

FACING YOUR GIANTS



FACING THE GIANT OF

MONEY



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Whatever your financial situation today, understand this: your bank balance is not a reflection of your worth, and your 'life is not measured by how much you own' (Luke 12:15 NLT). Whether your finances are flourishing or you feel crippled by creditors, God's opinion of you remains unchanged (see Romans 8:37), and today He offers you new hope and wisdom for managing your money.

Being in debt is not a sin, and neither is being wealthy. But there are wise and foolish ways to handle money. Thankfully, the Bible is full of guidance on how we can honour God by handling money well, with wisdom on a range of financial issues from giving (e.g. Deuteronomy 14:22-27) to borrowing (e.g. Proverbs 22:7) and more. Through His Word, He can lead us into financial freedom.

What better financial advisor could we ask for than this: a God who has promised that He will provide (see Deuteronomy 28:12), who is 'in command of the world and in debt to no one' (Job 41:11 CEV)? We can be sure that as we walk with Him, God will help us to get real about our money and point us towards those best placed to support us in practical ways. And it is never too late to start the journey.

The *Facing Your Giants* series is designed to help people like you find God's help in dealing with the challenges that face us all.

Contained in these little booklets are big truths from God's Word, guidance on how to pray, and practical suggestions for change. There are 28 readings from Bob Gass, author of the *UCB Word For Today*, to help you practise new thought patterns and habits day by day for a month. As the Bible says, 'he who is in you is greater than he who is in the world' (1 John 4:4 ESV). With the help of our great God, you can face any giant in front of you.

Every Blessing,

A stylized red signature of David L'Herroux.

David L'Herroux - Chief Executive, United Christian Broadcasters

PS. If working your way through this booklet raises any issues and you would like prayer, please do contact UCB Prayerline. You can find out more at ucb.co.uk/pray or ring us on 01782 363 000

DAY 1

The 'someday trap'

'Do not withhold good...when it is in your power to act.'

Proverbs 3:27 NIV

Have you fallen into the 'someday trap?' You know the one where you think, 'Someday when I have the money', or 'someday when I have the time', or 'someday when the kids are grown'? Listen: 'Don't tell your neighbour, "Maybe some other time" or "Try me tomorrow," when the money's right there in your pocket' (Proverbs 3:27-28 MSG). No loopholes or wriggle-room there. Right? God will give you more only when you use what He's already given you. He pours His blessings into pipes, not pots. If you constantly dwell on what you don't have instead of what you do, you'll never feel that you have enough to give to others! Forget the big things! Take a box of groceries to a needy family. Turn the clutter in your cupboard into the answer to somebody's prayer. Better still – give away new stuff, things you really want to keep. This will develop character, crucify self-centredness and help you to be more like Jesus. You did say you wanted to be like Him, didn't you? If you want to measure your generosity, check out the Macedonian church, the most impoverished in Europe. Listen: 'Though desperately poor...they gave...far more than they could afford! Pleading for the privilege of helping out...this was totally spontaneous...and caught us completely off guard. What explains it was that they had first given themselves unreservedly to God and to us. The other giving simply flowed out of the purposes of God working in their lives' (2 Corinthians 8:3-5 MSG). How's that for giving?

PRAYER POINT

Lord, let me use what you have given me to its full potential today. Show me, Lord, the resources I have which I could use, but have overlooked. Help me live with a generous spirit, and to be a blessing at every opportunity. Lord, make me someone's miracle today. When I do give, Lord, help me keep a smile on my face. Amen.

DAY 2

Take another look at your sowing

'Whoever sows generously will also reap generously.'

2 Corinthians 9:6 NIV

There are three things you need to know today about your sowing and reaping: 1) *Everything you have is a seed!* Your skill, your love, your prayers and your money are all 'seeds'. A boy's lunch became the seed that fed 5,000, when he put it into the Master's hands. Listen: 'For God...will give you more and more seed to [sow] and will make it grow so that you can give away more and more' (2 Corinthians 9:10 TLB). Note: God gives seed only to sowers; so keep sowing! 2) *The seed you sow will never leave your life!* It moves just from where you are today to where you'll be tomorrow. When you get there, it'll no longer be a seed you sowed, but the harvest you need. Consecutive sowing guarantees consecutive reaping; it's a law! Listen: 'Whoever sows generously will also reap generously' (2 Corinthians 9:6 NIV). Selah! 3) *God will never ask you to give what you don't have.* But He'll often ask you to give what you'd like to keep. Why? Because giving proves you've conquered self-interest! Paul says, 'give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work' (2 Corinthians 9:7-8 NIV). 'How much can I believe God for?' you ask. As much as He can trust you with and as much as His will for your life requires!

DAY 3

What's the basis of your self-worth?

'Be satisfied with what you have.'

Hebrews 13:5 NLT

One morning, a businessman saw a fisherman lounging on his boat drinking coffee. 'You're back early,' he shouted. The sailor replied, 'I've caught enough. I'm through for the day.' The businessman said, 'Why not go out again? If you keep going out you can catch more fish and increase your income, buy a second boat, hire a crew, and become rich like me.' The man replied, 'Why should I do that?' The businessman said, 'So you'll be free to do what you want and enjoy life.' Grinning, the fisherman said, 'But that's exactly what I'm doing right now!' The Bible says, 'Be satisfied with what you have,' yet many of us base our self-worth on what we own or achieve. We only feel good about ourselves when we're involved in certain relationships or live in certain areas or reach certain goals. We tell ourselves, 'When I earn more money, or become CEO, or get fitter, etc., I'll be okay.' So, what's the basis of your self-worth today? If you're not sure, ask yourself, 'What can I not live without?' Is there somebody you're afraid will leave you? A job you're too involved in? Is there something you need to accomplish before you feel complete? It is both scriptural and wise to have goals for your life, but don't undermine yourself by believing that you're 'less than' because you've achieved or acquired less than someone else. The Scriptures teach that when you make God's purposes your number one priority, 'He will...give you all you need...For it gives your Father great happiness to give you [the benefits of] the Kingdom' (Luke 12:31-32 TLB).

PRAYER POINT

Father, help me to be content with what You have blessed me with. If I am self-centred, please forgive me, and teach me how to develop a kingdom perspective in life that seeks to bless and touch others. Help me notice the people who need encouragement and help, but go unnoticed every day. Thank You for the opportunity to bless someone today! Amen.

DAY 4

Reduce your debt

'The borrower is servant to the lender.'

Proverbs 22:7 NLT

Albert Einstein believed the Rule of 72 (the compounding of interest) was a more important discovery than his theory of relativity. Here's the rule: divide 72 by the interest rate of your savings to discover the number of years in which your savings will double. For instance, one thousand pounds saved at 6 per cent annual interest becomes two thousand pounds in twelve years. But credit card issuers also know the Rule of 72. For example, if you make a one-thousand-pound purchase on your credit card at 18 per cent interest and don't pay it off, that balance becomes two thousand pounds in just four years. Instead of earning you money, your one thousand pounds is earning huge profits for the credit card company. The Bible says, 'Just as the rich rule the poor, so the borrower is servant to the lender.' Have you any idea how many marriages are in trouble, or how many people are on medication because they're drowning in debt? God doesn't want you to live that way. When God made the world, He established this rule: 'While the earth remains, seedtime and harvest...shall not cease' (Genesis 8:22 NKJV). If you want a harvest when you need it, you must sow – even when you don't feel like it. When you sow a single tomato seed you'll get back many more in return – it's only a matter of time. So reduce your debt and be a good steward of the funds God has entrusted to you. Then you can stand on this promise: 'My God shall supply all your need according to his riches in glory by Christ Jesus' (Philippians 4:19 KJV).

DAY 5

Don't be a Gehazi person

'Let no debt remain outstanding, except the continuing debt to love.'

Romans 13:8 NIV

We all have people who've blessed us in ways we can never forget and we must honour them. But there will always be a few who want more than they're due. They are the 'Gehazi people'. Gehazi, Elisha's servant, couldn't stand to see Naaman receive his healing without capitalising on it. He wanted more than he was due and in the end his greed caused him to die of the very leprosy God had lifted from Naaman (see 2 Kings 5:26-27). This 'I-am-forever-grateful-to-you' syndrome sounds noble, but actually it robs God of the glory, because it suggests that you are where you are because of who He used. Promotion comes only from God! Furthermore, if He uses somebody to sow into your life, they should look to Him for their harvest, not you. We shouldn't give with strings attached or take credit for what God has done in somebody's life. Look out for the leeches who try to overtax you and leave you in debt for life. These hangers-on want to fly when they see you going higher and they can be hard to shake off. That may mean some hard choices on your part, like choosing between being 'a nice person' or fulfilling your destiny. Refuse to put niceness above your own wellbeing or to continue making payments on a debt that was paid off long ago. Burn the mortgage and move on! Paul writes, 'Give to everyone what you owe them... Let no debt remain outstanding, except the continuing debt to love' (Romans 13:7-8 NIV).

PRAYER POINT

I give You all the glory, Lord, for every blessing and miracle I have received into my own life. I thank You, Lord, for what you have done and now look forward to what you are going to do. Lord, let me not boast in my success to others less well off than me, but help me when I speak to turn the attention and the praise back to you. I pray that I would be a mirror of your glory. In Jesus' name, Amen.

DAY 6

God wants to meet your financial needs

'You will be enriched in every way so that you can be generous on every occasion.'

2 Corinthians 9:11 NIV

When you give to fulfil the Lord's Prayer, 'Thy kingdom come, Thy will be done in earth' (Matthew 6:10 KJV), He will make sure you have everything you need when you need it. That's His guarantee, and it should dispel your fears about giving. In fact, there's really only one thing you should be concerned about when it comes to giving: holding back to the extent that God is no longer involved in your finances. There's nothing you can do to earn or deserve God's love, but you must exercise faith and follow His instructions if you want to walk in His blessing. So here's the question you should ask yourself: 'Who's better able to meet my needs, God or me?' If you're generous with God, He'll make sure you have more than enough so that you can continue to be generous. But first He wants to see you investing more in His kingdom - not in order to get what you want from Him, but because you value His eternal purposes more than your own interests. Are you prepared to step out in faith and take advantage of the law of the harvest by inviting God to get involved in your finances? Money is often the last door we open to God because we think it represents our security. If you really want to become secure financially, get God involved in your finances as soon as possible. The sooner you start sowing seeds, the sooner you'll begin reaping harvests. And when that happens, you'll never go back to doing things the way you used to.

DAY 7

Money matters

'For where your treasure is, there your heart will be also.'

Matthew 6:21 NIV

The Bible says, 'Jesus sat down...and watched the crowd putting their money into the temple treasury' (Mark 12:41 NIV). Would your giving change if Jesus were passing the plate or watching you write the cheque? (Actually He does!) Each time you're asked to give, He sees: 1) your obedience 2) your consistency 3) your generosity (or the lack of it!). He doesn't really measure you by how much you give, but by how much you have to give and what you keep for yourself. That's why He says, 'For where your treasure is, there your heart will be also' (Matthew 6:21 NIV). Now since your kingdom is destined to go up in smoke and His shall have no end, it's not hard to figure out where the smart money should go. Yet who among us hasn't been more excited about a dream home here than a heavenly home there? That's why Jesus keeps challenging our perspectives! Ever notice how many people rush to endow God's work on the eve of their departure? That's because you get better perspective from a hearse. What Jesus is saying is, 'You can't take it with you, but you can send it on ahead' (Matthew 6:20, paraphrased). Thank God for benevolent bequests, but don't you think it would be smarter to give earlier and experience the double blessing of having your money extend His Kingdom while you're still here to enjoy it? Bottom line: if you want to know what's most important to you, look at your chequebook.

PRAYER POINT

Help me to stop planning my giving, Lord, which reduces the opportunity to be led by the Holy Spirit in my giving. When I feel moved to give, Lord, let me follow through on that, as I might well be the miracle someone needs. Lord, I know my finance is a tool in Your kingdom, and I pray I will be a good administrator of all that You have blessed me with. Amen.

DAY 8

You're just the administrator

'Honour God with everything you own; give Him the first and the best.'

Proverbs 3:9 MSG

If you want to be both spiritual and successful, here are three things you need to know: 1) *God owns everything*. Your name may be on the deed, but don't get any wrong ideas. Listen: 'Everything comes from you, and we have given you only what comes from your hand' (1 Chronicles 29:14 NIV). You're just the administrator of His estate, so when He tells you to give a certain amount, don't say, 'I'll think about it.' And don't try to bargain, for on the other end of every act of obedience there is a blessing waiting. Listen: 'If you are willing and obedient, you will eat the good things of the land' (Isaiah 1:19 NIV). 2) *He alone is your source*. You don't have a thing He didn't give to you. Without Him you couldn't even catch your next breath. It's all right to enjoy money, invest money and share money, so long as you trust only in 'the living God, who gives us richly all things to enjoy' (1 Timothy 6:17 NKJV). 3) *Every spending decision is a spiritual decision*. Your chequebook will always reflect your goals and priorities. What does yours say? When it came to giving, the Macedonian Christians were a class act because 'they gave not only what they could afford, but far more...their first action was to give themselves to the Lord and to us, just as God wanted them to do' (2 Corinthians 8:3-5 NLT). When you really give God your heart you'll have no trouble giving Him anything else.

DAY 9

Sowing and reaping

'From the one who has been entrusted with much, much more will be asked.'

Luke 12:48 NIV

Learn to be guided by wisdom, not impulse, peer pressure or lust for things. Spending less than you earn is the key to financial security! Most of us use 25 per cent of our net income for debt reduction. Think: that pre-commits you and dictates what you can do down the road. What you do now is the only influence you have over your future. What if God calls you to go but debt forces you to stay? Learn to travel light! Maintain liquidity! Don't worry about sophisticated investment strategies until you've got at least three to six months of living expenses in the bank. That way you're prepared for emergencies that could derail you. Solomon writes, 'The wise man saves for the future, but the foolish man spends whatever he gets' (Proverbs 21:20 TLB). Have a long-term goal! The reason that lion tamers use a stool for control is because the lion will try to focus on all four legs and end up fragmented and disabled. Keep in view only what's important! Don't just save, sow! Listen: 'Whoever sows generously will also reap generously' (2 Corinthians 9:6 NIV). True financial freedom comes when giving no longer threatens your sense of security because you've learned that consecutive sowing generates consecutive reaping. What a way to live!

PRAYER POINT

Lord, help me not to live life on credit. Help me not to make rash decisions that cost me years to pay off. Show me how to manage money instead of money managing me. And even if I go through tough months financially, Lord, help me to still give back to You, to be a blessing. No matter what the circumstance, Lord, I pray I would rejoice for every breath of my body today. Amen.

It's a choice

'Yet I will rejoice in the Lord.'

Habakkuk 3:18 NKJV

Pastor Jim Penner says: 'I'll never forget...as an eight-year-old sitting on the step when my mother opened the door to two men who handed her some papers...As tears rolled down [her] cheeks it didn't take me long to figure out what happened. Money was tight...the bank hadn't been paid and...our car was repossessed. I also carry with me another image I cherish to this day of my mother praying in her room. In the face of fear two words came through... "Thank You! Thank You!" I thought, "Thank you? You just lost your car; we have no money; what's going to happen to us?" Her prayer continued, "Thank You, God, for what You've provided...and that we have something to eat tonight"...So it went...fifteen minutes, maybe more. Looking back, I gained a lifetime of wisdom in those precious minutes. My mother taught me an attitude of gratefulness in the midst of adversity that I'll never forget...The tough times didn't end overnight...but in the years to come God blessed my mother for her steadfast faith.' Gratitude isn't a natural response to adversity; it's a discipline you develop. The psalmist said, 'Forget not all his benefits' (Psalm 103:2 KJV). In the midst of trouble, when you don't think God has blessed you, sit down and recall His faithfulness and you'll end up filled with joy. Habakkuk said, 'Fig trees may not grow...there may be no grapes on the vines...no olives...no food growing in the fields...no sheep in the pens and no cattle in the barns. But I will still...rejoice in God my Saviour' (Habakkuk 3:17-18 NCV). When you take time to give thanks for the blessings in your life, it will change your outlook and attitude.

DAY 11

God can restore your fortunes

'The LORD restored his fortunes.'

Job 42:10 NLT

In his book *The Spiritual Lives of the Great Composers*, Patrick Kavanaugh discusses George Frideric Handel's musical masterpiece *Messiah*. An unpredictable composer at best, Handel spent much of his up-and-down career moving from one failure to another. In those days bankruptcy wasn't an option, and by 1741, Handel was drowning in debt. Without a miracle, prison was inevitable. He decided to perform his farewell concert and retire a failure at age fifty-six. But when a friend handed him a libretto on the life of Jesus based on selected Scriptures from the Bible, everything changed. Handel threw himself into writing and composing, and in a staggering stretch completed Part One in six days, Part Two in nine days, and Part Three six days later. He worked feverishly, driven by one overwhelming purpose. Servants left meals outside his door, afraid to disturb him. Once, when a servant did find the courage to open the door, the startled composer cried out, with tears streaming down his face, 'I think I did see all heaven before me, and the great God Himself!' He had just finished the much-celebrated 'Hallelujah Chorus'. What a comeback story – and the Bible is filled with them! The first forty-one chapters in the book of Job describe all that he had lost: his health, his wealth, and his family. Then, in the last chapter we read, 'The LORD restored his fortunes...The LORD blessed Job in the second half of his life even more than in the beginning' (vv. 10-12 NLT). And what God did for George Frideric Handel, and for Job, He can do for you when you put your life in His hands.

PRAYER POINT

Lord, when I'm wrapped up in myself, help me to see You in my situation. Help me realise how interested You are in all areas of people's lives. Even when I'm going through difficult times, Lord, help me to keep my integrity and follow Your path. For the times when I've made promises I never kept, help me, Lord, to revisit them and be the answer I'm meant to be. In Jesus' name, Amen.

DAY 12

Revisit the promises you've made!

'You will fulfil your vows.'

Job 22:27 NIVUK

The former president of Baylor University, Rufus C. Burleson, once told an audience, 'I've often heard my father talk about the honesty of his old friend, Colonel Ben Sherrod. Threatened with bankruptcy in his old age, and staggering under a debt of \$850,000, a lawyer told him, "For just \$5,000, Colonel, I can find a technical flaw in the whole thing, and get you off." The old Colonel replied, "Sir, your proposition is insulting! People trusted me. I signed their notes in good faith and the last dollar will be paid, even if charity digs my grave." My dad once took me to see him and his face and words are still imprinted on my heart and mind. 'Integrity is not doing what's easy or what's popular; it's doing what's right!' Furthermore, if you have a right to hold God to His Word, doesn't He have the right to hold you to yours? Listen: 'You will pray to him, and he will hear you, and you will fulfil your vows. What you decide on will be done, and light will shine on your ways' (Job 22:27-28 NIVUK). Go back and revisit the promises you've made! Why? Because nothing is more important than your confidence before God! Listen: 'If our hearts do not condemn us, we have confidence before God and receive from Him anything we ask' (1 John 3:21-22 NIV). Could this be your doorway out of trouble, or the key to the breakthrough you've been looking for?

DAY 13

Blessed for a reason!

'Drop them on purpose for her to glean.'

Ruth 2:16 TLB

When Boaz saw Ruth in his field he told his workers, 'Snap off some heads of barley and drop them on purpose for her to glean' (Ruth 2:16 TLB). Even though he spoke about her and not directly to her, she still received the blessing. You don't know what God has spoken over your life but suddenly everything changes! God told His people, 'I'm giving you vineyards you didn't plant' (Deuteronomy 6:11, paraphrased). God can take the sweat out of your success. He can put you in situations where others do the work and you receive the benefit. And you don't have to worry or get jealous about somebody else getting what's yours because nobody can glean it except you. All you have to do is keep following God. Why would God do that? Because there's a direct correlation between His blessings and His purposes! He doesn't bless you so that you can brag! Whether His blessings come in the form of increased finances, improved health or greater influence, God's gifts are just tools to manoeuvre you to where you can fulfil His purpose. The enemy isn't just after your provision; he's after your purpose! After all, what good is success if you are out of God's will? When God gives you something, He puts you on assignment to use it for His glory. So remember when you pick up your provision, read the instructions that go with it, only then will you find fulfilment!

PRAYER POINT

Lord, show me if there is a greater purpose for my life and that there is more to life than this – help me to live that purpose out to its full for the rest of my days. Help me to give myself to others less fortunate than I. Teach me Your ways, Lord, and show me Your kingdom; let me know the gentle touch of peace on the oppressed, of provision to the impoverished, and show me how to be an ambassador of Your kingdom. In Jesus' name, Amen.

Financial increase

'He will increase what you have.'

2 Corinthians 9:10 CEV

Some people think God is opposed to our having money, or that He doesn't want us to have very much of it. But the Bible says, 'He will increase what you have, so...you can give even more to those in need. You will be blessed in every way, and you will be able to keep on being generous' (vv. 10-11 CEV). Want some good advice? *Get* God involved in your finances, and *keep Him* involved! It's an area in which you can have an interactive relationship with Him, but you need to invite Him in. Think about it. Have you ever heard anyone pray, 'Lord, I've withheld from You all these years while I followed my own plan. As a result I've got into this financial mess. But I still think my plan can work, so I'll figure things out on my own and You can go help somebody else'? No, when the bottom drops out of the financial bucket we want God to get involved, so we focus on persuading Him to come to our rescue. At this point our prayers become an S.O.S. 'Help, Lord! Please do something! Anything!' We reach a point where we're finally willing to acknowledge that He controls everything. We're no longer bashful about asking Him to do what we've always known He's capable of doing: to move some money here, or take away some financial pressure there. So what's stopping you from asking God to get involved *now* - before the bottom drops out? Doesn't it make sense to position yourself to receive His direct intervention as soon and as *often* as possible?

DAY 15

Giving: it's how you were born to live

'God loves it when the giver delights in the giving.'

2 Corinthians 9:7 MSG

A child who had just learned to tie his shoes was crying, so his mum asked, 'Is it that hard?' 'No,' he sobbed, 'but now I'll have to do it for the rest of my life!' Is that how you feel about giving? You want to learn but you're not sure about doing it for the rest of your life? Some swallows were teaching their young to fly from a branch overhanging a lake. One by one they pushed each of the chicks off the end until, somewhere between the branch and the water, they discovered they could fly. Their parents knew what they didn't: until you learn to fly, you're not really living! Guess what? Giving is an action designed into you by God; it's the air into which you were born! But until you realise that, you'll cling desperately to everything you can. Listen: 'Whoever sows generously will also reap generously' (2 Corinthians 9:6 NIV). Everything begins with a seed. Your seed is anything that can multiply: love, time or money. Your harvest is what comes back to you in benefits like joy, relationships or finances. If what you have today is not enough to be a harvest, use it as a seed and allow God to multiply it back to you. Try out-giving God. Go ahead, you'll love the results! Giving is like flying; only when you let go of what you're clinging to and launch out do you realise, 'This is how I was born to live!'

PRAYER POINT

Father, let me be a giver of life for life. Let my thoughts and actions be in line with Your desire for me, my family and the people around me. Help me develop a relationship with You, that I might be more guided by the Holy Spirit. Help me not to be a 'play it safe' person with matters of Your kingdom, that Your grace and mercy would be released through me. Amen.

Afraid of failing?

'I was afraid, and went and hid your talent.'

Matthew 25:25 NKJV

What would you attempt today if you weren't afraid of failing? In Matthew 25:14-30, a wealthy businessman entrusted his entire estate to three key workers. He gave the first five talents, the second two talents and the third one talent. Now when you realise that in Bible times one talent was about 15 years' salary, you begin to grasp what an opportunity this was. It was a defining moment that gave each of them the opportunity to a) test their skills in the market; b) develop personal initiative; c) practise good judgment; d) profit from their investment. And two men did exactly that; but the third was afraid of failing. He decided to play it safe, so he buried his talent. Note: he wasn't judged for what he did; he was judged for doing nothing. In fact, Jesus called him wicked and lazy! (see Matthew 25:26 NIV). Fear of failure will always make you want to bury your gift. Unless you've the courage to start, you're already finished! When God commissioned people like Moses, Gideon, Deborah and Esther, they all had to overcome their natural fears. So will you! Fear of poverty made Jacob deceive his father. Fear of starvation made the Israelites want to run back to Egypt. Fear of their critics made the disciples forsake Jesus in His darkest hour and it made Peter deny Him three times! Refuse to let fear stop you! How you use the gifts God's given you is a matter of the utmost importance. The truth is that it's the basis upon which you'll be judged!

DAY 17

The law of reciprocity

'After Job had prayed for his friends, the Lord...gave him twice as much as he had before.'

Job 42:10 NIV

Mother Teresa writes, 'One night a man came to our house and said, "There's a family of eight children who haven't eaten for days." I took some food and went to see them. When I got there I saw the faces of little children disfigured with malnutrition. There was no sadness, just the pain of hunger. I gave a sack of rice to the mother. She kept one half and went out carrying the other. When she came back I asked, "Where did you go?" She answered, "To my neighbours, they are hungry also." 'I was not surprised that she gave, the poor are usually very generous. But I was surprised that she knew they were hungry. As a rule, when we're suffering, we're so focused on ourselves that we have no time for others.' When Job became more concerned about others than himself, God healed him and gave him back twice as much as he had before. It's the law of reciprocity. It teaches you two things: 1) *You can give your way out of trouble.* Jesus said, 'Give, and it will be given to you' (Luke 6:38 NIV). Your future starts with whatever you have in your hand today. Nothing is too little to multiply but you have to sow it! 2) *What you're willing to do for someone else determines what God is willing to do for you.* Listen: 'Whatever good anyone does, he will receive the same from the Lord' (Ephesians 6:8 NKJV).

PRAYER POINT

In my times of lack and poverty, Lord, help me not to wallow in my need and distress. Help me pray more earnestly for others in the same situation as me. Lord, it's in these times that I know the kingdom is near, that the opportunity for You to work a miracle is tangible. Lord, help me to really appreciate even the smallest acts of kindness towards me, and that when a miracle comes I would be grateful to receive. Amen.

DAY 18

The importance of giving and receiving

'Freely you have received; freely give.'

Matthew 10:8 NIV

Jesus commanded us to give and receive. There must be a healthy balance between both. His command to receive keeps us realistic about our personal limitations, our dependency on God, and on others. His command to give challenges our innate selfishness. Assimilation and elimination; your body dies without them and so does your soul. For some of us, receiving is harder than giving. We've no trouble giving insight, giving hope, giving courage, giving advice, giving support, giving money, even giving ourselves. No, our greatest challenge is to become gracious receivers. By receiving, we acknowledge our need of others and that's hard on our ego. We also reveal to the giver that they have something worth giving; we add value to their lives. Often it's only in the eyes of the receiver that the giver discovers his worth. When somebody gives us a watch but we never wear it, is that watch really received? When they offer us an idea and we don't at least consider it, is that idea even appreciated? When they introduce us to a friend, but we ignore them, is that friend truly accepted? Receiving is an art. It allows others to become part of our lives; even to become dependent on them in certain areas. It requires the grace to say 'I need you; without you, I wouldn't be who I am.' Receiving from the heart requires love and humility. Too many people are wounded and never reach out again because their gifts weren't valued. So today, let's try to be good givers and receivers!

DAY 19

God and your money (1)

'No good thing will he withhold from them that walk uprightly.'

Psalm 84:11 KJV

What you believe about God and your money will determine how you pray and what you believe Him for. You say, 'But money is the root of all evil.' No, the Bible says, 'The love of money is the root of all evil' (1 Timothy 6:10 KJV). That means if you're a miser, God won't give you more. 'But haven't some preachers used the Bible to enrich themselves?' you ask. Absolutely – and you wouldn't want to stand in their shoes when they answer to God! But don't throw the baby out with the bathwater. The best way to tell if a five-pound note is counterfeit is to place it beside a genuine one. So here's the question: are you looking for a reason to doubt God's promises, or a reason to believe them? The Bible says, 'No good thing does he withhold from those whose walk is blameless' (Psalm 84:11 NIV). We all agree that providing for your family, getting a promotion, educating your children, and meeting other people's needs are all 'good' things. So when you 'do what is right' before God, you can expect Him to bless you. John wrote, 'Beloved, I pray that you may prosper in all things and be in health, just as your soul prospers' (3 John 2 NKJV). Only when our children reach maturity and demonstrate responsibility do we entrust them with the keys to the family car, right? So maturity must precede prosperity. When you demonstrate maturity, you can go to God with confidence, knowing He'll meet your needs and bless you. Which raises the question: are you growing and maturing spiritually?

PRAYER POINT

Lord, help me to take an inventory of all I own and see what I have that I will never use again, so that I can bless someone with it. Help me to be generous in my decision making so that as many people as possible can get something out of the things I no longer need. Lord, help me to give and receive with the right motives. In Jesus' name, Amen.

DAY 20

God and your money (2)

'In all things at all times, having all that you need.'

2 Corinthians 9:8 NIV

Let's begin by saying it again: what you believe about God and your money will determine what you believe Him for. If the reason you want more is to 'keep up with the Joneses', or brag about what you own, don't expect God to bless your plans. The Bible says, 'God opposes the proud but shows favour to the humble' (James 4:6 NIVUK). Humility says, 'Lord, everything I have is a gift from You. And everything I'll ever need comes from You.' Before you ask God for more money, you must know that your heart motive is right. And when you know it is, you can stand on this Scripture: 'Whoever sows sparingly will...reap sparingly, and whoever sows generously will...reap generously. Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to bless you abundantly, so that in *all* things at *all* times, having *all* that you need, you will abound in every good work. As it is written: "They have freely scattered their gifts to the poor; their righteousness endures forever." 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 enriched in every way so that you can be generous on every occasion' (2 Corinthians 9:6-11 NIV). *Who* does God give seed to? Sowers – not hoarders. When does God multiply your seed? *When* you sow it to fulfil *His* purposes.

DAY 21

God and your money (3)

'Help in time of need.'

Hebrews 4:16 NKJV

When you have a spiritual, physical, relational, or financial need, God says He will meet it. But some of us have a hard time believing this. After all, Jesus condemned the rich man for overlooking the poor man sitting on his doorstep. And God hasn't changed His position on that issue. Jesus told the story of a man so busy making money that he had no time for God. 'But God said to him, "You fool! You will die this very night. Then who will get everything you worked for?" Yes, a person is a fool to store up earthly wealth but not have a rich relationship with God' (Luke 12:20-21 NLT). And He hasn't changed positions on that issue either. Jesus threw the money changers out of the temple because they were ripping people off. He went so far as to call them 'a den of thieves' (Mark 11:17 NKJV). Does that mean God is interested in meeting our spiritual needs but not our material ones? Let's be clear; your spiritual needs should always be your highest priority, but let's allow the Scriptures to speak for themselves. When it comes to God and your money, Jesus said: 'Don't worry about these things, saying, "What will we eat? What will we drink? What will we wear?" These things dominate the thoughts of unbelievers, but your heavenly Father already knows all your needs. Seek the Kingdom of God above all else, and live righteously, and he will give you everything you need' (Matthew 6:31-33 NLT). Note the word 'everything'. When you're in right standing with God, you can pray with confidence and ask Him to bless you in all things!

PRAYER POINT

I pray that I would not be shy in asking for Your help, Lord. When there's more month left than money, help me to remember to call out to You. Father, show me Your ways, ways where finance is a servant to Your kingdom and not the other way around. Lord, You have never let me down, so I pray today for all my needs to be met, and for there to be more than enough to bless others with the abundance You will give to me. Amen.

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DAY 22

God and your money (4)

'The Word became flesh.'

John 1:14 MSG

Jesus came into the world for two reasons. First, to give you the greatest gift of all – eternal life. Second, to let you know He cares about every detail of your life. 'The Word became flesh and dwelt among us, and we beheld His glory, the glory as of the only begotten of the Father, full of grace and truth' (John 1:14 NKJV). In *The Message*, Eugene Peterson paraphrases it: 'The Word became flesh and blood, and moved into the neighbourhood. We saw the glory with our own eyes, the one-of-a-kind glory, like Father, like Son, generous inside and out, true from start to finish.' Roughly 20 per cent of everything Jesus taught had to do with your finances, your job, and your earthly needs. He cares! And when you can't make ends meet, the Bible says, 'God shall supply all your need according to His riches in glory' (Philippians 4:19 NKJV). When your business is going under, His promise is 'I am the LORD your God, who teaches you to profit' (Isaiah 48:17 NKJV). God cares about the burden you're carrying today, so if your needs aren't being met, re-evaluate your understanding of your heavenly Father. Have you even *discussed* your finances with Him? How about the purchase of your home? Did you feel the inner confirmation of the Holy Spirit that the timing was right? Have you been tithing, sowing into God's kingdom and expecting a harvest in return? Seed sown in good ground always produces a harvest, and faith is the magnet that pulls the harvest into your life. The word for you today is – God loves you and wants to bless every area of your life.

DAY 23

God records and rewards

'You will be repaid at the resurrection.'

Luke 14:14 NIV

When Jesus was invited to the home of a prominent religious leader, He offered this unsolicited advice. 'When you give a luncheon or dinner, do not invite your friends, your brothers or sisters, your relatives, or your rich neighbours; if you do, they may invite you back and so you will be repaid. But when you give a banquet, invite the poor, the crippled, the lame, the blind, and you will be blessed. Although they cannot repay you, you will be repaid at the resurrection of the righteous' (Luke 14:12-14 NIVUK). Notice the words, 'you will be repaid at the resurrection'. God will repay you for some things after you're dead. This contradicts what many of us believe: that God rewards us only on earth. No, these words show that when you do a worthy deed for someone who cannot repay you a) you will be repaid, and b) much of your reward will come in the next life. If you fail to understand this, you'll find yourself saying: 'I serve God faithfully, so why am I struggling? Doesn't God notice or care?' Friend, God notices and God cares! But He doesn't promise that work for Him now will always result in gain from Him now. Many of the rewards God has for us are so great it'll take eternity to appreciate and enjoy them! Jesus said, 'Anyone who gives you a cup of water in My name...will certainly not lose his reward' (Mark 9:41 NIV). No deed for God will be overlooked or go unrewarded; not even a cup of cold water or a prayer in the middle of the night.

PRAYER POINT

Lord, I know You know everything I have gone through and will go through. You, more than anyone, can touch the pain and despair I sometimes feel in my life. When times are good, Lord, never let me forget that I can be Jesus to someone, bringing Your grace and mercy to bear on any circumstance or situation. Never let me overlook anyone in a situation I can fix – I will be a blessing in Jesus' name. Amen.

DAY 24

What do you have?

'It is God who works in you.'

Philippians 2:13 NIV

If you don't have what you need to accomplish your dream, you may have the wrong dream or the wrong plan! Jesus turned a boy's lunch into a banquet for 5,000. That boy was in their midst; all the disciples had to do was find him. Don't allow your ego to make you think all the answers must come through you, otherwise you'll limit God. Just look for the 'little' that's around or within you, then put it to work! Jesus didn't turn the loaves and fish into a mountain of bread. No, He involves us in the process. Imagine seeing what's in your hand multiply each time you give it away. God still works that way! In 2 Kings 4, a minister's wife was in trouble. The breadwinner had died, the bills had piled up, and the creditors were taking her two sons to work off the debt. When she turned to Elisha he asked, 'What do you have?' God always asks us that! She answered, 'Just a little pot of oil.' He replied, 'Go and borrow all the empty pots in town and start pouring oil into them; then sell the oil, pay off your debts, and live off the rest' (2 Kings 4:1-7, paraphrased). With God you always have enough to create what you need! God can do 'immeasurably more than all we ask or imagine, according to His power that is at work within us' (Ephesians 3:20 NIV). Start acknowledging what God has placed within you. Your resources are in your gifting, your tenacity, your relationships and your connection to Christ!

DAY 25

Buried treasure

'We have this treasure in earthen vessels, that...the power may be of God and not of us.'

2 Corinthians 4:7 NKJV

God has given each of us a talent that He wants to use for His purposes. It may be lying dormant under layers of failure, fear and low self-esteem. You may be aware of your talent, yet not know how to put it to work. Maybe you have been going from place to place or relationship to relationship hoping to find someone who will acknowledge it and draw it out. If so, listen: 'We have this treasure in earthen vessels, that...the power may be of God and not of us.' Only the One who placed your talent within you knows where it is hidden and how to release it. Delayed destiny is the devil's delight. By not allowing God to develop your talent, you end up frustrated, living far below your potential, making poor decisions. The fact is: you have so much treasure buried within you that the enemy is out to steal it. You never have to wonder about his motive. Jesus says he 'comes only to steal' (John 10:10 NIV). Now, you do not rob somebody unless they have something worth taking, right? Your talent may be raw and undeveloped or buried under years of self-doubt, unconfessed sin, bad habits, regret and despair. But God can take something that looks like nothing and create something wonderful with it. Just think, He made the Earth from nothing so imagine what He can do when He has something to start with! Today begin to pray 'Father, help me to recognise and release the talents You have placed within me, and begin using them for Your glory.'

PRAYER POINT

Lord, I pray that You might dig through my character and mine for hidden treasure in me. Treasure that leaves a legacy, the treasure of servanthood, the treasure of selfless giving, the treasure of humility and the treasure of forgiveness. When you dig, Lord, help me also learn more of You, help me to know You will always be there, taking care of me, providing for every need. In Jesus' name, Amen.

The provision of the test

'Abraham looked up and...saw a ram.'

Genesis 22:13 NIV

What's really great about God is that He always has a plan – always! While Abraham was climbing one side of the mountain, the ram was climbing the other! That's how it is with God's provision; you can't always see it coming and you don't necessarily understand how He's going to do it but each step brings you closer to the blessing He's assigned to you. When you get to where God wants you to be, your answer will be waiting. Today, the enemy's like General Custer, he's taking his last stand! Don't let him see you sweat! God knows what you're going through and He's already prepared an exit strategy! He's made provision for every struggle, every test and every problem. Just look up and you'll see it! Listen: 'Abraham looked up and...saw a ram caught by its horns. He...took the ram, and sacrificed it...instead of his son' (Genesis 22:13 NIV). What's really interesting here is that rams don't normally climb that high. However, when God's promised you something, if He has to, He'll break every rule in the book to get it to you. When you obey Him, He promises to 'open the floodgates of Heaven' and pour His blessings into your life (Malachi 3:10 NIV). Not only was the ram in the right place at the right time, it was also 'caught' there. God will hold your provision in place until you arrive. He'll tie you to a blessing that nobody can take from you, because He's Jehovah-Jireh, your Provider!

DAY 27

Learn to be content

'Godliness with contentment is great gain.'

1 Timothy 6:6 KJV

When you talk about contentment, some people think you're against progress. No. Paul is saying contentment never comes from externals! Every twelve minutes, radio and television advertisers try to convince us that contentment isn't possible without their particular brand of product. Don't go for it! The desire for more can be insatiable. As long as you believe more is better, you'll never be satisfied. Why? Because you'll never live long enough to have it all! Just think; when you get something or achieve something, do you even take the time to enjoy it, or do you gallop off to the next thing without stopping? To avoid getting old too soon and wise too late, read this Scripture: 1) 'We brought nothing with us when we came into the world, and we can't take anything with us when we leave it' (v. 7 NLT). When you die and people ask, 'How much did they leave?' the answer will be 'everything' (including a legacy of good or bad). 2) 'Some people, craving money, have wandered from the true faith' (v. 10 NLT). If your pursuit of material things is leaving no time for God, re-examine your priorities and start changing them while you still can. Stop thinking, 'If only I had a bigger house, a more understanding spouse, a particular job, a radical makeover, a higher IQ, or the acceptance of a particular person, I'd be happy.' It doesn't work that way. The Bible says, 'This is the day which the LORD hath made; we will rejoice and be glad in it' (Psalm 118:24 KJV).

PRAYER POINT

Lord, teach me Your ways, and help me not to spend so much time, energy and effort in worrying, but instead learn to trust You to be my Provider. Help me to find my contentment in You and in everything You bless me with, rather than in things that are apart from You, Lord. I praise and thank You for Your goodness to me. Amen.

Pray your alphabet

'With thankful hearts offer up your prayers.'

Philippians 4:6 CEV

Rachel and Jim owned a commercial building, half of which Jim used for his dental practice. For fifteen years they had no difficulty renting out the other half, which provided extra money to pay their bills. Then they lost their tenant, and an estate agent told them, 'Forget about advertising for a while – absolutely nobody is renting.' To ease her stress, Rachel started swimming laps at the local YMCA pool. One day when she was feeling especially anxious, she decided to pray as she swam, using the alphabet to keep track of the number of laps. She focused on adjectives to describe God, starting with the letter *A*. 'You are Almighty God,' she prayed during lap one. *B*. 'A benevolent God, a bountiful God,' she prayed on the next lap. And then *C*, 'You are a caring, creative, can-do God.' By the time she'd completed twenty-six laps, an hour had passed and her fears were gone. She *knew* God would provide. A short time later a physical therapist called to say she'd noticed the 'For Rent' sign, and asked to see the office. It was exactly what she wanted, so she and her partner rented the space. Rachel still prays while she's swimming laps. 'After all,' she says, 'I've discovered God's goodness stretches from *A* to *Z*.' Are you worrying about something today? Here's a better option: 'With thankful hearts offer up your prayers and requests to God. Then, because you belong to Christ Jesus, God will bless you with peace that no one can completely understand. And this peace will control the way you think and feel' (vv. 6-7 CEV).

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