

You are  
invited on a

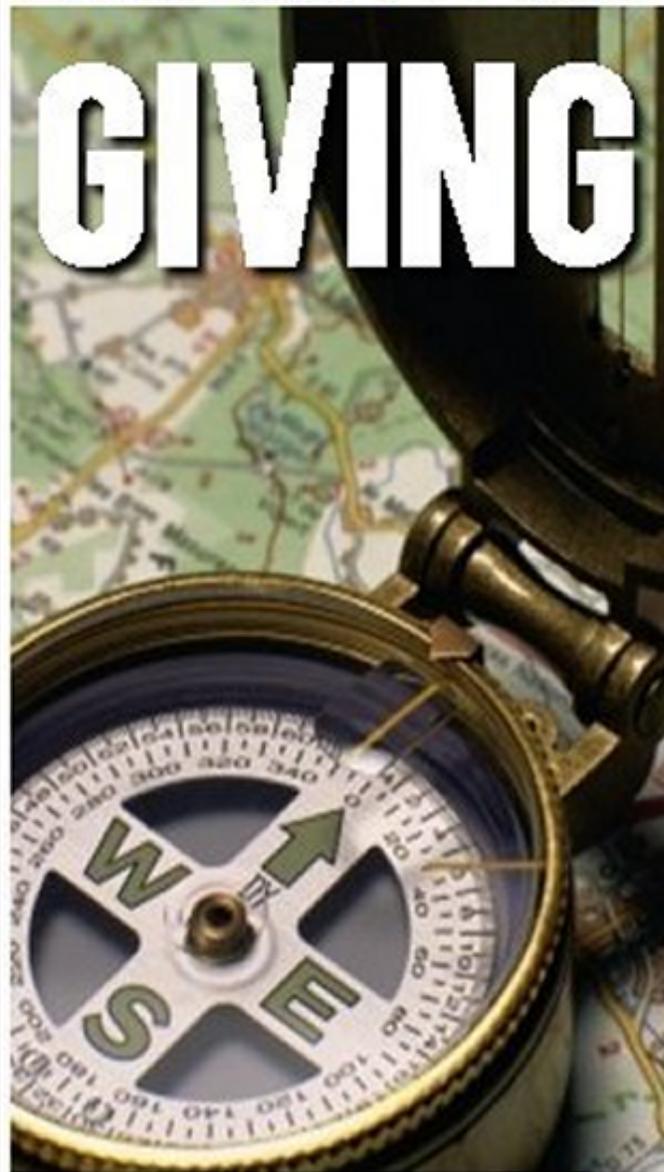
# 40- Day

**Spiritual  
Journey  
to a more  
Generous  
Life!**

Through daily  
Bible readings,  
devotional  
thoughts,  
powerful  
illustrations,  
quotes & quips,  
and  
facts & figures.

# THE JOY OF

# GIVING



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**A  
Spiritual  
Journey  
*to a more  
Generous  
Life!***

**WEEK  
ONE**

**DAYS 1-7**

**Biblical Perspectives  
Let Me Illustrate  
Quotes and Quips  
Facts & Figures**

## Day 1

### **Read: Genesis 1:26-31 – Creation; Subdue and care for it**

*26. Then God said, "Let us make man in our image, in our likeness, and let them rule over the fish of the sea and the birds of the air, over the livestock, over all the earth, and over all the creatures that move along the ground." 27. So God created man in his own image, in the image of God he created him; male and female he created them.*

God has made us in His own image. That is a powerful concept. God put us on earth to be like Him – in His image, in His likeness, to be and do like Him. Mankind's task on earth was to rule over the earth. The idea of ruler ship over earth has in it the concept of management. Man was to be a manager, a steward, or an overseer of God's creation. He was to take care of what God entrusted to him.

In the end of all things every man will be brought before the Creator to give an account of himself. To paraphrase the question Jesus was asking in Matthew 25, "Were you a good steward or a bad steward? Did you manage well what God gave to you and did you use it for the King or did you waste it and squirrel it away?" It does not belong to you in the first place. You are just the appointed caretaker.

#### **John Wesley's Example of Generosity**

Take John Wesley for example. He was born in 1703 and became one of the great evangelists of the 18th Century. In 1731 he began to limit his expenses so that he would have more money to give to the poor. In the first year his income was 30 pounds and he discovered that he could live on 28 pounds, so he gave away two. In the second year his income doubled but he held his expenses even, so he had 32 pounds to give away (a comfortable year's income). In the third year his income jumped to 90 pounds and he gave away 62 pounds. In his long life Wesley's income advanced to as high as 1,400 pounds in a year, but he rarely let his expenses rise above 30 pounds. He said that he seldom had more than 100 pounds in his possession at a time. This so baffled the English Tax Commissioners that they investigated him in 1776 insisting that for a man of his income he must have silver dishes that he was not paying the excise tax on. He wrote them, "I have two silver spoons at London and two at Bristol. This is all the plate I have at present, and I shall not buy any more while so many round me want bread." When he died in 1791 at the age of 87 the only money mentioned in his will was the coins to be found in his pockets and dresser. Most of the 30,000 pounds he had earned in his life had been given away. He wrote, "I cannot help leaving my books behind me whenever God calls me hence; but in every other respect, my own hands will be my executors. In other words, I will put a control on my spending myself, and I will go beyond the tithe for the sake of Christ and his kingdom."

#### **Quotes:**

"Stewardship is the act of organizing your life so that God can spend you." – Lynn A. Miller

"When money is sent to me for my own use, I pass it on to God. As much as \$5,000 has been sent at one time; but I do not regard such gifts as belonging to me; they belong to Him, whose I am and whom I serve. Save for myself? I dare not save; it would dishonor my loving, gracious, all bountiful Father." – George Mueller, English Pastor

## Day 2

### **Read: Genesis 4:1-5, Hebrews 11:4 – Cain and Able; Giving My Best**

1. Adam lay with his wife Eve, and she became pregnant and gave birth to Cain. She said, "With the help of the LORD I have brought forth a man." 2. Later she gave birth to his brother Abel. Now Abel kept flocks, and Cain worked the soil. 3. In the course of time Cain brought some of the fruits of the soil as an offering to the LORD. 4. But Abel brought fat portions from some of the firstborn of his flock. The LORD looked with favor on Abel and his offering...

Cain and Abel were twins, look-alikes, mirror images of each other physically, yet miles apart when their hearts were examined. If we look only on the surface of the story we don't get it. Why did God honor Abel's offering and not Cain's? Does God have something against fruit or grain offerings? In Leviticus, God ordained them as part of the sacrificial system, so that can't be true.

The difference is found in Hebrews 11:4. God does not look on the outward appearance but on the heart. God was looking for a sacrificial heart. According to this passage Able offered some of his firstborn unblemished lambs with a heart of faith in God which was dearer to God than a barn full of grain or a bushel of apples given out of obligation or plenty. Cheap offerings don't please the Lord. David learned that well and stated when he could have gotten off dirt cheap, "I will not offer to the Lord that which costs me nothing."

When our tithes and offerings become old hat, or routine, and cost us nothing dear to our hearts, then it is time to look back to the meaning of sacrifice. The meaning of sacrifice is to lose something you hold dear to gain something even dearer – the favor and smile of God.

### **His Legacy Lives On – Will yours?**

*Hebrews 11:4 By faith Abel offered God a better sacrifice than Cain did. By faith he was commended as a righteous man, when God spoke well of his offerings. And by faith he still speaks, even though he is dead.*

#### **Confederate Currency Worthless at War's End**

Imagine that you're alive at the end of the Civil War. You're living in the South, but you are a Northerner and plan to move home as soon as the war is over. While in the South, you've accumulated a lot of Confederate currency. Now, suppose you know for a fact that the North is going to win the war and the end is imminent. What will you do with your Confederate money? If you're smart, there's only one answer. You should immediately cash in your Confederate currency for U.S. currency—the only money that will have value once the war is over. Keep only enough Confederate money to meet your short-term needs. As a Christian, you have inside knowledge of an eventual worldwide upheaval caused by Christ's return. *This is the ultimate insider-trading tip: When Christ returns—or when you die, whichever comes first and either event could happen today. Earth's currency will become worthless!*

#### **Quotes:**

"The fellow that has no money is poor. The fellow that has nothing but money is poorer still."  
– Billy Graham

"We are rich only through what we give: and poor only through what we refuse to keep."  
– Anne Swetchine, Russian-French Writer

### Day 3

#### **Read: Genesis 14:18-20 – Tithing: law or principle?**

*18. Then Melchizedek king of Salem brought out bread and wine. He was priest of God Most High, 19. and he blessed Abram, saying, "Blessed be Abram by God Most High, Creator of heaven and earth. 20. And blessed be God Most High, who delivered your enemies into your hand." Then Abram gave him a tenth of everything.*

What do you give God when you don't have to give anything? That is the point of this story. Abraham, called Abram, lived before God gave Moses the law of tithing. He was under no obligation to give a dime to the high priest. His heart was fully in control of his giving. He was motivated not by the law of tithing, but his motivation was grace. He was so thankful to the Lord who had blessed him and given him all things richly to enjoy that he gave willingly, joyfully, and bountifully to the servant of the Lord. He shared his blessings that others in turn might be blessed. Tithing then is not to be a law for us but a principle. We give our tithes willingly, joyfully, and abundantly because we are thankful to the "Source" of all our blessings.

So what is your answer to the question, "What do you give God when you don't have to give anything?"

#### **The Left Hand and the Right**

Charles Spurgeon and his wife, according to a story in the Chaplain magazine, would sell but never give away the eggs their chickens laid. Even close relatives were told, "You may have them if you pay for them." As a result some people labeled the Spurgeons as greedy and grasping. The criticisms were accepted without any defense. The full story was not revealed until after the death of Mrs. Spurgeon. All the profits from the sale of eggs had been used to support two elderly widows. Because the Spurgeons were unwilling to let their left hand know what the right hand was doing (Matthew 6:3), they endured the attacks in silence.

#### **Quotes:**

"I never would have been able to tithe the first million dollars if I had not tithed my first salary, which was \$1.50 per week. – John D. Rockefeller, Sr., American Industrialist and Philanthropist

## Day 4

### **Read: Genesis 22:1-18, Hebrews 11:17-19 - Trusting God with my all**

7. Isaac spoke up and said to his father Abraham, "Father?" "Yes, my son?" Abraham replied. "The fire and wood are here," Isaac said, "but where is the lamb for the burnt offering?" 8. Abraham answered, "God himself will provide the lamb for the burnt offering, my son." . . . the angel of the LORD called out to him from heaven, "Abraham! 12. "Do not lay a hand on the boy," he said. "Do not do anything to him. Now I know that you fear God, because you have not withheld from me your son, your only son."

It seems like God loves to give "pop quizzes." God often set out to prove or test the love of his people. It isn't that God doesn't know our hearts, because He knows all things. But in the book of Job we get a glimpse of what takes place behind the curtain in heaven. Satan is the one accusing us of not being honest, loving, faith-filled, and obedient to God. Thus the test – not to prove anything to God, but to display to the evil one that God's child has a pure heart and trusts him implicitly.

What a test! To wait 99 years for a son, then finally get him in your old age and God asks you to give him up. Would you? You've asked God for that good job. He gave it to you and now you are doing better than ever before. Then He tests you with a church construction project, a missionary need, or some other worthy cause. Will we selfishly hold back? After all God gave you the good income, why should you give it away? The lesson here is about willingness to part with what is dear to us when God asks for a portion or all of it back.

Paul said, "...God is able to make all grace abound toward you... in all things..." (2 Corinthians 9:8) Don't fear that God is going to ask you to do more than you can or should. When He tugs on your heartstrings listen, and lean on Him. He will not rob his own.

### **Temporary Hotel Stay**

Suppose your home is in France and while visiting America for three months you live in a hotel. You're told that you can't bring anything back to France on your flight home, but you can earn money and mail deposits to your bank in France. Would you fill your hotel room with expensive furniture and wall hangings? Of course you wouldn't! You'd send your money where your home is. You would spend only what you needed on the temporary residence, and send your treasures ahead so they'd be waiting for you when you got home.

### **Quotes:**

"What I possess, God owns." – Howard Dayton, co-founder of Crown Financial Ministries.

"Without a rich heart wealth is an ugly beggar." – Ralph Waldo Emerson

"I find all this money a considerable burden." – J. Paul Getty, American Industrialist

## Day 5

### **Read: Genesis 28:20-22 – Giving a tenth of all I have**

*20. Then Jacob made a vow, saying, "If God will be with me and will watch over me on this journey I am taking and will give me food to eat and clothes to wear 21. so that I return safely to my father's house, then the LORD will be my God 22. and this stone that I have set up as a pillar will be God's house, and of all that you give me I will give you a tenth."*

It is so amazing to see these Old Testament guys, without Bible, without the law, without any outer constraint, willingly and generously giving back to God one tenth of all they have. Jacob did not have to give a tenth but he did because of God's faithfulness to him. Note that it was not just a tenth of his weekly, monthly, or yearly income. It was a tenth of all that he had.

So, let's do the math. Figure out your net worth. Calculate the value of your house, your car(s), your retirement, your savings, your investments, your land, and all your clothing, household appliances, dishes, silverware, DVDs, Videos, CD, stereos, TVs, etc. and finally your yearly income.

Go on. Everyone – do it! Have you done it? What is it worth? It's staggering isn't it? God has blessed us in so many ways yet we hold on like paupers who are about to go to the poor house. It is that beggar, poor-me attitude that will kill the joy of giving back to God. It is ingratitude dressed up in its most self-righteous garments.

OK, now you can throw that list of values away. Just keep it in mind when the Lord asks you to give to the building of His temple. Give of your substance, not just your income and you will see greater joy and blessing.

#### **The Plane Crash Victims**

Another way to understand this principle is to picture 269 people entering eternity in a plane crash. Before the crash there is a noted politician, a millionaire corporate executive, a playboy and his playmate, and a missionary kid on the way back home after visiting grandparents. Picture them after the crash as they stand before God, utterly stripped of every MasterCard, checkbook, credit line, image, clothes, success, books, and Hilton reservations. The politician, the executive, the playboy and the missionary kid on level ground with nothing, absolutely nothing in their hands, but only what they brought in their hearts. O how absurd and tragic the lover of money will seem on that day! He will be like a man who spends his whole life collecting train tickets and in the end is so weighed down by the collection that he misses the last train. Don't try to get rich, "for we brought nothing into the world and we can take nothing out of the world."

#### **Quotes:**

"A lot of people are willing to give God the credit, but not too many are willing to give him the cash." – Unknown

I have held many things in my hands, and I have lost them all. But whatever I have placed in God's hands, that I still possess." – Martin Luther, German Reformer

## Day 6

**Read: Exodus 25:1-2; Exodus 35&36 - Willing heart – a heart stirred up to give**

**Exodus 25:1** The LORD said to Moses, 2. "Tell the Israelites to bring me an offering. You are to receive the offering for me from each man whose heart prompts him to give...

**35:4** Moses said to the whole Israelite community, "This is what the LORD has commanded: 5. From what you have, take an offering for the LORD. Everyone who is willing is to bring to the LORD an offering...

**35:20** Then the whole Israelite community withdrew from Moses' presence, 21. and everyone who was willing and whose heart moved him came and brought an offering to the LORD for the work on the Tent of Meeting, for all its service, and for the sacred garments. 22. 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.

To me this is one of the most thrilling stories of giving in the whole Bible. God challenged his people in the realm of giving. It was not a command given to everyone but more of a suggestion, "Let everyone who has a stirred up heart, bring an offering of what he has to the Lord." If you did not have a stirred up heart you were off the hook.

What if next Sunday the Lord comes up with a new rule? "No one has to bring any offering anymore. We will only receive offerings of those of you who beg to give, who are so stirred up they can't wait to give to the Lord. No one else has to bring anything." What do you think would happen to the offerings? Will God go broke? Will the bills be paid? Will the land be purchased or the building be built?

The result of God's challenge recorded in Exodus was accepted and the offerings poured in like never before so that there was more than enough, that is, there was not room enough to receive it. Oh, God, change our hearts! Change my heart!

**Exodus 36:3** ...And **the people continued to bring freewill offerings morning after morning**. 4. So all the skilled craftsmen who were doing all the work on the sanctuary left their work 5. and said to Moses, "**The people are bringing more than enough** for doing the work the LORD commanded to be done." 6. Then Moses gave an order and they sent this word throughout the camp: "No man or woman is to make anything else as an offering for the sanctuary." And so **the people were restrained from bringing more**, 7. because what they already had was more than enough to do all the work.

### **The Consumptive Servant**

Archdeacon Hare was giving a lecture at Trinity College when a cry of "Fire!" was raised. His pupils rushed away, and formed themselves into a line to pass buckets of water from the river to the burning building. The tutor saw a student, who was ill with consumption, standing up to his waist in the water, and cried to him, "What! You in the water, Sterling?" The reply was, "Somebody must be in it, and why not I as well as another?"

### **Quotes:**

"One of the greatest missing teachings in the church today is the reminder to men and women that nothing we have belongs to us." – Gordon MacDonald

## Day 7

**Read: Exodus 34:20; Deuteronomy 16:16-No one empty handed**

*Exodus 34:20. "...No one is to appear before me empty-handed."*

**Deuteronomy 16:16** *Three times a year all your men must appear before the LORD your God at the place he will choose: at the Feast of Unleavened Bread, the Feast of Weeks and the Feast of Tabernacles. No man should appear before the LORD empty-handed...*

Israelites, in the Old Testament as well as at the time of Jesus, gave their offerings at the treasury box where everyone could watch and see what they were doing. Everyone stopped and put something in. No one dared insult the Lord by coming before his throne empty handed. The poor were no exception. We are probably receiving our offerings all wrong in the church today. We probably should not pass the plate and let people off the hook in their giving to the Lord.

No man, that is, no bread-winner, should be so insulting as to come to present himself to the Lord without an offering. Even the widow that Jesus observed gave of her lack and was blessed.

God isn't poor that He needs our money. We who think ourselves to be rich are actually poor and need Him. It is for our benefit that we give. Giving helps us develop a looser attachment to the things that we possess. Even the word 'possess' is a misnomer. As we already learned, we don't really possess anything. We are given the privilege of taking care of something while we are in this world. When we leave this world we give up what we have cared for and another takes over the stewardship.

You are not magnanimous because you give. You are not throwing a tip to the heavenly waiter. God is not a beggar, nor our servant to be treated as a charity case. Giving is good stewardship of what belongs to God, nothing more.

### **The Eager Sunday School Children**

The Junior Sunday School Teacher asked her eight eager 10-year-olds if they would give \$1,000,000 to the missionaries. "YES!" they all screamed!! "Would you give \$1,000?" Again they shouted "YES!" "How about \$100?" "Oh, YES we would!" they all agreed!! "Would you give just a dollar to the missionaries?" she asked. The boys exclaimed "YES!" just as before except for Johnnie. "Johnnie," the teacher said as she noticed the boy clutching his pocket, "why didn't you say 'YES' this time?" "Well," he stammered, "I HAVE a dollar."

### **Quotes:**

"I have observed 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 did not." – Sir John Templeton, Chairman of Templeton Funds

"When we give to God, we are just taking our hands off what already belongs to Him."

"Give to God what's right – not what's left." – Anonymous



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**WEEK  
TWO**

**DAYS 8-14**

**Biblical Perspectives  
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## Day 8

### Deuteronomy 6:4-5 - With all your heart

*“4. Hear, O Israel: The LORD our God, the LORD is one. 5. Love the LORD your God with all your heart and with all your soul and with all your strength.”*

#### How do you love the Lord?

The command, the standard, the measure of God’s delight and expectation is like that of a lover – “with all your heart ...soul ...strength, and... mind...” (Luke 10:27) Love must not be simply spoken or promised in words. It must be demonstrable. How you really love is lived out every day in your actions, not just your feelings. How are you demonstrating your love for the Lord? Elizabeth Barrett Browning penned these memorable words:

*“How do I love thee? Let me count the ways.  
I love thee to the depth and breadth and height  
My soul can reach, when feeling out of sight  
For the ends of Being and ideal Grace.  
I love thee to the level of everyday's*

#### **The Orphan and the Soldier**

Shortly after World War II came to a close perhaps the saddest sight of all was that of little orphaned children starving in the streets of those war-torn cities. Early one chilly morning an American soldier was making his way back to the barracks in London. As he turned the corner in his jeep, he spotted a little lad with his nose pressed to the window of a pastry shop. Inside the cook was kneading dough for a fresh batch of doughnuts. The hungry boy stared in silence, watching every move. The soldier pulled his jeep to the curb, stopped, got out and walked quietly over to where the little fellow was standing. Through the steamed-up window he could see the mouth-watering morsels as they were being pulled from the oven, piping hot. The boy salivated and released a slight groan as he watched the cook place them onto the glass-enclosed counter ever so carefully. The soldier’s heart went out to the nameless orphan as he stood beside him. “Son...would you like some of those?” The boy was startled. “Oh, yeah...I would!” The American stepped inside and bought a dozen, put them in a bag, and walked back to where the lad was standing in the foggy cold of the London morning. He smiled, held out the bag, and said simply: “Here you are.” As he turned to walk away, he felt a tug on his coat. He looked back and heard the child ask quietly: “Mister ... are you God?” We are never more like God than when we give. “God so loved the world, that he gave...” ~ Brian Kluth

#### **Quotes:**

*“Some people give God a tenth – a tenth of what they ought to give.”*

*“You should give according to your income, lest God make your income according to your giving?”*

## Day 9

### **Read: Deuteronomy 8:11, 17-18 - Power to Get Wealth**

*“11. Beware! Be careful that you do not forget the LORD... 17. You may say to yourself, ‘My power and the strength of my hands have produced this wealth for me.’ 18. But remember the LORD your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your forefathers, as it is today.”*

“Beware!” makes a great intimidating sign. “Beware of Dog!” is an even sterner warning.

I will always remember an incident that happened to me when I delivered papers on my bicycle. My boss was training me to a new route early one Sunday morning. Since the Sunday paper was heavy and the route was new, he decided to drive me through the route in the newspaper van so I would get the feel of it. As we stopped at one particular house we saw a sign on the gate, “Beware of dog.” On the porch sat a calm black dog that just watched me with sad eyes as I descended from the truck. The boss took one look and said, “You’d better not put the paper on the porch. Just put it in a plastic bag in front of the gate.” Wanting to impress my boss I said, “No, he looks harmless.” While I approached the porch, the dog just calmly watched me. I spoke to the animal kindly then turned slowly and was making my way back to the truck with a smile on my face. Suddenly there were teeth sunk into my derriere without as much as a growl! I screamed and ran, shaking the still clinging dog behind me. He didn’t let go until I passed the gate and my boss jumped out of the truck yelling at the dog. I spent the rest of the morning in the hospital getting repaired. Later my boss asked me why I did not heed the warning of the sign. My only response was, “I thought I could do it my way.”

God has given us some stern warning signs that we need to heed, also. One warning that is repeated again and again is about money. Keeping what belongs to God and forgetting who gives you health and strength to get your income is risky business. The Lord knows that the ‘dog’ called “mammon” will come back to bite you without warning. Beware!

### **Quotes:**

*“A Christian can never serve God AND Money, but they must learn to serve God WITH money.”*

*“When it comes to giving until it hurts, most people have a very low threshold of pain.”*

*“A checkbook and financial statements are theological documents, they will tell you who and what you worship.” - Brian Kluth, pastor and generosity speaker*

## Day 10

### **Read: Leviticus 23:9-10 - bring the first fruits of your harvest**

*"9. The LORD said to Moses, 10. 'Speak to the Israelites and say to them: 'When you enter the land I am going to give you and you reap its harvest, bring to the priest a sheaf of the first grain you harvest.' "* (literally, a sheaf of the firstfruits)

**Symbols mean things.** If you are married you probably wear a wedding ring. But a ring on your finger doesn't make you man and wife. A wedding band is a symbol of marriage. This potent symbol of unity sends an unmistakable message about our marital status.

**History of the wedding ring – symbol.** The oldest recorded exchange of wedding rings comes from ancient Egypt, about 4800 years ago. In early Egypt, the ring was linked with the supernatural, a never-ending band linked with eternal love. Later for the Romans, the ring's acceptance by a young lady was a binding, legal agreement and the girl was no longer free. Today we accept the ring as part of a religious ceremony when we marry in the church. As time passes, traditions change, and today it is not only the wives who wear rings as a symbol of their lasting affection, but the majority of husbands also choose to wear this badge of fidelity and commitment.

**Why the third finger of the left hand?** There are many theories as to why this particular finger came to symbolize marriage. Both the ancient Romans and Egyptians believed that a vein - called the vena amoris in Latin - ran directly from that finger to the heart.

In medieval England, a bridegroom would slide the ring part way up his bride's thumb, index and middle finger, saying "In the name of the Father, the Son, and the Holy Ghost" as he passed each one. He then put the ring on the next available finger - the third finger of the left hand. This practice was finally formalized in the 1500's when Henry VIII's son authored The Book of Common Prayer, which gives English, modern Protestant wedding vows and decrees on which finger our wedding rings should go.

**God Honors Symbols.** The blood painted on the doorposts and lintels (Exodus 12) was a sign to the angel of death that the family within belonged to the Lord. Why do we wear wedding rings? Not because God mandates it. He doesn't. But we do so as a symbol of our identity to one another. The tithe and the first fruit offering were symbols that we belong to the Lord and all that we have belongs to Him. Your giving to the Lord stands as a symbol of your fidelity and commitment just as a wedding band stands as a testimony of your fidelity and commitment to your spouse. When someone refuses to wear a wedding ring the spouse has given, one wonders about the sincerity of that commitment.

### **Quotes**

*"People go through 3 conversions: The conversion of their head, their heart and their pocketbook. Unfortunately, not all at the same time."* ~ Martin Luther

*"Your bank and credit card statements are theological documents. They tell who and what you worship."* ~ Anonymous

## Day 11

### **Read: 2 Samuel 24:24 - That which cost me nothing**

*“24. But the king replied to Araunah, ‘No, I insist on paying you for it. I will not sacrifice to the LORD my God burnt offerings that cost me nothing.’ So David bought the threshing floor and the oxen and paid fifty shekels of silver for them. 25. David built an altar to the LORD there and sacrificed burnt offerings and fellowship offerings. Then the LORD answered prayer in behalf of the land, and the plague on Israel was stopped.”*

David understood the nature of sacrifice. Sacrifice is not just about showing up with something in your hand. Sacrifice needs to cost you something. There needs to be pain. Something dear to you must be given up.

### **The Widow and the Orphanage Director**

In the latter part of the 17th century, German preacher August H. Francke founded an orphanage to care for the homeless children of Halle. One day when Francke desperately needed funds to carry on his work, a destitute Christian widow came to his door begging for a ducat—a gold coin. Because of his financial situation, he politely but regretfully told her he couldn’t help her. Disheartened, the woman began to weep.

Moved by her tears, Francke asked her to wait while he went to his room to pray. After seeking God’s guidance, he felt that the Holy Spirit wanted him to change his mind. So, trusting the Lord to meet his own needs, he gave her the money. Two mornings later, he received a letter of thanks from the widow. She explained that because of his generosity she had asked the Lord to shower the orphanage with gifts. That same day Francke received 12 ducats from a wealthy lady and 2 more from a friend in Sweden. He thought he had been amply rewarded for helping the widow, but he was soon informed that the orphanage was to receive 500 gold pieces from the estate of Prince Lodewyk Van Wurtenburg. When he heard this, Francke wept in gratitude. In sacrificially providing for that needy widow, he had been enriched, not impoverished.

## Quotes

*The harder the conflict, the more glorious the triumph. what we obtain too cheap, we esteem too lightly... 'Tis dearness only that gives everything its value. -- Thomas Paine.*

*“No pain, no gain.”*

*“No deposit, no return.”*

*“Give ‘til it hurts.”*

*“Easy come easy go.”*

## Day 12

### **Read: 1 Kings 17:9-16 – Widow's Oil and Meal**

*Elijah said to her, "Don't be afraid. Go home and do as you have said. But first make a small cake of bread for me from what you have and bring it to me, and then make something for yourself and your son. 14. For this is what the LORD, the God of Israel, says: 'The jar of flour will not be used up and the jug of oil will not run dry until the day the LORD gives rain on the land.'" 15. She went away and did as Elijah had told her. So there was food every day for Elijah and for the woman and her family. 16. For the jar of flour was not used up and the jug of oil did not run dry, in keeping with the word of the LORD spoken by Elijah.*

This is one of my favorite Old Testament stories. Elijah is just obeying God, but in the process he is in the middle of a crisis. God pronounced through him that there would be a famine in the land. That famine would affect Elijah along with the rest of the population. But God promised Elijah that He would take care of him.

First, it was the ravens that were ordered by the Lord to feed him every day as he stayed beside a brook. They faithfully brought him bread and meat every morning and evening until the brook dried up. (1 Kings 17:4-7)

Then, God sent him to a poor widow in the town of Zarephath. God promised him, "I have commanded a widow in that place to supply you with food." When he arrived he found, not a rich widow, but a poor one with a son to feed. She was in the field gathering sticks to make a fire. Elijah probably shuddered to be so bold as to ask this poor lady for something to eat. But God had commanded and God had promised, so Elijah asked. She replied, "I have no bread, only a handful of flour in a jar and a little oil in a jug for my son and myself and then we are going to die."

Did you ever feel that way? You are down to your last dime, and the church is asking for money! You barely have enough to live on and God is asking you to give it up? No, He is asking you to trust Him and share it in obedience by faith. What is even more incredible is that Elijah says **first** bring me some bread and then make something for yourself and the child. **Then he adds the promise:** "This is what the Lord says, 'The jar of flour will not be used up and the jug of oil will not run dry until the day the LORD gives rain on the land.'" So, in faith she takes God at his word. Sometimes faith can look like a dumb move to us, but she believed the man of God and fed him and then herself and her son. Guess what!? Jesus never fails!

*"So there was food every day for Elijah and for the woman and her family. For the jar of flour was not used up and the jug of oil did not run dry, in keeping with the word of the LORD spoken by Elijah."*

God will keep his promises. Will you trust him?

### **Quotes**

*"Man's extremity is God's opportunity."* ~ the Scottish Parliament, Nov. 2, 1706, protesting against union of England and Scotland

*"God is never late. But then, he is rarely early either."* – anonymous preacher

## Day 13

### **Read: Psalm 90:12 – Numbering our days – Do the math!**

*“Teach us to number our days aright, that we may gain a heart of wisdom.”*

**Stewardship** is about stuff. But stewardship is not just about money. We are to be good stewards or caretakers of everything God gives us.

**Time** is given to us in limited supply. The days of our lives, on average, “are threescore and ten, if by reason of strength maybe fourscore.” Psalm 90:10 Translation, we live about 70, maybe 80 years if we are lucky.

Let's count our days, not just our years. If you are 20 years old you have lived 7305 days. If you are 30 years old you have lived 10,957 days. If you are 50 years old you have lived 18,262 days. If you have lived to be 70 years old you have lived 25,557 and if you are so fortunate to live to 80 you will have lived 29,220. As Porky Pig used to say, “That's all folks!”

If you are blest you may have only 30,000 days or less to use for the Lord. Those days, every one of them, are a gift of God to be invested wisely for eternity.

The Second Law of Thermodynamics states that energy is inexorably less available to do useful work as history moves forward. The overall tendency of all things in the material world is to run down, decay, rot, and fall apart. To put it in laymen's terms “time is running out.”

### **God is into numbers.**

He even has a book by that name. Let's talk about numbers.

Let's count things God has given us.

- The hairs on your head – numbered by God. (Matthew 10:30)
- The days of your life – numbered by God. (Ps 90:10-11)
- The blessing you have already received from God – numbered by God but often forgotten by you and me. (Psalm 103:1-3)
- The opportunities you have to give to God in your lifetime... unlimited.
- The number of colds, flu, and illnesses, diseases you have already recovered from... lost count.
- The times you have been able to hear the preaching of God's word...

### **Quotes**

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

-- Allegedly by Missionary C.T. Studd

## Day 14

### Read: Proverbs 3:9 - Honor the Lord with your substance

“9. Honor the LORD with thy substance, and with the firstfruits of all your increase: 10. So shall your barns be filled with plenty, and your presses shall burst out with new wine.” NKJV

### Substance Abuse

The word “substance” in Scripture is an interesting one. It comes from a root word, which means, “to arise.” Your substance (i.e. your wealth) is then your ability to arise. It is your growth. Your growth in any arena does not come from you, it comes from the Lord. Everything that you have is from the Lord. Many of us are guilty of substance abuse. We keep what we do not own, and pretend that which was lent to us is now owned by us.

What are we really made of? We say, “Little girls are made of sugar and spice and everything nice and boys are made of frogs and snails, and puppy dog tails.” Actually we are not much more than Jell-O.

**Jell-O is gelatin.** What exactly is gelatin? Gelatin is just a processed version of a structural protein called collagen that is found in many animals and in humans. Collagen actually makes up almost a third of all the protein in the human body. It is a big, fibrous molecule that makes skin, bones, and tendons both strong and somewhat elastic. As you get older, your body makes less collagen, and individual collagen fibers become cross linked with each other. You might experience this as stiff joints (from less flexible tendons) or wrinkles (from loss of skin elasticity). - From *How Stuff Works*

The U.S. Bureau of Chemistry and Soils invested many a hard-earned tax dollar in calculating the chemical and mineral composition of the human body, which breaks down as follows:

65% Oxygen	1.5% Calcium	0.15% Sodium
18% Carbon	1% Phosphorous	0.15% Chlorine
10% Hydrogen	0.35% Potassium	0.05% Magnesium
3% Nitrogen	0.25% Sulfur	0.0004% Iron
		0.00004% Iodine

Additionally, it was discovered that our bodies contain trace quantities of fluorine, silicon, manganese, zinc, copper, aluminum, and arsenic. Together, all of the above amounts to less than one dollar!

### Quotes

What is your substance, whereof are you made,  
That millions of strange shadows on you tend?  
Since every one, hath every one, one shade,  
And you but one, can every shadow lend.

~ William Shakespeare / Sonnet 53 “What Is Your Substance”



**A  
Spiritual  
Journey  
*to a more  
Generous  
Life!***

**WEEK  
THREE**

**DAYS 15-21**

**Biblical Perspectives  
Let Me Illustrate  
Quotes and Quips  
Facts & Figures**

## Day 15

### **Read: Haggai 1:3-9 – A purse with holes in it.**

“3. Then the word of the LORD came through the prophet Haggai: 4. ‘Is it a time for you yourselves to be living in your paneled houses, while this house remains a ruin?’ 5. Now this is what the LORD Almighty says: ‘Give careful thought to your ways. 6. **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.**’ 7. This is what the LORD Almighty says: ‘Give careful thought to your ways. 8. 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. 9. ‘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.’ “

Did you ever feel like you were getting farther behind every payday? No matter how much the raise, no matter how many bonuses or overtime hours you get, still your money does not go the distance. No matter what you try, you can’t get out of debt, and it seems each year you are farther behind than the year before. God says there is a reason. “You earn wages and put them into a wallet that leaks.”

In this particular case God says it was because the people of Israel prioritized their own houses more than the house of God. They robbed God of His tithes and offerings so they could buy a new kitchen, put up a garage, or buy new furniture. God will have a hand on your wallet one way or the other. Either He will be touching it to bless you or He will be touching it to take away from you.

Tithing teaches us discipline with money. It teaches us to make priorities and forces us to live carefully on a budget to honor God. When God is honored, He blesses. It is that simple. The Lord is not interested in rhetoric, that is, He is not interested in pledges of allegiance to His Lordship. God wants His Lordship to be demonstrated, not talked about.

I will never forget the day my old car broke down while married in college and with our first child. Finances were tight. My Opel’s clutch went out on me and it was my only means of transportation to my job. My wife and I raided our budget envelope and scraped enough cash to walk downhill a mile to the Buick dealer to buy the part I needed. It cost exactly \$42.00. I had on coveralls for working in the cold under my car on the street and decided to walk to the garage just like that. I took the money from my wife and walked the mile. When I reached into my overalls pocket to pay for the part, I realized that overalls don’t really have pockets; they are just straight-through pockets to hang tools on. My money was gone. I was in tears crying out to God. I begged the assistance of my brother-in-law and we both walked both sides of that mountain the entire mile. It was a windy day and we had little hope of finding the money, but we prayed. Then it happened. Bill found a twenty caught in a bush. Then I found another caught in a pile of leaves. We never found the two dollars. When we put God first he plugs the leaks!

**Quote:** *If there is a leak in your budget plug it with God’s tithe.* – Anonymous

## Day 16

### **Read: Proverbs 10:4, 5 - He that sleeps in harvest is a shame**

*"4. Lazy hands make a man poor, but diligent hands bring wealth. 5. He who gathers crops in summer is a wise son, but he who sleeps during harvest is a disgraceful son."*

God is concerned about diligence and work. God has a work ethic. When He created man he put him in the Garden of Eden. We envision this as the most blissful of places, mankind's utopia. Yet, even in that utopia there was work to be done. God put man in the garden to tend and care for it. God always intends for us to be productive, not lazy. Some also envision heaven as being a place where there is no work, only recreation and lying around on clouds playing harps. Not so. Even in heaven there will be work to do. It is the nature of our Heavenly Father to work. He is productive and so He expects us, His creation to be like Him. In the New Testament the apostle Paul declared, "If a man will not work, neither should he eat." (2 Thess. 3:10)

### **The Ant and Grasshopper**

In a field one summer's day a Grasshopper was hopping about, chirping and singing to its heart's content. An Ant passed by bearing along with great toil an ear of corn he was taking to the nest. "Why not come and chat with me," said the Grasshopper, "instead of toiling and moiling in that way?" "I am helping to lay up food for the winter," said the Ant, "and recommend you to do the same." "Why bother about winter?" said the Grasshopper; "we have got plenty of food at present." But the Ant went on its way and continued its toil. When the winter came the Grasshopper had no food, and found itself dying of hunger, while it saw the ants distributing every day corn and grain from the stores they had collected in the summer. Then the Grasshopper knew: **"IT IS BEST TO PREPARE FOR THE DAYS OF NECESSITY."**

*Æsop. (Sixth century B.C.) Fables.*

God has given us strength and health of youth to work and be productive. We are to be diligent to provide for ourselves while we can because for every one of us there is a day coming in which we will retire or be unable to work. During our working years we are to provide not only for our day-to-day consumption but to provide resources for tomorrow. It is important for us to discover the secret of storing up during harvest so we have enough when times get tough. Joseph learned this principle and practiced it in Egypt as he prepared for years of famine by storing up during the good years of harvest (Genesis 41). All of us will have years of plenty and years of drought. A wise man learns not to consume all he earns but to set aside regularly and consistently for tomorrow. Larry Burkett, of Crown Financial Ministry, wisely recommended that all of us do diligence to give God his 10%, get out of debt, and start laying aside 10% of our income for our future and ourselves. We should all learn to live on less than 80% of our take home pay and thus storing up for ourselves a harvest for tomorrow.

### **Quote:**

"Diligence is the mother of good fortune, and idleness, its opposite, never brought a man to the goal of any of his best wishes." - Miguel De Cervantes

## Day 17

### **Read: Proverbs 30:7-8 - Riches and Poverty**

*"Two things I ask of you, O LORD; do not refuse me before I die: Keep falsehood and lies far from me; give me neither poverty nor riches, but give me only my daily bread."*

Money can't bring happiness, just ask the winners of lottery tickets. The lottery player reasons, "If I just had enough money I could pay all my bills, quit working and buy all the things I have always wanted." He knows little about handling such an enormous responsibility. So, within a short time the winner of this bonanza finds himself in deeper debt than when he was working in a factory. Why? If you cannot manage your money when you make \$30,000 a year, making \$300,000 a year will not improve your management skills at all. In very little time you will frivolously spend what once looked like a fortune. Money does not bring happiness. Things do not bring contentment.

#### **Real Stories of Lotto Winners**

Billie Bob Harrell Jr. shared a common vision with many Americans; he wanted to be rich. Every Wednesday and Saturday he'd scrape together a few spare dollars to purchase a couple or so lottery tickets. Sometimes he'd use the sequence of his children's birth dates to choose his numbers. Other times he'd let the state's computer do his choosing for him. That random selection finally paid off after years of waiting and hoping.

On a warm evening in June 1997 he got his dream. He sat in his easy chair one evening and looked at his Quick Pick and then at the Sunday newspaper. Billy Bob studied the sequence of numbers again and began to realize the wildest of notions. He and wife Barbara Jean held the only winning ticket to a Lotto Texas jackpot of \$31 million.

The hard times were history when he arrived in Austin about a month later, with an entourage that included his family, his minister and his attorneys, to collect the first of 25 annual checks for \$1.24 million. But having sudden riches wasn't all it was cracked up to be. There are huge taxes to pay. You tend to over spend counting on next year's allotment. He bought too many cars, too many houses, and soon was in debt. Everyone seemed to be mad at him even though he was very generous with his wealth. Depressed in 1999, just two years after his dream came true, Billy Bob confided to a financial adviser: "Winning the lottery is the worst thing that ever happened to me."

On May 22, 1999, just 20 months after hitting lottery pay dirt, Harrell locked himself inside an upstairs bedroom of his fashionable Kingwood home and stood at the point of no return. Investigators say he stripped away his clothes, pressed a shotgun barrel against his chest and fired. His dream of quick wealth didn't bring him happiness at all.

Source: Houston Press

The Bible warns us in 1 Timothy 6, "they that would get rich fall into many perils and harmful desires because the love of money (and the pursuit of it) is the root of all evil. " True contentment is learning to live on little or much whatever the salary we earn. Money in any amount cannot bring happiness.

#### **Quote:**

*"I was happier when I was doing a mechanic's job."* — HENRY FORD (1863-1947),  
AMERICAN INDUSTRIALIST

## Day 18

### **Read: Proverbs 30:24-28 - Small things are amazing**

“24. Four things on earth are small, yet they are extremely wise: 25. Ants are creatures of little strength, yet they store up their food in the summer; 26. coney are creatures of little power, yet they make their home in the crags; 27. locusts have no king, yet they advance together in ranks; 28. a lizard can be caught with the hand, yet it is found in kings' palaces.”

God seems to delight in taking little things and making much of it. He takes a snowflake and piles one upon another until a mountain is overloaded with insignificant snowflakes. When a sudden noise causes it to slide, then all the individual snowflakes move as one down the mountain in what we call an avalanche.

A drop of rain is insignificant alone, in and of itself. But join one raindrop with enough other raindrops and you have a downpour. Add more drops and you have a deluge. Back up the deluge with more drops and you have the power to cause a dam to break and water to go rushing down the valley destroying all in its path.

### **A Penny for Your Thoughts**

You may be surprised to learn that if you double a penny every day for 30 days, you will have a total of more than 10 million dollars. Multiply one penny by 2, then 2 pennies by 2, then four pennies by 2 and so on for thirty days and you will be surprised at the explosive growth this process allows.

Legend has it that the game of Chess was invented in India by a Hindu Priest. A Hindu Priest is called a Brahmin and like most priests all over the world, he was quite poor. The Brahmin decided to show the game of Chess to his King. The King was very pleased with the game and asked the Brahmin to name his price. The shrewd Brahmin replied, "Your highness, your pleasure is my reward." This pleased the King even more and the King now insisted that the Brahmin must name his price. So the Brahmin told the King, "Since you insist my Lord, all I want is some rice to feed my family." The King asked, "How much rice do you want?"

The Brahmin pointed to the Board of Chess. On a Chess Board, there are sixty-four squares. So the Brahmin told the King, "All I want you to do Sir is place one grain of rice in the first square, then double it and place two in the second square and then four in the third square and then 8 grains in the fourth square and then go on doubling the grains of rice till you reach the last square. Then if you will give me all the grains of rice that add up in this manner, I will be most grateful."

Without thinking, the King asked, "Is that all"? The Brahmin smiled and replied. "That is all my Lord." "Done," said the King. The King did not realize what he had committed to. If you will take the time to calculate the amount of rice that adds up, you will find out that the entire world does not produce that much grain in one year!

### **Quote**

“A penny saved is a penny earned.” – Ben Franklin, Poor Richard’s Almanac

## Day 19

### **Read: Zechariah 4:6-10 – Do not despise small things**

“6. So he said to me, ‘This is the word of the LORD to Zerubbabel: ‘Not by might nor by power, but by my Spirit,’ says the LORD Almighty. 7. ‘What are you, O mighty mountain? Before Zerubbabel you will become level ground. Then he will bring out the capstone to shouts of ‘God bless it! God bless it!’ 8. Then the word of the LORD came to me: 9. ‘The hands of Zerubbabel have laid the foundation of this temple; his hands will also complete it. Then you will know that the LORD Almighty has sent me to you. 10. Who despises the day of small things? Men will rejoice when they see the plumb line in the hand of Zerubbabel...’ “

God is not impressed with big things. He is the author and creator of “big.” In the economy of God, big things come in small packages. Zerubbabel was charged with the task of rebuilding the temple in Jerusalem after the Babylonian Captivity. It was a huge job to do with few people and fewer resources. Money was scarce and man power even scarcer. It was a gigantic job and there was no way to do it properly with the resources at his disposal. The Lord gave comforting words to Zerubbabel, “ ‘Not by might, nor by power, but by my Spirit’ says the Lord.” Then He proceeded to scold people of Zerubbabel’s day for their impossibility thinking. *“Who has despised the day of small things?”*

God is able to make much with something small. God, throughout Scripture delighted to amaze us with what He could do with very little. It was never the size of the army, or the skill of the warrior, or the equipment at hand that won the day. It was the willingness of God’s people to look to Him for their supply. God always delights to do much with the little we have – five loaves and two fish, a little oil and a little meal, or water that can be turned into wine – God always comes through.

There is a wonderful illustration of this in Jewish history. Most of us are not familiar with the story of Hanukkah, the Festival of Lights, known in our Bible as the Feast of Dedication.

In 165 BC after a three-year struggle against the far superior forces of Antiochus’ armies, Judas Maccabeus defeated the Syrian tyrant in heroic and miraculous engagements. After cleansing the Temple of the idols and destruction that Antiochus wrought against it, they found only one small cruse of oil with which to light the sacred lamps. But miraculously that oil lasted eight days. The celebration is usually in December on our calendar, but really begins on the eve of the 25th day of the Hebrew month of Kislev and lasts eight days. It corresponds to the celebration of Christmas in that gifts are exchanged and contributions are made to the poor. Each evening a menorah candle is lighted until the eighth day. There are eight candles, one for each night of Chanukah.

The lesson of Hanukkah is that God is able to provide much from the little that is surrendered and dedicated to Him. The Lord is not usually asking us to give a fortune. He simply asks, “What’s in your hand.” For Moses it was a shepherd’s staff and God used it to lead a nation. Small things given to God become tools of God’s miracles.

**Quote:** *“Big things come in small packages.”* – An ancient proverb

## Day 20

### **Read: Malachi 3:6-9 - Robbing God**

“8. Will a man rob God? Yet you rob me. But you ask, ‘How do we rob you?’ In tithes and offerings. 9. You are under a curse--the whole nation of you--because you are robbing me. “

Would a dog bite the hand that feeds it? You betcha! Did you ever try to take away the dish of a dog that is eating? It matters little to an undisciplined dog, who is doing the taking. His one view is of himself alone, his needs, his possession, his food, and his satisfaction.

#### **A Monkey Trap**

A Southeast Asian monkey trap is constructed from a hollow gourd with a single opening just large enough for the monkey's hand to grasp the tempting bait of fruit. When he finds the bait, the monkey also finds that he cannot remove his hand and the fruit. He tenaciously refuses to let go of his prize and he becomes someone else's prize.

We may smile at the foolish monkeys, but how often do we hold to our money as tenaciously as the monkeys hold to the nuts or banana in the bottle? People are a lot like monkeys. We hold tightly to our measly bananas as though we would die if we gave one up. A good lesson to learn is to “Let go and let God.” It is only when we loosen our grip on what we claim is rightfully “ours” that we can have a hand open to receive greater gifts from God's hand.

I preached on tithing one Sunday and used the illustration of the monkey trap. A few weeks later I noticed one faithful parishioner was missing. When I asked about him one of my elders responded, “Oh, he's mad at you. He says you called him a monkey.”

If the shoe fits... If it looks like a duck, quacks like a duck, and walks like a duck, it's probably a duck (or monkey as the case may be).

#### **Will a man rob God?**

Will a man keep change from the store when it is an error to his advantage? You bet your bottom dollar. Will a man refuse to give God a tenth of his income? He certainly will and does by holding on tightly to what belongs to God by right and by rule. Nothing is closer to a man's heart than his wallet. Where your treasure is there you will find your heart. Throughout the Bible money gets between the soul and the Savior. You cannot serve God and money so God asks us to break the chain that binds us by surrendering the precious tithe. Will you?

#### **Quotes**

*“Give to God what's right--not what's left.”* – Unknown

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

## Day 21

### **Read: Malachi 3:10-12 - The Giving Challenge - Tithe**

“10. Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,” says the LORD Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.”

### **God says, “You are under a curse.”**

Have you ever been cursed? You probably haven’t, or at least not that you were aware of. God says curses are real. He allows people to be cursed because of disobedience. In Deuteronomy 28 there is a wonderful chapter about blessings and curses. God says these blessings will chase you and overtake you “if you abide in me and my word abides in you.” Then He lists the blessings that will come on us.

Contrary the last half of the chapter speaks of curses that will overtake us if we do not obey His word and, instead, decide to walk in our own paths. Those curses involve losses; diseases, failures, financial ruin, and even death because we did things our way instead of God’s way. The curse is not something God does as much as something we bring on ourselves. It is God’s natural law. Obey His principles and good will follow you. Disobey and bad things will happen as a result.



The old ‘Lil Abner comic strip used to portray some colorful characters. None is so unforgettable as **Joe Btfsplk**, the world’s most loving friend and worst jinx who always travels with a dark cloud over his head. Everywhere he went and everyone he was near was under the curse of Joe Btfsplk’s cloud.

### **God says, “Bring the whole tithe into my storehouse.”**

There is no such thing as a half-truth. Either a thing is true or it is not. The same is true for a half tithe. There is no such thing. “Tithe” means a tenth, 10%. There is no such thing as a 9% tithe. Less is not a tithe at all, and until we have given the tithe that belongs to God we cannot claim to give offerings, which are always above and beyond. God says, “Bring the full tithe” not half, 7%, 8%, or 9%.

People inevitably ask me as a pastor whether I think the tithe should be on the gross or net income. That is, before or after taxes? The answer is simple: According to your faith be it unto you. I ask in return, “How much do you want to be blessed, in part or the whole?” I believe most people find it easiest to start giving what they have in hand, that is the net take-home pay. Then as they see God honoring his promise they easily and anxiously want to give from the gross.

### **God says, “Prove me in this thing, whether I will bless you.”**

This is the only place in the Bible where proving or testing God is allowed. God challenges us. Try it! Prove it!

### **Quote:**

“Go ahead. Make my day!” – Clint Eastwood as Lt. “Dirty” Harry Callahan in *Sudden Impact* – **God says, “Go ahead make my day. Let me bless you.”**



**A  
Spiritual  
Journey  
*to a more  
Generous  
Life!***

**WEEK  
FOUR**

**DAYS 22-28**

**Biblical Perspectives  
Let Me Illustrate  
Quotes and Quips  
Facts & Figures**

## Day 22

### **Read: Haggai 1:3-9 – A purse with holes in it.**

“3. Then the word of the LORD came through the prophet Haggai: 4. ‘Is it a time for you yourselves to be living in your paneled houses, while this house remains a ruin?’ 5. Now this is what the LORD Almighty says: ‘Give careful thought to your ways. 6. **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.**’ 7. This is what the LORD Almighty says: ‘Give careful thought to your ways. 8. 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. 9. ‘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.’ “

Did you ever feel like you were getting farther behind every payday? No matter how much the raise, no matter how many bonuses or overtime hours you get, still your money does not go the distance. No matter what you try, you can’t get out of debt, and it seems each year you are farther behind than the year before. God says there is a reason. “You earn wages and put them into a wallet that leaks.”

In this particular case God says it was because the people of Israel prioritized their own houses more than the house of God. They robbed God of His tithes and offerings so they could buy a new kitchen, put up a garage, or buy new furniture. God will have a hand on your wallet one way or the other. Either He will be touching it to bless you or He will be touching it to take away from you.

Tithing teaches us discipline with money. It teaches us to make priorities and forces us to live carefully on a budget to honor God. When God is honored, He blesses. It is that simple. The Lord is not interested in rhetoric, that is, He is not interested in pledges of allegiance to His Lordship. God wants His Lordship to be demonstrated, not talked about.

I will never forget the day my old car broke down while married in college and with our first child. Finances were tight. My Opel’s clutch went out on me and it was my only means of transportation to my job. My wife and I raided our budget envelope and scraped enough cash to walk downhill a mile to the Buick dealer to buy the part I needed. It cost exactly \$42.00. I had on coveralls for working in the cold under my car on the street and decided to walk to the garage just like that. I took the money from my wife and walked the mile. When I reached into my overalls pocket to pay for the part, I realized that overalls don’t really have pockets; they are just straight-through pockets to hang tools on. My money was gone. I was in tears crying out to God. I begged the assistance of my brother-in-law and we both walked both sides of that mountain the entire mile. It was a windy day and we had little hope of finding the money, but we prayed. Then it happened. Bill found a twenty caught in a bush. Then I found another caught in a pile of leaves. We never found the two dollars. When we put God first he plugs the leaks!

**Quote:** “*If there is a leak in your budget plug it with God’s tithe.*” – Anonymous

## Day 23

### **Read: Matthew 6:19-24 - God and “Mammon”**

“19. Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. 20. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. 21. For where your treasure is, there your heart will be also. . . 24. “No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money (mammon).”

### **What in the world is “mammon?”**

“Mammon” (**mammonas**) was an Aramaic word that personified money, or more specifically, greed for money. The problem with this is that **mammon is an evil taskmaster** and its ruler is Satan. Therefore, if you are worshipping and chasing after mammon, you are heading in the opposite direction from where you need to be going to protect yourself. This passage literally means that selfishness is an evil competitor to God Himself. The New Testament teaching is “You cannot be a slave to God (Theos) and Money (Mammonas).” The two are in opposition, one against the other. Money seeks to dominate and enslave us, while Jesus came to set us free from bondage. Tithing is God’s tool to loose us from the chains of our greedy hearts. The tithe, simply stated, is the tenth – one dollar out of every ten, straight off the top of all that we earn. It is not off the bottom, or the last thing we give to God, but the first thing. Tithing establishes the Lordship of Christ in our finances; it physically and visibly puts God on the throne in that area of our life. If we do not wrestle the god of Mammon into subjection to Christ there will be two Lords in our heart. (Matt. 6:24)

### **Tolkien’s, The Lord of the Rings**

The Lord of the Rings trilogy by J. R. R. Tolkien is a wonderful allegory of spiritual truths. Tolkien said, “In making a myth... a story-teller is actually fulfilling God’s purpose, and reflecting a splintered fragment of the true light.” In other words disguising truth in a myth can sometimes surprise us with truth. Such is the case with the character Gollum. The story is about a lost magical ring that gave people power to control the world, but in actuality the ring controlled whoever thought he owned it.

Gollum was a self-centered creature who found the ring and held onto it with a death grip. It changed his whole life; attitudes, lifestyle, and physical blessings as well. He was often heard to mutter, “Its mine, mine, all mine. My precious, my precious.” All the while his body deteriorated, his hair fell out, and he became a horrible looking creature. The ring owned him though he thought he owned it. The ring he loved so dearly held him in a powerful grip of greed that ultimately ruined his former self, and cost him his life.

**Quote:** *“It came to me, my own, my love... my... preciousssss.”* - Gollum

## Day 24

### **Read: Luke 12:23-24 – Consider the Ravens**

“24. Consider the ravens: They do not sow or reap, they have no storeroom or barn; yet God feeds them. And how much more valuable you are than birds! 25. Who of you by worrying can add a single hour to his life?”

**Genesis 8:6-7** “6. After forty days Noah opened the window he had made in the ark 7. and sent out a raven, and it kept flying back and forth until the water had dried up from the earth.”

Consider the crow, the raven. The Greek word is **korax** *kor'-ax*, meaning a crow or raven. The crow is a nuisance. It is a scavenger. It eats carrion or dead carcasses. It chases away other birds, it steals and eats their eggs from their nests, it eats seeds that have been just planted, it eats garbage and strews it across the landscape, and it perches in inappropriate places and leaves huge white droppings on everything. It is noisy, intrusive, irritating, and some of us think they ought to be shot on sight. Is it any wonder it is the first thing Noah tried to get off the ark?

Nobody I know likes ravens. They often depict an evil omen. Shakespeare, in Macbeth, says the raven "croaks the evil entrance," and in Othello the raven flies "As doth the raven o'er the infected house, " boding evil to all. We even have negative statements containing their epitaph: one of which is – 'he made him "eat crow." ' The crow is villainized in Edgar Allen Poe's dreary poem, The Raven:

Once upon a midnight dreary, while I pondered weak and weary,  
Over many a quaint and curious volume of forgotten lore,  
While I nodded, nearly napping, suddenly there came a tapping,  
As of some one gently rapping, rapping at my chamber door.  
'Tis some visitor,' I muttered, 'tapping at my chamber door -  
Only this, and nothing more.' – Quoth the raven, 'Nevermore.'

But Jesus said, 'Consider the ravens.' Most people don't like ravens, but God even cares for them as His creation. Ravens are smart. They can be taught to be pets and even talk. Ravens are persecuted and should be extinct by now but they live on. Why? They live on because God cares for them.

A raven can teach us many things. God chose to use him as a descriptive word, "onomatopoeia," meaning it is a word that imitates the sound it represents. The Greek word is **krazo** (*krad'-zo*) means, "to caw" or "to cry out loud." It is used 59 times in the Bible to represent crying out to God. It is God's favorite "onomatopoeia" since He often used it to describe our prayer of urgency when we call upon Him in times of trouble. Who do you call (caw) to when you have a need? Consider the crows-ravens who call upon the Lord for their food and needs.

### **Quote:**

*"Who provides food for the raven when its young cry out to God and wander about for lack of food?" – Job 38:41*

## Day 25

### **Read: Matthew 6:28-30 – Consider the Lilies**

"28. And why do you worry about clothes? See how the lilies of the field grow. They do not labor or spin. 29. Yet I tell you that not even Solomon in all his splendor was dressed like one of these. 30. If that is how God clothes the grass of the field, which is here today and tomorrow is thrown into the fire, will he not much more clothe you, O you of little faith?"

#### **Consider This:**

The Greek word used here is **katamanthano** (*kat-am-an-than'-o*). It means to learn thoroughly, examine carefully, to consider well in precise detail, and to attentively fix one's eyes upon. Synonyms for this word are; consider, contemplate, meditate, muse, ponder, behold, discover, think about, focus on, study, research, etc. It is decidedly not the Lord's intent here for us to simply cast a quick glance at the lily. He wants us to spend some time considering it carefully.

#### **Look at a Lily**

The lilies of the field Jesus was referring to were the wildflowers of the Middle east, probably anemones (pronounced a-NEM-o-nee) which comes from the Greek word "anemos," meaning wind, thus windflower. They are rugged flowers despite the rough environments in which they have to live. Their colors are vibrant shades of red, purple and pink, with jet-black hearts ringed with white. An all-white anemone is rare. Anemones belong to the buttercup family. They usually have 3-inch flowers on 8-12 inch stems. The best cut flower varieties are "Mona Lisa" forms, which have large flowers and long, strong stems. Like most flowers they depend on bees and hummingbirds to cross-pollinate them. They are really very dependent on God's good care or they would never survive to the next season.

#### **It's Spring!**

Jesus' point was to observe God's creative care and design of these beautiful fragile and often overlooked flowers. I am sure he did not expect all of us to travel to the mid-east to see this species of flower. So let's think of something more familiar, **Consider the Crocus**. The genus Crocus is placed botanically in the Iris family. They are hardy perennial plants. These little guys are amazing. They are up before spring arrives. They peek their heads through the snow and ice, and still they are colorful and uncomplaining. They get stepped on, picked on, picked by children and adults alike but they still keep bouncing back. Consider all flowers. They do no work and suffer all kinds of hardship; drought, wind, rain, storms, ice and snow, yet they still continue year after year.

**Does God love lilies more than me?** Never! For only **we** were created in His image.

#### **Quotes**

*"Flowers... are a proud assertion that a ray of beauty outvalues all the utilities of the world."* - Ralph Waldo Emerson, 1844

*"When you have only two pennies left in the world, buy a loaf of bread with one, and a lily with the other."* - Chinese Proverb

## Day 26

### **Read: Matthew 25:14-30 – The Ten Talents**

14. "... it will be like a man going on a journey, who called his servants and entrusted his property to them. 15. To one he gave five talents of money, to another two talents, and to another one talent, each according to his ability... 18. But the man who had received the one talent went off, dug a hole in the ground and hid his master's money."

Stewardship is being a caretaker of what does not belong to you. It is not storing away the item entrusted to you for fear of losing it. It is necessary for a steward to be faithfully investing his trust so that it grows and brings rewards to his master. You are a steward of your income and assets. They are not yours to squirrel away. They are the Master's assets. Cautious and prudent are not always virtues when caring for the Master's wealth. Stewardship, according to Jesus, always involves a risk. Those who do not put their resources to work for the Master are not faithful servants. Fearful servants don't make good stewards. A great illustration of that principle is found in "The Reluctant Investor" by Donald M. Weill, called Real Estate Lament. It is humorous but makes the point. I think Jesus would have used it to make his point of the fearful steward who buried his talent.

### **Real Estate Lament**

I hesitate to make a list  
Of all the countless deals I've missed;  
Bonanzas that were in my grip -  
I watched them through my fingers slip;  
The windfalls which I Should have bought  
were lost because I over-thought;  
I thought of this, I thought of that,  
I could have sworn I smelled a rat,  
And while I thought things over twice,  
Another grabbed them at the price,  
It seemed I always hesitate,  
Then make my mind up much too late,  
A very cautious man am I

And that is why I never buy.  
When tracts rose high on Sixth and Third,  
The prices asked I felt absurd;  
Whole block-fronts bleak and black with soot-  
Were priced at thirty bucks a foot!  
I wouldn't even make a bid,  
But others did -- yes, others did!  
When Tucson was cheap desert land,  
I could have had a hip of sand;  
When Phoenix was the place to buy,  
I thought the climate much too dry!  
"Invest in Dallas-That's the spot!"  
My sixth sense warned me I should not,

A very prudent man am I  
And that is why I never buy.  
A corner here, then acres there,  
Compounding values year by year,  
I chose to think and as I thought,  
They bought the deals I should have bought.  
The Golden chances I had then  
Are lost and will not come again,  
Today I can not be enticed  
For everything's so overpriced.  
The deals of yesteryear are dead;  
The market's soft -- so's my head!  
Last night I had a fearful dream,  
I know I wakened with a scream;  
Some Indians approached my bed --  
For trinkets on the barrelhead,  
(In dollar bills worth twenty-four,  
And nothing less and nothing more),  
They'd sell Manhattan Isle to me,  
The most I'd go was twenty-three.  
The redman scowled: "Not on a bet!"  
And sold to Peter Minuit.  
At times a teardrop drowns my eye  
For deals I had, but did not buy;  
And now life's saddest words I pen  
"If only I'd invested then!"

- by Donald M. Weill

### **Thought**

What are you doing with what has been given to you? No, you didn't earn it. God gave it to you along with the strength, wisdom, and skill that you needed. Are you putting it to use, sticking your neck out, investing it, or are you burying it?

## Day 27

### **Read: Galatians 6:9-10 – Opportunity Knocks**

“9. Let us not become weary in doing good, for at the proper time we will reap a harvest if we do not give up. 10. Therefore, as **we have opportunity, let us do good** to all people, especially to those who belong to the family of believers.”

#### **Opportunity Knocks**

The Irish Potato Famine (1846-1851) resulted in a 30 percent drop in the population of the west of Ireland. The prolonged suffering of the Irish peasantry had broken the survivors in body and spirit. John Bloomfield, the owner of Castle Caldwell in County Fermanagh, was working on the recovery of his estate when he noticed that the exteriors of his tenant farmers' small cottages had a vivid white finish. He was informed that there was a clay deposit on his property of unusually fine quality. To generate revenue and provide employment on his estate, he built a pottery at the village of Belleek in 1857. The unusually fine clay yielded porcelain china that was translucent with a glass-like finish. It was worked into traditional Irish designs and was an immediate success. Today, Belleek's delicate strength and its iridescent pearlized glaze is enthusiastically purchased the world over. This multimillion-dollar industry arose from innovative thinking during some very anxious times. - [Bits & Pieces, June 25, 1992](#).

God says there is a harvest and we are in the middle of it. Harvests don't last forever. They are limited opportunities. We need to use the opportunities that God gives us or lose the moment.

#### **QUOTES:**

There was a very cautious man  
Who never laughed or played;  
He never risked, he never tried,  
He never sang or prayed.  
And when he one day passed away  
His insurance was denied;  
For since he never really lived,  
They claimed he never died!

#### **Work For the Night Is Coming.**

Anna L. Coghill

Work, for the night is coming,  
Work through the morning hours;  
Work while the dew is sparkling,  
Work 'mid springing flowers;  
Work when the day grows brighter,  
Work in the glowing sun;  
Work, for the night is coming,  
When man's work is done.

#### **More Quotes**

*“In the middle of every difficulty lies opportunity.”-Albert Einstein*

*“Opportunity is missed by most because it is dressed in overalls and looks like work.”-Thomas Edison*

*“The pessimist sees difficulty in every opportunity. The optimist sees the opportunity in every difficulty.”-Winston Churchill*

*“Work while it is day for night coming when no one works any more.”-Jesus*

**What are you doing with the opportunities God is placing before you?**

## Day 28

### **Read: Ecclesiastes 11:1-6 - The Harvest: Ear of Corn**

“1. Cast your bread upon the waters, for after many days you will find it again. 2. Give portions to seven, yes to eight, for you do not know what disaster may come upon the land. 3. If clouds are full of water, they pour rain upon the earth. Whether a tree falls to the south or to the north, in the place where it falls, there will it lie. 4. Whoever watches the wind will not plant; whoever looks at the clouds will not reap. 5. As you do not know the path of the wind, or how the body is formed in a mother's womb, so you cannot understand the work of God, the Maker of all things. 6. **Sow your seed in the morning, and at evening let not your hands be idle, for you do not know which will succeed, whether this or that, or whether both will do equally well.** “

Stewardship is taking care of God's harvest. There are those who never get around to God's harvest. They are too busy with their own harvest to pay any attention to what God wants to do. The lazy man will not plow because it is too cold, or the wind is blowing, or it looks like rain. There is always an excuse for a lazy steward. Some use the flimsy excuse that they have so very little it is not in their best interests, nor would it be prudent for them to plant seeds of faith and give abundantly to God.

### **How many ears grow on a corn plant?**

Different corn plants have different numbers of ears, but much of the field corn grown in Iowa was bred to develop just one large ear rather than several incomplete ears. This approach usually yields better total production.

### **How many kernels are there on an ear of corn?**



The number of kernels per ear can vary from 500 to about 1,200, but a typical ear would have 800 kernels, according to corn experts. If everyone in the world were given an ear of corn as a starting place for a new economy how

long do you think it would take for the redistribution of wealth? – Probably about a year or less. Within that year some will eat the entire ear of corn and be in poverty, others will save some of the kernels to plant in the spring to continue surviving.

Yet there will always be those diligent people who will excel in making the best use of their ear of corn. They will eat some, save some, invest some, loan some to another with interest, and in the end corner the corn market and become wealthy.

**Guess what?** Everybody has been given at least an ear of corn. It is whatever asset or income you receive. What you do with the little or much that you have will determine your long-term outcome.

### **Quote:**

*“Hide not your talents, they for use were made. What's a sun-dial in the shade?” - Benjamin Franklin*



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Spiritual  
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**WEEK  
FIVE**

**DAYS 29-35**

**Biblical Perspectives  
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## Day 29

### Read: Ecclesiastes. 11:1 – Cast your bread on the waters

"Cast your bread upon the waters: for you shall find it after many days. Give a portion to seven, and also to eight; for you know not what evil shall be upon the earth."

#### Give to the Needy

In other words, put out good, help others, and it will return to you in your hour of need. If you have sown good seeds, then in your moment of crisis, it will return to your rescue in the exact moment that you need it.

This in particular, is a rich tutorial on the principle of sowing and reaping, otherwise known as the Law of the Harvest, or in the vernacular, "What goes around comes around." When you have something you don't need anymore, give it away, don't sell it. If you sell it, the money will be all you receive in exchange. But if you give it away, it will come back to you in a far greater way. Jesus taught, "Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again." (Luke 6:38)

#### Pirate's Treasure: The Story of Captain Kidd

William "Captain" Kidd (January 22, 1654 – May 23, 1701) is often remembered in infamy as a cruel, bloody pirate. Indeed, he, along with his crew, has been accused of every crime in pirate history by popular tradition. He achieved perhaps more fame in song, story, and legend than any other pirate to sail the seven seas. However, historical record calls this characterization into question. It is more likely that Kidd earned his reputation through circumstance and did not consider himself to even be a pirate.

The belief that Kidd left a buried treasure somewhere contributed considerably to the growth of his legend. This belief made its contribution to literature in Edgar Allan Poe's *The Gold Bug* and Robert Louis Stevenson's *Treasure Island*. It also gave impetus to the never-ending treasure hunts on Oak Island in Nova Scotia, in Suffolk County, Long Island in New York where Gardiner's Island is located, Charles Island in Milford, Connecticut, and in the Thimble Islands in Connecticut.

Kidd also visited Block Island around 1699, where he was apparently supplied by Mrs. Mercy (Sands) Raymond, daughter of the mariner James Sands. The story has it that, for her hospitality, she was bid to hold out her apron, into which Kidd threw gold and jewels until it was full. After her husband Joshua Raymond died, Mrs. Raymond removed with her family to northern New London, CT (later Montville), where she bought much land. This Raymond family was thus said to have been "enriched by the apron".

<http://www.maritimehistory.info/pirates/Captain-Kidd.html>

#### Quote:

*"No one has ever become poor by giving."* – Anne Frank:

## Day 30

### **Read: Mark 10:21-27 – The eye of the needle**

21. Jesus looked at him 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." 22. At this the man's face fell. He went away sad, because he had great wealth. 23. Jesus looked around and said to his disciples, "How hard it is for the rich to enter the kingdom of God!" 24. The disciples were amazed at his words. But Jesus said again, "Children, how hard it is to enter the kingdom of God! 25. 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." 26. The disciples were even more amazed, and said to each other, "Who then can be saved?" 27. Jesus looked at them and said, "With man this is impossible, but not with God; all things are possible with God." (see also Matthew 19:24, Luke 18:25)

#### **Splitting Camel Hairs**

For years it has been common teaching in Sunday School that there is a gate in Jerusalem called the eye of the needle through which a camel could not pass unless it stooped and first had all its baggage first removed. After dark, when the main gates were shut, travelers or merchants would have to use this smaller gate, through which the camel could only enter unencumbered and crawling on its knees! It is a clever way of interpreting truth without miracles. The fact is it is wrong. There was no such gate.

#### **Miracle or Mangled Greek?**

Another possible solution for miracle-avoiders comes from the possibility of a Greek misprint. (Interesting, we'd rather have a Biblical error than to believe in miracles.) The suggestion is that the Greek word kamilos ('camel') should really be kamêlos, meaning 'cable, rope'. Thus the meaning is it is easier to thread a needle with a rope rather than a strand of cotton than for a rich man to enter the kingdom.

The disciples understood Jesus to mean just what he said. Their reactions prove it. They said, "Who then can be saved?" Jesus responded, again affirming that he meant a literal camel going through the real eye of a sewing needle, "With man this is impossible, but not with God; all things are possible with God."

It is tough for a rich man to disentangle his love of money from his love of the Savior. The fact screams throughout the New Testament. You cannot serve God and money. You cannot love God and money. You cannot have Jesus and money as the predominant desire of your life. You cannot, while tenaciously holding on to money as though it were the most important thing in the world, hold on to Jesus too.

**Rich young ruler.** Jesus confronted a rich young ruler to sell all he had to have treasure in heaven. However, he did not do that with Levi, Nicodemus, Zaccheus, Joseph of Arimathea, or any of his other rich followers. Why? Was it a double standard? No, Jesus knew exactly what was holding back this young man. Money was the love of his life, not God.

#### **Quote:**

*"God is not so much concerned about what you have as He is about what you cannot give up."* ~ unknown

## Day 31

### **Read: Mark 12:38-44 - Widows mite**

41. 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. 42. But a poor widow came and put in two very small copper coins worth only a fraction of a penny. 43. 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. 44. They all gave out of their wealth; but she, out of her poverty, put in everything--all she had to live on."

Mark 12:42-44 and Luke 21:2-4 tell the story of the widow who gave all she had, two "mites". A number of tiny copper coins circulated in Judaea during the time of Christ so there is no way to establish any particular design as "the" Widow's Mite. A bronze widow's mite, or Lepton, was minted by Alexander Jannaeus, King of Judaea, 103 - 76 B.C. and had such little value it almost incalculable. These cheap coins were produced in vast quantities through the first century BC and first century AD. The workmanship employed in the production of these coins varied mediocre at best. The sizes of individual specimens also vary greatly (some were halves of the whole 'prutah' which itself was worth half of a Roman quadrans, the smallest denomination then being produced at Rome). Whatever the exact coins, the gift of the Widow was certainly a small amount of money.

#### **The Power of a Dime.**

Today money is cheap. But a dime is still a dime and still made of silver. A dime is worth ten cents. We used to have dime stores, a dime a dozen, and dime novels. Today a dime doesn't buy much. It won't buy a cup of coffee, a newspaper, or an ice cream cone, or candy bar, or bottle of pop. A dime won't keep the parking meter running. Are dimes dead, doomed, or dammed to extinction? No, a dime is still a dime. It may have eroded in its buying power in our Madison Avenue culture. But a dime is still a deal. God still values the dime. It is called a tithe, one tenth, or one dime of every dollar.

During the Great Depression it was often heard on the streets of American cities, "Hey buddy, spare a dime?" Even then it didn't hurt? Giving a dime is not a big deal. You say it all the time. But when a man makes more he tends to want to hoard more. Suddenly that same dime is more costly to let go. When you only made a dollar, slapping down a dime for a soda pop was no big deal. It's just a dime. But when you made your first \$1,000 per week check it suddenly became really hard to plunk down \$100 in the offering plate. Why? It is still just one thin dime on the dollar. Nothing has changed. Or has it? You have changed. Now there's a pun, change changed you.

Think of the widow's mite as two small dimes. Perhaps in today's equivalent she only had received from begging one measly dollar – 100 pennies, ten dimes, or four quarters. But a deal was a deal to her. God's deal is always a dime per dollar whether you have million or a dollar it is always the same.

#### **Quote:**

*"Hey buddy, spare a dime?" ~ famous quote of the depression*

## Day 32

### Read: Revelation 3:8 – An Open Door

Revelation 3:8 I know thy works: behold, I have set before thee an [open door](#), and no man can shut it: for thou hast a little strength, and hast kept my word, and hast not denied my name.

“Behind door number one... - A new car! ” Ever watch one of those quiz shows or “The Price Is Right”? Always there is some unopened door, or an envelope that has yet to reveal its secrets. Everyone who wants to see what is behind the door or in the envelope must make a choice and take a risk. Doors are opportunities given. You can open them or leave them alone for fear of what may lay ahead.

#### **Opportunity Knocks for Kentucky Fried Chicken**

For years an elderly southern gentleman worked hard in his little restaurant in Corbin Kentucky. His business was pleasant until in the early 1950s a new interstate highway was planned to bypass the town of Corbin. Seeing an end to his business, the gentle old man auctioned off his operations. After paying his bills, he was reduced to living on his \$105 Social Security checks. For some people that would have been it. You're too old, your business failed, its time to throw in the towel. Quit while you are ahead.

But this white-haired gentleman was confident of the quality of his fried chicken, so he took to the road, traveling across the country by car from restaurant to restaurant, cooking batches of chicken for restaurant owners and their employees. If they liked his “finger-lickin’ good” recipe, he entered into an agreement that stipulated a payment of a nickel for each chicken the restaurant sold. By 1964, Colonel Sanders had more than 600 franchised outlets for his chicken in the United States and Canada. That year, he sold his interest in the company for **\$2 million** to a group of investors. The Colonel stayed on as the dignified public spokesman for the company. By 1976, an independent survey ranked the Colonel as the world's second most recognizable celebrity.

Under the new owners, Kentucky Fried Chicken Corporation grew rapidly. In 1966 it went public, and was listed on the New York Stock Exchange on January 16, 1969. When on July 8, 1971 Heublein Inc. acquired KFC Corporation there were more than 3,500 franchised and company-owned restaurants were in worldwide operation that was valued at **\$285 million**.

In 1982 Kentucky Fried Chicken was sold again, this time it became a subsidiary of R.J. Reynolds Industries, Inc. (now Nabisco, Inc.) Once more KFC was acquired by a new owner in October of 1986 from Nabisco, Inc. by PepsiCo, Inc., for approximately **\$840 million**.

#### **Quotes:**

*There's no good reason to be the richest man in the cemetery.*

COL. SANDERS, FOUNDER OF KENTUCKY FRIED CHICKEN

## Day 33

### **Read: Matthew 6:1-4 - Alms before men**

1. "Be careful not to do your `acts of righteousness' before men, to be seen by them. If you do, you will have no reward from your Father in heaven. 2. "So 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. 3. But when you give to the needy, do not let your left hand know what your right hand is doing, 4. so that your giving may be in secret. Then your Father, who sees what is done in secret, will reward you.

### **What a strange word – alms?**

Usage: Today's word has an antique aftertaste but it remains a modern speech option. "Almsman" and "almswoman" as alternates for "beggar" are a bit more outmoded, but the base word, "alms," itself is still available for use. Although originally a singular noun, today it is plural: "alms are an expression of charity in both senses of the word."

Etymology: It seems incredible that eleemosynary "charitable" (an eleemosynary institution) and today's word "alms" are descendants of the same word—but they are. Today's word was "almes" in Shakespeare's day, a reduction of Old English "ælmesse," borrowed from French. This word originated as Greek eleemosyne "pity, charity," and was borrowed by Latin as "eleemosyna." French obviously smoothed it down quite a bit after inheriting it from Latin and before lending it to us. The Greek word was the adjective, eleemon "pitiful," of the noun eleos "pity." – Dr. Language, YourDictionary.com

Today: The N.I.V. version interprets the word, rather than translating it straight across, as "acts of righteousness." That is not exactly the meaning of the passage. Alms or eleemosyne, means "giving to the poor."

### **Showing Off or Truly Giving?**

The American industrialist, Henry Ford, was once asked to donate money for the construction of a new medical facility. The billionaire pledged to donate \$5,000. The next day in the newspaper, the headline read, "Henry Ford contributes \$50,000 to the local hospital." The irate Ford was on the phone immediately to complain to the fundraiser that he had been misunderstood. The fund-raiser replied that they would print a retraction in the paper the following day to read, "Henry Ford reduces his donation by \$45,000."

Realizing the poor publicity that would result, the industrialist agreed to the \$50,000 contribution in return for the following: That above the entrance to the hospital was to be carved the biblical inscription: "I came among you and you took me in."

~ The Executive Speechwriter's Newsletter

### **Quote:**

*"It is not what you have in your hand that matters but what you do with what you have that will make all the difference in the world."* ~ Anonymous

## Day 34

### **Read: Proverbs 30:15-16 – More! More!**

"The leech has two daughters. 'Give! Give!' they cry. "There are three things that are never satisfied, four that never say, 'Enough!' – The grave, the barren womb, land, which is never satisfied with water, and fire, which never says, 'Enough!'"

We are living in a consumer culture. We consume more than any other society on earth. Just look at our trash pick up and you will agree. 40 million Americans are not paying about \$40 per month to store their useless excess that won't fit in the garage or attic. If you make more than \$1,500 per year you are wealthier than 80% of the rest of the world.

#### **Tootsie Roll Truths:**

Envision the world as the 'haves' and "have-nots." Now imagine that all money and assets were Tootsie Rolls. What if God gave two people (USA and Canada) a huge warehouse of Tootsie Rolls but the rest of the people (nations) got one, two, or none at all. Wouldn't it be ridiculous if we, as the recipients of such luxury, consumed it, hoarded it, and complained about not having enough?

Our excess of tootsie rolls are making us sick, anemic, diabetic, and overweight yet we cry for more. It just isn't fair. If you have ever traveled extensively or lived overseas in a third world country that is exactly how they view us – overstuffed, rich, and grabbing for more. We need to consider that God has not given us all these tootsie rolls not to consume upon ourselves, but to share with the lesser fortunate. We are caretakers for the tootsie rolls, not hoarders or consumers of it. What are you doing with your cache of Tootsie Rolls?

#### **Today's Facts**

- ❖ 20% of the population in the developed nations, consume 86% of the world's goods.
- ❖ Half the world — nearly three billion people — live on less than two dollars a day.
- ❖ The Gross Domestic Product of the poorest 48 nations (i.e. a quarter of the world's countries) is less than the wealth of the world's three richest people.
- ❖ The top fifth of the world's people in the richest countries enjoy 82% of the expanding export trade and 68% of foreign direct investment — the bottom fifth, barely more than 1%.
- ❖ In 1960, the 20% of the world's people in the richest countries had 30 times the income of the poorest 20% — in 1997, 74 times as much.
- ❖ The developing world now spends \$13 on debt repayment for every \$1 it receives in grants.
- ❖ If you make more than \$1,500 dollar a year you earn more than 80% of the rest of the world.

#### **Quote:**

*"For unto whom much is given, of him shall be much required: and to whom men have committed much, of him they will ask the more."* – Jesus, Luke 12:48

## Day 35

### **Read: Luke 6:38 - Give Shaken Together Running Over**

38. Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you."

### **Stanley Tam Story**

Most of us have heard of Stanley Tam. He wrote his life story in a book titled, "God Owns My Business." What we don't always remember is that it was not always that way. Here is the story.

Stanley tells the story of being 20 years old and having a great and innovative idea for extracting some of the 16 tons of metal that photographers wash down the drain. He recounts one day when he had spent his last 13 cents on a hamburger and gas for his car. He was 170 miles from home and no way that 13 cents worth of gas was going to get him there. Along the highway he saw a hitchhiker and though his father had warned him against picking up strangers this time he did. The man turned out to be a local farmer who offered to pay for his gas to take him home to next town. Stanley says that began to teach him lessons in trusting God for his needs.

A few years later his new business was booming and it was time to add a partner. Tam had a great idea, why not ask God to be his partner. So he arranged for an attorney to draw up the papers to legally make God his partner. The first thought he was crazy, but the second needed the money and did it. His partner was to get 51% of all the profits in the business. Tam's business turned into three businesses and he prospered just as God promised.

In 1955 God spoke to Stanley Tam once again. God wanted to buy him out, lot stock and barrel. God asked him if he were willing to turn all of his business ventures over to the Lord. Realizing that God did not want Tam to have just earthly treasures that would soon fade after his death, but God wanted him to store treasures in heaven where nothing could ever take it away. So, Tam once again made a deal with God. "You can have it all," he said. In the process God bless Stanley Tam both here and in eternity. The Lord also healed him of cancer. Today more than 80 years old he continues to travel telling people how wonderful it is to turn things over to a loving Savior who gave you all you have so you could bless others.

### **Quote:**

*"You hear a lot of strange things about tithing. Some say it is a church tax, and they expect me to pay it and that is the end of it. Others say that when I give God one-tenth of my income, He blesses the nine-tenths that is left to the extent that the nine-tenths now goes as far as the whole thing used to go. This isn't really true, is it? Suppose a farmer had 100 bushels of corn in the barn and he decides to plant 10 bushel in the ground. What multiplies? Is it the 90 bushels that he has left in the barn? Oh, no. All of us 'farmers' know it is the 10 bushels you put in the ground that multiplies. Similarly, it is the 10 percent you give to God that multiplies."* — Stanley Tam (1915-), American businessman and philanthropist



**A  
Spiritual  
Journey  
*to a more  
Generous  
Life!***

**WEEK  
SIX**

**DAYS 36-42**

**Biblical Perspectives  
Let Me Illustrate  
Quotes and Quips  
Facts & Figures**

## Day 36

### Luke 8: 3 – Ministering With Your Own Substance

1. After this, Jesus traveled about from one town and village to another, proclaiming the good news of the kingdom of God. The Twelve were with him, 2. and also some women who had been cured of evil spirits and diseases: Mary (called Magdalene) from whom seven demons had come out; 3. Joanna, the wife of Cuza, the manager of Herod's household; Susanna; and many others. These women were helping to support them out of their own means.

### Sacrificial Giving

Sacrifice is not a word that we easily understand. It is lost in our comfort driven society. We think going without a lunch one day is a sacrifice. The Jesus story is filled with example of people who gave up much to follow Jesus. In fact, Jesus was the first to disqualify disciple who were not ready for the sacrificial lifestyle. Read Luke 9 chapter nine

### **Story of Oskar Schindler**

Many of us have perhaps seen the movie, "Schindler's List." It is based on the true story of the life of sacrifice and extreme risk that one man dared to take to save others. When the rich Polish businessman Oskar Schindler discovered what the Nazis had in store for the Polish Jews he decided he had to do something. At great costs and personal risk to himself, his family, and his business he instigated of plan to rescue Jews condemned to the gas chambers. He found their names and skills and claimed to the Nazis that these tradesmen were invaluable to the war effort and his production of ammunition for the war effort. Through a cleverly devised plan he paid off officials and one by one rescued those who would have gone to the gas chambers. When he was finally removed from his factory the Jews bid him farewell with tears and heartfelt appreciation for all he had done to save the Jewish people. In all he rescued more than a 1,000 Jews who would otherwise have died. In that potent final scene of the movie he realizes he could have done more and spying his watch then his wedding ring he begs them to take those items to that might rescue another soul. He leaves that night on a train weeping to his friend, "I could have done more!"

Schindler was later honored by Israel as a "righteous man." But later he dies a pauper because he dared to live, not for himself but to save another man's life.

### **Quote**

*"There are perhaps occasions when we too can be tempted to take some 'short cut' - maybe some 'breakthrough' or 'insight' which will instantly lift our Christian living and experience to some higher plane, rather than the demanding and time-consuming labor of day-by-day self-control and sanctification." ~Malcolm Horlock*

## Day 37

### **Read: Matthew 13:45-46 – The Pearl of Greatest Price**

44. "The kingdom of heaven is like treasure hidden in a field. When a man found it, he hid it again, and then in his joy went and sold all he had and bought that field. 45.

"Again, the kingdom of heaven is like a merchant looking for fine pearls. 46. When he found one of great value, he went away and sold everything he had and bought it.

**Mother of pearl** is a smooth, iridescent substance, formed on the inner shell of many molluscs. Pick up any abalone shell and look inside and you will see the glimmering kaleidoscope of rainbow colors that characterizes mother of pearl. Its translucent and shimmering quality make it highly prized for jewelry, decoration, art and other objects.

Researchers have found that diving for pearls has been for millennia a arduous and dangerous task. Mother of pearl shows up extensively in the sixth dynasty of Thebes in 3200 B.C. and pearls themselves make an appearance in China in approximately 2250 B.C., more than 4000 years ago. The only way to gather pearls in the quantities described by the archaeologists is for people to dive for them.

There are real dangers of modern-day commercial diving are not among the marine creatures. The deadly dangers exist in the technologies themselves. As the human body descends beneath the sea, it is subject to increasing pressure, about one (1) atmosphere every 33 feet. To compensate for this pressure, the lungs must take in greater amounts of air. It is the pressure of air inside your body after all that balances the pressure of air outside your body. That's why we're not crushed by the weight of our own atmosphere (14.7 pounds every square inch of your body or about 95,500 pounds on the entire body). So as a diver goes deeper, breathing compressed air, he takes more air into his blood. As the diver ascends (rising), the water pressure becomes less and the air in his blood begins to expand (because there is less pressure on it). Normally, a diver rises at a rate that allows your body to get rid of that extra air and everything is fine. However, if a diver rises too rapidly, then the air in his blood can form bubbles and that's where the trouble begins.

The tales of paralysis, loss of bodily functions, brain damage and death are horrific. While many divers realize that aching joints are symptomatic of a problem, some believe it's part of the job. Some seek spiritual or herbal cures rather than getting the treatment they need.

[http://www.oceansonline.com/pearl\\_divers.htm](http://www.oceansonline.com/pearl_divers.htm)

### **Quote**

*"Yesterday is ashes, tomorrow wood. Only today does the fire brightly burn."*

~ An Inuit Proverb

*"Jesus didn't die for you because it was fun; He hung there for love, because it had to be done. In spite of the anguish, His Word was fulfilled. Love is not a feeling, it's an act of the will." ~ Don Francisco*

## Day 38

### **Read: Luke 15:8-10 – The Lost Coin**

8. "Or suppose a woman has ten silver coins and loses one. Does she not light a lamp, sweep the house and search carefully until she finds it? 9. And when she finds it, she calls her friends and neighbors together and says, 'Rejoice with me; I have found my lost coin.'

All money and assets are important. Jesus told a story about a woman who had ten silver coins but lost one. She searched the house all day. Then at night she lit a candle to see in to all the nooks and crannies of each room. She swept the floor carefully until she found it. It was there all the time, but she had to uncover it. Of course this parable is about lost people who matter to God. But it serves well to teach us that God is also concerned about lost pieces of money he entrusted to us.

We all have our ten pieces of silver. It represents all of our income, valuables and assets. But there are times when we misplace some of our finances and do not care for what the Lord has given to us with the diligence that he honors. It is at times like that that we need to make a diligent search of our household (budget) to see where we have gone wrong and why money is there for our needs.

It is amazing to watch the Antique Road Show on PBS TV. These antique experts go on the road to different cities evaluating people's attic junk. It is often shocking to the people themselves to see the value of property they have held for years thinking it was a useless piece of junk.

When my wife and I were in college in the 60s money was tight. We were married and had our first child. I worked a fulltime job and several part-time jobs to make ends meet. Between school and daily necessities it was hard to make ends meet. I often found myself at work with my sparse lunch wanting something to drink with it. At those times I would go out to my car and diligently search between the seats, under the seats, under the floor mats, in the glove compartment for any lost coins that might total the twenty five cents I needed for a soda pop. It was always a special joy when I would find just enough to meet the need.

As a church enters into a building program that is God-honoring it would be well for all of us to search diligently where we might have misplaced, forgotten, lost, or poorly spend our pieces of silver. There might be some useful assets that God has entrusted you that have just never entered your head to use for the Kingdom. There might be some unused stock options from your job, an investment in your portfolio you may have forgotten about, a piece of land you bought years ago that might be harvested for its timber, some jewelry you inherited from Grandma that might have some value, or perhaps there are some antiques in your attic you need to investigate.

As we end our capital stewardship campaign we should all be diligent like this woman to search for spare or lost valuables that can be used for the Kingdom.

### **Quote:**

*"Seek and you shall find, knock and it will be opened to you."* – Jesus,

## Day 39

### **Read: 2 Corinthians 9:6-11 - Sowing and Reaping**

6. Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. 7. Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. 8. And 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. 9. As it is written: "He has scattered abroad his gifts to the poor; his righteousness endures forever." 10. Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. 11. 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.

#### **The Parable of the Cracked Pot**

A water-bearer carries two large pots on a yoke across his shoulders up the hill from the river to his master's house each day. One has a crack and leaks half its water out each day before arriving at the house. The other pot is perfect and always delivered a full portion of water after the long walk from the river.

Finally, after years of arriving half-empty and feeling guilty, the cracked pot apologized to the water-bearer. It was miserable. "I'm sorry that I couldn't accomplish what the perfect pot did."

The water-bearer says, "What do you have to apologize for?"

"After all this time, I still only deliver half my load of water. I make more work for you because of my flaw."

The man smiled and told the pot. "Take note of all the lovely flowers growing on the side of the path where I carried you. The flowers grew so lovely because of the water you leaked. There are no flowers on the perfect pot's side."

The Moral: Each of us has our own unique flaws. We're all cracked pots. But if we will allow it, the Lord will use our flaws to grace His Father's table. In God's great economy, nothing goes to waste. Don't be afraid of your flaws. Acknowledge them, and you too can be the cause of beauty. Know that in our weakness we find our strength.

God does not want us to look at what others can do or what others can give. He only wants each of us to give a substantial portion of ourselves. That is, to allow ourselves to leak what we have so to spread the beauty of Christ to those around us. He who sows sparingly will reap very little. He who sows liberally will reap a rich harvest.

#### **Quote:**

*For if there be first a willing mind, it is accepted according to that a man has, and not according to that he has not. – 2 Corinthians 8:12*

## **Day 40**

### **Read: 1 Timothy 6:8-10 - Love of Money**

6. But godliness with contentment is great gain. 7. For we brought nothing into the world, and we can take nothing out of it. 8. But if we have food and clothing, we will be content with that. 9. 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. 10. 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.

## **Day 41**

### **Read: 1 Corinthians 6:19 – Bought with a price**

Do you not know that your body is a temple of the Holy Spirit, who is in you, whom you have received from God? You are not your own; 20. you were bought at a price. Therefore honor God with your body.

## **Day 43**

### **Revelation 5:12-14 – Purchased men for God**

9. And they sang a new song: "You are worthy to take the scroll and to open its seals, because you were slain, and with your blood you purchased men for God from every tribe and language and people and nation.

## **Day 44**

### **1 Timothy 6:17 - Rich in this world, uncertain riches**

Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment.

## **Day 45**

### **1 Timothy 6:18-19 - Communicate Through Giving**

18. Command them to do good, to be rich in good deeds, and to be generous and willing to share. 19. 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.

## **Day 46**

### **Isaiah 45:5-7 – I Bring Prosperity and Disaster**

5. I am the LORD, and there is no other; apart from me there is no God. I will strengthen you, though you have not acknowledged me, 6. so that from the rising of the sun to the place of its setting men may know there is none besides me. I am the LORD, and there is no other. 7. I form the light and create darkness, **I bring prosperity and create disaster**; I, the LORD, do all these things.

## **Day 47**

### **2 Corinthians 9:7-8 – Let Each Determine In His Heart**

7. Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. 8. And 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.

### **Day 48**

#### **Philippians 4:19 – God Will Supply All Your Needs**

And my God will meet all your needs according to his glorious riches in Christ Jesus.

### **Day 49**

#### **Philippians 4:11-13 – Plenty or in want, I can!**

11. I am not saying this because I am in need, for I have learned to be content whatever the circumstances. 12. I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. 13. I can do everything through him who gives me strength.

### **Day 50**

#### **Luke 8: 3 - Ministering of your substance**

### **Day 51**

#### **Revelation 3:17-18 – Rich and increased with goods**

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