

A vertical composition featuring a stream of clear water being poured from the top left into a clear glass at the bottom. The water creates ripples and splashes in the glass. The background is a light, gradient blue. The text is centered over the water stream.

GATEWAY DEVOTIONS

the

BLESSED

Life

The **Blessed** Life

A GATEWAY DEVOTIONAL

The Blessed Life: A Gateway Devotional

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PREFACE

Living the blessed life has truly been an adventure for Debbie and me. From the beginning of this journey, God has asked us to give in ways that required instant obedience and trust in Him. We've given away multiple vehicles, our retirement savings, and even our home. As a result, God has blessed us more than we could've ever imagined, and He wants to bless you too. It all starts with understanding and applying the principles in this devotional. But first, I want to tell you the story of how it all got started for us.

Long before we started Gateway Church in my living room, I was a traveling evangelist, and all of my income came from love offerings I received from churches when I preached. It could be \$800 one week and \$200 the next, so it required us to trust God for our finances. There was a month during which I was only scheduled to preach at one church, so this presented a potential budget challenge for us. After I preached, the pastor brought me an envelope and told me it was the largest love offering his little church had ever given. I looked at the check and it was *exactly* what we needed for our monthly budget. I was so relieved and grateful, but then God spoke to me about a missionary who had given a brief update to the congregation earlier that night. The Lord said, "I want you to give him your offering—all of it." I began to panic, and I tried to rationalize and bargain with the Lord, but I knew I had to obey. So I signed over the check to the missionary and as I handed it to him, I asked him not to tell anyone about it.

An hour later, Debbie and I were at a pizza place with some of the church members. I found myself seated across from a well-dressed man I barely knew. He leaned across the table and asked, "How much was your offering tonight?" I was a little flustered by the question, especially because he was a near stranger. I told him the amount, hoping that would be the end of it, but he responded with another question: "Where is the check?" I couldn't believe his nerve! I'm not proud to tell you this, but I lied right through my teeth. I told him my wife had it. "Go get it. I want to see it." I got up and pretended to get it from her. When I returned, I lied again: "She left it in the car." He leaned across the table, got uncomfortably close, and said, "The check's not in the car, Robert." I responded, "How do you know that?" "Because God told me," he said. "And He told me something else."

I will never forget what he said next: "God is about to teach you about giving so that you can teach the body of Christ." With that, he slid a check across the table.

The amount was exactly 10 times what I had given away only an hour earlier. That night was the beginning of this incredible adventure.

Whether you're just starting your blessed life journey or you've been practicing biblical principles on giving for years, when you apply these truths, God will cause you to prosper. More importantly, He will do an amazing work in your heart. It's my hope that this devotional encourages you and helps you discover a life of generosity and abundance that so few ever dare to live.

Pastor Robert Morris

A handwritten signature in black ink that reads "Robert Morris". The signature is written in a cursive, flowing style with a long horizontal line extending from the end.

SACRIFICED OR REDEEMED

“Consecrate to Me all the firstborn, whatever opens the womb among the children of Israel, both of man and beast; it is Mine.” Exodus 13:2

When Debbie and I got married, our combined gross income was \$600 a month. That’s an annual income of \$7,200, which was nearly impossible to live on even back then. During that first year, the Lord spoke to us about tithing, so we began to diligently give Him the first tenth of everything that came in. A few months after we started to give our tithe, Debbie got a job that paid \$18,000 annually, and I began preaching at revivals, which brought my first year’s salary up to \$32,000. Our annual income went from \$7,200 to \$50,000. The next year, my income went up to \$72,000, and Debbie was able to quit her job and stay at home. That’s a tenfold increase from what we were bringing in during our first year. We continued to tithe and give extravagantly to the Lord and the next year, my income increased to more than \$100,000. By God’s grace, we were giving more than 70 percent of it away (and having the time of our lives doing it!).

I don’t tell this story because I want you to know how much money I make; I tell it because it’s an example of what happens when you begin tithing. Most Christians have heard the word “tithe” and most probably know it means to give 10 percent of your increase to the church. However, most Christians don’t give their tithe (statistics show churchgoers in America only give 1.7 percent of their income to the kingdom of God), and I think the reason is many Christians don’t understand the purpose of tithing or have a distorted view of it. So the very first thing I’m going to do is explain what it actually means to tithe.

Understanding tithing starts with understanding the principle of the firstborn. According to Old Testament law in Exodus 13:2, the firstborn had to be either sacrificed or redeemed because it belonged to God. There was no third option. Every time one of your livestock animals delivered its firstborn, you had to sacrifice it. Or if it was designated unclean, you had to redeem it by sacrificing a clean, spotless lamb in its place. Simply put, the clean firstborn had to be sacrificed and the unclean firstborn had to be redeemed.

With that in mind, think about the story in the New Testament in which John the Baptist meets Jesus on the banks of the Jordan River: John was baptizing one day and looked up to see Jesus walking toward him. At that point, John cried out, “Behold! The Lamb of God who takes away the sin of the world!” (John 1:29)

John perfectly defined the role Jesus came to fill. Jesus was God’s firstborn. He was clean—perfect and unblemished in every way. On the other hand, every one of us was born unclean. We were all born sinners with a fully active sin nature. Now, think back to the principle of the firstborn in Exodus. Remember, the law stated if the firstborn animal was clean, it was to be sacrificed. But if the firstborn was unclean, it was to be redeemed with a clean animal. Do you see the symbolic parallel? Jesus Christ was God’s firstborn Son. Essentially, Jesus was God’s *tithe*.

We find the principle of the firstborn all throughout God’s Word. Whether we give Him the first of our time or our finances, tithing is really about giving our first to God. It’s not about giving God what’s left over after you’ve paid your bills. It always requires faith to give the first, which is why so few Christians experience the blessings of tithing. By tithing, you’re saying, “God, I recognize You first. I’m putting You first in my life, and I trust You to take care of the rest of the things in my life.” That’s why tithing is so important. It’s the primary way we acknowledge that God is first.

Prayer

God, thank You for giving Your firstborn Son for me. Thank You for Your sacrifice so I could be redeemed. I want to put You first in all areas of my life. Today, I set aside all the things that may be taking a priority over You in my life. In Jesus’ name, Amen.

For Further Study

Exodus 13, 34:19–20; Romans 5:8, 8:29; Matthew 16:25

FIRST OF THE FIRST

“The first of the firstfruits of your land you shall bring into the house of the Lord your God.” Exodus 23:19

I imagine I’ve given you 10 one-dollar bills and you have them laid out side by side. My first question is, “How much is the tithe on this money?” I think most Christians would get this one right. The tithe on 10 dollars is, obviously, *one* dollar. But here’s the more difficult question. Which *one* is the firstfruit? Is it the one on your left or is it the one on your right? Let me answer that for you. The firstfruit is the first one spent or given. In other words, when you get paid, the first check you write should be the tithe check. I first heard this illustration from Pastor Mike Hayes of Covenant Church, and I like it because it perfectly represents what the Bible says about firstfruits.

The Word makes it clear that we need to honor the Lord with the firstfruits of our increase. When we do, according to Proverbs 3:10, it honors the Lord and our “barns will be filled with plenty, and [our] vats will overflow.” Notice today’s Scripture designates “the house of the Lord” as the proper place to give our firstfruits. It doesn’t say to give them to a television ministry or missionary, although I believe in supporting missionary work and worthy media ministries.

Another example of firstfruits in Scripture can be found in the book of Joshua. After Jericho fell, the Lord gave the Israelites strict instructions not to keep any of the spoils. All of it belonged to Him. Why did the Lord say that all of the silver and gold from Jericho had to be given to the Lord’s house? Because it was the *first* city conquered in the Promised Land. It was the firstfruit.

God didn’t say, “Conquer 10 cities and give Me all the spoils from the tenth one.” He essentially said, “Give Me the first and you can have the rest.” That took faith, of course—and so does tithing. One Israelite disregarded God’s clear instructions. Joshua 7:1 says a man named Achan took some for himself and became “accursed.” Think about that. When the spoils were given to God, they were “consecrated” or set apart for God’s house. But when a man took some for himself, it was actually cursing Israel’s efforts to take the Promised Land. Consecrated or cursed—that’s

exactly what the tithe is all through the Bible. If we take the firstfruits for ourselves, it becomes a curse because we've stolen from God.

Is it really an act of faith to give 10 percent after all your other bills are paid? What does it say about our priorities when we willingly pay everybody else first and then see if there is enough left to give God His portion? The first portion we spend should be the tithe. That is the firstfruit. And according to Exodus 13, the first portion is the redemptive portion. That's why it's so important that our tithe is our firstfruit. The first portion has the power to redeem the rest, and I promise you a redeemed 90 percent can go a lot further than a cursed 100 percent.

Prayer

Lord, give me the faith to give You the first of my finances. I want the money you've put in my possession to be consecrated for Your house—not cursed. In Jesus' name, Amen.

For Further Study

Exodus 22:29-31; Joshua 6:18-19; Joshua 7; Malachi 3:8-12

MORE THAN MONEY

“For if the firstfruit is holy, the lump is also holy; and if the root is holy, so are the branches.” Romans 11:16

When you think of the word “tithe,” what’s the first thing that comes to your mind? Most people probably think of money, but it actually has little to do with money. For God, tithing is an issue of the heart. Genesis 4:3-5 tells the story of Cain and Abel bringing their offerings to the Lord, and it gives us a lot of insight into what God is looking at when we give: “And in the process of time it came to pass that Cain brought an offering of the fruit of the ground to the Lord. Abel also brought of the firstborn of his flock and of their fat. And the Lord respected Abel and his offering, but He did not respect Cain and his offering. And Cain was very angry, and his countenance fell.”

People have wondered for years why God respected Abel’s offering and not Cain’s. The Word makes it clear the offering Abel brought was the firstborn of his flock, but it doesn’t say Cain brought the firstfruits of his crops. In fact, it says, “and in the process of time.” In other words, Cain grew his crops and then, “in the process of time,” got around to bringing an offering to the Lord. The implication is that he didn’t bring his firstfruits to the Lord. Could that be why God did not respect Cain’s offering? I believe so. Abel, on the other hand, brought the firstborn of his flock to the Lord, and God accepted his offering.

Here’s the lesson for us: God is looking at our hearts when we give. And when we give the first of our firstfruits, or our tithe, God receives and respects that offering because it takes a lot of faith to give to God before we pay our mortgage, our car payment, or the IRS.

There was much more at stake than money when Abraham offered his firstborn son, Isaac, to the Lord (Genesis 22). Abraham didn’t wait to see if he had 10 sons before he gave his first one. Nor did God go to Abraham when he only had Isaac and say, “After you have four or five more sons, I’m going to come to you and ask you for one of them.” No, God asked for the first when *one* was all he had! Abraham only had the *promise* of having more sons. It took faith for Abraham to offer Isaac. And faith is precisely what tithing requires. It’s giving God the first, in faith. Many people

say they're putting God first, but true tithing is where the rubber meets the road. It's where we walk what we talk. It's also one of the ways God blesses and protects us.

When Satan comes against you with fear and says, "You're going to go broke, your marriage is going to fail, you're going to get a disease," you can firmly reply, "No, I'm a tither, and because I tithe, the Bible says that God will rebuke the devourer *for my sake*. Yes, *for my sake*! God is first in my life, and God is going to redeem and protect everything else in my life!" Putting God first in our lives is what tithing is all about. It's not about money; it's about revealing the state of our hearts.

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Prayer

God, thank You for blessing me with everything I have. Help me to understand Your heart for tithing, and give me the faith to give You the first of my increase. In Jesus' name, Amen.

For Further Study

Genesis 22; Leviticus 27:30; 1 Corinthians 16:1-2

LIFE, NOT LAW

“Then the Lord God took the man and put him in the garden of Eden to tend and keep it. And the Lord God commanded the man, saying, ‘Of every tree of the garden you may freely eat; but of the tree of the knowledge of good and evil you shall not eat, for in the day that you eat of it you shall surely die.’” Genesis 2:15-17

Over the years, many well-meaning but misguided Christians have reacted to my message about tithing by telling me they don’t tithe because “tithing is part of ‘the law.’” With all my heart, I want you to understand something: Tithing is not law—it *is life!* Let me say that in a different way. I don’t tithe because it was a part of the Old Testament law; I tithe because it’s life to me and my family. In fact, tithing isn’t just limited to the Old Testament—it’s a principle that runs throughout the Word of God, predating the law of Moses by thousands of years.

Tithing (firstfruits or firstborn) was in operation in Genesis as Abraham was asked to offer Isaac and when he gave a tenth of the spoils from Sodom and Gomorrah to Melchizedek—a representation of Jesus Christ (Hebrews 5-7). This principle goes back even further. In today’s verse, we see the principle of the tithe in God’s instructions to Adam and Eve about the trees in the Garden of Eden.

Notice that in giving Adam and Eve stewardship of the garden, God gave them every tree to eat freely from except for one. Exercising faithful stewardship of the garden meant leaving that one tree alone. They were not to take that fruit for themselves and consume it. Being faithful stewards meant *life* to Adam and Eve. By choosing to eat the fruit of that tree, they were acting like *owners* rather than *stewards*.

Isn’t that precisely how the principle of the tithe operates for us today? God gives us stewardship responsibility over our lives. Though it *all* belongs to Him, He richly gives us all things to enjoy (1 Timothy 6:17). But He has asked us not to touch the firstfruits because they’re His. We demonstrate faithful stewardship and show God that we realize we are stewards, not owners, when we give Him the tithe.

You can see from these examples that the tithe completely transcends Old Testament law. But that shouldn't surprise us, because so do many other eternal principles.

Imagine what you would think if one evening you invited me over to your house for dinner and as I was walking out the door after a great meal, I grabbed your television and took it home. What if when you asked, "Why did you do that? The Bible says you're not supposed to steal," my response was, "Well, 'Thou shalt not steal' was part of the law. I'm not under the law. I'm under grace."

I'm using an absurd illustration to make an important point. Just because something was mentioned in the law of Moses doesn't mean we can throw it out now. Let me address this issue in another way. If something was *wrong* under the law, can it be *right* under grace? In other words, since stealing was wrong under the law, is it now right under grace? Of course not!

Now let me turn the question around. If something was *right* under the law, can it be *wrong* under grace? Specifically, tithing was clearly the right thing to do under the law, but is it now the wrong thing to do under grace? Certainly not.

Once you see tithing as life instead of a law originating in the Old Testament, your heart will change and tithing will become a blessing instead of a burden.

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Prayer

Lord, thank You that You never change. Help me to embrace tithing as a blessing instead of a law I have to follow, and show me how to be a good steward. In Jesus' name, Amen.

For Further Study

Genesis 14:18-20; Hebrews 5-7; 1 Timothy 6:17; Romans 6:15

UNDER GRACE

“Do not think that I came to destroy the law or the Prophets. I did not come to destroy but to fulfill.” Matthew 5:17

There are a lot of excuses I hear people make about why they don't tithe, and some of them are rather humorous. My favorite excuse, and it's the one I hear most often, is, "I'm under grace, not the law." People think that because Jesus fulfilled the Old Testament law, they're off the hook when it comes to tithing. We touched on this yesterday, but I want to show you why this can't be true by explaining what the law of grace *actually* is and how it works.

The grace of God really is amazing. Here's the key phrase I want you to remember: The righteousness of grace always exceeds the righteousness of the law. This is the essence of what Jesus said in Matthew 5:17-20:

Do not think that I came to destroy the law or the Prophets. I did not come to destroy but to fulfill. For assuredly, I say to you, till heaven and earth pass away, one jot or one tittle will by no means pass from the law till all is fulfilled. Whoever therefore breaks one of the least of these commandments, and teaches men so, shall be called least in the kingdom of heaven; but whoever does and teaches them, he shall be called great in the kingdom of heaven. For I say to you, that *unless your righteousness exceeds the righteousness of the scribes and Pharisees, you will by no means enter the kingdom of heaven* (emphasis added).

Let me reiterate the key phrase I want you to remember—the righteousness of grace *always* exceeds the righteousness of the law. Notice that each time Jesus points to an Old Covenant law, He then sets a higher standard under New Covenant grace. This doesn't just go for the rule of tithing but for every aspect of the law.

Here's an example: In Exodus 20:13 and Deuteronomy 5:17, the law said not to commit murder, but in Matthew 5:22, Jesus said don't even be angry with your brother. It's a higher standard! In Exodus 20:14 and Deuteronomy 5:18, the law said not to commit adultery, but in Matthew 5:28 Jesus said you shouldn't even look at a woman lustfully. Once again, we see that Jesus is setting a higher standard. In

other words, the righteousness that grace demands (and Jesus is grace) goes further than that which the law demands.

That's why I smile when someone says to me, "I don't tithe because I'm not under the law. I'm under grace." I almost always respond by saying, "Oh, so you give according to grace?" "Yes, that's right." Then I say, "Great! That means you give much more than 10 percent, because the righteousness of grace always exceeds the righteousness of the law. It's a higher standard."

When we give according to grace, we'll give more than the tithe. Under grace, tithing is simply the starting point for giving. And when you start understanding that the law of grace always exceeds the Old Covenant law, your life will totally change.

Prayer

Lord, thank You that Your grace brings freedom. Instead of being burdened by the law, help me to live by the higher standards that grace sets. In Jesus' name, Amen.

For Further Study

Exodus 20:13-14, Deuteronomy 5:17-18, Matthew 5:22, 28

PASSING THE TEST

*“For where your treasure is, there your heart will be also.”
Matthew 6:21*

Today’s Scripture is a very familiar passage, but I want you to notice how it’s worded. It doesn’t say, “Where your heart is, there your treasure will be also” (even though many people quote and apply it that way). It says that your heart follows your treasure. That is why tithing represents a test for every Christian. When translated from the Bible, *tithe* literally means “tenth” or “a tenth part.”

Do you know what the number 10 represents all through the Bible? *Testing*. Let me give you a few examples. How many plagues were there in Egypt? In other words, how many times did God test Pharaoh’s heart? The answer is 10. How many commandments are there? Or another way to say it is, in how many ways is our obedience tested? The answer is 10. How many times did God test Israel while they were wandering in the wilderness? And how many times did God test Jacob’s heart (by allowing his wages to be changed) when he was working for Laban? Or how many days was Daniel tested in the first chapter of the book of Daniel? In each case, the answer is, of course, 10.

The pattern continues in the New Testament. In Matthew 25, 10 virgins had their preparedness tested. Ten days of testing are mentioned in Revelation 2:10. We can see from these examples in the Word (and many more like them) that 10 is associated with testing. And the tithe represents the ultimate “heart test” for the believer.

The test is how we handle our money. The outcome of that test determines whether He can trust us with true riches or not. That’s why, for us as Christians, money is more than just a means for buying things. Jesus spent 30 percent of His time teaching on money for a reason. As today’s verse shows us, God knows where our heart is by where our treasure is. If you say, “My heart is in the kingdom of God,” your bank account will either validate or refute that claim.

And what’s interesting about this test is that it’s the only area in which God has invited us to test *Him*: “‘Bring the whole tithe into the storehouse, that there may be food in my house. *Test me in this,*’ says the Lord Almighty, ‘and see if I will not

throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it” (Malachi 3:10, NIV, emphasis added).

The truth of this passage seems so simple to me. If I tithe, I’m blessed; if I don’t, I’m cursed. *Hmmm, that’s a tough decision. Let me think about that. Tithe—I’m blessed. Don’t tithe—I’m cursed. Blessings? Or curses?* For me, this one really isn’t that hard to figure out.

Still unsure about this tithing business? Then take God up on the offer He makes in Malachi 3:10. Test Him on it! God is essentially saying, “Test Me in this, I dare you, I double-dog dare you!” (Excuse my East Texas paraphrasing.) But clearly, God is saying, “Test Me.” That’s why I want to extend a friendly challenge to you. Do the test! Begin to honor the Lord diligently with your firstfruits—the tithe—and see what happens.

Prayer

Lord, I place my treasure, and therefore my heart, with You. I want You to be first in my life. I pray that You would bless my finances as I set apart Your tithe. In Jesus’ name, Amen.

For Further Study

Exodus 7-11, 20:1-17; Luke 16:11; Song of Solomon 1:6

BLESSINGS AND BENEFITS

“Since the people began to bring the offerings into the house of the Lord, we have had enough to eat and have plenty left, for the Lord has blessed His people; and what is left is this great abundance.” 2 Chronicles 31:10

Can you imagine what the body of Christ could accomplish if every believer tithed? I ask this because based on a statistic we learned a few days ago, American Christians only give 1.7 percent of their income to the church. Keep that in mind as we look at 1 Corinthians 16:1-2: “Now concerning the collection for the saints, as I have given orders to the churches of Galatia, so you must do also: On the first day of the week let each one of you lay something aside, storing up as he may prosper, that there be no collections when I come.”

Here, Paul is instructing the Corinthian church to give in accordance to the size of their income so they won’t need to take up a special offering when he comes. I long to see the day when we don’t have to have candy sales in the foyers of our churches or Saturday car washes, because every member of the church is tithing. However, as long as the Church only gives 1.7 percent of its income, there will be cookies for sale in the lobby. Think about what God’s people could accomplish on earth if we faithfully gave Him the first 10 percent so the remaining 90 percent could be redeemed and blessed!

Tithing not only brings provision to the church—it *blesses the giver!*

We see in 2 Chronicles 31:4-10 the story of King Hezekiah ordering the people of Jerusalem to tithe. When the people brought in their firstfruits, Hezekiah was amazed by the “heaps” of grain, wine, oil, honey, oxen, and sheep. He basically said, “Explain this to me; are the people doing okay? They have given so much!” And the priests essentially said, “You need to understand something, King. Since the people began to tithe, God has blessed them. What you see here is the tithe of the abundance with which God has blessed them.”

Remember what God said in Malachi 3:10: “Bring all the tithes into the storehouse, that there may be food in My house.” When Hezekiah commanded the people to do this, they were immediately blessed.

If you aren't already convinced that this Old Testament principle still applies to us today, let's look at the New Testament. In Matthew 23:23, Jesus is admonishing the Pharisees when He says, “Woe to you, scribes and Pharisees, hypocrites! For you pay tithe of mint and anise and cummin, and have neglected the weightier matters of the law: justice and mercy and faith. These you ought to have done, without leaving the others undone.”

Jesus is obviously scolding the Pharisees here, but I believe He's doing something much bigger. In my opinion, this is one of the most amazing Scriptures on tithing because Jesus Himself affirmed the tithe. To me, it proves that, when we give our tithe today, we'll receive the same blessing that Hezekiah's people received.

Tithing isn't a grim duty or a dry religious practice. It's an opportunity that blesses the church and brings tremendous benefits to the tither. Imagine the impact the Church would have on the world if every believer tithed.

Prayer

Lord, thank You that You still give the same reward for tithing and giving abundantly that you gave thousands of years ago. You never change. I pray that you would bless my tithe to expand Your kingdom here on earth. In Jesus' name, Amen.

For Further Study

Mark 6:41-43, 2 Corinthians 9:7

CARING FOR GOD'S BRIDE

“For to everyone who has, more will be given, and he will have abundance; but from him who does not have, even what he has will be taken away.” Matthew 25:29

Today, I want to give you an illustration that I hope will give you a fresh perspective on what tithing means to God and His kingdom.

Let's say I have to go on an extended journey, and I choose three men for a special responsibility. I say to those three men, “I'm going to send you each \$10,000 every month. You may keep \$9,000 of the money and spend it as you please. But I want you to give \$1,000 each month to my wife to meet her needs.”

As promised, I send each of these men \$10,000 monthly. After a few months, I call my wife and ask her if she's receiving the support I arranged. She replies, “Well, the first one is sending \$1,000 each month, just as you instructed him. The second one is actually sending \$2,000 a month. I don't know why, but he is. But the third one sent \$800 the first month, \$300 the second month, and nothing the third month.”

Now, as a husband who loves his wife with all his heart, what do you think I'm going to do? I am the one providing the money to these men. I've told them they can keep \$9,000 for themselves. All I wanted them to do was give a mere 10 percent so that there could be food in my house.

Well, with the first man who was being faithful to follow my instructions, I am going to continue sending him \$10,000. But for the third man—the one who wasn't satisfied with the 90 percent I graciously gave him—I am going to quit sending him \$10,000 a month and send it to the most generous man instead. Why? *Because I can trust the second man.* He has demonstrated that he cares about what I care about. He is a good steward.

What the third man was doing was the same as stealing from me. Remember Malachi 3:8, which says, “Will a man rob God? Yet you have robbed Me! But you say, ‘In what way have we robbed You?’ In tithes and offerings.”

Now let me bring this illustration home. Jesus has gone away for a season of time. He has said to each of us, “I want you to take care of My Bride (the Church)

while I am away by giving 10 percent to My house. You can spend the remaining 90 percent as you desire.”

Those who obey will be blessed. Those who go above and beyond will be blessed even more. But for those who refuse to do even the minimum, He’s going to take what they have and give it to someone who will be a good steward with it.

The rewards of good stewardship are great, and God doesn’t change. Tithing remains an extraordinary opportunity for blessing and abundance for those with the faith to trust Him. It is also the foundation upon which all the other principles I’m about to share with you are built. The blessed life awaits you. However, it begins with a heart commitment to honor, obey, and bless the Lord with your tithe.

Prayer

God, thank You for Your love for the Church. Help me to be a good steward of the money You’ve put in my possession. Thank You that through the tithe Your kingdom can advance and I can be blessed. In Jesus’ name, Amen.

For Further Study

Luke 16:10–12; Matthew 25:21; Malachi 3:10

THE PRINCIPLE OF MULTIPLICATION

*“Then He took the five loaves and the two fish, and looking up to heaven, He blessed and broke them, and gave them to the disciples to set before the multitude.”
Luke 9:16*

Have you ever wished you could multiply your money? Well, I have wonderful news for you: God can do it. In fact, God is *the* Master of multiplication. One of my favorite examples of this comes from Luke 9:12-17, which tells the story of Jesus feeding the 5,000. You are probably very familiar with this story, but let’s modernize and personalize it a bit. You may see some things you have never noticed before.

Picture yourself as one of the disciples. One day, an enormous crowd gathers. Counting the heads of households, you come up with about 5,000 men plus women and children. That means there are probably 15,000 to 20,000 people gathered on the hillsides listening to Jesus. He preaches all morning, and you expect Him to wrap up around noon, but He doesn’t—He keeps right on teaching.

You think, *He’s preaching well and everyone seems to be enjoying it. We’ll let Him go a little bit longer today.* Then one o’clock, two o’clock, three o’clock, and four o’clock all come and go, and He continues expounding on the Scriptures! By five o’clock, you’re beginning to hear from your associates: “The people are hungry, and all the restaurants are going to close soon!” The fact is, you’re not sure whether it’s really the people who are hungry or just your associates. But, being pretty famished yourself, you go to Jesus.

“Lord, please excuse the interruption, but the people haven’t eaten all day, and now the restaurants are closing. So, we were thinking that You might want to . . . You know, uh . . . dismiss the service.” He turns to you and says, “Give them something to eat,” and then returns to His teaching. You go back to your associates and tell them what Jesus said.

So, you and the other disciples see how much food you can scrounge up, and 30 minutes later all you have is two fish sticks, five hushpuppies, and a Long John

Silver's kid's meal with a SpongeBob SquarePants action figure. It's not looking good. You return to Jesus to tell Him the disappointing news and He says, "That's great! Have the people sit down in groups of 50."

Have you ever watched 12 guys try to organize 20,000 men, women, and children into groups of 50? Herding cats across Texas would be a breeze by comparison. Once the people are in groups, Jesus takes the fish and hushpuppies, blesses them, breaks them in half, hands them back to you and the disciples and says, "Now go give it away." You look down at the broken piece of hushpuppy and wonder how it will stretch to feed all these people. But as you break off piece after piece, you realize a miracle is happening. This is one of the most remarkable things about this story—the miracle happened *in the disciples' hands*, not in Jesus' hands. You probably know how the story ends—everyone ate and there were 12 baskets of food left over.

Now, I've taken some creative liberties with this story because I want you to really see what happened. But I also hope to explain two key principles of multiplication in this story.

First, we see that something must be blessed before it can multiply. As we know from previous days, the way that our money is blessed and redeemed is by giving our firstfruits, or our tithe. Jesus, the One who receives our tithes, is the only One who has the power to bless it so that it can multiply.

The second principle of multiplication is this: Only what is given away can multiply. If the disciples had simply kept the food for themselves, it would've never multiplied. The same principle applies to our finances. When we give over and above our tithe, that's when our finances have the potential to multiply.

I hope this day's topic sheds some light on life-changing multiplication principles that could have a big impact on your finances and an even bigger impact on the kingdom of God.

Prayer

Lord, thank You for Your principle of multiplication and for letting me take part in the miracle You're doing in my finances. I pray that You will continue to multiply everything I give and increase my ability to be a giver. In Jesus' name, Amen.

For Further Study

Luke 9:12-17; Romans 11:16; Philippians 4:19

THE POWER OF OFFERINGS

“Will a man rob God? Yet you have robbed Me! But you say, ‘In what way have we robbed You?’ In tithes and offerings.” Malachi 3:8.

Yesterday, I introduced the principles of multiplication by telling a modern-day, humorous version of the story of Jesus feeding the 5,000. Today, I want to continue talking about these principles by explaining the difference between tithing and giving.

Let’s take a look at Matthew 25, in which Jesus tells a story of three stewards. One steward was entrusted with five talents. When accounting time came around, he returned those five talents to the Lord, plus five more. And in verse 21 the Lord said, “Well done, good and faithful servant.” There was another steward who was entrusted with two talents, and, likewise, he returned to the Lord more than He had given him. But then there is the third steward—the one who was entrusted with one talent. In verse 25 he said to the Lord, “There you have what is yours.” He only returned to the Lord what was already His. And the Lord called him a wicked and lazy servant.

Now, please don’t misunderstand me. I’m not suggesting that anyone who *only* tithes is wicked and lazy. I am saying, however, there is a principle of faithful stewardship that teaches us we should give more to God than just the tithe, because tithing is simply returning to Him what is already His.

Of course, if you’re not currently tithing, that is certainly the place to start. Tithing is where we remove the curse. It’s what brings the blessing on the balance of our finances. Tithing is what causes God to rebuke the devourer and open the windows of heaven. It’s the foundation on which our giving is built.

But if you look closely at today’s verse, God is talking about more than just the tithe. He mentions “tithes and offerings.” In other words, it’s tithes *and* offerings that remove the curse. It’s tithes *and* offerings that bring the blessings. It’s tithes *and* offerings that rebuke the devourer. Because the firstfruits actually belong to the Lord, tithing isn’t really giving—it’s returning. To truly give, we have to go beyond our tithe. That’s when we see the principle of multiplication in action.

I'm convinced God wants to bless and multiply our finances—just as He blessed and multiplied the two fish and the five loaves we talked about yesterday. The truth is that God can cause our finances to go further than we ever could through our own cleverness or diligence. I know this is true, because I've seen it operate in my own life over and over.

God wants your finances to be blessed, and He wants your finances to be multiplied. But it's vital to understand that you will never see the multiplication of your finances until you understand these two principles:

1. We give to the Lord first so that our finances are blessed.
2. We give over and above our tithes because only that which is shared can be multiplied.

These are the principles of multiplication. And they are as powerful today as they were on that Galilean hillside when Jesus fed the 5,000 with just two fish and five loaves of bread.

Prayer

God, thank You for blessing me and entrusting me with Your money. Give me faith to be a generous giver and to give over and above the tithe. Cause what I give to multiply and expand Your kingdom. In Jesus' name, Amen.

For Further Study

Matthew 25; Malachi 3:8-12; Luke 6:38

BREAKING THE SPIRIT OF MAMMON

“No one can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon.” Matthew 6:24

The word “mammon” is in the Bible four times, and three of those times Jesus said it. But what does it mean? Today, I want to talk to you about the spirit of mammon, because I think it’s crucial to having a biblical view of money.

“Mammon” is an Aramaic word that essentially means “riches.” At its heart there’s an attitude that says: Man doesn’t need God—we’re self-sufficient. This is what the spirit of mammon tries to tell us: You don’t need God. Trust in riches!

You may recognize “mammon” from the New Testament. In Matthew 6:24, Jesus clearly suggests it’s *possible* to serve mammon instead of serving God, but He goes even further: Jesus states it is *impossible* to serve both at the same time. He says you will love one and hate the other. According to Jesus, there is no middle ground—no half-and-half.

Did you know all money has a spirit on it? It either has the Spirit of God or the spirit of mammon. Money that is submitted to God and His purposes has the Spirit of God on it. On the other hand, money that is not submitted to God has the spirit of mammon by default. That’s why people think money can bring them happiness or fulfillment. Mammon is basically the spirit of the world—and that spirit is a liar.

I’ve noticed that the people most under the influence of the spirit of mammon tend to have the most fear about their money. As Jesus clearly suggests in today’s verse, mammon tries to take the very place of God. Pastor Jimmy Evans, founder of MarriageToday and a Gateway apostolic elder, once said, “Mammon promises us those things that only God can give—security, significance, identity, independence, power, and freedom. Mammon tells us it can insulate us from life’s problems and that money is the answer to every situation.”

Clearly, this stands in direct opposition to the Spirit of God. For example, mammon says to buy and sell; God says to sow and reap. Mammon says to cheat and

steal; God says to give and receive. Mammon tells you that if you had more money, people would listen to you, your relationship problems would go away, and life would be sweet. The differences between these two spirits seem very cut and dry; however, it's possible for believers to become influenced by the spirit of mammon without realizing it.

Mammon wants you to think, *If I just had more money, I could really start helping people and giving more to the kingdom.* Keep in mind, Jesus never told anyone the answer was more money. Money is not the answer to problems—God is. Now, don't get the wrong idea—money and mammon are not synonymous. Money is not inherently evil. One of the most frequently misquoted verses in the Bible is in 1 Timothy 6:10, which says, “For the love of money is a root of all kinds of evil.”

Notice the Bible doesn't say *money* is the root of all kinds of evil. It says *the love of money* is a root of all kinds of evil. One of mammon's biggest tricks is getting us to trust in money rather than God. When you feel financial pressure, notice how the spirit of mammon tries to position itself as a substitute for God. It says, “You either need God to work a miracle right now or you need more money.” That's simply a lie. We need God, period.

That's what Jesus is saying in Matthew 6:24. You can't serve two masters. You can't rely on both God and money to be your security and comfort. The Bible makes it clear that it's one or the other, and if I had to choose, I'd take God over any amount of money in the bank.

Prayer

God, I put my trust in You. Show me any area of my life in which You are not my source and help me to rely on You for my provision. There is no substitute for You in my life. I need You. In Jesus' name, Amen.

For Further Study

1 Timothy 6:6-10, 17; Hebrews 13:5; Psalm 62:10; Exodus 20:3

TRUE RICHES

“Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal; but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also.” Matthew 6:19–21

Yesterday, we talked about how you can't serve two masters. In Luke 16:13, Jesus makes it clear that we can't serve both God and mammon at the same time. He says, “No servant can serve two masters; for either he will hate the one and love the other.” But when we back up to verse 9, Jesus says something very important: “And I say to you, make friends for yourselves by unrighteous mammon, that when you fail, they may receive you into an everlasting home.” In other words, we should use our earthly possessions to benefit others, so that when we die and leave our possessions behind, we'll be welcomed into heaven by those we helped.

We're instructed to use our money for that which is eternal. And what in our lives is eternal? People! The only lasting things we encounter each day are people. The human soul is eternal. That's why at Gateway our motto is “we're all about people.” If I use my money to bring people to Christ, they'll welcome me into heaven when I die.

Notice in Luke 16:9, it doesn't say that *money* will welcome you. It says the friends you make will receive you into your everlasting home. I know one day I'm going to be greeted by people who are in heaven because I gave to churches, ministries, and missionaries that are bringing people to Christ. Just as He turned water into wine, God can turn money into souls. He's the only one who can turn unrighteous mammon into true riches.

In today's verse, Matthew 6:19–21, Jesus talks a lot about this, but He says it in a different way. He says, “Lay up for yourselves treasures in heaven.” Luke 16:9 precisely instructs us how to put our treasure in heaven—by being good stewards on earth and using our money for righteous purposes. That's why I want to use it

to invest in churches and ministries that are investing in people. I want my money to be used in helping people, loving people, feeding people, and caring for people.

But the enemy works hard to get us to store our treasures here on earth. He does this by corrupting and distorting our thoughts about money. He knows the more money we give to the church, the more souls are going to be saved, the more the kingdom of God will advance, and the kingdom of darkness is going to fail. And so he tries to get us to put our trust in money rather than in God so that we don't become more like our heavenly Father.

At this point, you might be thinking, *Well, I don't have any money so this giving stuff really doesn't apply to me.* I believe that having only a little bit of money gives us a great opportunity for blessing. In Luke 16:10, Jesus tells us, "He who is faithful in what is least is faithful also in much; and he who is unjust in what is least is unjust also in much." God is looking for people He can entrust with much, and He says that if you will be faithful with little, God will give you more. Later, in verse 12, Jesus says, "And if you have not been faithful in what is another man's, who will give you what is your own?"

What I'm trying to help us see is that it's not how much we have that matters—it's *whose* it is. All the money we have is His, not ours. Jesus tells me I need to be faithful with what is someone else's, because "if you have not been faithful in what is another man's, who will give you what is your own?" (Luke 16:12). When we obey Jesus' words in Luke 16, we are proving to God that we can be trusted with more, and even more importantly, we are truly putting our treasures in heaven.

Prayer

Lord, I want to use the money You've blessed me with to invest in eternal treasure, not temporary things. As I put my trust in You, help me direct my offerings—no matter how small or large—to Your righteous purposes. In Jesus' name, Amen.

For Further Study

1 Peter 4:10; Luke 12:42–48; Proverbs 11:28; Luke 16:9 (NLT)

MAMMON HAS FRIENDS

“Blessed are those who don’t feel guilty for doing something they have decided is right.” Romans 14:22 (NLT)

Over the last few days, we’ve talked about the spirit of mammon and how it wants us to rely on riches rather than on God. The spirit of mammon has some friends, and today we’re going to talk about the other spirits that often run in the same circles. Just as a spirit of mammon will keep you from living the blessed life, so will a spirit of poverty and a spirit of pride.

A spirit of poverty will cause you to be ashamed of the blessings of God. It makes you feel uncomfortable when receiving blessings from others or owning nice things. Because the devil can’t stop God’s blessings, he’ll try to make you feel ashamed of them. I know this because I have experienced it myself. There was a time when God had to show me just how prevalent the poverty mentality was in my thinking. I remember purchasing a very nice golf jacket once that was just what I had wanted and needed. I found it at a golf shop at half price. I called Debbie from the pro shop to get her opinion, and she said, “It’s a great deal. Buy it!”

I wore it directly out onto the golf course and proceeded to play some of the worst golf of my life. Of course, the spirit of poverty was quick to place the blame for my horrible score on the new jacket. *God didn’t want you to have the nice jacket. You’ve missed God, and now your golf game is cursed!*

Believe it or not, as soon as the round was over, I returned the jacket and got my money back because I felt guilty wearing it. But that wasn’t the end of it. In the days that followed, I began to grieve over “being forced” to return that jacket. I stewed about it, and I actually found myself resenting God. *I can’t believe I can’t even have a nice jacket. Other people get to have nice things, and I can’t even buy a coat without my golf game being cursed. It’s not fair God!* After putting up with this nonsense for about three days, God eventually got my attention and spoke very clearly, “Quit blaming Me for not having that jacket! I didn’t tell you to take that jacket back.” Then He said something I’ve never forgotten. The Lord said, “Son, I never speak to you through guilt or condemnation.” (He also added, “And, by the way, don’t blame Me for your lousy golf game.”)

It's amazing to me that people feel the need to explain owning nice things. If you are a faithful, generous steward, you *will* be blessed. There is no avoiding it. As we have seen over and over in this devotional, the more you give away, the more God bestows. Think about this for a moment: Is there anything God could do in your life that you should feel ashamed of? Of course not!

Now, the other spirit that tends to hang around mammon is the spirit of pride. Pride says, "You've earned this stuff. Your hard work, ingenuity, and talent have made it happen. Thus, you should be *proud* of the blessings you have received." This sounds like the opposite of the spirit of poverty, but the two share a common root—they get us to focus on "stuff" rather than God. We become centered on the blessing rather than on the Blessor.

The spirit of pride says, "Wealth comes from hard work." The spirit of poverty says, "Wealth comes from the devil." The spirit of pride says, "You should be proud of what you have." The spirit of poverty says, "You should be ashamed of what you have." They are both traps because they are things-focused rather than God-focused. The key to staying God-focused with our finances is to put God first and have a heart of gratitude. This means tithing and being good stewards with what God has given you and not having to worry about explaining your blessings to others. Once the spirits of pride and poverty no longer have an influence in your life, you'll feel free to recognize and enjoy the blessings God has given you.

Prayer

Lord, thank You for blessing me. I realize that the spirit of poverty or pride may be affecting how I view Your blessings. In Your name, I rebuke those spirits and will no longer allow guilt, shame, or pride to ruin what You've intended for me to enjoy. In Jesus' name, Amen.

For Further Study

Psalm 62:10; Romans 8:1; Psalm 10:4

BASKETS OF GRAIN

“Give, and it will be given to you: good measure, pressed down, shaken together, and running over will be put into your bosom. For with the same measure that you use, it will be measured back to you.” Luke 6:38

Today’s verse, Luke 6:38, is one of my favorite Scriptures. But I’m convinced it’s one of the most frequently misapplied and misunderstood verses in the Bible. Many of the times I’ve heard preachers use this verse, it’s during the offering time at church. However, one of the most common mistakes people make about this verse is thinking that Jesus is only speaking about money. In truth, He’s revealing a principle that applies to every area of our lives.

To help us understand what Jesus means, let’s back up and read verses 36 and 37: “You must be compassionate, just as your Father is compassionate. Do not judge others, and you will not be judged. Do not condemn others, or it will all come back against you. Forgive others, and you will be forgiven.” Then, in verse 38, Jesus says, “Give, and it will be given to you.” Yes, the verse does apply to money, but it also applies to forgiveness, mercy, understanding, and patience. Jesus is simply talking about the broad principle of giving. Whatever you give is going to be given back to you in “good measure, pressed down, shaken together, and running over.”

The terms “good measure,” “pressed down,” “shaken together,” and “running over” don’t make a lot of sense the first time you hear them. But the people Jesus was talking to knew *exactly* what they meant.

According to instructions in the Old Testament, farmers in Israel were to leave the grain in the corners of their fields for the poor. So, each year at harvest time, there were two sets of harvesters in the field: the primary harvesters in the middle of the field who were paid to bring in the crop and the poor people in the corners who were harvesting the crop in order to feed themselves and their families.

Primary harvesters would fill up a basket, carry it over to the barn or wagon, then dump it out and go back to the field to begin filling the basket again. To these workers, it didn’t really matter how full their baskets were, because they were being

paid by the hour. They just needed to stay busy and keep working until all the grain was in the barn.

This wasn't the case for the poor people working in the corner of the field. They had probably walked several miles to get there. However much food they could get in their baskets would be the amount of food available to their families. If you were in that position, you would first make sure you had put in a good measure—or, in other words, filled the basket. Then you would press it down to create more room. After topping the basket off again, you would shake it to eliminate any air spaces between the grains. Having done all that, you would then pour in as much grain as you possibly could, heaping it up above the rim until it began to spill over the sides.

It is one thing to receive a basket of free grain. It is a far better thing to receive a good-measure, pressed-down, shaken-together, and running-over basket of free grain. Jesus used these terms because He wanted to communicate that whatever you give, you're going to get *a lot* more of the same in return.

Think about it this way. When you plant an apple seed, you don't just get back an apple seed. In time, you actually get back a whole apple tree, and on that tree are many apples, and each apple has many seeds. You get back so much more than you actually give! This is a universal principle with God. Keep it in mind as you look back over Luke 6:37. According to this principle, if you give judgment, much more will be given back to you. If you give condemnation, you'll get back much more. The good news is, if you give forgiveness and love, you'll receive much more of it than you actually gave.

The important thing to remember is that while God rewards our giving, it's not meant to be our motivation. God is looking at our hearts.

Prayer

Lord, thank You for Your generosity. Thank You that whatever we give—whether it's money, forgiveness, or mercy—You give back even more. Help me to be generous with more than just my finances. In Jesus' name, Amen.

For Further Study

Luke 6:38 (MSG); Deuteronomy 15:10; 1 Chronicles 29:14; Proverbs 11:25; 2 Corinthians 9:6

THE MOTIVE OF GENEROSITY

“When you ask, you do not receive, because you ask with wrong motives, that you may spend what you get on your pleasures.” James 4:3

Yesterday we talked about the meaning of Luke 6:38, which says, “Give, and it will be given to you: good measure, pressed down, shaken together, and running over.” As I said, it’s one of the most misunderstood passages in Scripture, and the biggest point of confusion has to do with our motivations.

I’ve heard so many people preach Luke 6:38 with material gain presented as the motive for giving. In reality, it shouldn’t be our motivation—it should be the by-product. Let’s take a look back at Luke 6:30, which says, “Give to everyone who asks of you. And from him who takes away your goods do not ask them back.”

The message of Jesus’ sermon in Luke 6:30–38 is “Give!” Give to those who ask of you. Give to those who can’t pay you back. Give love to those who don’t deserve it. Give mercy to those who wrong you. Give the kind of treatment you would hope to receive from others. Give, give, give! Oh, and by the way, when you do, your heavenly Father will make sure you get much more in return.

There is a subtle but important distinction in emphasis here. When you give with what looks to the world like reckless abandon, you are following God’s example. God is a giver. We should give for the pure joy of imitating our wonderful Father. It’s our hearts the Lord is concerned about. And a properly focused heart is more excited about the giving part than the receiving part. In other words, God is saying, “When you give just to give, I’m going to reward you by giving back to you in much greater measure.” The reward comes because we have allowed God to do a work in our hearts in the area of *giving*—not in the area of *getting*.

There is an Old Testament glimpse of this truth in Deuteronomy 15:7–11, where God says:

If there is among you a poor man of your brethren, within any of the gates in your land which the Lord your God is giving you, you shall not harden your heart nor shut your hand from your poor brother, but you

shall open your hand wide to him and willingly lend him sufficient for his need, whatever he needs. Beware lest there be a wicked thought in your heart, saying, "The seventh year, the year of release, is at hand," and your eye be evil against your poor brother and you give him nothing, and he cry out to the Lord against you, and it become sin among you. You shall surely give to him, and your heart should not be grieved when you give to him, because for this thing the Lord your God will bless you in all your works and in all to which you put your hand. For the poor will never cease from the land; therefore I command you, saying, "You shall open your hand wide to your brother, to your poor and your needy, in your land."

In this passage, we can clearly see God's heart for helping people. It also shows that God looks at the heart of the giver. He even makes it a point to tell the Israelites not to let their hearts "be grieved" when they give. God has always loved a cheerful giver.

It's not hard to understand why this is. Aren't you proud of your children when they're unselfish? Are you blessed when you have to bribe or threaten them to get them to be generous? We're pleased when our children help and prefer one another in love. And what is true for us as earthly parents is infinitely true for God.

When we grow to become cheerful, willing givers, we become more and more like our heavenly Father. But sometimes growth can require us to confront attitudes and motives that keep us from moving forward. God is trying to do a work in us. He wants to purify our hearts. And He does it by looking at our motives when we give.

Prayer

God, thank You that You give with reckless abandon. Make me more like You and give me Your heart for being generous and helping others. Help me to confront any attitudes that stand in the way of being a generous giver. In Jesus' name, Amen.

For Further Study

Proverbs 16:2; 1 Corinthians 4:5; Psalm 37:25-26; 2 Corinthians 9:10-12

THE RIGHT ATTITUDE

“Beware lest there be a wicked thought in your heart, saying, ‘The seventh year, the year of release, is at hand,’ and your eye be evil against your poor brother and you give him nothing, and he cry out to the Lord against you, and it become sin among you. You shall surely give to him, and your heart should not be grieved when you give to him, because for this thing the Lord your God will bless you in all your works and in all to which you put your hand.” Deuteronomy 15:9-10

In today’s passage, God clearly mentions two types of attitudes that we must confront to be cheerful givers like our heavenly Father: a selfish heart and a grieving heart.

Here God clearly labels selfish thoughts as wicked. Selfishness whispers that we won’t have enough or that God won’t be faithful to meet our needs if we give. God says, “Don’t allow your heart to think that way.” We are all selfish. The default condition of the human heart is to hoard and avoid sharing with anyone. For example, have you ever noticed that every English-speaking, two-year-old’s favorite word is “mine”? We are completely and utterly self-absorbed from birth. Then a loving, heavenly Father comes to us and says, “I want to deal with this wicked, selfish heart and make you a giver. I want to make you like Me.”

In Deuteronomy 15, after addressing the fact that we have a selfish heart, the second thing it says we have to deal with when it comes to giving is a grieving heart. God instructs us not to grieve after we’ve been obedient in giving. Selfishness can attack us *before* we give, but grief can attack us *after* we give.

Have you ever had buyer’s remorse? Maybe you spent a lot of money on something such as a car or house, and after the excitement of the moment wore off, you experienced that panicky “what-have-I-done” feeling. As a result of this phenomenon, many of the items purchased on impulse are returned the following day.

Something similar can happen when you've been obedient to give as the Holy Spirit prompts. This often happens because people feel pressured to give rather than giving because it's their heart's desire. That means you have to guard your heart, not only before you give but afterward, as well.

So, how do you combat grief? You do it with a proper perspective regarding "your" money.

I once stopped right in the middle of a sermon and said, "I need someone to give me \$100." Immediately, a man jumped up, came to the front, and handed me a one-hundred-dollar bill. I stuck the bill in my pocket and continued right on with my sermon. I'm sure every person in the congregation was thinking, *Why did he ask for \$100? And why was that man so quick to get up and give it to him?* After letting everyone stew on it for several minutes, I explained. "Let me tell you why that gentleman was so quick to bring me \$100 without knowing why I needed it. Before the service, I gave him a hundred-dollar bill and told him I would ask for it during the service and to bring it up quickly whenever I asked for it." The reason he gave the money promptly when I asked for it was because it was mine in the first place. He didn't experience grief, remorse, or emotional conflict about giving me the money. Why? *Because he knew it wasn't his.*

This illustration shows us exactly how we should steward the money God has given us. The truth is everything we have is God's, and when we know that in our hearts, we won't feel any grief when we give. Instead, we will feel joy and gratitude knowing God has blessed us so much that we can bless others.

Prayer

Lord, thank You for reminding me that everything I have is Yours. Help me to handle my money as a steward, not an owner, so that selfishness and grief do not keep me from being a cheerful giver. In Jesus' name, Amen.

For Further Study

Psalm 119:36; Psalm 50:9-10; 1 Timothy 6:10

A GENEROUS HEART

*“You shall supply him liberally from your flock, from your threshing floor, and from your winepress. From what the Lord has blessed you with, you shall give to him.”
Deuteronomy 15:14*

One of my favorite sayings is, “I was born selfish, but I was born again generous.” I can’t begin to tell you how much joy giving has brought to our lives as a family. Being givers in God’s kingdom is the most fun we have ever had. It has resulted in a more exciting life than we could ever have imagined.

Some time ago, Debbie was talking with a pastor and his wife who were staying in our home. They could clearly see that we were blessed, so the pastor asked my wife, “Why do you think God has blessed you so much?” Debbie thought about it a moment and answered, “I think it has to do with Robert’s heart. When Robert got saved, God so changed his heart that he would give away everything we owned if he sensed God telling Him to do it. As a matter of fact, he’s done it several times because he loves God and he loves people. The Lord has given him a heart that wants to give generously to God’s people and God’s work.”

Now, I tell this story from a place of humility. To no credit of my own, this is a work God has done in me. He has changed my heart from being selfish to being liberal and generous. I’m not using the term “liberal” in the political sense. I’m talking about liberality—the practice of being generous and free with our material possessions. Take a look again at today’s Scripture, which says, “You shall supply him liberally from your flock, from your threshing floor, and from your winepress.”

We may not have threshing floors or winepresses nowadays, but we are still called to give liberally from what God has blessed us with. We are not to be stingy in our giving; we are to be generous. That’s why we must cultivate a liberal heart. This goes against the grain of our fallen natures, but it’s perfectly consistent with the new natures we received when we gave our lives to Jesus.

The key to walking in the new nature, rather than the old one, is simply a matter of renewing your mind. Romans 12:2 says, “And do not be conformed to this world,

but be transformed by the renewing of your mind.” Mind renewal brings transformation. Once we’ve been transformed in this area, there’s one more work God must do in our hearts—we must develop a grateful heart.

Let’s look at Deuteronomy 15:15: “You shall remember that you were a slave in the land of Egypt, and the Lord your God redeemed you; therefore I command you this thing today.” Why did God instruct the Israelites to remember they had been slaves? Because it would fill their hearts with gratitude for what He had done for them. From time to time, in worship or in my quiet time, God reminds me of my past. He doesn’t do it to produce guilt or condemnation. He does it to produce deep gratitude.

Many years ago, I was at a very small church speaking about giving. There was a young man there who had just recently come to know Christ. Prior to being born again, he had squandered all of his money and was essentially broke. At offering time, he said, *Lord, what can I give? I have so little money, but my heart is so full of gratitude for what You have done for me.* As he asked, the Lord gave him the idea of taking out a life insurance policy and making the church the beneficiary. So he arranged for a \$100,000 policy. Just a few years later, he passed away, and the church received that money—a larger gift than he could possibly have given any other way. From his heart of gratitude came a huge blessing to that little church.

Just imagine what the Lord can do through us when we renew our minds to become generous, grateful givers! Today, I challenge you to ask Him to give you a grateful heart and see what opportunities He gives you to be generous.

Prayer

God, thank You for saving me and reminding me of how You rescued me. Give me a grateful heart and provide me with opportunities to be generous. In Jesus’ name, Amen.

For Further Study

Deuteronomy 5:29; Proverbs 16:2

NEED, GREED, OR SEED

“But this I say: He who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver. And God is able to make all grace abound toward you, that you, always having all sufficiency in all things, may have an abundance for every good work.”
2 Corinthians 9:6–8

There was a remarkable 18-month period during which Debbie and I were able to give away nine vehicles. Every time we would give one away, God would provide another. During that time, I learned a valuable lesson about being a cheerful giver.

Someone who knew we had given away a number of vehicles approached us saying, “We have a spare vehicle, and we’d like to anonymously give it to a certain family.” We agreed to take the vehicle and give it to the family, so they transferred the title to our ministry. As I was delivering the car to the recipients’ house, the car’s engine went out. I had to have the car towed to a garage and pay to have a new engine put in it. I recall doing a little complaining and grumbling to the Lord about that. I was saying, “Lord, why couldn’t the engine have gone out just a few days earlier when those people still had the car—or a few days later after it was delivered to the people who were going to drive it? Why did it go out when it was in my possession?”

I remember the Lord speaking very clearly to me. “I planned it that way, son. The person who was giving the car away didn’t have the money to put a new engine in it, and the family who was receiving the vehicle certainly didn’t have the money to do it, but I have blessed you financially. You should be grateful that I’ve blessed you with the privilege of putting a new engine in the vehicle for that family.” And then the Lord gave me a gentle warning, saying, “Now, if you’re tired of being a blessing to other people, I can certainly direct those resources to someone else.” Obviously,

I repented to the Lord and quickly went from being a “grudging, under compulsion” giver to being a cheerful one.

Paul talks about being a cheerful giver in today’s Scripture, 2 Corinthians 9:6–8, which happens to be one of the Bible’s most popular and important passages on giving. Keep in mind these words were directed to a group of people who were about to make a sacrificial offering. They were givers. Paul, writing under the direction of the Holy Spirit, begins by stating the most basic law of giving: “He who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully.” In verse 7, Paul’s very next phrase is an important one because he’s giving us the primary guideline for giving. Each person is to give “as he purposes in his heart.” You are the only person on earth who can decide what the right level of giving is for you. It’s between you and God.

As Paul continues in verse 7, he says something very important about our attitudes as we give. Let’s look at it in the New International Version: “Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.”

Paul makes it clear that God is not looking for tithes, offerings, and gifts that are given “reluctantly or under compulsion.” The blessed life is an outgrowth of “cheerful” giving.

So, how do you become a cheerful giver? There is only one way: God must do a work in your heart. As with every other truth we’ve explored up to this point, it all comes down to the heart. We must allow God to replace our selfish and grieving hearts with generosity. When we do, Paul says “God is able to make all grace abound toward you, that you, always having all sufficiency in all things, may have an abundance for every good work” (2 Corinthians 9:8). To me, that truly sounds like the blessed life.

Prayer

Lord, thank You for Your promise to people who give cheerfully. Speak to me about how I should be generous, and do a work in my heart so I can obey You without reluctance or compulsion. Thank You for using my finances to do good works! In Jesus’ name, Amen.

For Further Study

Deuteronomy 28:2; Psalm 37:26

THREE SEED PRINCIPLES

“The kingdom of God is as if a man should scatter seed on the ground, and should sleep by night and rise by day, and the seed should sprout and grow, he himself does not know how. For the earth yields crops by itself: first the blade, then the head, after that the full grain in the head. But when the grain ripens, immediately he puts in the sickle, because the harvest has come.” Mark 4:26–29

There are three fundamental principles relating to seed that I want to tell you about.

1. You reap *what* you sow.

I’m sure you’ve heard this phrase before. It’s a common saying because it’s a self-evident truth. For example, if you sow corn, you reap corn; if you sow wheat, you reap wheat; and if, as Paul suggests, you sow money, you reap money. It’s a law that was established at the creation of the world, which we read in Genesis 1:11–12:

Then God said, “Let the earth bring forth grass, the herb that yields seed, and the fruit tree that yields fruit according to its kind, whose seed is in itself, on the earth”; and it was so. And the earth brought forth grass, the herb that yields seed according to its kind, and the tree that yields fruit, whose seed is in itself according to its kind. And God saw that it was good.

However, as glaringly obvious as this principle sounds, you’d be surprised how many times I’ve observed people expecting things to work some other way in their case. Can you imagine a farmer standing in a field in which he has sown wheat seeds and being frustrated because corn is not appearing? That would be foolishness. But that is precisely what so many believers do. They expect a harvest of something they’ve never planted. Let me emphasize once again, this is not a holy get-rich-quick scheme. We don’t sow for the purpose of getting more money; however, financial growth is a by-product of bountiful sowing.

2. You reap *after* you sow.

This is the second principle you need to know. Once again, I know that seems mind-numbingly simple but you cannot believe how many people say things like, “Someday, when I have more money, I’m going to be a giver.” It will never happen. You can’t reap *before* you sow. Once again, this is a principle God has woven into the natural order of things. Jesus affirms this in today’s Scripture when He says, “The kingdom of God is as if a man should scatter seed on the ground, and should sleep by night and rise by day, and the seed should sprout and grow.”

Imagine the same foolish farmer I mentioned earlier now standing in the field waiting for a crop to come in when he has never planted a seed. “Once this crop comes up, I’m going to do some serious sowing,” he says confidently. “I’ll be a big-time sower if I ever get this crop to come in.” Of course, this is absurd. Yet I have heard many believers say pretty much the same thing, such as, “If God will help me close this major business deal, I’m really going to start giving to the church.” It’s the one who is faithful with little who will receive much. You have to start where you are.

3. You reap *more* than you sow.

The essence of this principle can be found in Psalm 126:5-6, which says, “Those who sow in tears shall reap in joy. He who continually goes forth weeping, bearing seed for sowing, shall doubtless come again with rejoicing, bringing his sheaves with him.” As this passage implies, the principle of harvest increase is so powerful that, even if you’re crying as you scatter your little bag of precious seed, your tears will turn to rejoicing as you begin bringing in your sheaves of harvest.

Think about it—just a few kernels of planted corn will produce a stalk with several ears. And each ear will contain hundreds of seed kernels (approximately 400 kernels). That’s a pretty good return, isn’t it?

You always get more when you sow God’s way, but it’s up to us to take the first step. That starts with being faithful in planting the first seed. It may be difficult to take the first step, but once you do you’ll be rewarded with much more than you ever expected.

Prayer

Lord, thank You for creating these seed principles. In Your kingdom, one small seed produces more than I can imagine, so help me to bountifully sow good seed. In Jesus’ name, Amen.

For Further Study

Job 4:8; Proverbs 11:18; Galatians 6:8

THE LADDER OF GIVING

“You can pray for anything, and if you have faith, you will receive it.” Matthew 21:22 (NLT)

A few years ago, I made a breakthrough discovery. I saw something in the Word about giving that I had never seen before. I saw that for the Christian, there are actually three levels of giving to the Lord:

1. Tithes
2. Offerings
3. Extravagant Offerings

Soon after discovering this hierarchy of giving, I excitedly called a friend of mine—a person with a strong gift of giving—to share it with him. I said, “The Lord has shown me something I’ve never seen before. Did you know that there are three levels of giving?” Very matter-of-factly, he said, “Yes, I did, and I can even tell you what they are.” I remember thinking, *Wrong, Mr. Smarty Pants. I just got this fresh from heaven. I’ve never heard it preached or taught at any time. There is no way you know what I’m about to say.*

So I called his bluff. “All right, then, what are they?” He said, “Tithes, offerings, and painful offerings.” He had phrased it a little less delicately than I had, but that was it! He knew! Sadly, most believers don’t know about these three levels of giving because, as I’ve already mentioned, they rarely even get to the first level. Consequently, they never even get a glimpse of the joy, fun, and blessing available at the higher levels. However, over the years, I have observed that those who do get to the first level usually move on to the next one. Why? Because tithing removes the curse and opens the windows of heaven over us. So, when we start tithing, we’re much more likely to start giving offerings as the Lord leads us.

Nevertheless, very few Christians will ever reach the third level of giving to the Lord—the level of extravagant giving—and this is a tragedy. Some of the most remarkable people in the Bible were extravagant givers. Take King David, who gave an extravagant offering to the Lord so his son Solomon could build the Temple.

Converted to today's currency, his offering would amount to \$21 billion. If that's not extravagant, I don't know what is.

In 1 Kings 3, there's another example of an extravagant gift. Solomon became known around the world for being extremely wise. Do you remember how Solomon received that wisdom? He had just been set in as king, and the tradition was to sacrifice a bull, but do you know what Solomon did instead? He sacrificed 1,000 bulls! Because of this, God came to him and said, "Ask anything of Me, and I'll give it to you." He did this because Solomon demonstrated that he had a generous, unselfish heart. He was a giver.

I can assure you that a person who is not a giver at the highest level is not likely to have God come to him and say, "Ask anything." He can't, because He hasn't had the opportunity to do a work in his heart. He could not trust him with the blank check He handed to Solomon.

Here's another extravagant gift in the Bible. This one rivals that of David and Solomon combined. We find it in Luke 21:2, which says, "And He [Jesus] saw also a certain poor widow putting in two mites." That's right. A poor widow with her offering of two mites made the extravagant gift list because, according to Jesus, it was all she had. It took as much, or more, faith for her to give two mites as it did for David to give \$21 billion in gold! It's not the amount; it's the heart. Two pennies constitute an extravagant gift when they are all you have.

In Genesis 22, we read about another extravagant gift on a remote hilltop in what would one day become Jerusalem, a man named Abraham prepared to offer up his only, miraculous son. I'd call that extravagant. I'll give you one even better than that: Not too far away from that hilltop, 2,000 years later, God Himself offered His only, blameless Son as a sacrifice for our freedom and lives. I'd call that an extravagant gift. I'll use my friend's word and call that a painful gift.

God has made it abundantly clear all through the Bible that He is the ultimate extravagant giver. He is generous, and He wants to do a work in our hearts that makes us more like Him.

Prayer

God, thank You for extravagantly giving us Your greatest gift: Jesus. Give me the faith and the heart to give just like David, Solomon, and the widow who gave all she had. Remove any attitude that keeps me from being an extravagant giver. In Jesus' name, Amen.

For Further Study

Genesis 22:1-19; 1 Kings 3:4-13

A PURPOSE FOR EVERY GIFT

“Then Mary took a pound of very costly oil of spikenard, anointed the feet of Jesus, and wiped His feet with her hair. And the house was filled with the fragrance of the oil.” John 12:3

Thirty years ago, I had some friends who were newly married, deeply in love, and flat broke. They had no money, no savings, *nothing*. One day, my friend received a surprise bonus check from his job. It was the largest amount of money they had ever seen in one lump sum. To them it was a huge amount, especially since they didn’t really have anything. They had lots of needs and plenty of ways to spend the money, but once the euphoria subsided, they started sensing the money wasn’t for them.

They went to the pastor of the church and said, “We don’t know specifically who or what this is for, but we want to give this money.” Then their pastor said, “Yesterday, I met with a widow in our church. I found out they are going to take her house if she can’t come up with a certain amount of money. The amount she needs, to the penny, is the amount of this check.”

The reason I’m telling you this story is to show that God has a purpose for every gift. This is a biblical truth we see in John 12:1-8, in which Mary gave Jesus an extravagant gift.

Then, six days before the Passover, Jesus came to Bethany, where Lazarus was who had been dead, whom He had raised from the dead. There they made Him a supper; and Martha served, but Lazarus was one of those who sat at the table with Him. Then Mary took a pound of very costly oil of spikenard, anointed the feet of Jesus, and wiped His feet with her hair. And the house was filled with the fragrance of the oil. But one of His disciples, Judas Iscariot, Simon’s son, who would betray Him, said, “Why was this fragrant oil not sold for three hundred denarii and given to the poor?” This he said, not that he cared for the poor, but because he was a thief, and had the money box; and

he used to take what was put in it. But Jesus said, “Let her alone; she has kept this for the day of My burial. For the poor you have with you always, but Me you do not have always.”

Think about the extravagance of the gift Mary gave Jesus. Three hundred denarii was equal to about a year’s wages. Imagine taking all the money you make in a year and spending it on perfumed oil. Now, imagine taking that oil and pouring it on someone’s feet. You’re never going to get it back. It begs the question, *Why?*

When we go back to the chapter before this story, John 11, we see a detailed account of Jesus coming to Bethany and raising Mary and Martha’s brother Lazarus from the dead. One chapter later, Mary gave her most precious possession to the Lord. Is it possible that the events of chapter 11 gave Mary a new perspective? Could burying her beloved brother, having him lie in the grave for four days, and then suddenly seeing him restored to life at the word of Jesus have changed Mary’s values and priorities? Maybe material possessions didn’t seem so precious anymore. Perhaps our perspective needs to change as well. After all, if you know Jesus, you’ve been raised from the dead yourself (Ephesians 2:4–6). See, a generous heart stems from a grateful heart.

In Mark’s account of this story, in Mark 14:8, he records some of Jesus’ words that John didn’t. This is where we realize that Mary’s gift had a deeper purpose than she could have imagined. After Judas complained about the “waste” of the precious oil, Jesus responded by saying, “She has done what she could. She has come beforehand to anoint My body for burial.”

If you recall the details of the crucifixion, you’ll remember that Jesus’ body was taken off the cross at sundown just before the Sabbath was about to begin. That meant they had to quickly wrap Jesus’ body in cloth and lay Him in the tomb. There was no time to anoint His body with perfumed oils or spices as they normally would. Think about it: The only person on earth who received the privilege of anointing Jesus’ body for burial was Mary.

You never know the purpose behind your gift. But if God puts it in your heart to give extravagantly, and you obey, you’ll be amazed by the way He uses your gift.

Prayer

God, thank You that the gifts I give have a purpose. Give me a grateful and generous heart, and cause my gifts to be used for Your kingdom in miraculous, powerful ways. In Jesus’ name, Amen.

For Further Study

Ephesians 2:4–6; John 11:1–44

MEMORY VERSES

Days 1–3

The first of the firstfruits of your land you shall bring into the house of the Lord your God. Exodus 23:19

Days 4–6

Do not think that I came to destroy the law or the Prophets. I did not come to destroy but to fulfill. Matthew 5:17

Days 7–9

For to everyone who has, more will be given, and he will have abundance; but from him who does not have, even what he has will be taken away. Matthew 25:29

Days 10–12

Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal; but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also. Matthew 6:19–21

Days 13–15

Give, and it will be given to you: good measure, pressed down, shaken together, and running over will be put into your bosom. For with the same measure that you use, it will be measured back to you. Luke 6:38

Days 16–18

So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver. 2 Corinthians 9:7

Days 19–21

You can pray for anything, and if you have faith, you will receive it. Matthew 21:22 (NLT)