

Money & **GENEROSITY**

By Dr. Brian Kluth of www.MAXIMUMgenerosity.org

***Preaching
& Writing
Guide***

250

**QUIPS
QUOTES
HUMOR
FACTS
STATS
STORIES
SERMONS**

***Plus 100
Scriptures
on Generosity***



Dear Christian friend

I am thankful for your interest in the important subject of finances and generosity in the lives of Christian believers, churches, and ministries.

This E-book contains 5 sections:

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May the Lord bless you and use you as you seek to be a positive and Biblical voice and example in this vital area of our Christian faith.

Yours for greater generosity among Christians everywhere,



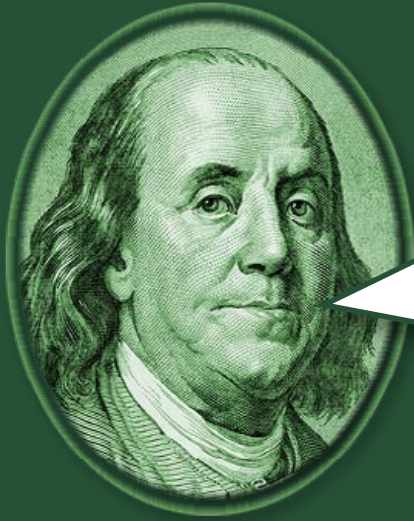
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QUIPS AND QUOTES

The following quotes are taken from Brian Kluth's www.MAXIMUMgenerosity.org collection of financial quips and quotes and the www.generousgiving.org website.

TOPICS INCLUDE:



- › MONEY & POSSESSIONS
- › BUDGETING & CONTENTMENT
- › CREDIT & BORROWING
- › HUMAN PROSPERITY & POVERTY
- › GAMBLING
- › GOD'S LORDSHIP & OWNERSHIP
- › GENEROSITY & TITHING
- › ETERNAL REWARDS
- › FUNDING THE GREAT COMMISSION
- › HONESTY & TAXES

NOTE: HUMOROUS QUIPS & QUOTES APPEAR IN RED.

Money & Possessions

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

"A checkbook and financial statements are theological documents, they will tell you who and what you worship."

— BRIAN KLUTH (1955-), PASTOR AND GENEROSITY SPEAKER-AUTHOR

"Money talks. It says 'good-bye'. If you doubt this, answer the question, 'How much money did I make in the last 10 years?' Then

answer, 'How much do I have left?' Also ask, "And how much do I have stored in heaven?" — BRIAN KLUTH (1955-), PASTOR AND GENEROSITY SPEAKER-AUTHOR

People go through 3 conversions: their head, their heart and their pocketbook. Unfortunately, not all at the same time. — MARTIN LUTHER

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

If we belong to Christ, it's logical that everything we have truly belongs to Him.

Your use of money shows what you think of God.

The world asks: "*What does a man own?*"
God asks, "*How does he use what he's been given?*"

A "*bargain*" is something you can't use at a price you can't resist.

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

Money can buy a *house*, but not a *home*.

Money can buy a *bed*, but not *sleep*.

Money can buy a *wedding ring*, but not *love*.

Money can buy a *clock*, but not *time*.

Money can buy an *education*, but not *wisdom*.

Money can buy *jewelry*, but not *beauty*.

Money can buy *insurance*, but not *safety*.

Money can buy a *crucifix*, but not a *Savior*.

A dad is a man who has replaced the money in his wallet with snapshots of his family.

You know what a YUPPIE is (*Young Upcoming Professional*), but have you ever heard of DINK's & WOOF's?

D.I.N.K.s = *Double Income, No Kids*.

W.O.O.F.'s = *Well Off Older Folks*.

The real measure of our wealth is how much we'd be worth if we lost all our money.

Hard work is the yeast that raises the dough.

The best investment is in the tools of one's

own trade.

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

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

Money isn't everything, but it sure keeps you in touch with the children.

Many people spend most of their life losing their health to try and gain wealth, and then spend the end of their life losing their wealth trying to gain their health.

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

Life insurance is what keeps a man poor all of this life so he can die rich.

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

In every insurance policy the big print giveth and the small print taketh away.

Budgeting & Contentment

Be sure to budget! It is always better to know where your money is suppose to go rather than asking where it went.

Beware of little expenses:
a small leak will sink a great ship.

When it comes to money, always be sure to act your wage.

A joint checking account is never overdrawn by the wife; it's just under-

deposited by her husband.

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

The safest way to double your money is to fold it in half and put it in your pocket.

DEFINITION: Luxury = something that someone else has that I don't have — everything I have, I need.

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

Many people spend money on things they don't need, with money they don't have, to try and impress people they don't like.

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

REMEMBER: The most important things in life aren't things and the best things in life are always free.

Where God guides, He provides.
What God orders, He pays for.

Use it up, wear it out, make it do, or do without.

A good architect can improve the looks of your house merely by discussing the cost of a new one.

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

The only sure path to financial stability and success is to spend less than you earn for a

long, long time. Ron Blue

One man commented, "I'm a walking economy. My hairline's in recession, my waist is a victim of inflation, and together they're putting me in a deep depression!"

A recession is a period when sales go down and staff meetings go up.

There are only two ways to become richer: Spend less than you make OR make more than you spend.

We're living in a land of plenty — Everything costs plenty.

Twenty-five years ago \$50,000 bought a lot of house. Today it buys a lot.

A recession is when your neighbor loses his job.

A depression is when you lose yours.

I read something the other day that made me cry — my quarterly investment and pension statements.

People who play the market are often led astray by false profits.

You know your stock investments are in trouble when your favorite companies stop appearing in the newspaper business section and start appearing in the political cartoons or classified ad legal notices.

"Be charitable before wealth makes thee covetous." — SIR THOMAS BROWNE (1605-82), ENGLISH WRITER

"Millionaires seldom smile."
— ANDREW CARNEGIE (1835-1919),

AMERICAN INDUSTRIALIST AND PHILANTHROPIST

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

"Charity gives itself rich; covetousness hoards itself poor." — GERMAN PROVERB

"The principal hindrance to the advancement of the kingdom of God is greed. It is the chief obstacle to heaven-sent revival. It seems that when the back of greed is broken, the human spirit soars into regions of unselfishness. I believe that it is safe to say there can be no continuous revival without 'hilarious' giving. And I fear no contradiction: wherever there is 'hilarious' giving there will soon be revival!"
— O.S. HAWKINS, U.S. BAPTIST PASTOR

"Take it from me. I went down the road of 'be all you can be, realize your dreams,' and I'm telling you that fame and fortune are not what they're cracked up to be. We live in a society that seems to value only physical things, only ephemeral things. People will do anything to get on these reality shows and talent contests on TV. We're obsessed."
— MADONNA (1958-), AMERICAN POP MUSIC ICON

"I have made many millions, but they have brought me no happiness." — JOHN D. ROCKEFELLER, SR. (1839-1937), AMERICAN INDUSTRIALIST AND PHILANTHROPIST

Credit & Borrowing

Credit is what keeps you from knowing how far past broke you are.

Those who think money grows on trees are the ones who have a hard time getting out of the woods.

Number of years it takes to pay off an \$8,000 18% credit card balance with minimal monthly payments: 54 years

People who live beyond their means must always be given a lot of credit.

If you think nobody cares you are alive, just miss a couple monthly payments.

Many people have finally realized that money can't buy happiness. Now they're trying credit cards.

Before you borrow money from a friend, decide which you need more.

There are bigger things in life than money—bills.

"I have to have a raise," the man said to his boss. *"Three other companies are after me."*

"Is that so?" asked the manager.

"What other companies are after you?"

"My mortgage company, the electric company, and the telephone company."

Sign in the store window: Use our easy credit plan – 100% down and 0% monthly payments.

Car sickness is what some adults suffer from every month when they have to make their car payment.

These days it's easy to buy a \$50,000 car, just buy a \$15,000 car with 48 monthly payments!

By the time some people discover that money doesn't grow on trees, they are already way out on a limb.

"Money is a great treasure that only increases as you give it away."

— LORD FRANCIS BACON (1561-1626),
ENGLISH PHILOSOPHER AND SCIENTIST

"We can either use our money to serve our God or our god will be our money."

— DENNY & LEESA BELLESI,
FROM KINGDOM ASSIGNMENT

"I would as soon leave to my son a curse as the almighty dollar."

— ANDREW CARNEGIE (1835-1919),
AMERICAN INDUSTRIALIST AND
PHILANTHROPIST

"What I possess, God owns."

— HOWARD DAYTON, CO-FOUNDER
OF CROWN FINANCIAL MINISTRIES

"Without a rich heart wealth is an ugly beggar."

— RALPH WALDO EMERSON
(1803-82), AMERICAN WRITER,
PHILOSOPHER AND POET

"I find all this money a considerable burden."

— J. PAUL GETTY (1892-1976),
AMERICAN OIL INDUSTRIALIST

"If a person gets his attitude toward money straight, it will help straighten out almost every other area in his life."

— BILLY GRAHAM (1918-), AMERICAN EVANGELIST

"Give me five minutes with a person's checkbook, and I will tell you where their heart is."

— BILLY GRAHAM (1918-),
AMERICAN EVANGELIST

"I have watched hundreds of Christians in my time become financially blessed then develop an acquisitive streak that in turn makes their souls as metallic as the coins they seek."

— SELWYN HUGHES,
ENGLISH PASTOR AND AUTHOR

"The world asks, 'What does a man own?' Christ asks, 'How does he use it?'"

— ANDREW MURRAY (1828-1917),
SOUTH AFRICAN EVANGELIST AND
WRITER

"I've just been a machine for making money. I seem to have spent my life in a golden tunnel looking for the outlet which would lead to happiness. But the tunnel kept going on. After my death there will be nothing left."

— ARISTOTLE ONASSIS (1906-75),
GREEK SHIPOWNER AND FINANCIER

"He who is not liberal with what he has, does but deceive himself when he thinks he would be liberal if he had more."

— WILLIAM S. PLUMER, CHRISTIAN
AUTHOR

"I finally know what distinguishes man from the other beasts: financial worries."

— JULES RENARD (1864-1910),
FRENCH WRITER

"What difference does it make how much you have? What you do not have amounts to much more."

— SENECA (4 B.C.-65 A.D.),
ROMAN PHILOSOPHER AND POET

"If a man is proud of his wealth, he should not be praised until it is known how he employs it."

— SOCRATES (469-399 B.C.),
GREEK PHILOSOPHER

"We should travel light and live simply. Our enemy is not possessions but excess."

— JOHN R.W. STOTT (1921-),
ENGLISH PASTOR AND EVANGELIST

"Money never stays with me. It would burn me if it did. I throw it out of my hands as soon as possible, lest it should find its way into my heart." — JOHN WESLEY (1703-91),
ENGLISH EVANGELIST AND FOUNDER OF
METHODISM

Gambling

\$650,000,000,000 (\$650 billion) was spent on legalized gambling in 1997 compared to \$450,000,000,000 spent in grocery stores. This \$650 billion represents \$2300 spent annually for every man, boy, woman and girl in America. SOURCE: U.S. ABSTRACT AS REPORTED BY FOCUS ON THE FAMILY.

LOTTERY = A voluntary tax for people that are bad at math.

With the millions of dollars being wasted in Las Vegas gambling casinos, they should change the name of Las Vegas to "Lost Wages, Nevada."

God's Lordship and Ownership

A lot of people are willing to give God the credit, but not too many are willing to give Him the cash.

"I have held many things in my hands, and I have lost them all. But whatever I have placed in God's hands, that I still possess."
— MARTIN LUTHER (1483-1546),

GERMAN REFORMER AND THEOLOGIAN

"One of the greatest missing teachings in the American church today is the reminder to men and women that nothing we have belongs to us." — GORDON MACDONALD,
AMERICAN PASTOR AND TEACHER

"Stewardship is the act of organizing your life so that God can spend you."
— LYNN A. MILLER, AUTHOR

"When money is sent to me for my own use, I pass it on to God. As much as five thousand dollars has thus been sent at one time; but I do not regard such gifts as belonging to me; they belong to Him, whose I am and whom I serve. Save for myself? I dare not save; it would dishonor my loving, gracious, all bountiful Father."
— GEORGE MUELLER (1805-98),
ENGLISH PASTOR AND MINISTRY LEADER

Human Prosperity and Poverty

"Watch lest prosperity destroy generosity."
— HENRY WARD BEECHER (1813-87),
AMERICAN ABOLITIONIST AND
CLERGYMAN

"He who bestows his goods upon the poor shall have as much again, and ten times more." — JOHN BUNYAN (1628-88),
ENGLISH PURITAN WRITER AND
PREACHER

"A man there was, and they called him mad; the more he gave, the more he had."
— JOHN BUNYAN (1628-88), ENGLISH
PURITAN WRITER AND PREACHER

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

— JOHN CALVIN (1509-64),
FRENCH THEOLOGIAN AND REFORMER

"Nothing is more dangerous than to be blinded by prosperity."

— JOHN CALVIN (1509-64),
FRENCH THEOLOGIAN AND REFORMER

"Why should men leave great fortunes to their children? If this is done from affection, is it not misguided affection? Observation teaches that, generally speaking, it is not well for the children that they should be so burdened." — ANDREW CARNEGIE (1835-1919), AMERICAN INDUSTRIALIST AND PHILANTHROPIST

"Surplus wealth is a sacred trust which its possessor is bound to administer in his lifetime for the good of the community."

— ANDREW CARNEGIE (1835-1919),
AMERICAN INDUSTRIALIST AND
PHILANTHROPIST

"Thousands upon thousands are yearly brought into a state of real poverty by their great anxiety not to be thought poor."

— WILLIAM CORBETT (1680-1748),
ENGLISH COMPOSER

"Philanthropy is commendable, but it must not cause the philanthropist to overlook the circumstances ... which make philanthropy necessary."

— MARTIN LUTHER KING, JR. (1929-68)

**African-American civil rights preacher
"I shovel [money] out, and God shovels it back ... but God has a bigger shovel!"**

— R.G. LETOURNEAU (1888-1969),
AMERICAN INVENTOR

"The fellow that has no money is poor. The fellow that has nothing but money is poorer still." — BILLY SUNDAY (1862-1935),
AMERICAN REVIVALIST

We are rich only through what we give: and poor only through what we refuse and keep." — ANNE SWETCHINE (1782-1857),
RUSSIAN-FRENCH WRITER

Biblical Generosity **& Tithing**

"I never would have been able to tithe the first million dollars I ever made if I had not tithed my first salary, which was \$1.50 per week." — JOHN D. ROCKEFELLER, SR. (1839-1937), AMERICAN INDUSTRIALIST AND PHILANTHROPIST

No church ever has a money problem, only a faithfulness problem. — BRIAN KLUTH,
PASTOR AND GENEROSITY SPEAKER &
AUTHOR

When you give to God, you discover that God gives to you.

When it comes to giving, some people stop at nothing.

Giving to God is a grace—but not giving to God is a disgrace.

There's no good reason to be the richest man in the cemetery. COL. SANDERS,
FOUNDER OF KENTUCKY FRIED CHICKEN

What I kept, I lost. What I gave, I have.

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.

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

— SIR JOHN TEMPLETON,
CHAIRMAN OF TEMPLETON FUNDS

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

Give to God what's right—not what's left.

Some people give God a tenth—a tenth of what they ought to give.

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

Do yer givin', while yer livin', so you'll be knowin' where its goin'.

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

Two things ruin a church—loose living and tight giving.

There are many who will give the Lord the credit but never give Him the cash.

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

If everyone in your church followed your pattern of giving, would your church receive a token, a tip or a tithe? — BRIAN KLUTH,
PASTOR AND GENEROSITY SPEAKER & AUTHOR

"If a thief helps a poor man out of the spoils of his thieving, we must not call that charity."

— DANTE ALIGHIERI (1265-1321),
ITALIAN POET

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

Seek joy in what you give not in what you get.

Some people say, "Give till it hurts." But God recommends that we give until it feels good. God loves a cheerful giver!

— BRIAN KLUTH, PASTOR AND
GENEROSITY SPEAKER & AUTHOR

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

Real charity doesn't care if it's tax deductible or not. The Dead Sea is the dead sea because it continually receives and never gives.

Thank the Lord that you can give instead of depending on others to give to you.

Charity begins at home and generally dies from lack of outdoor exercise.

"Do not give, as many rich men do, like a hen that lays her eggs ... and then cackles."

— HENRY WARD BEECHER (1813-87),
AMERICAN ABOLITIONIST AND
CLERGYMAN

"Wealth shines in giving rather than in hoarding: for the miser is hateful, whereas the generous man is applauded."

— [ANICIUS MANLIUS SEVERINUS] BOETHIUS (480-524?), ROMAN STATESMAN AND PHILOSOPHER AND CHRISTIAN MARTYR

"Examples are few of men ruined by giving." — CHRISTIAN BOVÉE

"Generosity lies less in giving much than in giving at the right moment."

— JEAN DE LA BRUYÈRE (1645-96), FRENCH WRITER

"One of the reasons churches in North America have trouble guiding people about money is that the church's economy is built on consumerism. If churches see themselves as suppliers of religious goods and services and their congregants as consumers, then offerings are 'payment.'"

— DOUG PAGITT, PASTOR

"My take on tithing in America is that it's a middle-class way of robbing God. Tithing to the church and spending the rest on your family is not a Christian goal. It's a diversion. The real issue is: How shall we use God's trust fund—namely, all we have—for His glory? In a world with so much misery, what lifestyle should we call our people to live? What example are we setting?"

— JOHN PIPER (1946-), PASTOR AND AUTHOR

"You have not lived until you have done something for someone who can never repay you." — JOHN BUNYAN (1628-88), ENGLISH PURITAN WRITER AND PREACHER

"Getters generally don't get happiness; givers get it." — CHARLES H. BURR

"Giving frees us from the familiar territory of our own needs by opening our mind to the unexplained worlds occupied by the needs of others." — BARBARA BUSH (1925-), FORMER AMERICAN FIRST LADY

"I was once young and now I am old, but not once have I been witness to God's failure to supply my need when first I had given for the furtherance of His work. He has never failed in His promise, so I cannot fail in my service to Him."

— WILLIAM CAREY (1761-1834), BAPTIST MISSIONARY TO INDIA

"You can give without loving. But you cannot love without giving."

— AMY CARMICHAEL (1867-1951), MISSIONARY TO INDIA

"It is more difficult to give money away intelligently than it is to earn it in the first place."

— ANDREW CARNEGIE (1835-1919), AMERICAN INDUSTRIALIST AND PHILANTHROPIST .

"We make a living by what we get; we make a life by what we give."

— WINSTON CHURCHILL (1874-1965), BRITISH WARTIME PRIME MINISTER AND STATESMAN

"No person was ever honored for what he received. Honor has been the reward for what he gave."

— CALVIN COOLIDGE (1872-1933), 30TH U.S. PRESIDENT

"Give naught, get same. Give much, get same." — MALCOLM FORBES (1919-90), AMERICAN PUBLISHER

"No one has ever become poor by giving."

— ANNE FRANK (1929-45), JEWISH DUTCH DIARIST DURING NAZI OCCUPATION

"No one is so generous as he who has nothing to give." — FRENCH PROVERB

"Dearest lord, teach me to be generous; teach me to serve you as you deserve; to give and not to count the cost." — IGNATIUS OF LOYOLA (1491-1556), JESUIT FOUNDER

"The only investment I ever made which has paid consistently increasing dividends is the money I have given to the Lord." — JAMES L. KRAFT (1874-1953), KRAFT-PHOENIX CHEESE CORP. CHAIRMAN

"To give without any reward, or any notice, has a special quality of its own." — ANNE MORROW LINDBERGH (1906-2001), AMERICAN AVIATRIX AND WRITER

"A bone to the dog is not charity. Charity is the bone shared with the dog, when you are just as hungry as the dog." — JACK LONDON (1876-1916), AMERICAN NOVELIST

"Give what you have. To someone it may be better than you dare to think." — HENRY WADSWORTH LONGFELLOW (1807-82), AMERICAN WRITER AND POET

"Generosity during life is a very different thing from generosity in the hour of death; one proceeds from genuine liberality and benevolence, the other from pride or fear." — HORACE MANN (1796-1859), AMERICAN EDUCATOR AND POLITICIAN

"I am convinced that the devil has caused the subject of giving to stir up resistance

and resentment among God's people because he knows there are few ways of spiritual enrichment like the exercise of faithful stewardship."

— STEPHEN OLFORD, PREACHER AND AUTHOR

"Our culture values the size of the gift, but God values the size of what we keep." — ED OWENS, CHICAGO FUND MANAGER

"He that gives all, though but little, gives much; because God looks not to the quantity of the gift, but to the quality of the givers." — FRANCIS QUARLES (1592-1644), AUTHOR

"I believe it is every man's religious duty to get all he can honestly and to give all he can." — JOHN D. ROCKEFELLER, SR. (1839-1937), AMERICAN INDUSTRIALIST AND PHILANTHROPIST

"Think of giving not as a duty but as a privilege." — JOHN D. ROCKEFELLER, JR. (1874-1960), AMERICAN INDUSTRIALIST AND PHILANTHROPIST

"Generosity is to materialism what kryptonite is to Superman." — LLOYD SHADRACH, PASTOR AND AUTHOR

"Never measure your generosity by what you give, but rather by what you have left." — BISHOP FULTON J. SHEEN (1895-1979), ROMAN CATHOLIC BISHOP

"If there be any truer measure of a man than by what he does, it must be by what he gives." — ROBERT SOUTH (1634-1716),

ENGLISH CLERGYMAN

"Giving is true loving."

— CHARLES HADDON SPURGEON
(1834-92), ENGLISH BAPTIST PREACHER

"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 HADDON SPURGEON (1834-92),
ENGLISH BAPTIST PREACHER

"We can all be stimulated to greater generosity by the known generosity of others." — JOHN R.W. STOTT (1921-),
ENGLISH PASTOR AND EVANGELIST

"The measure of a life is not its duration, but its donation." — PETER MARSHALL
(1902-49), FORMER U.S. SENATE CHAPLAIN

"It's not how much we give but how much love we put into giving."
— MOTHER TERESA (1910-97),
CATHOLIC MISSIONARY TO INDIA

"What the Bible says is really true—it's better to give than to receive."
— TED TURNER (1938-),
MEDIA MOGUL AND PHILANTHROPIST

"Giving is more than a responsibility—it is a privilege; more than an act of obedience—it is evidence of our faith."
— WILLIAM ARTHUR WARD (1921-94),
AMERICAN EDUCATOR

"If I cannot give bountifully, yet will I give freely." — ARTHUR WARWICK

"When I die, if I leave behind me ten pounds ... you and all mankind [may] bear witness against me, that I have lived and died a

thief and a robber." — JOHN WESLEY (1703-91),
ENGLISH EVANGELIST AND FOUNDER OF
METHODISM

"Earn as much as you can. Save as much as you can. Invest as much as you can. Give as much as you can."

— JOHN WESLEY (1703-91), ENGLISH
EVANGELIST AND FOUNDER OF
METHODISM

Funding the Great Commission

"Americans are especially vulnerable to an appeal that says, 'Give us your dollars, but not your sons and daughters.' If we do that, missionary vision will die within a generation, and the dollars will also eventually stop." — ROGER HEDLUND,
AUTHOR

"I will place no value on anything I have or possess except in relation to the Kingdom of Christ. If anything I have will advance that Kingdom, it shall be given or kept whichever will best promote the glory of Him to whom I owe all my hopes, both for time and eternity." — DAVID LIVINGSTONE
(1813-73), ENGLISH MISSIONARY AND
EXPLORER OF AFRICA

"God's work done in God's way will never lack God's supply."
— J. HUDSON TAYLOR (1832-1905),
ENGLISH MISSIONARY TO CHINA

"I believe with all of my heart that God's people possess God's provision to accomplish and fulfill God's purposes in the world." — JOEL VESTAL,
FOUNDER OF SERVLIFE INTERNATIONAL

Eternal Rewards

Our real worth is what will be ours in eternity.

"Charitable giving should be a spiritual, rather than an economic decision. Economically, charitable giving never pays." — RON BLUE (1942-),
CHRISTIAN FINANCIAL PLANNER

"Looking for the reward of good works, we must wait patiently till the last day, the day of resurrection."
— JOHN CALVIN (1509-64),
FRENCH THEOLOGIAN AND REFORMER

"The return we reap from generous actions is not always evident."
— FRANCESCO GUICCIARDINI (1483-1540),
ITALIAN HISTORIAN AND STATESMAN

"You only get to keep what you give away."
— SHELDON KOPP, AUTHOR

"He who gives while he lives, gets to know where it goes."
— PERCY ROSS (1916-2001),
AMERICAN PHILANTHROPIST

"I judge all things only by the price they shall gain in eternity." — JOHN WESLEY (1703-91), ENGLISH EVANGELIST AND FOUNDER OF METHODISM



Honesty & Taxes

The "*Report Card on the Ethics of American Youth*," a study of the attitudes and habits of 8,600 students in grades 9 through 12, found:

- 7 in 10 students admitted cheating on a test at least once within the past year.
- 92 percent had lied to their parents in the past year.
- 78 percent had lied to their teachers.
- More than 1 in 4 said they would lie to get a job.

Deception – 32% of American's would not report \$2000 of money made on the side to the IRS.

How much better to be honestly poor than questionably rich.

You should file your income tax, not chisel it.

Income is a small matter to me—especially after taxes.

**The IRS has come up with a simplified 1040 form. There's only 2 lines:
(1) How much did you make last year?
(2) Send it in.**

An honest letter was sent to the Internal Revenue Service It stated: "Dear Sirs: I cannot sleep. Last year, when I filed my income tax return, I deliberately misrepresented my income. Now I cannot sleep. Enclosed is a check for \$150 for taxes. If I still cannot sleep, I will send you the rest!"

STORIES, ILLUSTRATIONS AND HUMOR

STORY: Prayer that your income will equal what you're willing to tithe.

Leighton Farrell was the minister of Highland Park Church in Dallas for many years. He tells of a man in the church who once made a covenant with a former pastor to tithe ten percent of their income every year. They were both young and neither of them had much money. But things changed. The layman tithed one thousand dollars the year he earned ten thousand, ten thousand dollars the year he earned one-hundred thousand, and one-hundred thousand dollars the year he earned one million. But the year he earned six million dollars he just could not bring himself to write out that check for six-hundred thousand dollars to the Church. He telephoned the minister, long since having moved to another church, and asked to see him. Walking into the pastor's office the man begged to be let out of the covenant, saying, *"This tithing business has to stop. It was fine when my tithe was one thousand dollars, but I just cannot afford six-hundred thousand dollars. You've got to do something, Reverend!"* The pastor knelt on the floor and prayed silently for a long time. Eventually the man said, *"What are you doing? Are you praying that God will let me out of the covenant to tithe?"* "No," said the minister. *"I am praying for God to reduce your income back to the level where one thousand dollars will be your tithe!"*

John Wesley story:

When John Wesley visited his congregations he would question his assistants as to their progress in the faith. He would often ask if their Christianity had affected their pockets? That can be an acid test of our values.

Giving story:

A steward is like a manager of a local McDonald's Restaurant who carries out the aims of the owners, maximizes profits, while handling all the problems. Dr. Towns teaches a stewardship lesson in the Pastor's Bible Class at Thomas Road Baptist Church which is the most requested

lesson of all he has taught. "*Who Owns Your French Fries*". It is the story of a man who buys his little boy some french fries. Then the father does what all fathers do, he reaches over and takes one french fry to taste it. The little boy slaps his father's hand and says, "*Don't touch my french fries.*" The father thinks that his son is selfish. The father knows that he bought the french fries and they belong to him. The father knows that his son belongs to him. The father could get angry and never buy his son another french fry again to teach his son a lesson, or the father could "*bury*" his son in french fries. The father thinks, "*Why is my son selfish, I have given him a whole package of french fries; I just want one french fry.*" God has given us money, when He asks for a tithe, people figuratively slap His hand and say, "*Keep Your hands off my money.*" God owns everything we have. He wants us: 1. To manage what we have for His glory. God expects us to manage our time, talent, temple, testimony and treasures. 2. To give back a portion of what he has given us.

Humor:

Did you see the bumper sticker the other day that read "Tithe if you love Jesus. Any fool can honk".

5 Giving pockets by Jerry Falwell:

Money that individuals give comes to the church from five sources, or "pockets." Obviously, these are not actual pockets, but symbolic pictures representing five major motives of church members in giving to their church. When church leaders understand the nature and source of their church's income, they can better plan a strategy for outreach and growth.

First Pocket: Money for "*Light and Heat Bills*". This represents the desire of some people to contribute to the general fund. Members are motivated out of concern for the operating expenses of the church. "*The light and heat*" pocket represents money given to salaries, supplies, utilities and general maintenance.

Second Pocket: Money for "*Missions*". Certain members want to contribute most of their money to foreign missions. This appeal will motivate them to give more than any other appeal. Other members want at least some of their money to go to outreach, usually out of their concern for the Great Commission.

Third Pocket: Money to Support "*Ivy Walls*". Some members are best motivated by the needs of education. Because some church members value higher education, they direct their money to build college classrooms, libraries, or to equip science laboratories.

Fourth Pocket: Money for the "*Cup of Cold Water*". Some members are best motivated to give to humanitarian purposes. These members have compassion for the needs of their

hurting brothers. They give to hunger projects, hospitals, and to provide housing and emergency relief.

Fifth Pocket: Money for "*Bricks and Mortar*". Some people are best motivated to give for buildings or physical expansion. This money is specially earmarked for church buildings. Some give large amounts to physical projects, but only occasionally fund other projects. However, almost all members want to give something for their church building projects.

Missionary Jim Elliot:

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

Three kinds of givers:

Some one has said, there are three kinds of givers — the flint, the sponge and the honeycomb. To get anything out of a flint you must hammer it. And then you get only chips and sparks. To get water out of a sponge you must squeeze it, and the more you use pressure, the more you will get. But the honeycomb just overflows with its own sweetness. Which kind of giver are you?

Spurgeon and the wealthy man:

SPURGEON was once invited by a wealthy man to come down and preach in a country church in order to help them raise funds to pay a debt. The man told Spurgeon he was free to use his country house, his town house, or his seaside home. Spurgeon wrote back and declined coming and said, 'Sell one of your homes and pay the debt yourself'.

The girl and the penny for missions:

The seed growing secretly can be best communicated by the following true story. A little girl loved the Lord and longed to share the message of Christ to those on the mission field. She contributed a penny to a missionary to help in the work of evangelizing the people of Burma. The missionary was so touched by the little girl's response that he decided to do the most he could with that little penny. After careful thought, he bought a gospel tract and personally gave it to a young chieftain. The chieftain would not admit that he could not read, yet he burned with a desire to know the contents of the leaflet. He traveled 250 miles to find someone who would read it to him. After hearing the gospel message, it was not long after that this young chief made a profession of faith in Christ. Returning to his people, he told them what the Lord had done for him. Later he invited missionaries to come and share Jesus

with the village. Many tribesmen accepted the good news and were converted. All this and probably more resulted from one dedicated penny given in Christ's name by a little girl who gave from her heart.

Tony Campolo at a women's conference:

Tony Campolo tells of being invited to speak at a ladies meeting. There were 300 women there. Before he spoke the president of the organization read a letter from a missionary. It was a very moving letter. In the letter the missionary expressed a need for \$4,000 to take care of an emergency that had cropped up. So the president of the organization said, *"We need to pray that God will provide the resources to meet the need of this missionary. Bro. Campolo will you please pray for us?"* Tony Campolo, who is very outspoken said, *"No."* Startled, she said, *"I beg your pardon."* He said, *"No, I won't pray for that."* He said, *"I believe that God has already provided the resources & that all we need to do is give. Tell you what I'm going to do. I'm going to step up to this table & give every bit of cash I have in my pocket. And if all of you will do the same thing, I think God has already provided the resources."* The president of the organization chuckled a little bit & said, *"Well, I guess we get the point. He is trying to teach us that we all need to give sacrificially."* He said, *"No, that is not what I am trying to teach you. I'm trying to teach you that God has already provided for this missionary. All we need to do is give it. Here, I'm going to put down all of my money I have with me."* He wrote, *"I only had \$15 in my pocket so I wasn't too worried about that."* So he put down his \$15 & then looked at the president of the organization. Reluctantly, she opened her purse & took out all of her money, which was about \$40, & put it on the table. One by one the rest of the ladies filed by & put their money on the table, too. When the money was counted they had collected more than \$4,000." Tony Campolo said, *"Now, here's the lesson. God always supplies for our needs, & he supplied for this missionary, too. The only problem was we were keeping it for ourselves. Now let's pray & thank God for His provision."*

John D. Rockefeller—The first billionaire:

The very first person to reach the status of billionaire was a man who knew how to set goals and follow through. At the age of 23, he had become a millionaire, by the age of 50 a billionaire. Every decision, attitude, and relationship was tailored to create his personal power and wealth. But three years later at the age of 53 he became ill. His entire body became racked with pain and he lost all the hair on his head. In complete agony, the world's only billionaire could buy anything he wanted, but he could only digest milk and crackers. An associate wrote, *"He could not sleep, would not smile and nothing in life meant anything to him."* His personal,

highly skilled physicians predicted he would die within a year. That year passed agonizingly slow. As he approached death he awoke one morning with the vague remembrances of a dream. He could barely recall the dream but knew it had something to do with not being able to take any of his successes with him into the next world. The man who could control the business world suddenly realized he was not in control of his own life. He was left with a choice. He called his attorneys, accountants, and managers and announced that he wanted to channel his assets to hospitals, research, and mission work. On that day John D. Rockefeller established his foundation. This new direction eventually led to the discovery of penicillin, cures for current strains of malaria, tuberculosis and diphtheria. The list of discoveries resulting from his choice is enormous. But perhaps the most amazing part of Rockefeller's story is that the moment he began to give back a portion of all that he had earned, his body's chemistry was altered so significantly that he got better. It looked as if he would die at 53 but he lived to be 98. Rockefeller learned gratitude and gave back from his wealth. Doing so made him whole. It is one thing to be healed it is another to be made whole.

Corrie Ten Boom:

I have held many things in my hands, and I have lost them all; but whatever I have placed in God's hands, that I still possess.

Humor—Money in the casket:

Ann Landers had an interesting letter in her column. It was from a girl who was writing about her uncle & aunt. She said, *"My uncle was the tightest man I've ever known. All his life, every time he got paid he took \$20 out of his paycheck & put it under his mattress. Then he got sick & was about to die. As he was dying, he said to his wife, "I want you to promise me one thing." "Promise what?" she asked. "I want you to promise me that when I'm dead you'll take my money from under the mattress & put it in my casket so that I can take it all with me."* The girl's letter went on with the story. *"He died, & his wife kept her promise. She went in & got all that money the day he died & went to the bank & deposited it, and wrote out a check and put it in his casket."*

Humor—Tithing Joke:

Two men were marooned on an island. One man paced back and forth worried and scared while the other man sat back and was sunning himself. The first man said to the second man, *"aren't you afraid we are about to die."* "No," said the second man, *"I make \$100,000 a week and tithe faithfully to my church every week. My Pastor will find me."*

Humor—Was the church service worth a dollar?:

I like the old story about the guy who came to church with his family. As they were driving home afterwards he was complaining about everything. He said, *"The music was too loud. The sermon was too long. The announcements were unclear. The building was hot. The people were unfriendly."* He went on and on, complaining about virtually everything. Finally, his very observant son said, *"Dad, you've got to admit it wasn't a bad show for just a dollar."*

Humor—The top hog:

I heard about a farmer who called the office of the minister asking to see *"The Head Hog at the trough."* The receptionist said, *"Sir, if you're talking about our beloved Minister, you may call him Reverend or Pastor, but I don't think it would be proper to refer to him as the "head Hog at the trough.""* *"Well, all right,"* the farmer said. *"I just sold a few sows and was going to donate ten thousand dollars to the building fund, so I was hopping to catch him."* *"Oh, just a minute, sir."* The receptionist said, *"I think I heard the little porker just come in!"*

Humor—Money in your pocket:

The pastor stood before the congregation and said *"I have bad news, I have good news, and I have more bad news."* The congregation got quiet. *"The bad news is: the church needs a new roof!"* the pastor said. The congregation groaned. *"The good news is: we have enough money for the new roof."* A sigh of relief was heard rippling through the gathered group. *"The bad news is: it's still in your pockets"*

Tropicana Orange Juice:

When I was in Bible College, a tractor trailer load of Tropicana Orange Juice was dropped off at the cafeteria every week. I wondered how a low-cost Bible College could afford so much expensive O.J. One morning in chapel, I found out how an older Italian man in broken English, gave his testimony. He said he had come to the US from Italy in the 20's as a young teenager, with nothing but the clothes on his back. A Christian couple befriended him and through their love he came to know Christ as his Savior and Lord. One Sunday in church, he prayed: *"Lord, if you give me an idea for a business, I will be faithful to give a portion of everything I make back to Your work."* That very morning, the idea of *"Fresh squeezed orange juice"* popped into his

head—and the rest is history: Anthony Rossi founded the "*Tropicana Co*" and has been faithful to give God—not 10% of his income, as many faithful believers do, but 50% of his income, for the past 60 years! He also gave truckloads of FREE O.J. to Christian colleges throughout the country!

Corrie Ten Boom:

The measure of a life, after all, is not its duration, but its donation.

Humor:

Andrew Carnegie made millions in the steel industrial. He worked hard helping the poor and underprivileged. Once a socialist came to see him in his office and soon was railing against the injustice of Carnegie having so much money. In his view, wealth was meant to be divided equally. Carnegie asked his secretary for an assessment of everything he owned and at the same time looked up the figures on world population. He did a little arithmetic on a pad and then said to his secretary. "*Give this gentleman 16 cents. That's his share of my money.*"

The miracle of the groceries:

The following is a true story. In 1984, Mike and his family belonged to an East Coast church. One Sunday evening, the sermon was on sacrificial offerings, and a special offering was taken at the end of the sermon. The only money in Mike's wallet was a \$50 bill, which was supposed to buy a week's worth of groceries for his wife, their five children, and himself. However, in a move of faith, Mike put the \$50 bill in the offering. Then, after the conclusion of the service, the family went out to the parking lot to go home. Within minutes, they joyfully returned to the sanctuary, and asked the pastor to come outside and see their miracle. Somewhat skeptical, the pastor accompanied them outside to their 20-year-old station wagon. Peering through the windows, he saw that the interior of the vehicle was completely filled with bags of groceries. Happy for the family, he remarked that someone had given them a huge blessing. "*You don't understand, pastor,*" Mike said. "*Before service, I made sure that all the windows were rolled up and the doors were locked. I have the only key, so it must have been the Lord!*" To which the pastor added, "*Giving truly is the only key to God's provision!*" (Mike had no family living in the area, and no one from the congregation ever claimed responsibility.) Witnessed by, Rev. Robert Costa, Detroit, Michigan. Editor's note: this sounds exactly like: Psalm 78:25 Men ate the bread of angels; He sent them all the food they could eat.

The story of the lamb:

Katie Fisher, 17, entered the Madison County Ohio Junior Livestock Sale hoping the lamb she had for sale would get a good price. For months Katie had been battling cancer. She had endured hospital stays and been through chemotherapy a number of times. Before the lamb went on the block, the auctioneer told the audience about Katie's condition, hoping his introduction would push the price-per-pound above the average of two dollars. It did-and then some. The lamb sold for \$11.50 per pound. Then the buyer gave it back, and suggested the auctioneer sell it again. That started a chain reaction. Families bought it and gave it back; businesses bought it and gave it back. Katie's mother said, "The first sale is the only one I remember. After that, I was crying too hard." They ended up selling the lamb thirty-six times that day, raising more than \$16,000 in the process. (This is from The Story File by Steve May)

John D. Rockefeller giving story:

John D. Rockefeller is an example of the benefits of giving. He achieved what our culture calls success. Rockefeller had amassed more wealth than he could ever spend. By the time Rockefeller was fifty-three his life was a wreck. Throughout his business career he said, "I never placed my head upon the pillow at night without reminding myself that my success might only be temporary." He was the richest man in the world and yet he was miserable in every sense of the word. He was sick physically, mentally, and emotionally. There was no humor, balance, or joy in his life. Then a transformation occurred. He determined to become a giver rather than an accumulator. He began to give his millions away. He founded the Rockefeller Foundation, dedicated to fighting disease and ignorance around the world. He lived to be ninety-eight years old and was a happy man in those years because of his new and revitalized definition of success.

Mother Teresa story:

Mother Teresa visited Australia. A new recruit to the monastery in Australia was assigned to be her guide and "gofer" during her stay. The young man was so thrilled and excited at the prospect of being so close to this woman. He dreamed of how much he would learn from her and what they would talk about. But during her visit, he became frustrated. Although he was constantly near her, he never had the opportunity to say one word to Mother Teresa. There were always other people for her to meet. Finally, her tour was over, and she was due to fly to New Guinea. In desperation, the friar had his opportunity to speak to Mother Teresa. He said to her, "If I pay my own fare to New Guinea, can I sit next to you on the plane so I can talk to you and learn from you?" Mother Teresa looked at him. "You have enough money to pay

airfare to New Guinea?" she asked. "Oh, yes," he replied eagerly. "Then give that money to the poor," she said. "You'll learn more from that than anything I can tell you." The problem was the young man wanted to experience a feeling when he needed to simply learn by doing.

Danny Thomas "I got carried away":

The late Danny Thomas lost his life savings of \$600 at a time when he was out of work. He and his wife, Rosie, had a baby on the way, and they needed money. Danny worked at part-time jobs so Rosie could buy groceries. He also borrowed money from friends. It was a tough time in his life. A week before the baby was born, Danny had the grand total of seven dollars and eighty-five cents to his name. What would he do? "My despair led me to my first exposure to the powers of faith," Danny would later recall. On Sunday morning Danny went to church. When the offering plate was passed he put in his "usual one dollar." But something unexpected happened that day. A special missions offering was taken. The priest explained where the mission offering would go, and Danny felt he had to give something. "I got carried away," Danny said, "and ended up giving my seven dollars." He had given away all his money that Sunday. What in the world had he done? He walked up to the altar rail, got on his knees and prayed aloud. "Look, I've given my last seven bucks," he prayed. "I need it back tenfold because I've got a kid on the way, and I have to pay the hospital bill." He went home with a mere eighty-five cents in his pocket—all the money he had in the world. "You won't believe this," Danny Thomas later wrote, "but the next morning the phone rang in the rooming house hall." It was a job offer. He was offered a part in a commercial. The job wasn't much but the pay was good—seventy-five dollars. "I literally dropped the telephone receiver," Danny remembered. "First I whooped with joy; then an eerie feeling came over me." He remembered what he had prayed at church the day before. "The seventy-five dollar fee," he said, "unheard of for me at that time was almost exactly ten times the amount of money I had donated to the church."

Giving your life for others—a story from the Columbine shootings:

Many of you have probably never heard of Daniel Rohrbough—but he is a modern day hero. Daniel Rohrbough attended Columbine High School and was there on that horrible day when two students went on a rampage of violence and terror. Daniel Rohrbough stopped his escape from the building to hold a door open so that other students could escape and he was killed holding the door. Daniel died while helping others have a new chance at life. (*Adapted from an Article in People Magazine*)

20 FINANCIAL & GENEROSITY FAST FACTS IMPACTING CHURCHES

Compiled By Dr. Brian Kluth for use in his
"MAXIMUM Generosity Seminar for Pastors & Church Leaders"

- 1 Average credit card debt per U.S. household is \$8400.
Source: Cardweb.com
- 2 Americans spent more on legalized gambling (\$2500 for every American) than on groceries. *Source: Focus on the Family article on the US abstract reports*
- 3 Requests for emergency shelter assistance grew an average of 19% from 2001 to 2002 in 18 major cities—the steepest rise in a decade. Of these requests, 41% were families, 41% single men, 13% single women, 5% minors.
USA Today
- 4 70% of employees are retiring BEFORE they are 65. And 33% of retirees indicated that 90% of their income came from their Social Security retirement check of \$895/month.
Washington Post
- 5 20% of Americans have items stored in the U.S.'s 40,000 storage facilities.
USA Today
- 6 Many U.S. families (and churches) are 1 to 2 months away from \$\$\$ crisis.
- 7 Record 1.5 million bankruptcies in 2002 (more than the ENTIRE decade of the 1960's).
US Courts
- 8 Financial problems are the largest contributing cause of marital stress and divorce.
- 9 Average college student carries 4 credit cards (with UNPAID balances of \$2327).
Washington Post

- 10** 50% of new college graduates owe \$10,000-\$40,000 in student loans (and 1/3rd were unable to make their first monthly payment 6 months after graduation). *Source: Wall Street Journal*
- 11** \$10-13 trillion dollars in inheritances will be transferred to the baby boomer generation within the next 10-20 years. Yet, 70+% of the elderly today have NO will or trust (\$0 for church/non-profits) *Source: Chronicle of Philanthropy*
- 12** 95% of Christian Educational Institutions (colleges, universities, seminaries and Bible colleges) offer NO personal or ministry financial curriculum. *Lilly Foundation Studies*
- 13** 90% of Denominations offer no available (or limited) financial teaching resources to their pastors or churches. *CSA research*
- 14** 85% of Pastors feel unequipped and uncomfortable teaching on finances and giving. *Lilly Foundation Studies*
- 15** 90% of Churches have no active plan for teaching Biblical financial principles. *CSA seminar research*
- 16** In 2000, 12% of all born again adults tithed to their local church. The percentage rose to 14% in 2001, but dropped to only 6% in 2002. This represents a 62% drop! *Barna.org May 2003*
- 17** There has been a 30+ year decline in the % Christians give (depending on the denomination, the average giving is 1% – 3½ %) *Source: Empty Tomb Research*
- 18** 20-35% of church attendee giving records are blank (\$0 of recorded offerings given). *Source: CSA*
- 19** In 1999, ~\$3 billion was given to 600 Christian mission agencies. Compare this to \$58 billion for soda products, \$24 billion in jewelry store sales, \$8 billion for movies theaters, \$13 billion for chocolate products, \$38 billion in vending machine sales, \$11 billion for comp/video games, \$7 billion greeting cards, \$23 billion for toys, \$91 billion in lawn/garden industry, \$23 billion for pets. *Source: Empty Tomb Research*
- 20** In the Bible, there are 40 verses on “baptism”, 275 verses on “prayer”, 350 verses on “faith”, 650 verses on “love” — and 2,350 verses that relate specifically to finances and material possessions.

1) A goal to strive for: *Godliness with contentment*

1 Tim 6:6,8 Godliness (=devoted to Christ living) with contentment (=satisfaction) is great gain... if we have food and clothing, we will be content with that.

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."

1 Tim 4:7-8 Bodily exercise is all right, but spiritual exercise is much more important and is a tonic for all you do. So exercise yourself spiritually, and practice being a better Christian because that will help you not only now in this life, but in the next life too.^{TLB}

2) A reality to face: *You come and go empty handed*

1 Tim 6:7 For we brought nothing into the world, and we can take nothing out of it.

Ecc 5:15 Naked a man comes from his mother's womb, and as he comes, so he departs. He takes nothing from his labor that he can carry in his hand.

Job 1:20-21 At this (the loss of his possessions and children), Job... fell to the ground in worship and said: "Naked I came from my mother's womb, and naked I will depart. The LORD gave and the LORD has taken away; may the name of the LORD be praised."

Ps 49:16-17 Do not be overawed when a man grows rich, when the splendor of his house increases; for he will take nothing with him when he dies, his splendor will not descend with him.

3) A danger to avoid: *The love of money*

1 Tim 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.

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

Matt 6:24 (Jesus said) "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."

Luke 12:20-21 "But God said to him (the rich farmer), '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."

4) A command to follow: *Put your hope in God and live generously*

1 Tim 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.

Ps 62:10 Though your riches increase, do not set your heart on them.

Matt 6:19-20 (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."

[WATCH VIDEO OF THE FULL SERMON](#) (or click on individual clips below) [AUDIO ONLY](#)

Introduction

Key point: We're often told we "should" do something without being told "why" (i.e. we "should" read our Bible every day and we "should" give to God).

This message will give everyone (regardless of their financial circumstances)

5 REASONS "WHY" to faithfully give to God's work based on Scripture and real life stories.

Humor: Story of \$1 bill and \$100 bill on the way to the furnace.

1) Generous giving allows you to see God as your Provider

Scripture references: Deut 8:17-18, 1 Chron 29:14-17, Matt 6:24

Real life stories: (1) Quote from former communist. (2) In-debt George learning to give and then seeing God provide a need.

Key thoughts: (1) Is the Master in charge of your life or is the Master Charge in charge of your life? (2) Christians cannot serve God "and" Money, but Christians must learn to serve God "with" their money.

2) Generous giving allows you to overcome financial fear and worry

Scripture references: 1 Kings 17:10-16, Gen 28:20-22, Matt 6:31-33

Real life stories: (1) Single mom tithing off her grocery money.

(2) Man asks Brian to start a "tither's support group".

3) Generous giving allows you to bring order to your finances

Scripture references: Prov 23:4-5, Deut 14:22-23, Prov 3:9, Mal 3:10-11

Key point: Money talks, it says "good bye".

Illustration: Brian's 3 button suit — giving is the first button in your financial life.

Get the first button in the wrong hole and everything else is messed up.

Real life story: African man's tithing illustration about his children jumping out of the tree into his arms paralleled to parents taking their child to the playground slide.

4) Generous giving allows you to fight the dragon of materialism

Scripture references: Luke 12:15, 1 Tim 6:10, 1 Tim 6:6, Hag 1

Real life stories: (1) Businessman from Chicago who would fight the dragon of materialism with the sword of giving. (2) Woman who overcame a desire to buy an expensive dining room table by giving \$20,000 to the Lord's work.

5) Generous giving allows you to experience more joy

Scripture references: 2 Cor 8:7, 1 Cor 16:2, Matt 6:19-21

Real life stories: (1) Brian and Sandi giving \$4,000 on a \$15,000 income by learning to "count their blessings" each week. (2) Man who gave over \$1 million dollars while maintaining a \$50,000/year lifestyle. (3) Poor man in India who was "rich in Christ".

Key thoughts: (1) God provides for us in many ways beyond our normal income.

(2) You can be a faithful tither and never become a generous giver. (3) God is always calling us to "excel" in the grace of giving and take steps forward to becoming more generous.

1 – Give enthusiastically: *Find the motivation*

2 Cor 9:2-3 I know your eagerness to help, and I have been boasting about it to the Macedonians, telling them that since last year you in Achaia were ready to give; and your enthusiasm has stirred most of them to action.

2 – Give preparedly: *Find the means*

2 Cor 9:3-5 I am sending the brothers in order that our boasting about you in this matter should not prove hollow, but that you may be ready, as I said you would be. For if any Macedonians come with me and find you unprepared, we—not to say anything about you—would be ashamed of having been so confident. So I thought it necessary to urge the brothers to visit you in advance and finish the arrangements for the generous gift you had promised. Then it will be ready as a generous gift, not as one grudgingly given.

1 Chron 29:1-5 (David said) *"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...gold...silver...bronze... iron... wood...stones...marble—all of these 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."*

Ex 35:5 (Moses said to the people) *"From what you have, take an offering for the LORD."*

3 – Give willingly: *Find the motive*

2 Cor 9:6-8 Remember this: 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.

1 Chron 29:5-7 (David said) *"Now, who is willing to consecrate himself today to the LORD?"* Then the leaders of families, the officers...the commanders....and the officials in charge of the king's work gave willingly. They gave toward the work on the temple of God

Ex 35:21-22 (Following Moses appeal) Everyone who was willing and whose heart moved him came and brought an offering to the LORD for the work on the Tent of Meeting, for all its service, and for the sacred garments. 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.

4 – Give expectantly: *Find the magnitude*

2 Cor 9:10-12 Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. 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. 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.

5 – Give obediently: *Find the maturity*

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

"God's wisdom and knowledge shall be the stability of your times." *Isaiah 33:6*

TRANSFER ownership back to God

■ [Col 1:16-17](#) ■ [1 Chron 29:11-12](#)

HUMBL Y adjust your lifestyle to live below your means

■ [Prov 21:20](#) ■ [Deut 25:13-15](#) ■ [James 4:4-8](#)

AVOID growing indebtedness & surety

■ [Prov 22:7](#) ■ [Deut 28:15,43,44](#) ■ [Ezk 28:17-18](#) ■ [Prov 22:26-27; 6:1-3](#)

NAVIGATE away from financial temptations

■ [Ps 119:36-37](#) ■ [Gen 3:6-7](#) ■ [Josh 7:20-21](#) ■ [Titus 2:12](#) ■ [Rom 13:14](#)

KNOW your financial status and goals

■ [Proverbs 27:23-24](#) ■ [Proverbs 21:5](#) ■ [Isaiah 38:1](#)

SHARE with people in need

■ [Isaiah 58:6-8](#) ■ [Proverbs 22:9](#) ■ [2 Cor. 9:9](#)

GIVE to God first as your highest financial priority

■ [Psalm 67:7](#) ■ [Deut. 14:22-23](#) ■ [2 Cor. 8:7](#) ■ [Malachi 3:8-10](#)

INVEST for eternity

■ [Hebrews 11:8,10](#) ■ [1 Tim. 6:17-19](#) ■ [Isaiah 33:6](#)

VIEW every need and desire as a chance to trust God

■ [Pr 8:18, 13:22, 24:3-4](#) ■ [Ecc 2:26](#) ■ [Mt 6:11](#) ■ [Pr 30:7-9](#) ■ [Ps 34:10](#)

INSERT time in your schedule to manage your \$'s

■ [Isaiah 32:8](#) ■ [Prov 13:6, 24:3](#) ■ [Prov 14:22-23](#)

NEVER be financially dishonest

■ [Pr 10:2, 13:11, 20:17](#) ■ [Ex 18:21](#) ■ [Rom 13:7](#) ■ [Jer 17:11](#) ■ [Eph 4:28](#)

GAIN Biblical understanding

■ [Ps 119:11](#) ■ [Josh 1:8](#) ■ [Ps 1:1-3, 19:7-11](#) ■ [2 Chr 26:5](#) ■ [2 Tim 3:16](#)

TRANSFER Ownership Back to God

Col 1:16-17 By him all things were created: things in heaven and on earth...all things were created by him and for him. He is before all things, and in him all things hold together.

1 Chron 29:11-12 Yours, O LORD, is the greatness and the power and the glory and the majesty and the splendor, for everything in heaven and earth is yours...you are exalted as head over all. Wealth and honor come from you; you are the ruler of all this.

HUMBLY Adjust your Lifestyle to Live Below your Means

Prov 21:20^{TLB} The wise man saves for the future, but the foolish man spends whatever he gets.

Deut 25:13-15^{TLB} "In all your transactions you must use accurate scales and honest measurements, so that you will have a long, good life in the land the Lord your God is giving you."

James 4:4-8 If your aim is to enjoy this world, you can't be a friend of God...He gives us more and more strength to stand against such evil desires. As the Scriptures say, "God sets himself against the proud, but he shows favor to the humble." So humble yourselves before God. Resist the Devil, and he will flee from you. Draw close to God, and God will draw close to you.

AVOID Growing Indebtedness & Surety

Prov 22:7^{NASB} The rich rules over the poor, and the borrower becomes the lender's slave.

Deut 28:15,43,44^{NLT} If you refuse to listen to the LORD your God...The foreigners living among you will become stronger and stronger, while you become weaker and weaker. They will lend money to you, not you to them.

Ezek 28:17-18^{TLB} Your heart was filled with pride...you corrupted your wisdom for the sake of your splendor...You defiled your holiness with lust for (dishonest) gain; therefore, I brought forth fire from your own actions and let it burn you.

Prov 22:26-27^{NLT} Do not co-sign another person's note or put up a guarantee for someone else's loan. If you can't pay it, even your bed will be snatched from under you. (Note: If you have become a co-signer or surety for someone, see Prov 6:1-3)

NAVIGATE Away from Financial Temptations

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

Gen 3:6-7 When the woman saw that the fruit of the tree was good for food and pleasing to the eye... she took some and ate it. She also gave some to her husband, who was with her, and he ate it.

Josh 7:20-21 Achan replied, "It is true! I have sinned against the Lord, the God of Israel. This is what I have done: When I saw in the plunder a beautiful robe...two hundred shekels of silver and a wedge of gold

weighing fifty shekels, I coveted them and took them.”

Titus 2:12 We are instructed to turn from godless living and sinful pleasures. We should live in this evil world with self-control, right conduct, and devotion to God.

Rom 13:14^{NLT} Let the Lord Jesus Christ take control of you, and don't think of ways to indulge your evil desires.

K NOW Your Financial Status and Goals

Proverbs 27:23-24^{TLB} Riches can disappear fast. And the king's crown doesn't stay in his family forever—so watch your business interests closely. Know the state of your flocks and your herds.

Proverbs 21:5^{TEV} Plan carefully and you will have plenty; if you act too quickly, you will never have enough.

Isaiah 38:1 In those days Hezekiah became ill and was at the point of death. The prophet Isaiah went to him and said, *“This is what the Lord says: Put your house in order, because you are going to die; you will not recover.”*

S HARE With People in Need

Isa 58:6-8 *“Is not this the kind of fasting I have chosen...to share your food with the hungry and to provide the poor wanderer with shelter—when you see the naked, to clothe him, and not to turn away from your own flesh and blood? Then your light will break forth like the dawn, and your healing will quickly appear.”*

Proverbs 22:9^{TEV} Be generous and share your food with the poor. You will be blessed for it.

2 Cor. 9:9^{NLT} *“Godly people give generously to the poor. Their good deeds will never be forgotten.”*

G IVE To God First as Your Highest Financial Priority

Psalms 67:7^{NCV} God blesses us so people all over the earth will fear him.

Deut. 14:22-23^{TEV} Set aside a tithe—a tenth of all that your fields produce each year...Do this so that you may learn to *honor the Lord your God always. *=*“To put God first in your life.”*

2 Cor. 8:7 ...see that you also excel in this grace of giving.

Malachi 3:8-10^{NCV} *“Should a person rob God? But you are robbing me. “You ask, ‘How have we robbed you?’ “You have robbed me in your offerings and the tenth of your crops. So a curse is on you, because the whole nation has robbed me. Bring to the storehouse a full tenth of what you earn so there will be food in my house. Test me in this,” says the Lord All-Powerful. “I will open the windows of heaven for you and pour out all the blessings you need.”*

I NVEST For Eternity

1 Tim. 6:17-19^{TLB} Tell those who are rich not to be proud and not to trust in their money, which will soon be gone, but their pride and trust should be in the living God...Tell them to use their money to do good. They should be rich in good works and should give happily to those in need, always being ready to share with others whatever God has given them. By doing this they will be storing up real treasure for themselves in heaven—it is the only safe investment for eternity! And they will be living a fruitful Christian life down here as well.

Isaiah 33:6^{CEV} You are the foundation on which we stand today. You always save us and give true

wisdom and knowledge. Nothing means more to us than obeying you.

VIEW Every Need & Desire as a Chance to Trust God

Matthew 6:11 Give us today our daily bread.

Ps 34:10 Those who seek the LORD lack no good thing.

Prov 30:7-9^{TLB} O God, I beg two favors from you before I die: First, help me never to tell a lie. Second, 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.

Eccl 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.

Also see: **Prov 13:22**, **Job 27:16-17**

INSERT Time in your Schedule to Manage your Finances

Prov 13:16^{TLB} A wise man thinks ahead; a fool doesn't and even brags about it!

Prov 24:3^{TLB} Any enterprise is built by wise planning, becomes strong through common sense, and profits wonderfully by keeping abreast of the facts.

Isa 32:8 The noble man makes noble plans, and by noble deeds he stands.

Prov 14:22-23^{TLB} Those who plan good shall be granted mercy and quietness. Work brings profit; talk brings poverty!

NEVER Be Financially Dishonest

Prov 13:11 Dishonest money dwindles away, but he who gathers money little by little makes it grow.

Proverbs 20:17^{TEV} What you get by dishonesty you may enjoy like the finest food, but sooner or later it will be like a mouthful of sand.

Proverbs 10:2^{TLB} Ill-gotten (dishonest) gain brings no lasting happiness; right living does.

Jeremiah 17:11^{TEV} The person who gets money dishonestly is like a bird that hatches eggs it didn't lay. In the prime of life he will lose his riches, and in the end he is nothing but a fool.

Eph 4:28^{NLT} If you are a thief, stop stealing. Begin using your hands for honest work, and then give generously to others.

GAIN Biblical Understanding

Ps 119:11 I have hidden your word in my heart that I might not sin against you.

Josh 1:8 Do not let this Book of the Law depart from your mouth; meditate on it day and night, so that you may be careful to do everything written in it. Then you will be prosperous and successful.

2 Chron 26:5 He sought God during the days of Zechariah, who instructed him in the fear of God. As long as he sought the LORD, God gave him success.

2 Tim 3:16-17 All Scripture is God-breathed and is useful for teaching, rebuking, correcting and training in righteousness, so that the man of God may be thoroughly equipped for every good work.

1—God's Plan for Money = Generosity

1 Cor 16:2 On every Lord's Day each of you should put aside something from what you have earned during the week, and use it for this offering. The amount depends on how much the Lord has helped you earn.

Prov 3:9 Honor the Lord by giving him the first part of all your income.

Deut 14:23 The purpose of tithing is to teach you always to put God first in your lives.

2—God's Plan for Sex = Purity

Heb 13:4 Honor your marriage and its vows, and be pure; for God will surely punish all those who are immoral or commit adultery.

1 Thess 4:3-8 God wants you to be holy and pure and to keep clear of all sexual sin so that each of you will marry in holiness and honor—not in lustful passion as the heathen do, in their ignorance of God and his ways. And this also is God's will: that you never cheat in this matter by taking another man's wife because the Lord will punish you terribly for this, as we have solemnly told you before. For God has not called us to be dirty-minded and full of lust but to be holy and clean.

3—God's Plan for Power = The Bible

Ps 1:1-3 Blessed is the man who does not walk in the counsel of the wicked or stand in the way of sinners or sit in the seat of mockers. But his delight is in the law of the LORD, and on his law he meditates day and night. He is like a tree planted by streams of water, which yields its fruit in season and whose leaf does not wither. Whatever he does prospers.

STUDY

God's Plan for Money, Sex & Power

Staying stable on the 3-legged stool of life

By Dr. Brian Kluth (www.MAXIMUMgenerosity.org and www.1freechurch.org)

DIGGING DEEPER Check it out and check it off

GOD'S PLAN FOR MONEY = GENEROSITY

- | | | | | | |
|--|--|---------------------------------------|-------------------------------------|--|--|
| <input type="checkbox"/> Gen 28:16-22 | <input type="checkbox"/> Gen 14:17-20 | <input type="checkbox"/> Ex 35:4-29 | <input type="checkbox"/> Ex 36:2-7 | <input type="checkbox"/> Prov 3:9,10 | <input type="checkbox"/> I Chr 9:1-24 |
| <input type="checkbox"/> I Kings 17:1-16 | <input type="checkbox"/> Neh 10:32-39 | <input type="checkbox"/> Hag 1:4-11 | <input type="checkbox"/> Mal 3:7-15 | <input type="checkbox"/> II Cor 8 | <input type="checkbox"/> II Cor 9 |
| <input type="checkbox"/> Luke 6:38 | <input type="checkbox"/> I Chr 29:14 | <input type="checkbox"/> Prov 22:9 | <input type="checkbox"/> Prov 19:6 | <input type="checkbox"/> Prov 11:24,25 | <input type="checkbox"/> I Tim 6:18,19 |
| <input type="checkbox"/> Prov 28:22,27 | <input type="checkbox"/> I Cor 16:2 | <input type="checkbox"/> Matt 6:19-34 | <input type="checkbox"/> Matt 12:4 | <input type="checkbox"/> Matt 23:23 | <input type="checkbox"/> Mark 12:42-44 |
| <input type="checkbox"/> Luke 16:13 | <input type="checkbox"/> Ps 50:10-12 | <input type="checkbox"/> Haggai 2:8 | <input type="checkbox"/> Heb 6:10 | <input type="checkbox"/> Isaiah 45:3 | <input type="checkbox"/> Ecc 2:26 |
| <input type="checkbox"/> Deut 16:10, 17 | <input type="checkbox"/> Deut 28:12,43 | | | | |

Christian generosity commitment: From this day forward, I will faithfully "set aside" 10% or more of the income and financial blessings that God gives me. I will do this as an act of worship in order to express my love for God, to obey His word, to show my appreciation for His provisions, to entrust Him with my future needs, to help others, and to support His work.

Recommended resource: www.crown.org (especially Crown's 10 week Bible study)

GOD'S PLAN FOR SEX = PURITY

- | | | | | | |
|--|---------------------------------------|---------------------------------------|--|--|---------------------------------------|
| <input type="checkbox"/> I Th 4:3-8 | <input type="checkbox"/> Heb 13:4 | <input type="checkbox"/> I Cor 10:13 | <input type="checkbox"/> I Tim 5:1,2,22b | <input type="checkbox"/> I Pet 2:11,12 | <input type="checkbox"/> Ruth 3:10,11 |
| <input type="checkbox"/> Prov 3:5,6 | <input type="checkbox"/> Prov 16:2,20 | <input type="checkbox"/> Prov 22:3 | <input type="checkbox"/> Prov 5 | <input type="checkbox"/> Prov 7 | <input type="checkbox"/> I Tim 2:8,9 |
| <input type="checkbox"/> I Cor 6:12-20 | <input type="checkbox"/> I Cor 7 | <input type="checkbox"/> Matt 5:28-30 | <input type="checkbox"/> Titus 2:6,11,12 | | |

Christian purity commitment: With God's help, I will vigilantly and actively resist and reject any sexually explicit materials, honor the opposite sex, and be pure in sexual thoughts and habits.

Helpful resource: www.Purelifeministries.org

FOR SINGLES, COLLEGE-AGE AND TEENS (GOOD AND BAD DATING AND COURTSHIP EXAMPLES):

- | | | | | | |
|--|---|--|---|-----------------------------------|---------------------------------------|
| <input type="checkbox"/> 2 Sam 13:1-38 | <input type="checkbox"/> Judges 14-16 | <input type="checkbox"/> 1 Kings 11:1-11 | <input type="checkbox"/> Gen 2:15-25 | <input type="checkbox"/> Ruth 1-4 | <input type="checkbox"/> Gen 41:41-46 |
| <input type="checkbox"/> Esther 2:1-17 | <input type="checkbox"/> I Sam 18:12-29 | <input type="checkbox"/> I Sam 25:1-44 | <input type="checkbox"/> Gen 24:1-66,29:1-3 | | |

Christian dating commitment that will keep you pure: I will keep everything zipped, on, buttoned, and in. I will avoid the horizontal position. I will not kiss below the neck. My hands will not go below someone's waist. I will pray for the Lord's blessing, direction and protection during my dates. If I am a Christian, I will not regularly date or become physically involved with someone who is not a Christian.

GOD'S PLAN FOR POWER = THE BIBLE

- | | | | | | |
|---|--|--|---|--|--|
| <input type="checkbox"/> Psalms 1:1-3 | <input type="checkbox"/> James 1:25 | <input type="checkbox"/> Joshua 1:8 | <input type="checkbox"/> II Chron 26:5 | <input type="checkbox"/> Jeremiah 17:5-8 | <input type="checkbox"/> Daniel 6:1-28 |
| <input type="checkbox"/> Ps 119:9-18 | <input type="checkbox"/> Ps 119:29,37,45 | <input type="checkbox"/> Ps 119:67,71,75 | <input type="checkbox"/> Prov 1:1-7, | <input type="checkbox"/> Prov 2:1-8 | <input type="checkbox"/> Prov 4:20-22 |
| <input type="checkbox"/> Prov 28:9 | <input type="checkbox"/> Matt 4:3-10 | <input type="checkbox"/> I John 1:9,10 | <input type="checkbox"/> I John 5:11-13 | <input type="checkbox"/> Isaiah 30:21 | <input type="checkbox"/> I Cor 10:5,11 |
| <input type="checkbox"/> John 15:11 | <input type="checkbox"/> Romans 15:4 | <input type="checkbox"/> Isaiah 66:2 | <input type="checkbox"/> Hebrews 2:1 | <input type="checkbox"/> I Peter 3:15 | <input type="checkbox"/> Jer 6:16 |
| <input type="checkbox"/> I Chron 4:9,10 | <input type="checkbox"/> II Tim 2:15 | <input type="checkbox"/> II Tim 3:15-17 | | | |

Christian commitment to walk with God daily: Each day, I will spend time in Bible reading and prayer.

Recommended resource: One Year Bible

Written by: Brian Kluth www.kluth.org

1 – Move onward with God’s stirring

Ezra 1:1-4 In the first year of Cyrus king of Persia, in order to fulfill the word of the LORD spoken by Jeremiah, the LORD moved the heart of Cyrus king of Persia to make a proclamation throughout his realm and to put it in writing: *“This is what Cyrus king of Persia says: “The LORD, the God of heaven, has given me all the kingdoms of the earth and he has appointed me to build a temple for him at Jerusalem in Judah. Anyone of his people among you—may his God be with him, and let him go up to Jerusalem in Judah and build the temple of the LORD, the God of Israel, the God who is in Jerusalem.”*”

Ezra 1:5 Then the family heads of Judah and Benjamin, and the priests and Levites—everyone whose heart God had moved—prepared to go up and build the house of the LORD in Jerusalem.

2—Move forward with God’s provisions

Ezra 1:4 (The King’s royal proclamation said): *“And the people of any place where survivors may now be living are to provide him with silver and gold, with goods and livestock, and with freewill offerings for the temple of God in Jerusalem.”*

Ezra 1:6-11 Their neighbors assisted them with articles of silver and gold, with goods and livestock, and with valuable gifts, in addition to all the freewill offerings. Moreover, King Cyrus brought out the articles belonging to the temple of the LORD, which Nebuchadnezzar had carried away from Jerusalem and had placed in the temple of his god...In all, there were 5,400 articles of gold and of silver.

Ezra 2:68-69 Some of the heads of the families gave freewill offerings toward the rebuilding of the house of God on its site. According to their ability they gave to the treasury for this work 61,000 drachmas of gold, 5,000 minas of silver and 100 priestly garments.

3—Move beyond issues of personal comfort and convenience

Ezra 2:64-67 The whole company numbered 42,360, 65 besides their 7,337 menservants and maidservants; and they also had 200 men and women singers. 66 They had 736 horses, 245 mules, 67435 camels and 6,720 donkeys. [Note: 5 month journey to a city that was destroyed 70 years earlier]

4—Move past your fears to do God’s will

Ezra 3:3 Despite their fear of the peoples around them, they built the altar on its foundation and sacrificed burnt offerings on it to the LORD, both the morning and evening sacrifices.

5—Move on in the midst of opposition

Ezra 4:4-5 Then the peoples around them set out to discourage the people of Judah and make them afraid to go on building. They hired counselors to work against them and frustrate their plans.

Ezra 4:23-24 (The local government leaders got a stop work order) and went...to the Jews in Jerusalem and compelled them by force to stop. Thus the work on the house of God in Jerusalem came to a standstill until the second year of the reign of Darius king of Persia.

Ezra 5:1-5 Now Haggai the prophet and Zechariah the prophet... prophesied to the Jews in Judah and Jerusalem in the name of the God of Israel, who was over them. Then Zerubbabel...and Jeshua...set to work to rebuild the house of God in Jerusalem. And the prophets of God were with them, helping them...At that time [the] governor of Trans-Euphrates, and Shethar-Bozenai and their associates went to them and asked, *“Who authorized you to rebuild this temple and restore this structure?”*... But the eye of their God was watching over the elders of the Jews, and they were not stopped until a report could go to (King) Darius and his written reply be received.

SERMON

Finding True Financial Freedom

Ancient Wisdom for Our Modern World:

Finding True Financial Stability in Unstable Times

By Dr. Brian Kluth (www.MAXIMUMgenerosity.org and www.1freechurch.org)

DID YOU KNOW HOW MUCH GOD TALKS IN THE BIBLE ABOUT...

Baptism? *40 verses* Faith? *350 verses* Prayer? *275 verses* Love? *650 verses*
 Finances/Material Possessions/Wealth? *2,350 verses*

Your definition of financial freedom: _____

New definition of financial freedom: Building your life on God's financial principles so you can completely trust God to guide you and provide for you.

Man's Ways	God's Way
1. All I have is "Mine"	All I have is God's
<p><i>Dt 8:17,18</i> You may say to yourself, "My power and...strength... produced this wealth for me." But remember the Lord, for He gives you the ability to produce wealth.</p> <p><i>Ps 62:10</i> If your riches increase, don't be proud.</p> <p><i>Ps 24:1</i> The earth belongs to God! Everything in all the world is his!</p> <p><i>Col 1:17</i> All things were created by Him and for Him...in Him all things hold together.</p> <p>Also see: ■ <i>1 Chron 29:11</i> ■ <i>Ps 50:12</i> ■ <i>1 Cor 10:26</i></p>	
2. "More"	Manage
<p><i>Ecc 5:11</i> The more you have, the more you spend, right up to the limits of your income.</p> <p><i>Prov 21:20</i> The wise man saves for the future, but the foolish man spends whatever he gets.</p> <p><i>Lu 16:10</i> Whoever can be trusted with little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much.</p> <p><i>Ps 37:16</i> Better the little that the righteous have than the wealth of many wicked.</p> <p><i>Pr 21:17</i> A man who loves pleasure becomes poor.</p> <p><i>Pr 23:19</i> Don't carouse with drunkards and gluttons...they are on their way to poverty.</p>	
3. FEAR of loss or hard times	FAITH in God to provide
<p><i>Ps 37:18-19</i> The Lord cares (for the godly) even when times are hard; even in famine, they will have enough.</p> <p><i>Ps 33:18-19</i> The eyes of the LORD are on those who fear him, on those whose hope is in his unending love, to...keep them alive in famine.</p> <p><i>Rom 8:35</i> Who shall separate us from the love of Christ? Shall trouble or hardship or...famine...?</p> <p>Also see: ■ <i>Gen 12:10</i> Abraham ■ <i>Gen 26:1</i> Issac ■ <i>Gen 41:29,30,50</i> Joseph ■ <i>Gen 42:5</i> Jacob ■ <i>Ruth 1:1-4</i> Ruth ■ <i>2 Sam 21:1</i> David ■ <i>I Kgs 18:2</i> Elijah ■ <i>II Kgs 4:38</i> Elisha ■ <i>Neh 5:3</i> Nehemiah ■ <i>Jer 52:6</i> Jeremiah ■ <i>Acts 11:28</i></p>	

Man's Ways	God's Way
<p>4. Envy and the pursuit of Possessions</p>	<p>Contentment and God-released resources</p>
<p><u>Ex 20:17</u> Do not covet your neighbor's house...or anything else your neighbor owns. <u>Ps 73:2-28</u> My feet were slipping...For I was envious of the prosperity of the proud & wicked... all the time their riches multiply. <u>Luke 12:15</u>^{LB} (Jesus said) "Beware! Don't always be wishing for what you don't have. For real life and real living are not related to how rich we are." <u>Heb 13:5-6</u> 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." <u>1 Tim 6:6</u> Godliness with contentment is great gain. <u>Psalms 127:2</u>^{CEV} It is useless to get up early and stay up late in order to earn a living. God takes care of his own, even while they sleep. Also see: ■ <u>Phil 4:11,12</u> ■ <u>Prov 23:17</u> ■ <u>1 Pet 2:1-2</u> <u>Matt 6:33</u> Seek first his kingdom and his righteousness, and all these things will be given to you as well. <u>Ecc 2:26</u> To the sinner he gives the task of gathering and storing up wealth to hand it over to the one who pleases God. <u>Prov 13:22</u> A sinner's wealth is stored up for the righteous. <u>Ps 105:44</u> (God's people) fell heir to what others had toiled for. <u>Job 27:16-17</u> The evil man may accumulate... closets jammed full of clothing...but the righteous shall wear that clothing. Also see: ■ <u>Is 45:3</u> ■ <u>Pr 28:8</u> ■ <u>Ps 39:5</u> ■ <u>Isa 23:18</u> ■ <u>Dt 6:10-12</u> ■ <u>Jos 11:14,24:13</u> ■ <u>Ne 9:25</u></p>	
<p>5. Growing indebtedness</p>	<p>Actively eliminate or avoid indebtedness</p>
<p><u>Proverbs 17:18</u>^{MSG} It's stupid to try to get something for nothing, or run up huge bills you can never pay. <u>Pr 22:7</u> The borrower is servant to the lender. Also see: ■ <u>II Kings 4:1</u>, ■ <u>Dt 28:43-44</u> <u>Rom 13:8</u> Owe no one anything except to love one another. <u>Deut 28:12</u> God will open to you his wonderful treasury of rain in the heavens, to give you fine crops every season. He will bless everything you do; and you shall lend to many nations, but shall not borrow from them. <u>Ps 37:21</u> Evil men borrow and "cannot pay it back!" <u>Prov 22:26</u> Unless you have the extra cash on hand, don't countersign a note. Why risk everything you own? They'll even take your bed!</p>	
<p>6. Foolish pride and lack of good counsel</p>	<p>Knowledgeable and Godly counsel</p>
<p><u>Prov 12:15</u> The way of a fool seems right to him, but a wise man listens to advice. <u>Prov 16:25</u> There is a way that seems right to a man, but in the end it leads to death (<i>ruin, destruction</i>). <u>Ps 1:1-2</u>^{TLB} Oh, the joys of those who do not follow evil men's advice, who do not hang around with sinners, scoffing at the things of God. But they delight in doing everything God wants them to, and day and night are always meditating on his laws and thinking about ways to follow him more closely. <u>Prov 13:10</u> Pride only breeds quarrels, but wisdom is found in those who take advice. <u>Prov 19:20</u> Listen to advice and accept instruction, and in the end you will be wise. <u>Prov 20:18</u>^{TLB} Don't go ahead with your plans without the advice of others. <u>Prov 15:5</u>^{TLB} Only a fool despises his father's advice; a wise son considers each suggestion.</p>	

Man's Ways	God's Way
7—Giving to God has low or no priority	Giving to God is your highest priority
<p>Deut 14:23^{TLB} The purpose of tithing is to teach you always to put God first in your lives.</p> <p>Gen 28:20-22 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 give me I will give you a tenth."</p> <p>1 Kg 17:13-16 Elijah said to (the starving widow), "Don't be afraid... first make a small cake of bread for me from what you have and bring it to me, and then make something for yourself and your son. For this is what the LORD says: 'The jar of flour will not be used up and the jug of oil will not run dry...'. She went away and did as Elijah had told her. So there was food every day for Elijah and for the woman and her family.</p> <p>Hag 1:5-12 "Give careful thought to your ways...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."</p> <p>Mal 3:10 The Lord says: "Bring all the tithes into the storehouse...if you do, I will open up the windows of heaven for you and pour out a blessing... "Try it! Let me prove it to you!"</p> <p>2 Cor 8:7 See that you...excel in this grace of giving.</p> <p>Deut 16:16-17 No man should appear before the LORD empty-handed: Each of you must bring a gift in proportion to the way the LORD your God has blessed you.</p> <p>1 Cor 16:2 On the first day of the week let every one of you lay something aside, as God has prospered you. 2 Cor 9:7 God loves a cheerful giver.</p>	
8—Arguments and unrest about financial issues	Agreement and unity (through prayer)
<p>Pr 15:16-17 Better a little with the fear of the LORD than great wealth with turmoil. Better a meal of vegetables where there is love than a fattened calf with hatred.</p> <p>1 Pet 3:7 Husbands... be considerate as you live with your wives, and treat them with respect... so that nothing will hinder your prayers.</p> <p>Ps 34:17 The righteous cry out, and the LORD hears them; he delivers them from all their troubles.</p> <p>Prov 14:11 The house of the wicked will be destroyed, but the tent of the upright will flourish.</p> <p>Isa 32:18 My people will live in peaceful dwelling places, in secure homes, in undisturbed places of rest.</p> <p>Ps 128:3 Your wife shall be contented in your home.</p>	
9—Get rich quick schemes and/or gambling	Steady plodding and hard work
<p>Prov 22:26^{MSG} Don't gamble on the pot of gold at the end of the rainbow, hocking your house against a lucky chance.</p> <p>Pr 13:11 Wealth from gambling quickly disappears; wealth from hard work grows.</p> <p>Pr 28:19 He who works his land will have abundant food, but the one who chases fantasies will have his fill of poverty. Pr 28:20 The man who wants to get rich quick will quickly fail.</p> <p>1 Tim 6:9 People who long to be rich soon begin to do all kinds of wrong things to get money, things that hurt them...</p> <p>Prov 10:4 Diligent hands bring wealth. Prov 21:5 Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty. Pr 20:21 Quick wealth is not a blessing in the end.</p> <p>Also see: ■ Prov 6:6-11, 10:5, 12:27, 13:4; ■ 2 Th 3:10-13, ■ Ecc 10:16-19</p>	

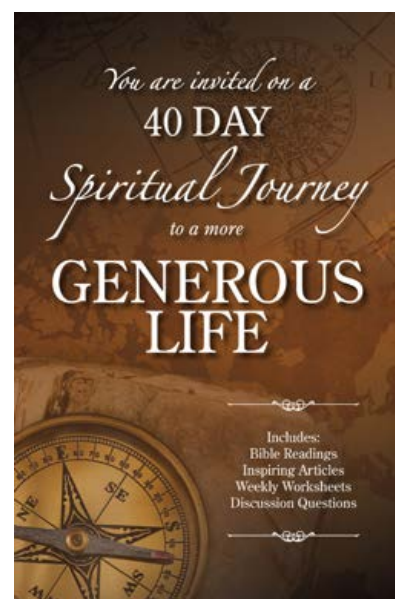
Man's Ways	God's Way
10—Deception and Uncertainty	Honesty and Knowledge
<p>Prov 21:6 Wealth created by lying is a vanishing mist and a deadly trap.</p> <p>Prov 19:1^{TLB} Better be poor and honest than rich and dishonest.</p> <p>Prov 12:19 Truthful lips endure forever, but a lying tongue lasts only a moment.</p> <p>Prov 6:12-15 Let me describe for you a worthless and a wicked man; first, he is a constant liar... He is always thinking up new schemes to swindle people. He stirs up trouble everywhere. But he will be destroyed suddenly, broken beyond hope of healing.</p> <p>Lev 19:11 Do not steal. Do not lie. Do not deceive one another.</p> <p>Prov 27:23^{TLB} Riches can disappear fast. And the king's crown doesn't stay in his family forever-so watch your business interests closely. Know the state of your flocks and your herds.</p> <p>Hag 1:5-7 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."</p> <p>2 Kings 20:1 "This is what the LORD says: Put your house in order, because you are going to die."</p>	

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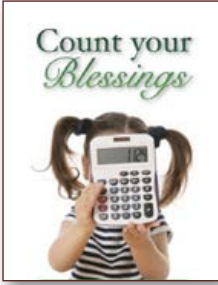


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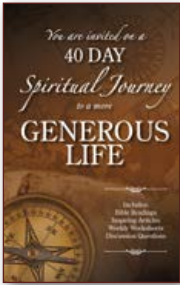
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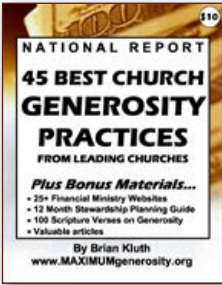
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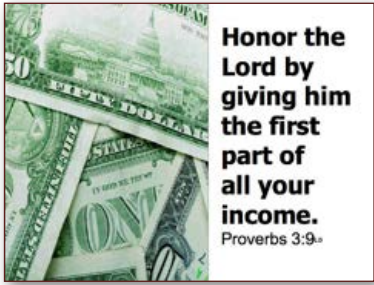
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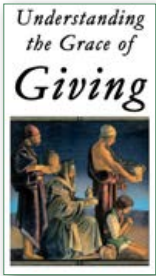
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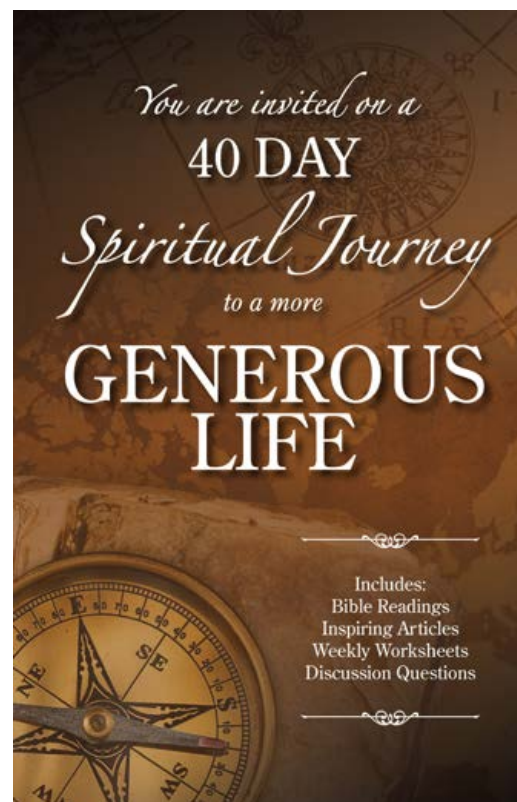
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Information about Brian Kluth



- Brian has conducted city, area, regional, and denominational "MAXIMUM Generosity Seminars" for thousands of pastors and church leaders from more than 50 denominations across America and overseas.
- Publisher of the "MAXIMUM Generosity" FREE monthly email newsletter [\[See Sample\]](#) that is sent to 1000 National / State / District / Regional denominational leaders from 40 denominations and 10,000 pastors, church leaders, and stewardship professionals.
- Guest contributor of generosity articles and materials to national websites, newsletters, ezines, and ministry blogs that reach over 250,000 pastors and church leaders: www.GenerousGiving.org, www.TheGoodSteward.com, www.StewardshipForum.org (England), www.ChurchCentral.com, www.SermonCentral.com, www.ChurchStaffing.com, www.StewardshipOfLife.org, www.MondayMorningInsight.com, www.ChurchWorldDirect.com, www.Preaching.com's PreachingNow.
- Monthly guest radio commentator on the 1000-station Crown Financial Ministries "Money Matters" radio program that was started by Larry Burkett.
- National / Regional / State / District keynote speaker, conference speaker, and seminar speaker on Biblical generosity for leadership events and conferences sponsored by many different denominations. [\[See list of past speaking engagements\]](#)
- Brian has been a popular keynote speaker for conferences, association national meetings, camps, retreats, churches, international conferences, college chapels and Promise Keeper events. [Click to see list of past speaking events.](#)
- Past national president of the [Christian Stewardship Association \(CSA\)](#). While Brian was the CSA president CSA grew to serving 23,000 people at 10,000 ministries with products, website resources, city seminars, national conferences, institute courses, and the "Stewardship Matters" magazine. CSA also served 50 denominations as the formal stewardship training arm of the [National Association of Evangelicals](#). Brian is currently an active board member of the National Association of Evangelicals.
- Stewardship think tank participant with Lilly Endowment denominational leaders from the Evangelical Lutheran Church of America, United Methodists, Southern Baptists, and Assemblies of God.
- Rev. Kluth is the Senior Pastor at the [First Evangelical Free Church of Colorado Springs](#).
- His ministry travels have taken him to 35 countries and his articles and written materials on Biblical generosity and finances have been distributed to more than 350,000 Christian leaders across the U.S. and in more than 100 countries.
- Interviewed by magazines, newspapers, TV and radio programs on issues of Christian giving including: [NBC's Dateline](#), [Christianity Today](#), [Kiplinger Magazine](#) (circulation: 1 million), [Our Church Magazine](#), [Religion News](#), [Moody Magazine](#), and [Chronicle of Philanthropy](#), [Stan Toler's Christian TV Talk Show](#), and [Crown Financial Ministries Money Matters](#).
- Education: Stratton College, University of Wisconsin-Madison, Trinity International University, and Asbury Seminary's Beeson Institute for Advanced Pastoral and Leadership Studies. He is currently in post-graduate studies at Trinity Theological Seminary.
- Brian and his wife Sandi have three children and they make their home in Colorado Springs, CO.

References and Endorsements

WHAT CHRISTIAN LEADERS ARE SAYING ABOUT BRIAN KLUTH'S SPEAKING MINISTRY AND GENEROSITY



"Brian Kluth has a passion for teaching pastors and church leaders how to lead their congregation to greater levels of generosity for the Lord's work. Without reservation I recommend his ministry and his materials."

HOWARD DAYTON, *Co-Founder with Larry Burkett of Crown Financial Ministries*



"Not only does Brian Kluth deeply understand and clearly and compellingly articulate biblical generosity, but he lives it out as well. His resources can be a valuable aid in helping those we serve become God honoring in this area of their lives."

DICK TOWNER, *Executive Director of the The Good \$ense Movement with the Willow Creek Association*



"Brian Kluth is a leader among leaders when it comes to teaching Biblical generosity. I value his insights and materials and recommend them at every seminar I do around the country and around the world!"

DR. STAN TOLER, *Popular Conference Speaker, Author & Pastor*



"The Evangelical Free Church has used Brian's Kluth's seminars, training, and materials to impact our national staff, district leaders, pastors, and church leaders in the area of generosity and financial teaching in churches. He is a positive, practical, and Biblical voice on this vital subject."

DR. WILLIAM HAMEL, *President of the Evangelical Free Church of America and Chairman of the Board for the National Association of Evangelicals (which represents 52 denominations, 45,000 churches, 30 million Christians)*

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