







## *Your Invitation to a Generous Life...*

In this booklet we are inviting you to travel with us in an exciting and rewarding experience of getting to know Jesus as Creator, Owner, Sustainer, and Redeemer of our souls. To facilitate this process of spiritual discovery we are providing selected Scriptural passages and inspiring quotes including those from Ellen G. White for you to read, reflect, and pray about. You are also encouraged to share your devotional experience with your friends and family as the Christian life is to be lived out in a community of people.

Our goal in this “7 Week Spiritual Journey” is for you to know and become more deeply acquainted with Jesus as Lord of your life, and to recognize your calling as His modern day disciples. Being a disciple means an active involvement in the mission of God to make disciples of all people groups. For this undertaking to be realized it also requires our ongoing participation as faithful financial partners in support of His commission on earth.

This journey does not come to an end in seven weeks rather this is only the beginning of a new life of partnership with God.

Stewardship Department

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*Just tell me what to do and I will do it, Lord. As long as I live I'll wholeheartedly obey. Make me walk along the right paths, for I know how delightful they really are.*

*Psalms 119:33-35*





# DAY 1

## God is the Owner of everything.

(including all that you currently have or ever will have)

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

*Psalms 50:10-12* (God says) “Every animal of the forest is mine, and the cattle on a thousand hills...and the creatures of the field are mine...the world is mine, and all that is in it.”

*Haggai 2:8* “The silver is mine and the gold is mine,” declares the LORD Almighty.

*1 Chronicles 29:11-12* “Everything in heaven and earth is yours (O Lord)...Wealth and honor come from you; you are the ruler of all things.”

*Leviticus 25:23* (God says) “The land is mine and you are but aliens and my tenants.”

*Psalms 24:1* “The earth is the Lord’s, and everything in it, the world, and all who live in it.”

*Consider this Quote:*

“The earth is the Lord’s, and all the treasures it contains. The cattle upon a thousand hills are His. All the gold and silver belongs to Him. He has entrusted His treasures to stewards, that with them they may advance His cause and glorify His name. He did not entrust these treasures to men that they might use them to exalt and glorify themselves, and have power to oppress those who were poor in this world’s treasure. God does not receive the offerings of any because He needs them and cannot have glory and riches without them, but because it is for the interest of His servants to render to God the things which are His.”

E.G. White, 2 Testimonies 652

*If we belong to Christ, it’s logical  
that everything we have truly belongs to Him.  
When we give to God, we are just taking our hands  
off what already belongs to Him.*



# DAY 2

## God is the provider of every good thing in your life.

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

*James 1:17* Every good and perfect gift is from above, coming down from the Father of the heavenly lights.

*Matthew 7:11-12* If you, then, though you are evil, know how to give good gifts to your children, how much more will your Father in heaven give good gifts to those who ask him!

*2 Chronicles 1:11-12* Since you [Solomon] have not asked for a long life but for wisdom and knowledge to govern my people over whom I have made you king, therefore wisdom and knowledge will be given you. And I [the LORD] will also give you wealth, riches and honor.

*Consider this Quote:*

“Have we not reason to talk of God’s goodness and to tell of His power? When friends are kind to us we esteem it a privilege to thank them for their kindness. How much more should we count it a joy to return thanks to the Friend who has given us every good and perfect gift. Then let us, in every church, cultivate thanksgiving to God. Let us educate our lips to praise God in the family circle. . . . Let our gifts and offerings declare our gratitude for the favors we daily receive. In everything we should show forth the joy of the Lord.”

E.G. White, *God’s Amazing Grace* (1973) 325.

*As thunder follows lightning, giving follows grace.  
When God’s grace touches you, you can’t help but  
respond with generous giving. Randy Alcorn*

*Give to God what’s right—not what’s left.*

# Practical Advice about Giving

By Brian Kluth, Pastor and Founder of [www.MAXIMUMgenerosity.org](http://www.MAXIMUMgenerosity.org)

Here is some practical advice for people who have questions, doubts or fears about giving to the Lord's work.

*If you are NOT a Christian:* Don't worry about giving to God. Instead, realize and accept what God wants to give to you – complete forgiveness, a brand new start, the power to be good and to do good for others, help for your problems, the ability to forgive, and a home in heaven. If you recognize your need for these things, pray and invite Jesus Christ to bring these things into your life.

*For all Christians:* Always make it a priority to faithfully support the work of your local church and conference first. Then give special gifts and offerings to other mission driven projects and the needy as God leads you.

*If you're fearful about returning 10% and more of your income to the Lord, try a 90-day test:* In Malachi 3:10 God invites people to "test Him" in the matter of tithing (returning the first 10% of your income to God's work) and offerings. Therefore, I encourage people to try a 90-day test. Begin returning 10% of your income to the Lord's work and watch and see if God does not begin working in your life in ways you haven't previously experienced. If you regret that decision OR if you feel you never experienced God's divine help in your finances during this time period, then discontinue the test. However, if you experience God's help, joyfully continue returning 10% and more to the Lord's work.

*If you want to begin to actively give to God FIRST:* Here are four different ideas to choose from:

- 1) Whenever you get any money, set aside 10% as a tithe and a second tenth as an offering.
- 2) Whenever you put a deposit in your checkbook, write out the first check(s) to God's work for 10% or more.

3) If you track your finances through a bookkeeping system or computer program, set up a category for church giving and another one for other Christian causes. Then begin to faithfully set aside 10% or more of your income into these accounts.

*If you are married to a Christian, but the two of you do not agree on how much you should give to the Lord's work:* See if your spouse will read through this material. Then talk and pray together about a mutually agreeable "testing period" concerning your returning tithe and giving more.

*If you are married and your spouse is not a Christian:* Identify any money you have freedom to spend (read Luke 8:3) and set aside 10% or more of this money to return to the Lord's work AND/OR show this material to your spouse and see if you can try the 90-day testing period.

*If you are deciding whether to give off the gross or the net of your income:* Pray and ask God what He wants you to do. If He prompts you in your heart to give off the gross amount, go ahead and do this, trusting Him with the results. If you don't have a peace about this, begin returning 10% off the net amount for a few months and see what happens. After a few months, if you experience God's creative care in your life, then why not return 10% or more off of your gross income.

*If you have children at home:* Help your children set up a place where they can set aside "God's portion" of any money they receive (i.e., allowances, work projects, gifts of money, etc.). In addition to their tithe, have them give at church, to world missions through the Sabbath School Offering, and to help people in need.

*If you have "fallen behind" in your giving to God's work:* If you knowingly or accidentally have fallen behind in your giving to God's work, you will never regret the decision to "get right" in this area. Review your financial records from the past several months and pray about "making up" the amount you have fallen behind. One lady in her 90's I heard about sent a tithe cheque to the church treasury with the note, "I want to be prayed up, paid up, and ready to go!" If you find remembering to return tithe is difficult, consider setting up a direct debit with the Conference.



# DAY 3

Your role is to be the trustee, manager and steward of 100% of what God entrusts to you during your lifetime.

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

*Colossians 3:17, 23-24* Whatever you do or say, let it be as a representative of the Lord Jesus....Whatever you do, work at it with all your heart, as working for the Lord, not for men, since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving.

*Romans 14:7-8* None of us lives to himself alone and none of us dies to himself alone. If we live, we live to the Lord; and if we die, we die to the Lord.

*1 Corinthians 4:2* It is required in stewards that a man be found faithful.

*Consider this Quote:*

“God calls upon those to whom He has entrusted His goods to acquit themselves as faithful stewards. The Lord would have all things of temporal interest occupy a secondary place in the heart and thoughts; but Satan would have the matters of the earth take the first place in our lives. The Lord would have us approve the things that are excellent. He shows us the conflict in which we must engage, reveals the character and plan of redemption. He lays open before you the perils you will meet, the self-denial that will be required, and He bids you count the cost, assuring you that if you zealously engage in the conflict, divine power will combine with human effort.”

E.G. White, Faith and Works (1979) 92.

*Martin Luther said, “People go through 3 conversions: The conversion of their head, their heart and their pocketbook. Unfortunately, not all at the same time.”  
Have you gone through all 3 conversions yet?*

# DAY 4

## The LORD watches your giving.

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

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

*2 Corinthians 8:12* For if the willingness is there, the gift is acceptable according to what one has, not according to what he does not have.

*2 Chronicles 24:10-11* All the officials and all the people brought their contributions gladly, dropping them into the chest until it was full.

*Consider this Quote:*

"The poor widow who cast two mites into the treasury of the Lord showed love, faith, and benevolence. She gave all that she had, trusting to God's care for the uncertain future. Her little gift was pronounced by our Saviour the greatest that day cast into the treasury. Its value was measured, not by the worth of the coin, but by the purity of the motive which prompted her."

E. G. White, *Reflecting Christ* (1985) 268.

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

*With the price of everything else going up these days, aren't you glad the Lord hasn't increased the tithe to 15%?*

# DAY 5

## Don't become prideful about anything God has entrusted to you.

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

*Deuteronomy 8:17-18* You may say to yourself, "My power and the strength of my hands have produced this wealth for me." But remember the LORD your God, for it is he who gives you the ability to produce wealth.

*Psalms 62:10* If your riches increase, don't be proud.

*Deuteronomy 8:11-14* Be careful that you do not forget the LORD your God... Otherwise, when you eat and are satisfied, when you build fine houses and settle down, and when your herds and flocks grow large and your silver and gold increase and all you have is multiplied, then your heart will become proud and you will forget the LORD your God.

*Jeremiah 9:23-24* The Lord says, "Let not the...rich man boast of his riches, but let him who boasts boast about this: that he understands and knows Me."

*Psalms 39:5-6* Proud man! Frail as breath! A shadow! And all his busy rushing ends in nothing. He heaps up riches for someone else to spend.

*Mark 8:36* What good is it for a man to gain the whole world, yet forfeit his soul?

*Consider this Quote:*

"The first step in financial discipleship is spiritual discipleship. We cannot make God lord of our material goods unless we first accept Him as lord of our lives. This starts with accepting the gift of the Cross, accepting the Saviour who loves us and died for us. And we cannot expect to continue with God as lord of our lives if we do not allow Him to be lord of our material blessings."

Benjamin C. Maxson, *Dynamic Steward*, vol 4, no 3.

*When a man becomes rich, either God gains a partner or the man loses his soul.*



# DAY 6

## Even the poor are to give to God from what they have.

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

*Deuteronomy 16:16* No man should appear before the LORD empty-handed.

*1 Kings 17:15* “She (the widow) went away and did as Elijah had told her: There was food every day for Elijah and for the woman and her family.

*Genesis 28:20-22* (While a single young man with no job or income) Jacob made a vow, saying, “If God will be with me and will watch over me... then the LORD will be my God...and of all that you (O God) give me I will give you a tenth.”

*2 Corinthians 8:2-4* Though (the Macedonian Christians) have been going through much trouble and hard times, they have mixed their wonderful joy with their deep poverty, and the result has been an overflow of giving to others. They gave not only what they could afford but far more; and I can testify that they did it because they wanted to...They begged us to take the money so they could share in the joy of helping the Christians in Jerusalem.

*Consider this Quote:*

“...It is not the greatness of the gift that makes the offering acceptable to God; it is the purpose of the heart, the spirit of gratitude and love that it expresses. Let not the poor feel that their gifts are so small as to be unworthy of notice. Let them give according to their ability, feeling that they are servants of God, and that He will accept their offering.”

E. G. White, In Heavenly Places (1967) 304

*If a pauper gives to God, he'll feel like a prince.  
If a prince doesn't give to God,  
he'll feel like a pauper.*

# DAY 7

## Set up a plan to faithfully return 10% AND MORE of your financial resources to the Lord's work.

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

*Luke 11:42* (Jesus said) "Though you are careful to tithe even the smallest part of your income, you completely forget about justice and the love of God. You should tithe, yes, but you should not leave these other things undone."

*Deuteronomy 14:22,23* Be sure to set aside a tenth of all that your fields produce...The purpose of tithing is to teach you always to put God first in your lives.

*Exodus 22:29* You must be prompt in giving Me the tithe...

*Malachi 3:8-11* "Will a man rob God? Surely not! And yet you have robbed me. "What do you mean? When did we ever rob you?" "You have robbed me of the tithes and offerings due to me. And so the awesome curse of God is cursing you...Bring all the tithes into the storehouse so that there will be food enough in my Temple; if you do, I will open up the windows of heaven for you and pour out a blessing so great you won't have room enough to take it in! "Try it! Let me prove it to you! Your crops will be large, for I will guard them from insects and plagues. Your grapes won't shrivel away before they ripen," says the Lord Almighty.

### *Consider this Quote:*

"Financial discipleship is really just an extension of our relationship with God as lord into the management of our physical or material blessings. Financial discipleship opens the gates of opportunities to glorify God in daily life! It is a way to exalt Him in our own hearts, before the world." Benjamin C. Maxson, *Dynamic Steward*, vol 4, no 3.

*Returning 10% isn't the ceiling of giving;  
it's the floor. It's not the finish line of giving;  
it's just the starting blocks.*



# THE FAITHFUL GIVER'S 7 GREAT SURPRISES...

*When you begin to actively and  
faithfully return 10% or more of all your  
income to the Lord's work,  
you will be surprised at...*

1. The effect faithful giving has in making you a wiser manager over all the rest of the money and possessions you have.
2. The deepening of your spiritual life through trusting the Lord to meet your needs.
3. The increased ease in which you meet your other financial obligations on the 9/10th's of the income you have left.
4. The way that starting to give 10% leads to more generous giving than you ever dreamed possible.
5. The generous amount of money you will be able to give to the Lord's work.
6. The unexpected provisions that God brings into your life.
7. And the surprise you have when you wish you had started giving 10% or more much sooner.

*I absolutely believe in the power of tithing.  
My own experience is that the more I give away,  
the more that comes back.*

KEN BLANCHARD, AUTHOR OF THE "ONE MINUTE MANAGER"



## *1st Week Project* FOCUS ON YOUR GIVING IN VIEW OF YOUR INCOME

IDENTIFY: "WHERE IS THE MONEY COMING FROM?"

*"Honor the Lord by giving him the first part of all your income."*

*Proverbs 3:9*

*"The purpose of tithing (returning to God 10% of your income) is to teach you always to put God first in your lives."*

*Deuteronomy 14:23*

*Step 1* Check ☒ all items that are sources of God-given cash flow or income that you anticipate in your life during the next 12 months.

*Step 2* Determine an approximate "financial value" (\$ amount) for each item checked. Indicate the frequency of how often you receive these funds (W=Weekly, B=Bi-weekly or twice a month, M=Monthly, Q=Quarterly, Y=Yearly/annually, S=Sporadically or O=One-time amount).

*Step 3* Indicate the amount (10% of the value) IF you were to honor the Lord with the first 10% of this God-given resource.

*Step 4* Prayerfully review the list and circle any areas where you feel you should begin to faithfully give at least 10% to God's work.

*Step 5* Prayerfully identify and star (\*) any items you feel God is prompting you to dedicate a larger percentage (even up to 100%) to meet a special need or giving opportunity. Possibly this is income you are not counting on, do not actively need, or that could be given as a sacrificial offering.

<input checked="" type="checkbox"/>	CASH & INCOME IN NEXT 12 MONTHS	VALUE/FREQ	IF 10% = \$
<input type="checkbox"/>	Income, wage or salary from:		
<input type="checkbox"/>	Income, wage or salary from:		
<input type="checkbox"/>	Income, wage or salary from:		
<input type="checkbox"/>	Overtime pay		
<input type="checkbox"/>	Bonuses		
<input type="checkbox"/>	Tax returns/refunds		
<input type="checkbox"/>	Commissions		
<input type="checkbox"/>	Business income		
<input type="checkbox"/>	Severance Pay		
<input type="checkbox"/>	Part-time work		
<input type="checkbox"/>	Consulting fees		
<input type="checkbox"/>	Sale of products or assets		
<input type="checkbox"/>	Home-based business or services		
<input type="checkbox"/>	Sale of stuff I/we own		
<input type="checkbox"/>	Social Security		
<input type="checkbox"/>	Pension/Retirement accounts		
<input type="checkbox"/>	Military or union pay		
<input type="checkbox"/>	Annuity		
<input type="checkbox"/>	Disability income		
<input type="checkbox"/>	Unemployment or Workmen's Comp		
<input type="checkbox"/>	Spousal or child support		
<input type="checkbox"/>	Trust fund		
<input type="checkbox"/>	Inheritance monies		
<input type="checkbox"/>	Insurance settlement		
<input type="checkbox"/>	Legal settlement		
<input type="checkbox"/>	Income from rental or leased properties		
<input type="checkbox"/>	Interest and /or Dividends		
<input type="checkbox"/>	Repayment of personal loans		
<input type="checkbox"/>	Royalties from copyrights/patents		
<input type="checkbox"/>	Rebates/Refunds/Returns/Coupons		
<input type="checkbox"/>	Other Benefits		
<input type="checkbox"/>	Presents		
<input type="checkbox"/>	Other:		
<input type="checkbox"/>	Other:		
	CHILDREN		
<input type="checkbox"/>	Work projects		
<input type="checkbox"/>	Allowances		
<input type="checkbox"/>	Cash gifts (b-day, Christmas, etc.)		
<input type="checkbox"/>	Part-time jobs or home business		
<input type="checkbox"/>	Babysitting, lawn mowing, etc.		
<input type="checkbox"/>	Other:		





# *Week 1*

## SHARING YOUR TREASURES

Possible questions to think about or discuss

1. As a child, what was one of your earliest or most vivid recollections about giving money to God OR what do you recall about your parent's practices and attitudes about giving to God?
2. When you filled out the worksheet for the first week's project, "Income", what surprised you or caught your attention in doing this exercise?
3. What truth or Bible verse from the past seven days of reading stood out to you the most?
4. Who is the most financially generous person you know?
5. How old were you when the idea of tithing (returning to God 10% of your income) came into your conscious thoughts?
6. If you do not faithfully return 10% or more of your income to the Lord's work, what do you think are the real reasons you're holding back from doing this?
7. If you do faithfully return 10% or more of your income to the Lord's work, how old were you and what were the financial circumstances in your life when you first started tithing?
8. If you do faithfully return 10% or more of your income to the Lord's work, what are the values and benefits you've seen by faithfully doing this?
9. What do you feel is the difference between returning tithes and giving offerings?
10. Why and how do you make sure that giving to your local church is the first priority in your Christian giving?



# Week 2

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*Your word is a lamp to my feet  
and a light for my path.*

*Psalms 119:105*



# DAY 8

## Don't trust in your riches, but trust in God.

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

*1 Timothy 6:17* 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.

*John 14:1* Do not let your hearts be troubled. Trust in God.

*Job 31:24-28* (Job said) "If I have put my trust in gold or said to pure gold, 'You are my security,' if I have rejoiced over my great wealth, the fortune my hands had gained...so that my heart was secretly enticed...then these also would be sins to be judged, for I would have been unfaithful to God on high."

*Psalms 49:6-12* (Sinners) trust in their wealth and boast about how rich they are...Rich man! Proud man! Wise man! You must die like all the rest...You must leave your wealth to others. You name your estates after yourselves as though your lands could be forever yours...But man with all his pomp must die like any animal.

*Consider this Quote:*

"To integrate Christ into the financial side of our lives, we must prioritise life around God. We must learn to manage material things to His glory. One of the ways to do this is to recognise money as an indicator of where our hearts are. Our cheque books are a reflection of our discipleship" Benjamin C. Maxson, Dynamic Steward, vol 4, no 3.

*Are you rich?*

*Did you realize that if you personally make more than \$1500 per year you are richer than 75% of the world's 6+ billion people!*

To find out how your income compares to everyone else in the world go to: [www.globalrichlist.com](http://www.globalrichlist.com)

# DAY 9

## Understand riches can deceive you.

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

*Revelation 3:17* “You say, ‘I am rich, with everything I want; I don’t need a thing!’ And you don’t realize that spiritually you are wretched and miserable and poor and blind and naked.

*Mark 8:36* What good is it for a man to gain the whole world, yet forfeit his soul?

*Mark 4:18-19* Others, like seed sown among thorns, hear the word; but the worries of this life, the deceitfulness of wealth and the desires for other things come in and choke the word, making it unfruitful.

*Luke 12:15* (Jesus said) “Watch out! Be on your guard against all kinds of greed; a man’s life does not consist in the abundance of his possessions.”

*Proverbs 23:4-5* Don’t weary yourself trying to get rich. Why waste your time? Riches can disappear as though they had the wings of a bird!

*Ecclesiastes 5:11* The more you have, the more you spend, right up to the limits of your income. So what is the advantage of wealth— except perhaps to watch it as it runs through your fingers!

*Consider this Quote:*

“When sinful man can discern the inexpressible love of God in giving His Son to die upon the cross, we shall better understand that it is infinite gain to overcome as Christ overcame. And we shall understand that it is eternal loss if we gain the whole world, with all its pleasure and glory, and yet lose the soul. Heaven is cheap enough at any cost.”

E. G. White, *Confrontation* (1971) 78.

*The poorest man in the world  
is the man who has nothing but money.*



# Count Your Blessings

*A pathway to more joyful and generous giving and living*

A number of years ago, I discovered a wonderful verse in I Corinthians 16:2, "On the first day of each week let each of you lay something aside, storing up as he may prosper."

At first, I didn't understand how the verse could apply to my life. But my wife and I began a Sunday evening practice of "looking back and writing down" how God provided for us in the previous seven days. Each week, we discovered there were many ways that God provided for us outside of our normal income. We began tithing and then we started a "Blessings Fund" that represented 10% or more of the myriad of blessings God creatively brought into our life week by week.

At the end of the first year, even though my main income only brought in \$15,000; I discovered we had faithfully tithed \$1500 to our local church and an additional \$2500 out of our "Blessings Fund" to other Christian causes. This meant that God had blessed us with \$25,000 of blessings during the past year that was over and above my \$15,000 salary!

We did this for several more years and discovered that each year God doubled and tripled what we were able and willing to give to the Lord's work because we counted our blessings. Here are the lessons we learned and practiced that helped us live a more joyful and generous life:

1. Plan a time each week where you will begin to write down God's provisions from the previous week in a "Blessings Notebook."
2. When you meet together, think back over the following areas and write down anything that comes to your remembrance:

*Main Income* If you were paid during the week, write down that amount. For us, we tithed 10% of this amount to our local church.

*Additional Income or Unexpected Cash?* Write down any cash gifts, overtime pay, bonuses, second salary, moonlighting, investment

returns, sale of any possession, refunds, inheritance, etc.

*People's Hospitality?* Meals, lodging, or entertainment that others gave to you or paid the cost.

*Special Help or Assistance?* Help with car, house, equipment repairs, free babysitting, etc.

*Discount or Sale Items?* Any money saved on discounted clothing or household items, garage sale/thrift shop savings, discounts on recreational activities, etc.

*Purchase of New Possessions?* When my wife and I were buying a major item or a luxury item, we sometimes included the cost of these items in our blessings fund in order to give an additional 10% or more to the Lord's work.

3. Write down the financial value for each item OR (very important) write down the amount you "WOULD HAVE BEEN WILLING TO SPEND" for the item. For example: A family member gave me a \$1000 radial arm saw. I would have never been able or willing to afford a \$1000 tool like this, but I might have "been willing to spend" \$200 on a used radial arm saw at a garage sale. So, in this example, I put down the value of the blessing at \$200 (not \$1000). Therefore I ended up giving an extra \$20 to the Lord's work, not an extra \$100.
4. Add up the value of the total number of blessing items for the week and take 10% or more of the total and decide where to give it OR set aside the week's amount in your notebook or put the money in a special place or account and consider this your "BLESSINGS FUND".
5. Faithfully return to your church a tithe or 10% of your main income. Then begin to joyfully and generously use your "Blessings Fund" and to help support world missions, building programs, and other Conference initiatives.

### *4-Week Challenge:*

*I am confident that the LORD has been blessing most people's lives week by week. But most people don't "see" the blessings because they don't take time to "look back over the last seven days to see what God has done to provide for them." Because of this, I challenge you to try this for at least four weeks to see what God is doing for you! I believe it will truly lead you to a more joyful and generous life!*

# DAY 10

## Train your children to be faithful and generous givers.

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

*Proverbs 22:6* Train up a child in the way he should go: and when he is old, he will not depart from it.

*Genesis 18:19* I have chosen him, so that he will direct his children and his household after him to keep the way of the LORD by doing what is right and just.

*Deuteronomy 6:6-7* These commandments that I give you today are to be upon your hearts. Impress them on your children. Talk about them when you sit at home and when you walk along the road, when you lie down and when you get up.

*Ephesians 6:4* Bring them (children) up with the loving discipline the Lord himself approves, with suggestions and godly advice.

*Consider this Quote:*

"It is a solemn, serious work to care for those for whom Christ has died, to teach children not to lavish their affections upon the things of this world, not to waste time and labor on that which is worth less than nothing."  
(E. G. White, *The Upward Look* (1982) 94.)

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

*Giving a child money to put into an offering plate does not produce a generous adult. If you want to produce a generous adult, you must train a child to tithe from any money he or she receives from family, friends or work projects. This child will grow up to honor God.*



# DAY 11

## Focus on being content with God's daily provisions.

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

*1 Timothy 6:6-8* Godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that.

*Ecclesiastes 5:10* Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income.

*Proverbs 30:8-9* Give me neither poverty nor riches! Give me just enough to satisfy my needs! For if I grow rich, I may become content without God. And if I am too poor, I may steal and thus insult God's holy name.

*Philippians 4:11-13* I have learned to be content whatever the circumstances.

*Consider this Quote:*

"In the darkest days, when appearances seem most forbidding, fear not. Have faith in God. He knows your need. He has all power. His infinite love and compassion never weary. Fear not that He will fail of fulfilling His promise... And He will bestow upon His faithful servants the measure of efficiency that their need demands."

E. G. White, *Prophets and Kings* 163.

*You are only poor when you want more than you have.*

*The trouble with most people is their earning capacity doesn't match their yearning capacity.*

*The most expensive vehicle to operate, per mile, is the shopping cart.*

# DAY 12

## You cannot serve God “and” Money but you must learn to serve God “with” money.

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

*Luke 16:11-13* (Jesus said) “So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?...No servant 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.”

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

*Matthew 6:19-21* (Jesus said) “Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.”

*Consider this Quote:*

“If God is really owner, then to choose or focus on material things means to turn our back on the Creator. When we pursue the created instead of the Creator, we create our own materialistic god”

Benjamin C. Maxson, Dynamic Steward, vol 4, no 3.

*The world asks: “What does a person own?” God asks,  
“How is the person using what they have been given?”*

*A Christian is one who does not have to consult his  
bank book to see how wealthy he really is.*

# DAY 13

## There are dangerous consequences if you live for pleasure.

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

*Proverbs 22:9* Realize that living for pleasure will impoverish you financially and spiritually.

*Proverbs 21:17* He who loves pleasure will become poor.

*Galatians 6:7* If a man sows to please his own wrong desires, he will be planting seeds of evil and he will surely reap a harvest of spiritual decay and death.

*Ecclesiastes 2:10-11* I denied myself nothing my eyes desired; I refused my heart no pleasure...Yet when I surveyed all that my hands had done and what I had toiled to achieve, everything was meaningless.

*Ecclesiastes 7:4* A fool thinks only of having a good time now.

*2 Timothy 3:1-5* There will be terrible times in the last days. People will be lovers of themselves, lovers of money, ...lovers of pleasure rather than lovers of God—having a form of godliness but denying its power.

*Consider this Quote:*

“When life is going on in its unvarying round; when men are absorbed in pleasure, in business, in traffic, in money-making; when religious leaders are magnifying the world’s progress and enlightenment, and the people are lulled in a false security—then, as the midnight thief steals within the unguarded dwelling, so shall sudden destruction come upon the careless and ungodly, “and they shall not escape.”

E. G. White, Great Controversy, 38.

*Your use of money shows what you think of God.*

# DAY 14

## Don't live for this life, but for your heavenly home.

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

*Luke 16:9* (Jesus said) "I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings."

*Hebrews 11:13-16* These men of faith...agreed that this earth was not their real home but that they were just strangers visiting down here...they were looking forward to their real home in heaven. If they had wanted to, they could have gone back to the good things of this world. But they didn't want to. They were living for heaven. And now God is not ashamed to be called their God, for he has made a heavenly city for them.

*Hebrews 13:14,16* For this world is not our home; we are looking forward to our everlasting home in heaven...Don't forget to do good and to share what you have.

*1 Corinthians 3:12-15* If any man builds on this foundation using gold, silver, costly stones, wood, hay or straw, his work will be shown for what it is, because the Day will bring it to light. It will be revealed with fire, and the fire will test the quality of each man's work. If what he has built survives, he will receive his reward. If it is burned up, he will suffer loss; he himself will be saved, but only as one escaping through the flames.

*Consider this Quote:*

"How great will be the joy when the redeemed of the Lord shall all meet, gathered into the mansions prepared for them! Oh, what rejoicing for all who have been impartial, unselfish labourers together with God in carrying forward His work in the earth!"

E. G. White, Medical Missionary 134.

*Our real worth is what will be ours in eternity.*



# PRACTICAL TIPS FOR GODLY LIFESTYLE ADJUSTMENTS

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

Live simply and within your means. (*1 Timothy 6:6-8*)

Do not covet the possessions of others. (*Ephesians 5:30*)

Follow this wise advice: "Use it up, wear it out, make it do, or do without."

When considering making a purchase, ask yourself: "Do I really need this?" Learn to discern between your needs and your wants. (*1 Timothy 6:8-10, Hebrews 13:5*)

Examine your home for evidence of hoarding. (*Luke 12:18*)

Give away anything that owns you. (*Matthew 19:21*)

Do not fall for commercial advertising – shop wisely based on good counsel. (*Proverbs 11:14*)

Avoid fads; stick with the classics that are always in style. (*Colossians 2:8, Romans 12:1-2*)

Analyze the cost of seemingly small expenditures, such as eating out, buying brand name clothing, etc. These purchases can add up to substantial sums of money. (*Proverbs 27:23-24*)

In making major purchases, be sure to shop around, compare prices, gain knowledge, and get at least three prices or bids before making your final decision. (*Proverbs 24:4-5*)

Actively deaccumulate by going through your closets, drawers, storage spaces, garage, basement, etc. (*Matthew 6:19-20*)

Be willing to pray before making special purchases. Give God the opportunity to lead you or provide for you in an unexpected but more affordable way. (*1 Peter 5:7*)

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



## 2nd Week Project

### FOCUS ON YOUR GIVING IN VIEW OF YOUR LIFESTYLE

#### IDENTIFY: "WHERE IS YOUR MONEY GOING?"

*"Riches certainly make themselves wings;  
They fly away like an eagle..." Proverbs 23:5*

*Money talks: It says, "good bye!" Where is your money going?*

*Step 1* As best as you can, estimate how much money you are spending on a "monthly basis" in each area listed on the next page (Helpful hint: Take ANY quarterly, yearly, sometimes and one-time expenses and prorate this amount on a monthly basis).

*Step 2* Prayerfully review the list. Are there any items the Lord may be showing you that:

- You don't really need and could eliminate from your spending in order to be more generous?
- You could meet this need more affordably by shopping around or by lowering your expectations so you could be more generous?
- You should decrease or eliminate because you realize this expenditure is hurtful to your personal health OR your spiritual growth and service?
- You could postpone or trust God to meet this need in another way so that you could be more generous?

*Step 3* Based on items you identified in step 2, determine any increased amount you could give to the Lord monthly to meet a special need or giving opportunity: \$\_\_\_\_\_/month.

*Step 4* Ask the Lord to show you where the increased amount would prove most beneficial to His cause and then offer that to Him gladly.

## WHERE IS YOUR MONEY GOING?

**GIVING:** Church: \$ \_\_\_\_\_ Building: \$ \_\_\_\_\_ SS Missions: \$ \_\_\_\_\_  
 13th SS: \$ \_\_\_\_\_ Needy: \$ \_\_\_\_\_ Other: \$ \_\_\_\_\_

**HOUSING:** Rent/Mortgage: \$ \_\_\_\_\_ Utilities: \$ \_\_\_\_\_ Trash: \$ \_\_\_\_\_  
 Lawn: \$ \_\_\_\_\_ Maintenance/Repairs: \$ \_\_\_\_\_ Furnishing: \$ \_\_\_\_\_  
 Decorations: \$ \_\_\_\_\_ Special Projects/Purchases: \$ \_\_\_\_\_ Other: \$ \_\_\_\_\_

**TELECOMMUNICATIONS:** Phone: \$ \_\_\_\_\_ Long Distance: \$ \_\_\_\_\_  
 Mobile Phone/s \$ \_\_\_\_\_ Internet: \$ \_\_\_\_\_ Other: \$ \_\_\_\_\_

**VEHICLES:** Payments: \$ \_\_\_\_\_ Petrol: \$ \_\_\_\_\_ Insurance: \$ \_\_\_\_\_  
 Maint/Repair: \$ \_\_\_\_\_ License: \$ \_\_\_\_\_ Other: \$ \_\_\_\_\_

**GROCERIES AND HOUSEHOLD:** Groceries: \$ \_\_\_\_\_ Supplies: \$ \_\_\_\_\_  
 Miscellaneous: \$ \_\_\_\_\_

**ENTERTAINMENT AND RECREATION:** Health Club: \$ \_\_\_\_\_  
 Cable: \$ \_\_\_\_\_ Videos/Movies: \$ \_\_\_\_\_ Lessons: \$ \_\_\_\_\_  
 Crafts: \$ \_\_\_\_\_ Hobbies: \$ \_\_\_\_\_ Sports: \$ \_\_\_\_\_  
 Events/Concerts: \$ \_\_\_\_\_ Music: \$ \_\_\_\_\_ Vacations: \$ \_\_\_\_\_  
 Trips: \$ \_\_\_\_\_ Vacation Home: \$ \_\_\_\_\_ Camping: \$ \_\_\_\_\_  
 Hunting/Fishing: \$ \_\_\_\_\_ School/Scout/Civic Activities: \$ \_\_\_\_\_  
 Pathfinders: \$ \_\_\_\_\_ Other: \$ \_\_\_\_\_

**INSURANCES:** Medical: \$ \_\_\_\_\_ Life: \$ \_\_\_\_\_  
 Disability: \$ \_\_\_\_\_ Other: \$ \_\_\_\_\_

**CLOTHING:** Man: \$ \_\_\_\_\_ Woman: \$ \_\_\_\_\_ Children: \$ \_\_\_\_\_

**MISCELLANEOUS:** Meals out at work: \$ \_\_\_\_\_ Childcare: \$ \_\_\_\_\_  
 Toiletries: \$ \_\_\_\_\_ Hair: \$ \_\_\_\_\_ Pets: \$ \_\_\_\_\_ Vet: \$ \_\_\_\_\_  
 Subscriptions: \$ \_\_\_\_\_ Other: \$ \_\_\_\_\_

**GIFT GIVING & CELEBRATIONS:** Anniversaries: \$ \_\_\_\_\_  
 Birthdays: \$ \_\_\_\_\_ Weddings/Babies/Grad: \$ \_\_\_\_\_  
 Holiday Parties: \$ \_\_\_\_\_ Other: \$ \_\_\_\_\_

**MEDICAL:** Doctors: \$ \_\_\_\_\_ Hospitals: \$ \_\_\_\_\_ Dental: \$ \_\_\_\_\_  
 Prescriptions: \$ \_\_\_\_\_ Therapy: \$ \_\_\_\_\_ Other: \$ \_\_\_\_\_

**SAVINGS/INVESTMENTS:** Savings: \$ \_\_\_\_\_ Pension: \$ \_\_\_\_\_  
 College: \$ \_\_\_\_\_ Investment: \$ \_\_\_\_\_ Superannuation: \$ \_\_\_\_\_  
 Other: \$ \_\_\_\_\_

**EDUCATION:** Tuition: \$ \_\_\_\_\_ Books: \$ \_\_\_\_\_  
 Fees/Activities: \$ \_\_\_\_\_ Room & Board: \$ \_\_\_\_\_ Other: \$ \_\_\_\_\_

**DEBTS:** Credit Card Payments: \$ \_\_\_\_\_ Personal Loans: \$ \_\_\_\_\_  
 Student Loans: \$ \_\_\_\_\_ Medical Bills: \$ \_\_\_\_\_ Other: \$ \_\_\_\_\_





# *Week 2*

## SHARING YOUR TREASURES

Possible questions to think about or discuss

1. What financial situation did you grow up with (i.e. not enough money, just made ends meets, more than enough, it varied, etc.)?
2. What did your parents do, if anything, to help train you to manage your finances?
3. What did you think about the “Count Your Blessings” article? Could this practice have any impact on your life and giving?
4. When you filled out the “Lifestyle” worksheet for this week’s project, what surprised you or caught your attention in doing this exercise?
5. What was the most painful or difficult financial experience you ever recall going through?
6. Have you ever intentionally curtailed your normal spending in order to be more generous to the Lord’s work? If so, when?
7. What truth or Bible verse from the past seven days of reading stood out to you the most?
8. What was the best financial advice or teaching you’ve ever received (from reading, seminars/conferences, parents, teachers, personal example, or personal advice)?
9. What is one thing you spend your money on that is unhealthy for you or is a waste of money?
10. What is something you bought on impulse that you realized later you didn’t really need?
11. If you began to experience tough times financially, would you try to take care of your own needs first or would you first make sure you first gave to God from whatever minimal resources you had available? Why?



# Week 3

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*Help me to prefer obedience to making money! Turn me away from wanting any other plan than yours. Revive my heart toward you. Reassure me that your promises are for me, for I trust and revere you.*

*Psalms 119:36-38*



# DAY 15

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

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

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

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

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

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

*Consider this Quote:*

“If your thoughts, your plans, your purposes, are all directed toward the accumulation of the things of earth, your anxiety, your study, your interests, will all be centered upon the world. The heavenly attractions will lose their beauty...Your heart will be with your treasure...You will have no time to devote to the study of the Scriptures and to earnest prayer that you may escape the snares of Satan.”

E. G. White, *Our High Calling* (1961)

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

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

# DAY 16

In building projects leadership gifts can glorify God and result in great generosity and rejoicing.

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

*1 Chronicles 29:1-9* King David said to the whole assembly...  
“The task is great, because this palatial structure is not for man but for the LORD God. With all my resources I have provided for the temple of my God – in large quantities. Besides, in my devotion to the temple of my God I now give my personal treasures of gold and silver for the temple of my God, over and above everything I have provided for this holy temple...Now, who is willing to consecrate himself today to the LORD?” Then (following David’s generous example) the leaders of families, the officers...the commanders...and the officials...gave willingly. They gave toward the work on the temple of God...gold...silver... bronze...and iron. Any who had precious stones gave them to the treasury of the temple of the LORD...The people rejoiced at the willing response of their leaders, for they had given freely and wholeheartedly to the LORD. David the king also rejoiced greatly.

*Consider this Quote:*

“All that man receives of God’s bounty still belongs to God. Whatever God has bestowed in the valuable and beautiful things of earth is placed in the hands of men to test them—to sound the depths of their love for Him and their appreciation of His favors. Whether it be the treasures of wealth or of intellect, they are to be laid, a willing offering, at the feet of Jesus; the giver saying, meanwhile, with David, “All things come of thee, and of thine own have we given thee.”

E. G. White, *Conflict and Courage* (1970) 185.

*Where God guides, He provides.  
What God orders, He pays for.  
God’s work, done in God’s way,  
never lacks God’s supply.*



# 10 Biblical Reasons to Return 10% AND MORE of Your Income to the Lord's Work

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

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

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

*3. It will bring God's wisdom and order to your finances.* If I get dressed in the morning and get the first button out of place on my shirt, all the rest of the buttons will be messed up. When it comes to finances, the first button to get in place is your giving. When you get this area in order, everything else follows. Giving is also the only known antidote for "affluenza" (the desire for more things) that permeates our world today. Scriptures: Matthew 6:19-21, 24-34; Luke 12:16-21, 1 Timothy 6:6-10, 17-19; Ecclesiastes 5:10

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



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

Scriptures: I Kings 17, Proverbs 3:9-10, Malachi 3:7-15, Haggai 1:4-11, 2:15-19; Luke 6:38, Deuteronomy 28, Philemon 4:15-19, Mark 12:41-44

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

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

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

*9. It will give you the opportunity to participate in God's mission in providing for pastors and missionaries.* It has always been God's plan that his servants are taken care of by His people. Your faithful giving can ensure adequate provisions are available for pastors and missionaries. Scriptures: I Corinthians 9:9-11,14; I Timothy 5:17-18, III John 5-8, Philemon 4:15-19, Galatians 6:6, Luke 8:3, II Kings 4:8-10

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

# DAY 17

## Life does not consist in the abundance of your possessions.

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

*Luke 12:15* Jesus said to them, “Watch out! Be on your guard against all kinds of greed; a man’s life does not consist in the abundance of his possessions.”

*1 Timothy 6:6-8* Do you want to be truly rich? You already are if you are happy and good. After all, we didn’t bring any money with us when we came into the world, and we can’t carry away a single penny when we die. So we should be well satisfied without money if we have enough food and clothing.

*Psalms 62:10* Though your riches increase, don’t set your heart on them.

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

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

*Consider this Quote:*

“Simplicity is a call to worship God. It begins by acknowledging Him as Owner, Redeemer, Creator and Sustainer. It means offering ourselves to Him as living sacrifices...it becomes a lifestyle as we walk in the Spirit. And by His Spirit, the presence of Christ dwells in our hearts.” Benjamin C. Maxson, Dynamic Steward, vol 5, no 4..

*If you want to feel rich,  
just count all the things you have that money can’t buy.*

*The most important things in life aren’t things  
and the best things in life are always free.*

# DAY 18

## Give in proportion to how God has blessed you materially.

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

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

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

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

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

*2 Corinthians 8:12* For if the willingness is there, the gift is acceptable according to what one has, not according to what he does not have.

*2 Corinthians 9:3* They gave as much as they were able, and even beyond their ability.

*1 Corinthians 16:2* Let each one of you give according to how the Lord has prospered you.

*Consider this Quote:*

“God requires no less of His people in these last days, in sacrifices and offerings, than He did of the Jewish nation...Those whom He has blessed...should not be unmindful of his blessings. They should appear before Him with a spirit of self-sacrifice and bring their offerings in accordance with the blessings He has bestowed upon them.”

E. G. White 2T 599.1

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

# DAY 19

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

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

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

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

*Exodus 35:21,22,25,26* Everyone who was willing and whose heart moved him came and brought an offering to the LORD for the work... All who were willing, men and women alike, came and brought gold jewelry of all kinds: brooches, earrings, rings and ornaments. They all presented their gold as a wave offering to the LORD... Every skilled woman spun with her hands and brought what she had spun— blue, purple or scarlet yarn or fine linen. And all the women who were willing and had the skill spun the goat hair.

*Acts 9:36-39* In Joppa there was a disciple named Tabitha, who was always doing good and helping the poor.

*Nehemiah 2:4-8* Then the king, with the queen sitting beside him, asked me (Nehemiah), "How long will your journey take, and when will you get back?" It pleased the king to send me; so I set a time...and because the gracious hand of my God was upon me, the king granted my requests.

*Consider this Quote:*

"Our sisters...may act a part in the closing work for this time; and in doing this as they have opportunity they will obtain an experience of the highest value to themselves. In forgetfulness of self they will grow in grace."

E. G. White, Welfare Ministry 157

*God looks at the heart,  
not the hand—the giver, not the gift.*



# DAY 20

## Beware of greed, hoarding or selfishness in your life.

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

*Luke 12:15-21* (Jesus said) “Watch out! Be on your guard against all kinds of greed; a man’s life does not consist in the abundance of his possessions.” And he told them this parable: “The ground of a certain rich man produced a good crop. He thought to himself, ‘What shall I do? I have no place to store my crops.’” Then he said, ‘This is what I’ll do. I will tear down my barns and build bigger ones, and there I will store all my grain and my goods. And I’ll say to myself, “You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry.”’” But God said to him, ‘You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?’” This is how it will be with anyone who stores up things for himself but is not rich toward God.”

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

*2 Corinthians 9:6-7* Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.

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

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

# DAY 21

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

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

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

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

*Consider this Quote:*

“Offerings are only meaningful when they reflect who we are in relationship to God. They express our worship and praise to God, and our willingness to admit that He is the Owner - that all we have comes from Him... When it comes to offerings God demands the best...anything less would be a form of idolatry. Only after we have given ourselves to Him can we truly worship Him with an offering.”

Benjamin C. Maxson, Dynamic Steward, vol 8, no 4.

*Materialism is to generosity what  
kryptonite was to Superman.*

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



# THE AMAZING STORY OF A MILLIONAIRE GIVER

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

Steve owned a small business and made about \$50,000 a year. He went to a Campus Crusade for Christ conference and heard Dr. Bill Bright challenged everyone in the audience to each give a \$1,000,000 to the Lord's work. After the message, he went up to Dr. Bright and asked, "Obviously, you didn't really mean that my wife and I should be included in the people that will give a million dollars to the Lord's work?" Dr. Bright asked, "How much did you make last year?" Steve said, "\$50,000." Dr. Bright asked him how much he gave to the Lord last year. Steve said "\$15,000." Steve thought Dr. Bright would be impressed that he gave 30% of his income to the Lord's work. Dr. Bright said, "Well, next year, trust God to allow you to give \$50,000." But Steve said, "That's my entire salary!" Dr. Bright said, "Trust God and if He provides you with the funds, give \$50,000!"

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

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

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



## 3rd Week Project

### FOCUS ON YOUR GIVING IN LIGHT OF YOUR ASSETS

#### IDENTIFY: "WHAT DO YOU HAVE?"

*"From what you have, take an offering for the LORD.  
Everyone who is willing is to bring to the LORD."*

*Exodus 35:5*

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

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

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

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

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

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

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

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



<input checked="" type="checkbox"/>	LIST OF GOD-GIVEN ASSETS	VALUE	OFFERING?
<input type="checkbox"/>	Vehicle(s)		
<input type="checkbox"/>	Checking account(s) & cash		
<input type="checkbox"/>	CDs or savings accounts		
<input type="checkbox"/>	Motorcycles/recreational vehicles		
<input type="checkbox"/>	Motor home/RV/trailer/camper		
<input type="checkbox"/>	Boats/watercraft & accessories		
<input type="checkbox"/>	Home value		
<input type="checkbox"/>	Timeshare/condo/vacation home		
<input type="checkbox"/>	Sports, and exercise equipment		
<input type="checkbox"/>	Workshop or garage tools & equipment		
<input type="checkbox"/>	Craft or camera equipment & supplies		
<input type="checkbox"/>	Musical instruments		
<input type="checkbox"/>	Appliances/furniture/furnishings		
<input type="checkbox"/>	Antiques, memorabilia or heirlooms		
<input type="checkbox"/>	Artwork		
<input type="checkbox"/>	Books/videos/albums		
<input type="checkbox"/>	China/crystal/glassware/silver/etc.		
<input type="checkbox"/>	Stocks		
<input type="checkbox"/>	Bonds		
<input type="checkbox"/>	Mutual funds		
<input type="checkbox"/>	Treasury Notes/bills/bonds		
<input type="checkbox"/>	Commodities		
<input type="checkbox"/>	Pension funds		
<input type="checkbox"/>	Superannuation funds		
<input type="checkbox"/>	Boat mooring		
<input type="checkbox"/>	Collections (coins/stamps/crafts/toys)		
<input type="checkbox"/>	Trust fund(s) or inheritance funds		
<input type="checkbox"/>	Livestock, animals		
<input type="checkbox"/>	Rental properties		
<input type="checkbox"/>	Business, farm, ranch: Buildings/land		
<input type="checkbox"/>	Business: Vehicles/equipment/supplies		
<input type="checkbox"/>	Undeveloped land or farmland		
<input type="checkbox"/>	Items in storage units		
<input type="checkbox"/>	Real Estate investments		
<input type="checkbox"/>	Foundation or donor advised funds		
<input type="checkbox"/>	Business partnerships/ownership		
<input type="checkbox"/>	Other:		
<input type="checkbox"/>	Other:		
<input type="checkbox"/>	Other:		
<input type="checkbox"/>	Other:		



# *Week 3*

## SHARING YOUR TREASURES

Possible questions to think about or discuss

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

# Week 4

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*The whole Bible was given to us by inspiration from God and is useful to teach us what is true and to make us realize what is wrong in our lives; it straightens us out and helps us do what is right.*

*2 Timothy 3:16*



# DAY 22

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

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

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

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

*2 Corinthians 8:2-4* Though (the Macedonian Christians) have been going through much trouble and hard times, they have mixed their wonderful joy with their deep poverty, and the result has been an overflow of giving to others. They gave not only what they could afford but far more; and I can testify that they did it because they wanted to... They begged us to take the money so they could share in the joy of helping the Christians in Jerusalem.

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

*Edward Hale 1822*



# DAY 23

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

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

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

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

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

*Consider this Quote:*

"In His divine arrangement, through His unmerited favor, the Lord has ordained that good works shall be rewarded. We are accepted through Christ's merit alone; and the acts of mercy, the deeds of charity, which we perform, are the fruits of faith; and they become a blessing to us; for men are to be rewarded according to their works. It is the fragrance of the merit of Christ that makes our good works acceptable to God, and it is grace that enables us to do the works for which He rewards us. Our works in and of themselves have no merit. When we have done all that it is possible for us to do, we are to count ourselves as unprofitable servants. We deserve no thanks from God. We have only done what it was our duty to do, and our works could not have been performed in the strength of our own sinful natures."

E. G. White, *God's Amazing Grace* (1973) 331.

*Many people go to their graves,  
with God's unplayed music still inside of them.  
Don't waste your God-given life  
with low living, small planning, mundane talking,  
constant grumbling or cheap giving.  
Be all that God has called you and equipped you to be.*

# God's Creative Provisions

## Experiencing God as Your Provider

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

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

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

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

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

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

Many people think that their needs are met through their paycheck, and not necessarily from God. While God may use a person's

wages to provide for many needs, God is so much bigger than a paycheck! A company may be your employer, but God is your true provider.

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

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

*Needed items provided through friends, relatives, neighbors, or other Christians:* As people move through the different seasons of life, they often have possessions they no longer need. They are often willing to give away or sell items at significant savings to someone they know could use them.

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

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

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

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

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

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



# DAY 24

## Some people are called to extravagant giving.

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

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

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

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

*Consider this Quote:*

“To those who, like the young ruler, are in high positions of trust and have great possessions, it may seem too great a sacrifice to give up all in order to follow Christ. But this is the rule of conduct for all who would become His disciples. Nothing short of obedience can be accepted. Self-surrender is the substance of the teachings of Christ.”

E. G. White, *Conflict and Courage* (1970) 300.

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

# DAY 25

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

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

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

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

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

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

### *Consider this Quote:*

“We offer what we have to Him in worship, and suddenly we discover that He places even more in our lives that our joy might grow in our relationship with Him. That more may be material blessings held in trust; it may be new challenges and opportunities; it may be a greater intimacy with Him; it may be the strange joy of sharing in His sufferings. Worship is each moment of life lived in a vibrant awareness of God’s presence and partnership.”

Benjamin C. Maxson, Dynamic Steward, vol 3, no 3.

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

# DAY 26

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

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

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

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

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

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

### *Consider this Quote:*

"Acts of generosity and benevolence were designed by God to keep the hearts of the children of men tender and sympathetic and to encourage in them an interest and affection for one another in imitation of the Master, who for our sakes became poor, that we through His poverty might be made rich."

E. G. White, *Reflecting Christ* (1985) 270.

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



# DAY 27

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

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

*Nehemiah 2:2-8* The king asked me, “Why does your face look so sad when you are not ill? This can be nothing but sadness of heart.” I was very much afraid, but I said to the king, “May the king live forever! Why should my face not look sad when the city where my fathers are buried lies in ruins, and its gates have been destroyed by fire?” The king said to me, “What is it you want?” Then I prayed to the God of heaven, and I answered the king, “If it pleases the king and if your servant has found favor in his sight, let him send me to the city in Judah where my fathers are buried so that I can rebuild it.”...And because the gracious hand of my God was upon me, the king granted my requests.

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

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

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

*John Wesley*

# DAY 28

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

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

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

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

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

*Consider this Quote:*

"In order to be happy ourselves, we must live to make others happy. It is well for us to yield our possessions, our talents, and our affections in grateful devotion to Christ, and in that way find happiness here and immortal glory hereafter."

E. G. White, 3 Testimonies 250.

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

*Sir John Templeton*



# JUST LIKE IN MONOPOLY, IT ALL GOES BACK IN THE BOX

*"Naked I came from my mother's womb,  
and naked I will depart" Job 1:21*

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

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

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

The grandmother smiled and said, "Just remember, John—it all goes back in the box. All the money, all the hotels and motels and game tokens; at the end of the game, it all goes back in the box!" SOURCE: MEN OF INTEGRITY MAGAZINE,

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

*You have to leave everything to someone.*

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

*Someone who gave you everything you have?*

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





## *4th Week Project* FOCUS ON YOUR GIVING IN VIEW OF YOUR PAST GIVING

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

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

*Philemon 5-7*

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

*2 Corinthians 9:11*

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

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

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

**SUGGESTION:** Consider tithing your income to your local church. Then consider giving another 10% to support other church ministries and special needs or projects that God lays on your heart.

MINISTRIES YOU SUPPORT	PAST \$ SUPPORT	FUTURE SUPPORT
Your local church		
Sabbath School Offering		
13th Sabbath School Project		
Global Mission		
Education		
Pathfinders/Adventurers		
Building Projects		
Helping the needy		
Union/Division Institutions		
ADRA Projects		
Hope Channel		
Religious Liberty		
Other/s		

*Church Ministries:* Pastoral staff, missions, benevolence, youth, children, adult, women, men, media, denomination, etc.

*Ministry Buildings & Equipment:* New facilities, relocation, expansion, renovations, vehicles, computers, program equipment, etc.

*Needy:* Widows, homeless, urban ministries, crisis pregnancy, prisoners, refugees, relief, orphans, rescue missions, disabilities, scholarships, etc.

*Education:* Christian schools, Bible schools, colleges, seminaries, specific child sponsorships, etc

*Missions:* Global Missions, mission trip, church planting, theological education, relief, leadership training and development, economic development, facilities.

*Outreach/ Discipleship:* Evangelism, evangelistic crusades, media, magazines, books, TV, radio, financial, campus, professional groups, sports, men, women, children, teens, camps, conference centres, etc.



# Week 4

## SHARING YOUR TREASURES

Possible questions to think about or discuss

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



# Week 5

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*The word of God is living and active. Sharper than any double-edged sword... it judges the thoughts and attitudes of the heart.*

*Hebrews 4:12*



# DAY 29

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

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

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

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

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

*Consider this Quote:*

"An unselfish equality is to be shown in dealing with the working forces in home and foreign lands. More and more we must realize that the means which is brought to the Lord's treasury in the tithes and gifts of our people, should be used for the support of the work, not only at home, but in foreign fields. Those living in places where the work has long been established, should bind about their supposed wants, so that the work in new fields may go forward."

E. G. White, *Gospel Workers* 455.

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

*John Wesley*

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

*Missionary C. T. Studd*

# DAY 30

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

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

*2 Corinthians 9:12-14* This service that you perform is not only supplying the needs of God's people but is also overflowing in many expressions of thanks to God. Because of the service by which you have proved yourselves, men will praise God for the obedience that accompanies your confession of the gospel of Christ, and for your generosity in sharing with them and with everyone else.

*Acts 4:34-37* There were no needy persons among them. For from time to time those who owned lands or houses sold them, brought the money from the sales and put it at the apostles' feet, and it was distributed to anyone as he had need. Joseph...whom the apostles called Barnabas (which means Son of Encouragement), sold a field he owned and brought the money and put it at the apostles' feet.

*Consider this Quote:*

"The Pharisees and Sadducees despised the poor. The learned and rich neglected them, as though their wealth and knowledge made them of more value than those who were poor. But Jesus declared that it was His work to give encouragement and comfort and help where it was most needed."

E. G. White, Welfare Ministry 171.

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

*A wealthy Christian man who lost everything in a financial downturn was asked if he ever regretted all the giving he had done to the Lord's work.*

*He replied,  
"What I gave, I still have. What I kept, I lost."*



# Excel in the Grace of Giving

*Crossing lines in the sand to give more generously*

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

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

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

*Giving even while I was in debt.* There was a season in my life when my bills had piled up so high that I had more month than I had money! It was during this time that I was prompted in my heart to start returning 10% of my income to the Lord. This didn’t make sense to me since I didn’t have enough money to pay my bills and take care of my needs every month. But I decided to trust God and cross over this new line in the sand to live and give more generously. The next time I received a pay cheque, the first cheque I wrote (hesitantly) was a cheque for 10% to the Lord’s work.

As I continued to do this, I noticed that I was not as foolish with my money, I had a greater trust in God to provide for my needs, and I began to make progress in paying off my debts. I also joined a financial Bible study group and learned how to prayerfully develop a spending plan to help me get out of debt completely within a few years.

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

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

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

*Giving more by giving higher percentages of our income.* From this booklet, you see that I believe that returning 10% to the Lord's work is the starting blocks and not the finish line of faithful biblical giving. In my own life and in the lives of generous people I've known, I've learned that by returning 10%, it is much easier to obey God's promptings and learn to give higher percentages of income and assets to the Lord's work in the future.

What about you? What "line in the sand" is God calling you to cross at this time in order for you to live a more generous life and excel in the grace of giving?

# DAY 31

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

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

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

*Philemon 6-7* You are generous because of your faith. And I am praying that you will really put your generosity to work, for in so doing you will come to an understanding of all the good things we can do for Christ. I myself have gained much joy and comfort from your love, my brother, because your kindness has so often refreshed the hearts of God's people.

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

*Consider this Quote:*

"Laying up treasure in heaven will give nobility to the character; it will strengthen benevolence, encourage mercy; cultivate sympathy, brotherly kindness, and charity. It will unite the soul of man with Christ, by links that can never be broken."

E. G. White, *Our High Calling* (1961) 195.

*Giving is a giant lever positioned on the fulcrum  
of this world, allowing us to move mountains  
in the next world. Because we give,  
eternity will be different—for others and for us.*

*Randy Alcorn*



# DAY 32

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

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

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

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

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

*Matthew 25:35,36* For I was hungry and you gave me something to eat, I was thirsty and you gave me something to drink, I was a stranger and you invited me in, I needed clothes and you clothed me, I was sick and you looked after me, I was in prison and you came to visit me.

*Consider this Quote:*

“We are to think and care for others who need our love, our tenderness, and care. We should ever remember that we are representatives of Christ, and that we are to share the blessings that He gives, not with those who can recompense us again, but with those who will appreciate the gifts that will supply their temporal and spiritual necessities.”

E. G. White, *Reflecting Christ* (1985) 252.

*You’ve heard of prayer warriors.*

*What about giving warriors?*

*God has entrusted us with so much.*

*Perhaps He is raising up a great army of givers,  
and He’s calling us to enlist.*

*Randy Alcorn*

# DAY 33

## Any wealth gained by the wrong means has serious consequences.

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

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

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

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

*Proverbs 13:11* Dishonest money dwindles away.

*Consider this Quote:*

“A truly honest man will never take advantage of weakness or incompetency in order to fill his own purse. He accepts a fair equivalent for that which he sells. If there are defects in the articles sold, he frankly tells his brother or his neighbor, although by so doing he may work against his own pecuniary interests.”

E. G. White, *Mind, Character, Personality* Vol 2 (1977) 438.

*How much better to be honestly poor  
than questionably rich.*

# DAY 34

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

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

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

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

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

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

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

*Consider this Quote:*

"Our heavenly Father has a thousand ways to provide for us of which we know nothing. Those who accept the one principle of making the service of God supreme, will find perplexities vanish and a plain path before their feet." E. G. White, Ministry of Healing 481.

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

*Dwight L. Moody*



# DAY 35

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

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

*Matthew 6:19-21* (Jesus said) “Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.”

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

*Consider this Quote:*

“Biblical discipling is the art of shaping the life of an individual into a growing partnership with God. It begins with the assurance of salvation through the acceptance of the Gospel, and then continues by integrating Christ’s lordship into every area of life.” A disciple: is passionately in love with Jesus; maintains intimacy with God through a daily devotional life; makes God a priority in every decision and actively shares Christ with others.

Jean-Luc Lézeau, Dynamic Steward, vol 9, no 3.

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

*God will often speak a financial amount into a person’s heart that is far bigger than their mind can at first grasp.*

*It often takes the mind time to catch up to the amount that God has spoken into a person’s heart to give.*



# SEIZE THE OPPORTUNITY

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

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

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

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

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

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

ADAPTED BY PERMISSION OF HARVEST BIBLE CHAPEL  
IN ROLLING MEADOWS, IL



# 5th Week Project

## FOCUS ON YOUR GIVING IN VIEW OF YOUR RESPONSE (Now What?)

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

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

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

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

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

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

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

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

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

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

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



WHERE WILL YOUR INCREASED GIVING BE GOING?

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

Increased Giving For:

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

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

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

How will this support benefit people for the Lord?



# Week 5

## SHARING YOUR TREASURES

Possible questions to think about or discuss

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

# Week 6

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*Do not merely listen to the word,  
and so deceive yourselves.  
Do what it says.*

*James 1:22*





# DAY 36

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

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

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

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

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

*Consider this Quote:*

“There is true honor among those who have the love of God in their hearts. Our object in working for the Master should be that His name may be glorified in the conversion of sinners. Those who labor to gain applause are not approved by God. The Lord expects His servants to work from a different motive.”

E. G. White, *This Day With God* (1979) 227.

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

*John Bunyan*

# DAY 37

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

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

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

*Mark 12:41-44* But a poor widow came and put in two very small copper coins, worth only a fraction of a penny. Calling his disciples to him, Jesus said, “I tell you the truth, this poor widow has put more into the treasury than all the others. They all gave out of their wealth; but she, out of her poverty, put in everything– all she had to live on.”

*Consider this Quote:*

“... Worship helps us integrate our walk with God into our relationship with others. How we treat others becomes a reflection of our own experience of grace. Home and workplace become worship sites as we bring God from the intimacy of our devotional lives into the activity and business of daily life.”

Benjamin C. Maxson, *Dynamic Steward*, vol 3, no 3.

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

*Industrialist R.G. LeTourneau*

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

*Martyred Missionary Jim Elliot*

# DAY 38

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

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

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

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

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

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

*Consider this Quote:*

"The Lord does not propose to come to this world, and lay down gold and silver for the advancement of His work. He supplies men with resources, that by their gifts and offerings they may keep His work advancing. The one purpose above all others for which God's gifts should be used is the sustaining of workers in the harvest field. And if men will become channels through which heaven's blessing can flow to others, the Lord will keep the channel supplied."

E. G. White, Counsels on Stewardship 36.

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

*Brian Kluth*



# DAY 39

## Building projects are worthy of your support.

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

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

*11 Kings 12:7-12* "King Joash summoned Jehoiada the priest and... Jehoiada the priest took a chest and bored a hole in its lid. He placed it beside the altar, on the right side as one enters the temple of the LORD. The priests who guarded the entrance put into the chest all the money that was brought to the temple. Whenever they saw that there was a large amount of money in the chest, the royal secretary and priest came, counted the money that had been brought into the temple of the LORD and put it into bags. When the amount had been determined, they gave the money to the men appointed to supervise the work on the temple. With it they paid those who worked on the temple of the LORD— the carpenters and builders, the masons and stonecutters. They purchased timber and dressed stone for the repair of the temple of the LORD, and met all the other expenses of restoring the temple."

*Consider this Quote:*

"In preparing a house of worship, there must be a great exercise of faith and trust in God. In business transactions those who venture nothing make but little advancement; why not have faith also in an enterprise for God and invest in His cause?"

E. G. White, 4 Testimonies 76.

*The only investment I ever made which has paid consistently increasing dividends is the money I have given to the Lord.*  
*James Kraft, Founder of Kraft Foods*

# DAY 40

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

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

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

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

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

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

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

*Consider this Quote:*

"Worship is ... a life lived in grace - experiencing God's grace and extending it to those around us. The experience of salvation changes the way we see and treat each other. 'For Christ's love compels us... he died for all, that those who live should no longer live for themselves but for him who died for them and was raised again...Therefore if anyone is in Christ he is a new creation (2 Cor 5:14-17)."

Benjamin C. Maxson, Dynamic Steward, vol 3, no 3.

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

*John Bunyan 1688*



# GOD'S DESIRE IS FOR CHRISTIANS TO LEARN TO...

*Give Cheerfully*

2 Corinthians 9:7

*Give Generously*

2 Chronicles 31:5, 1 Chronicles 29:14-17,  
1 Timothy 6:17-19

*Give Systematically*

Deuteronomy 14:22, Genesis 28:16-22,  
Proverbs 3:9-10

*Give Reverently*

Matthew 2:11, Deuteronomy 14:23,  
Leviticus 22:20, Malachi 1:6-9

*Give Proportionally*

1 Corinthians 16:2, Deuteronomy 16:17,  
Exodus 35:5, Ezra 2:69

*Give Joyfully*

2 Chronicles 24:10, 29:17, and 29:36,  
2 Corinthians 8:2

*Give Willingly*

2 Corinthians 8:12, Exodus 35:21-22,  
1 Chronicles 29:6

*Give Regularly*

Deuteronomy 16:16, 1 Corinthians 16:2,  
Nehemiah 10:35-39

*Give Faithfully*

Deuteronomy 14:27, 2 Chronicles 31:4-8

*Give Expectantly*

Malachi 3:8-10, Genesis 28:20-22,  
Luke 6:38, 2 Corinthians 9:6-11

*Give Eternally*

Matthew 6:19-20, 1 Timothy 6:19,  
Mark 10:21, Hebrews 11:13-16

*Give Extravagantly*

John 12:1-8, Mark 12:41-44,  
1 Chronicles 29:2-9, Exodus 35

*Give Thoughtfully*

Haggai 1:3-11



# DAY 41

## God has chosen you to make a difference.

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

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

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

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

*Matthew 16:24* “Then Jesus said to His disciples, ‘If anyone would come after me, he must deny himself and take up his cross and follow me.’”

*Consider this Quote:*

“Our people are not to wait for more appeals, but are to lay right hold of the work, making those things which appear impossibilities, possibilities. Let each one ask himself, Has not the Lord entrusted me with means for the advancement of His cause? We ask you, as the Lord’s stewards, to put His means into circulation, to provide facilities by which many will have the opportunity of learning what is truth”

E. G. White, Counsels on Stewardship 44.

*“There are three levels of giving:*

*You have to (law)*

*You ought to (obligation)*

*You want to (grace)*

*Waldo Werning*

# DAY 42

## Your generosity can outlast you.

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

*Matthew 6:19-21* “Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy and where thieves do not break in and steal. For where your treasure is, there your heart will be also.”

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

*Matthew 6:33* “But seek first his kingdom and his righteousness, and all these things will be given to you as well”

*1 Corinthians 4:2* “Now it is required that those who have been given a trust must prove faithful”

*1 Timothy 6:17-19* “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. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.”

*Consider this Quote:*

“In disposing of your property by will to your relatives, be sure you [remember] God’s cause. You are His agents, holding His property; and His claims should have your first consideration. Your wife and children, of course, should not be left destitute; provision should be made for them...”

E. G. White, *Adventist Home*, 397.

*What I spent is gone. What I kept is lost.  
But what I gave will be mine forever.*

*Epitaph on a tombstone*

# *Is Your House In Order?*

## TAKE THIS 10 QUESTION QUIZ TO FIND OUT



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

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



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

**IF YOU ANSWERED “NO” TO ANY OF THESE QUESTIONS...**

*Contact the Trust Services Director of your Conference for further information.*

Trust Services is operated by the Conference to enable members of the Seventh-day Adventist Church to have a ‘Will’ prepared for them. This service has been provided for more than three decades and is under the supervision of practising lawyers.

Many members wish to benefit the Church organisation by means of a bequest and the Trust Services Director is there to ensure that your Will is written in such a way that the bequest will benefit that part of the Lord’s work that is the object of the member’s choice.

Contact Trust Services at the Conference for assistance and preparation of your ‘Will.’ At the same time, consider how your bequest to the Church can help stop wasted lives while you wait for His second coming!.



# *Week 6*

## SHARING YOUR TREASURES

Possible questions to think about or discuss

1. When was the last time that you helped someone in need?
2. What was your motive for helping that person/s and did you receive any recognition?
3. How did you feel when you helped a person in need?
4. Consider the focus of your giving, where do you give most of your funds?
5. Are there other projects that are worthy of your support that you should consider giving to?
6. Have you ever had an experience where God has impressed you to support a ministry or outreach? How did you know it was God speaking to you?
7. If you had unlimited wealth what ministries would you support first and why?
8. Of the 13 desires that God wants Christians to learn in how to give, which ones do you struggle most with? Consider 2 or 3 of those and why you struggle with those.
9. Do you feel that God has chosen you to make a difference? Why or why not?
10. Have you made a Will? Have you considered leaving a bequest to your Church or the Conference to assist with the Gospel commission and to help stop wasted lives?

# Week 7

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*Love the Lord your God with all  
your heart and with all your  
soul and with all your mind  
and with all your strength.*

*Mark 12:30*





# DAY 43

## Your giving is an Act of Worship.

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

*John 4: 23,24* “Yet a time is coming and has now come when the true worshippers will worship the Father in spirit and truth, for they are the kind of worshippers the Father seeks. God is spirit, and his worshippers must worship in spirit and in truth.”

*Leviticus 27:30* “A tithe of everything from the land, whether grain from the soil or fruit from the trees, belongs to the Lord; it is holy to the Lord.”

*Matthew 6:24* “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”

*Leviticus 20:26* “You are to be holy to me because I, the Lord, am holy, and I have set you apart from the nations to be my own”

*Matthew 2:11* “On coming to the house, they saw the child with his mother Mary, and they bowed down and worshipped him. Then they opened their treasures and presented him with gifts of gold and of incense and of myrrh.”

*Consider this Quote:*

“God has made men His stewards. The property which He has placed in their hands is the means that He has provided for the spread of the gospel. To those who prove themselves faithful stewards He will commit greater trusts. Saith the Lord, “Them that honor Me I will honor.” “God loveth a cheerful giver,” and when His people, with grateful hearts, bring their gifts and offerings to Him, “not grudgingly, or of necessity,” His blessing will attend them, as He has promised. ‘

E. G. White, Counsels on Sabbath School Work 136

*Worship is giving to God the best he has given to us*  
*Oswald Chambers*

# DAY 44

## Relying on God's will for your giving results in blessings.

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

*Proverbs 3:5-10* “Trust in the Lord with all your heart and lean not on your own understanding; in all your ways acknowledge him and he will make your paths straight. Do not be wise in your own eyes; fear the Lord and shun evil. This will bring health to your body and nourishment to your bones. Honour the Lord with your wealth, with all the firstfruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine.”

*Deuteronomy 28:1-14* “If you fully obey the Lord your God and cheerfully follow all his commands that I give you today, the Lord your God will set you high above all nations on earth. All these blessings will come upon you and accompany you if you obey the Lord your God. You will be blessed in the city and blessed in the country. The fruit of your womb will be blessed, and the crops of your land and the young of your livestock - the calves of your herds and the lambs of your flocks. Your basket and your kneading trough will be blessed. You will be blessed when you come in and blessed when you go out...The Lord will open the heavens, the storehouse of his bounty, to send rain on your land in season and to bless all the work of your hands. You will lend to many nations but will borrow from none. The Lord will make you the head, not the tail.”

*Consider this Quote:*

“Lordship is much more than simple surrender to God. It must be integrated into the very core of our being!...Lordship means God says it and I do it. This is not because of my effort to obey. Instead it is the fulfillment of God's promise to work in us ‘both to will, and to do.’”

Benjamin C. Maxson, Dynamic Steward, vol 8, no 3.

*“Even if I give the whole of my worth to Him,  
He will find a way to give back to me  
much more than I gave.”.*

*Charles Spurgeon*

# DAY 45

## Your giving glorifies God

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

*1 Corinthians 10:31* “So whether you eat or drink or whatever you do, do it all for the glory of God.”

*Matthew 5:14-16* “You are the light of the world. A city on a hill cannot be hidden. Neither do people light a lamp and put it under a bowl. Instead they put it on its stand, and it gives light to everyone in the house. In the same way, let your light shine before men, that they may see your good deeds and praise your Father in heaven.”

*Matthew 25:19,21* “After a long time the master of those servants returned and settled accounts with them. His master replied, ‘Well done good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master’s happiness.’”

*2 Peter 3:10-12* “But the day of the Lord will come like a thief. The heavens will disappear with a roar; the elements will be destroyed by fire, and the earth and everything in it will be laid bare. Since everything will be destroyed in this way, what kind of people ought you to be? You ought to live holy and godly lives as you look forward to the day of God and speed its coming.”

*Consider this Quote:*

“All that is given for the salvation of souls and the glory of God, is invested in the most successful enterprise in this life and in the life to come. Your talents of gold and silver, if given to the exchangers, are gaining continually in value, which will be registered to your account in the kingdom of heaven. You are to be the recipients of the eternal wealth that has increased in the hands of the exchangers. In giving to the work of God, you are laying up for yourselves treasures in heaven. All that you lay up above is secure from disaster and loss, and is increasing to an eternal, an enduring substance.”

E. G. White, *Counsels on Stewardship* 342

*Sharing what you have is more important than what you have.*

*Albert M. Wells Jr*



# DAY 46

## Prosperity is having sufficient to supply your needs

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

*Philippians 4:19* “And my God will meet all your needs according to his glorious riches in Christ Jesus.”

*Isaiah 26:3,4* “You will keep in perfect peace him whose mind is steadfast, because he trusts in you. Trust in the Lord for ever, for the Lord, the Lord, is the Rock eternal.”

*2 Corinthians 8:9* “For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich.”

*2 Corinthians 9:8* “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.”

*Consider this Quote:*

“All who receive Christ as a personal Saviour are to demonstrate the truth of the gospel and its saving power upon the life. God makes no requirement without making provision for its fulfillment. Through the grace of Christ we may accomplish everything that God requires. All the riches of heaven are to be revealed through God’s people. ‘Herein is My Father glorified,’ Christ says, ‘that ye bear much fruit, so shall ye be My disciples (John 15:8).’”

E. G. White, Christ Object Lessons, 301.

*Give according to your means, or God will make your means according to your giving.*

*John Hall*

# DAY 47

## Debt often prevents you from giving as you should

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

*Proverbs 22:7* “The rich rule over the poor, and the borrower is servant to the lender.”

*Romans 13:8* “Let no debt remain outstanding, except the continuing debt to love one another, for he who loves his fellow-man has fulfilled the law.”

*Psalms 37:21,22* “The wicked borrow and do not repay, but the righteous give generously; those the Lord blesses will inherit the land...”

*Deuteronomy 28:15-68* “However, if you do not obey the Lord your God and do not carefully follow all his commands and decrees I am giving you today, all these curses will come upon you and overtake you...”

*Proverbs 21:5* “The plans of the diligent lead to profit as surely as haste leads to poverty.”

*Consider this Quote:*

“Some have not come up and united in the plan of systematic benevolence, excusing themselves because they were not free from debt. They plead that they must first “owe no man anything.” But the fact that they are in debt does not excuse them. I saw that they should render to Caesar the things that are Caesar’s, and to God the things that are God’s. Some feel conscientious to “owe no man anything,” and think that God can require nothing of them until their debts are all paid. Here they deceive themselves. They fail to render to God the things that are His. Everyone must bring to the Lord a suitable offering. Those who are in debt should take the amount of their debts from what they possess, and give a proportion of the remainder.”

E. G. White, *Counsels on Stewardship* 258

*Why are so many in debt? They believe in spending tomorrow’s cash today.*

*Author Unknown*

# DAY 48

## God has a purpose for your life

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

*Ephesians 1:5-14* “In love he predestined us to be adopted as his sons through Jesus Christ, in accordance with his pleasure and will - to the praise of his glorious grace, which he has freely given us in the One he loves. In him we have redemption through his blood, the forgiveness of sins, in accordance with the riches of God’s grace that he lavished on us with all wisdom and understanding. And he made known to us the mystery of his will according to his good pleasure, which he purposed in Christ...In him we were also chosen...And you also were included in Christ when you heard the word of truth, the gospel of your salvation. Having believed, you were marked in him with a seal, the promised Holy Spirit.”

*Ephesians 2:8-10* “For it is by grace you have been saved, through faith - and this not from yourselves, it is the gift of God - not by works, so that no-one can boast. For we are God’s workmanship, created in Christ Jesus to do good works, which God prepared in advance for us to do.”

*Ephesians 1:17-22* “I keep asking that the God of our Lord Jesus Christ, the glorious Father, may give you the Spirit of wisdom and revelation, so that you may know him better. I pray also that the eyes of your heart may be enlightened in order that you may know the hope to which he has called you, the riches of his glorious inheritance in the saints, and his incomparably great power for us who believe. That power is like the working of his mighty strength, which he exerted in Christ when he raised him from the dead and seated him at his right hand in the heavenly realms, far above all rule and authority, power and dominion, and every title that can be given, not only in the present age but also in the one to come. And God placed all things under his feet and appointed him to be head over everything for the church.”

*God can do immeasurably more than all we ask or imagine.*

*Apostle Paul*



# DAY 49

## You will have to give an account of your Stewardship before God

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

*Matthew 25:19* “After a long time the master of those servants returned and settled accounts with them.”

*2 Corinthians 5:10* “For we must all appear before the judgment seat of Christ, that each one may receive what is due to him for the things done while in the body, whether good or bad.”

*Revelation 22:12* “Behold, I am coming soon! My reward is with me, and I will give to everyone according to what he has done.”

*Revelation 14:7* “Then I saw another angel flying in mid-air, and he had the eternal gospel to proclaim to those who live on the earth - to every nation, tribe, language and people. He said in a loud voice, Fear God and give him glory, because the hour of his judgment has come. Worship him who made the heavens, the earth, the sea and the springs of water.”

*Consider this Quote:*

“If our own people would only put into the cause of God the money that has been lent them in trust, that portion which they spend in selfish gratification, in idolatry, they would lay up treasure in heaven, and would be doing the very work God requires them to do...We should ever remember that in the judgment we must meet the record of the way we use God’s money. Much is spent in self-pleasing, self gratification, that does us no real good, but positive injury. If we realize that God is the giver of all good things, that the money is His, then we shall exercise wisdom in its expenditure, conforming to His holy will.”

E. G. White, *Adventist Home* 367.

*God will not merely judge us on the basis of what we gave but also on the basis of what we did with what we kept for ourselves.*

*Erwin W. Lutzer*



# MONEY AND PASSION

Have you ever thought about trying to live without money? It would be difficult in today's world. But then, have you ever thought about living without God? What if you had to choose between money and God? Jesus tells us that we cannot serve both God and money (Mt 6:24). The competition between the two is very real. Money competes for our interest, our time, our energy. It easily distracts us from important priorities.

Money plays a critical role in our lives. We cannot deal without it. Even God's church has to deal with money. So the issue is not whether we will work with money but rather the comparative level of importance or priority it plays in our lives. Is it a matter of what we love - a matter of where we focus our passion?

Where is your passion? Jesus said to 'Love the Lord your God with all your heart, all your soul, all your mind and all your strength (Mk 12:30). Paul tells Timothy that the love of money is the root of all kinds of evil that causes some people to wander from the faith (1Tim 6:10).

*The intense passion for money getting, the whirl of excitement and pleasure seeking, the thirst for display, the luxury and extravagance - all are forces that, with the great masses of mankind, are turning the mind from life's purpose (The Adventist Home 135).*

Money is equated with success, power, recognition, position, accomplishment and importance. On the other hand, the lack of money is seen as failure and weakness.

Take a look at yourself! What has won the passion of your heart? Is it money? Or is it God?

ADAPTED FROM 'MONEY & PASSION' BY BENJAMIN MAXSON



*7th Week Project*  
FOCUS ON YOUR GIVING  
IN VIEW OF YOUR THANKSGIVING

## A PERSONAL LETTER TO THE LORD

*Dear Sovereign Lord; Provider and Owner  
of all I have or ever will have:*

I want to thank you for this 7 week journey and the following things you have impressed upon my heart and life that I might live and give more joyfully and generously than ever before:







# *Week 7*

## SHARING YOUR TREASURES

Possible questions to think about or discuss

1. When you started this journey, were you excited, skeptical, or dreading it? How do you feel now?
2. What is one of the biggest things you've learned about wealth and generosity while going through this journey?
3. With the competing claims of God and money, How can we utilise money in a way that indicates that our Passion is God?
4. Do you see a correlation between the sabbath and tithe? Where do they both fit in the plan of salvation?
5. How do you think this journey will influence your giving to your church? To other ministries? To special needs?
6. What truth or Bible verse from the past seven days of reading stood out to you the most?
7. Have you begun to see God work in your life in fresh ways because of any changes you've begun to make in your finances and giving?
8. Have you experienced any unusual or unexpected financial provisions or blessings in your life since you started this journey? If yes, what have they been?
9. What do you feel God is calling you to do with the opportunity that was introduced in the beginning of this workbook?
10. Can you think of anyone else you know who might benefit from going through this workbook?





