 9:11-14 If we have sown spiritual seed among you, is it too much if we reap a material harvest from you?...Don't you know that those who work in the temple get their food from the temple, and those who serve at the altar share in what is offered on the altar? In the same way, the Lord has commanded that those who preach the gospel should receive their living from the gospel.

1 Timothy 5:17,18 Pastors who do their work well should be paid well and should be highly appreciated, especially those who work hard at both preaching and teaching. For the Scripture says, "Do not muzzle the ox while it is treading out the grain," and "The worker deserves his wages." TLB

1 Corinthians 9:10 Christian workers should be paid by those they help. Those who do the plowing and threshing should expect some share of the harvest. TLB

Galatians 6:6 Those who are taught the Word of God should help their teachers by paying them. TLB

2 Chronicles 31:9-13 Hezekiah asked the priests about the heaps; the chief priest, answered, "Since the people began to bring their contributions to the temple of the LORD, we have had enough to eat and plenty to spare, because the LORD has blessed his people, and this great amount is left over." They faithfully brought in the contributions, tithes and dedicated gifts.

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

*No church ever has a money problem,
only a faithfulness problem.*

Brian Kluth

Unexpected Bonus Fulfills A Faith Promise

Every year my church invited people to make an annual faith promise to help support missions. One year, I felt prompted to make a \$750 faith promise. When the year was almost over, I discovered I'd only given \$250 towards my \$750 commitment. I was a salesman and I'd gone a whole year without any sales! A few days before the last \$500 was due on my faith promise, my boss asked me to come to his office. Since I hadn't sold anything all year, I was sure I was going to get fired. Instead, my boss gave me a \$500 sales bonus check for all my hard work and the cheerful attitude I always displayed. I was amazed! I got a \$500 sales bonus and I hadn't had a sale in a year! I drove to the church rejoicing as I took the \$500 the LORD miraculously provided so I could fulfill my faith promise.

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



Day 39

Building projects are worthy of your support.

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

Exodus 35:29 All the men and women who were willing brought to the LORD freewill offerings for all the work the LORD through Moses had commanded them to do (for the Tabernacle).

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

II Kings 12:7-12 King Joash summoned Jehoiada the priest and the other priests and asked them, "Why aren't you repairing the damage done to the temple?...Jehoiada the priest took a chest and bored a hole in its lid. He placed it beside the altar, on the right side as one enters the temple of the LORD. The priests who guarded the entrance put into the chest all the money that was brought to the temple. Whenever they saw that there was a large amount of money in the chest, the royal secretary and priest came, counted the money that had been brought into the temple of the LORD and put it into bags. When the amount had been determined, they gave the money to the men appointed to supervise the work on the temple. With it they paid those who worked on the temple of the LORD-- the carpenters and builders, the masons and stonecutters. They purchased timber and dressed stone for the repair of the temple of the LORD, and met all the other expenses of restoring the temple.

The only investment I ever made which has paid consistently increasing dividends is the money I have given to the Lord.

James Kraft, Founder of Kraft Foods

Milk For A Prisoner's 6 Children

One day I was talking with Patrick at our church. He was one of 6 children being raised by their mother while their father was serving a multi-year prison sentence. Somehow the subject of milk came up in our conversation. Patrick mentioned he loved milk but at their house he and his 5 brothers and sisters didn't get to have milk very often because they couldn't afford it. The LORD brought to my mind Matthew 10:42 that says whoever gives even a cup of water to a child, will not lose his reward. I went home and talked with my wife and we joyfully decided to purchase a year's supply of milk that would be delivered to their home every week so these 6 children could have milk without their mother having to worry about the cost.

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



Day 40
God will show you other giving
opportunities worthy of your support.

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

James 1:27 The Christian who is pure and without fault, from God the Father's point of view, is the one who takes care of orphans and widows, and who remains true to the Lord. TLB

Job 29:12-13 I rescued the poor who cried for help, and the fatherless who had none to assist him. The man who was dying blessed me; I made the widow's heart sing.

Matthew 10:42 And if anyone gives even a cup of cold water to one of these little ones because he is my disciple, I tell you the truth, he will certainly not lose his reward.

Hebrews 13:2-3 Do not forget to entertain strangers, for by so doing some people have entertained angels without knowing it. Remember those in prison as if you were their fellow prisoners, and those who are mistreated as if you yourselves were suffering.

Philippians 4:14 (Paul said to the Christians in Phillipi) You have done right in helping me in my present difficulty. TLB

Acts 28:10 They honored us in many ways and when we were ready to sail, they furnished us with the supplies we needed.

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.

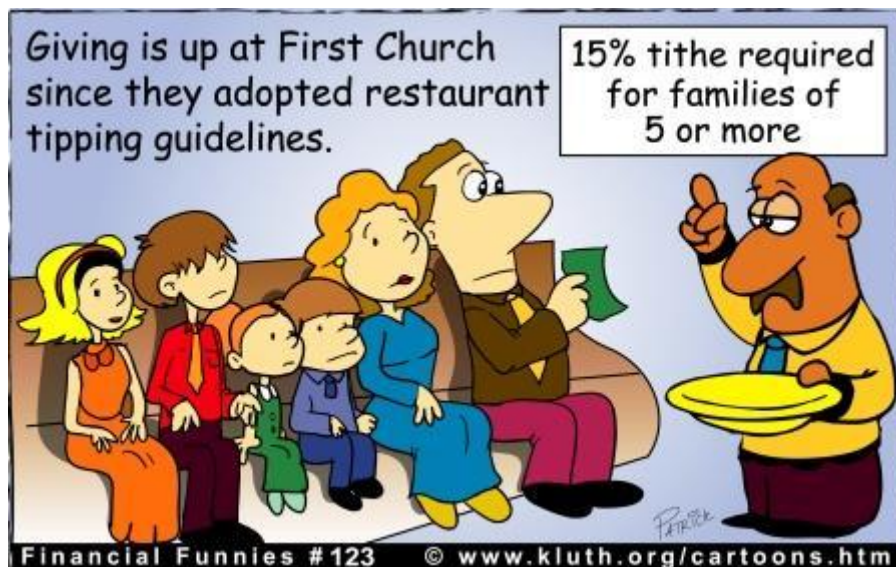
You have not lived until you have done something for someone who can never repay you.

John Bunyan 1688

Factory worker's \$500 miracle bonus

Our 3-year-old church had a chance to buy a \$2-million-dollar building for only \$500,000 if we could come up with the money in 90 days. I told everyone in the church to be watching for unexpected financial provisions in their life during this 90-day period. A factory worker, named Mike, told me he thought it was stupid for me to tell people to look for unexpected monies so people could give generously to the building project. But the next week, Mike's factory foreman called him into the office and gave Mike an envelope. Mike thought it was a pink slip saying he was getting laid off or fired. But instead, it was a \$500 bonus for his good work. Mike couldn't believe it. He had never heard of anyone in his factory getting a bonus before. Mike joyfully gave all \$500 to the 90-day building fund project.

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



Practical Tips for Godly Lifestyle Adjustments

✧ *Check those that are good reminders for you:*

- Live simply and within your means. *1 Timothy 6:6-8*
- Do not covet the possessions of others. *Exodus 20:17*
- Follow this wise advice: “Use it up, wear it out, make it do, or do without.”
- When considering making a purchase, ask yourself: “Do I really need this?” Learn to discern between your needs and your wants. *1 Timothy 6:8-10, Hebrews 13:5*
- Examine your home for evidence of hoarding. *Luke 12:18*
- Give away anything that owns you. *Matthew 19:21*
- Do not fall for commercial advertising – shop wisely based on good counsel. *Proverbs 11:14*
- Avoid fads; stick with the classics that are always in style. *Colossians 2:8, Romans 12:1-2*
- Analyze the cost of seemingly small expenditures, such as eating out, buying brand name clothing, etc. These purchases can add up to substantial sums of money. *Proverbs 27:23-24*
- In making major purchases, be sure to shop around, compare prices, gain knowledge, and get at least three prices or bids before making your final decision. *Proverbs 24:4-5*
- Actively deaccumulate by going through your closets, drawers, storage spaces, garage, basement, etc. *Matthew 6:19-20*
- Be willing to pray before making special purchases. Give God the opportunity to lead you or provide for you in an unexpected but more affordable way. *1 Peter 5:7*

40 Day Spiritual Journey to a More Generous Life

■ Be willing to purchase or use pre-owned items. Oftentimes you can save substantial money by getting what someone else previously paid full price for. *Job 27:16, Proverbs 13:22*

Adapted by permission of Harvest Bible Chapel in Rolling Meadows, IL

A single document indicating who is to receive (or who has been promised) specific family heirlooms and valuable personal possessions?	<input type="checkbox"/> YES <input type="checkbox"/> NO
A current written will and/or estate plans that honors the Lord by giving a portion of your financial resources to your church and favorite ministries and charities?	<input type="checkbox"/> YES <input type="checkbox"/> NO
A single document that highlights your life legacy (information about your growing up years, marriage, major turning points, spiritual heritage, and life lessons)?	<input type="checkbox"/> YES <input type="checkbox"/> NO
All of this information in one booklet and in one place?	<input type="checkbox"/> YES <input type="checkbox"/> NO
The checklist of 40+ things to do after a loved one dies?	<input type="checkbox"/> YES <input type="checkbox"/> NO
The biblical insights that helped shape your final decisions?	<input type="checkbox"/> YES <input type="checkbox"/> NO

IF YOU ANSWERED "NO" TO ANY OF THESE QUESTIONS...

Visit Brian Kluth's website, listen to his sermon message on this subject, and/or consider previewing and ordering the

"BECAUSE I LOVE YOU CHRISTIAN PLANNING GUIDE."



In this manual you will find helpful fill-in-the-blank forms and Biblical insights that are available nowhere else. This valuable manual can be ordered and mailed to you OR you can purchase it as an immediately downloadable Microsoft Word document.

To order, go to:
www.kluth.org/houseinorder.htm

An Additional Resource by Brian Kluth

Is Your House In Order?

TAKE THIS 10 QUESTION QUIZ
TO FIND OUT



*Does your spouse, executor,
and/or key family members have...*

A single document that lists ALL of your financial account numbers, insurance policies, pension, account balances, investments, medical insurance, and important login and password information?	<input type="checkbox"/> YES <input type="checkbox"/> NO
A single document with the location of your most important personal documents (in most households this is over 30 documents)?	<input type="checkbox"/> YES <input type="checkbox"/> NO
A single document with your near-the-end-of-your-life medical wishes that your family can provide to medical personnel if you are incapacitated?	<input type="checkbox"/> YES <input type="checkbox"/> NO
A single document with your detailed funeral wishes?	<input type="checkbox"/> YES <input type="checkbox"/> NO

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To order copies for \$2.79 to \$5.99,
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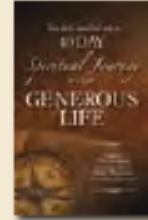


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Rev. Brian Kluth's generosity writing and speaking ministry has stretched across America and to over 100 countries worldwide. Brian is a pastor in Colorado Springs, Colorado.

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Media Interviews Brian has done interviews or been quoted on generosity and charitable giving for NBC-TV, CBN-TV, *Kiplinger Personal Finance* magazine, *NBC Dateline*, *Money Matters* Radio Program, major newspapers and magazines, *Chronicle of Philanthropy*, *Christianity Today* publications and many city/regional/nat/intl talk shows. To preview other interviews or to schedule Brian, go to: www.kluth.org/media.htm

Guest Speaking Brian is available on a limited basis to come and preach on "Why Become a Generous Christian?" and to do a "Because I Love You" Seminar (see pg 85/86) at larger churches. Go to: www.GenerousLife.info for more details. Brian has been a keynote plenary speaker and seminar trainer for thousands of pastors and leaders for many denominations, associations, groups, conferences and events. For speaking inquiries, email Brian at: bk@kluth.org

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- www.MAXIMUMgenerosity.org by Brian Kluth.
To contact, send an email to: 40days@kluth.org
- www.GenerousLife.info or 40days@kluth.org
- www.stewardshipdirect.com
- www.generousgiving.org or 423-294-1640
- www.thegathering.com (for those giving over \$200K/year)
- www.nationalchristian.com or 800-681-6223 (for help setting up your own tax-deductible charitable giving account)

RESOURCES FOR YOUR PERSONAL FINANCES:

- www.crown.org or 800-722-1976
- www.goodsenseministry.com or 847-765-0070
- www.daveramsey.com
- www.360financialliteracy.org
- www.kluth.org/houseinorder.htm

RESOURCES FOR INVESTING:

- www.soundmindinvesting.com or 877-736-3764
- www.stewardshippartners.com (over \$100K to invest)

RESOURCES FOR FINANCIAL & ESTATE PLANNING:

- www.kluth.org/houseinorder.htm
- www.cfpn.org or 404-497-7680 (Referrals to Christ-centered certified financial professionals)
- www.ronblue.com or 800-841-0362
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www.ecfa.org or 800-3BE-WISE
- www.guidestar.org (IRS990 financials for non-profits)
- www.NetworkforGood.org (Electronic gifts to church & charities)

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- www.360financialliteracy.org