

Welcome to the "Generous Living" devotional and prayer book! Truth be told, my prayer is that you do far more than READ these devotions faithfully each day as we move through our 21-day journey together. What I'd really love is that you actually interact with what is being shared here, and that you'd allow God to speak to you through it. You'll read things that are meant to confirm some truths, challenge some of your assumptions, change some of your thinking, and maybe even make you chuckle. All in an effort to move us more into a mindset of generosity in every area of our lives.

I'd also like to suggest that you partner with someone to share what you're reading, learning, and thinking as we move through these few weeks together. That might be through text, a weekly phone call, over coffee, or grabbing a few minutes in the lobby of the church building before or after worship service on Sundays. However you can make it happen, walking with a trusted friend through this book will only enhance what you get from the experience.

Lastly, know that God is with you, and He's for you. His love for you is truly beyond anything we can fully comprehend as humans. The greatest measure of that love is seen by looking at the cross where Jesus, God Himself, gave His own life to save us from an eternity apart from Him. That, my friends, is the full measure of generosity of love, compassion, and grace. And it is in this generosity that God invites us to live.

In it with you,

Jefry Warner

Day 1: "Slow your roll." // Colossians 4:2

"Devote yourselves to prayer, being watchful and thankful."

The degree to which you are in conversation with God is indicative of your overall spiritual health and maturity. The greatest influence to that conversation is the decision that you make to either cultivate or curtail that conversation.

Have I got your attention?

What you must do right now is to slow down your hurriedness; your sense of gotta-go-and-get-stuff-done. Whether it's mental frenzy or literal/actual franticness as we zip around town (or the house) getting things done, we are a people who are almost always moving faster than God desires. How do I know that? The gospels show it clearly. Jesus exemplified an unhurried life that had at its core an intentional, ongoing conversation with God. So must we.

Look at the 3 imperatives in today's verse. Read them out loud so you hear yourself speaking them. Now, ask yourself these questions:

- How "devoted" to prayer am I? Why is that?
- What am I "watchful" for? What takes most of my attention? Why?
- Am I a thankful person? What or who am I most thankful for right now?

Not unlike our human relationships, the health of our relationship with God can often be assessed by the frequency and content of our communication with Him. A critical part of prayer (as with any conversation) is our willingness to listen and respond. Many think of prayer as talking TO God, when it's more accurately explained as talking WITH God. You talk, He listens. He talks, you listen.

Prayer Prompt:

Lord, thank you that no matter what's going on, I can talk to you. Here's what's on my mind and heart today... (Tell Him.)

As I go throughout my day, keep me in step with you and teach me to fix my attention and affection on who You are and what You're doing.
In Jesus' name, Amen.

Throughout this

tere's what I'm hearing	devotional, you'll see spaces to write what you're hearing/learning/doing.

Day 2: "Lord, teach us to pray." // Luke 11:1

"One day Jesus was praying in a certain place. When he finished, one of his disciples said to him, 'Lord, teach us to pray, just as John taught his disciples."

If I want to learn how to scuba dive (and I do), I need someone to teach me. I can't just throw an oxygen tank on my back, put a regulator in my mouth, and dive into the nearest body of water. I need instruction. I need to know things like how, what, and why. Otherwise, I'm sunk. Figuratively and probably literally.

The incredible statement recorded in today's verse is a result of the disciples watching Jesus' life, power, peace, and impact. They saw him raise the dead, heal the lame, and walk on water just to name a few. Isn't it amazing that they didn't ask how to do any of that? Here's why: They deduced that everything He could do was a result of Who He was closest to. They observed: Jesus prays a lot = Jesus does a lot of amazing things.

What was Jesus' response to this request? What's amazing is that He didn't say, "Aw, that's cute, guys. You want to sit at the big people's table. Sorry, no. You're not ready for that." Jesus was more than happy to invite them into a deeper connection with God through prayer.

Now answer this:

What step can you take right now to learn from Jesus' example of closeness with God through prayer? What miracles do you need God to perform in your life? What do you need to know more about today? Ask Him!

Prayer Prompt:

Jesus, thank you for the gift of conversation with you. Help me to have a generous spirit when it comes to passing along the things I've received. Today I want to praise You for... (Tell Him.)

As I go through my day, keep me in close conversation with You. I love You.

In Jesus' name, Amen.

Praise & Thanksgiving (10 min)

- Thank God for who He is and what He's done.
- Express gratitude for specific blessings, relationships, and moments.

(Focus: Starting with joy resets your heart.)

Confession & Reflection (10 min)

- Ask the Holy Spirit to reveal sin, unhealthy patterns, or neglected areas.
- Confess honestly and receive God's forgiveness.
- Listen: "Lord, what do You want to transform in me?"

Pray for Others (10 min)

• Pray for: Your family, friends, church leaders, coworkers or classmates, anyone in crisis or need.

(Focus: Move beyond yourself into intercession.)

Scripture Meditation & Quiet (10 min)

- Read a short passage (Psalm, Gospel story, or a few verses)
- Ask: What stands out? What are You saying, Lord?
- Sit in 3–4 minutes of silence, letting Scripture settle in your heart.

(Focus: Listening, not speaking.)

Personal Requests & Guidance (10 min)

- Bring your needs, hopes, decisions, and worries to God.
- Surrender outcomes, ask for wisdom and alignment with His will.
- Listen: "God, what step should I take next?"

Worship, Commitment, & Resting in God (10 min)

- Praise God again.
- Commit your day, your relationships, and your plans to Him.
- Spend the last 2–3 minutes in quiet, resting in His presence (Focus: Ending with peace and trust.)

OF PRAY

Day 3: The Cure for Anxiety // Philippians 4:6-7

"Do not be anxious about anything, but in every situation, by prayer and petition, with thanksgiving, present your requests to God. And the peace of God, which transcends all understanding, will guard your hearts and your minds in Christ Jesus."

I bet some people read those verses and hear Charlie Brown's teacher's voice: "Waaahwah, wahtwaah, waahwaaah." We understand the words, but they don't land. Wouldn't it be nice if we could just simply follow those instructions and just *NOT* be anxious? As if anxiety is a light switch we can just turn off? Get real, Paul.

You likely already know what puts the brakes on generosity. It's anxiety. When anxiety takes root, generosity is its first casualty. Why? Because anxiety is inward-focused and generosity is outward-focused. They stand opposed to each other. But there's good news: generosity is one of the most effective antidotes to anxiety. Because if you're living in generosity, anxiety gets squeezed out.

You probably didn't wake up this morning with the thought, "I can't wait to be riddled with anxiety today. I love it how my brain cooks up all these 'what-if' scenarios that I then get to be neurotic about. Today's gonna be awesome!" We don't plan to be anxious, but we end up anxious because we don't plan to NOT be anxious.

Maybe you need to read that last line again.

Now answer this:

So what's your plan to not just tiptoe around a sleeping ogre called anxiety, but instead to lop its head off with the blade of generosity and gratitude, laugh in its face, and drop-kick it into oblivion? (If you need help developing your plan, the following prayer prompt is a good place to start.)

Prayer Prompt:

Lord, I know You didn't make me anxious. I'm not designed by You to carry the weight I often carry. So right now, I'm placing the weight of this anxiety at Your feet. Help me not to pick it up in the next 5 minutes or 5 hours. I'm giving it to you as an act of praise. Help me grow in my generosity.

How can I be generous today? (Now just listen.)
Thank you for walking with me even when I'm anxious.
Thank you for being patient with me.
In Jesus' name, Amen.

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Day 4: The 1st Rule of Investing // Matthew 6:33

"But seek first his kingdom and his righteousness, and all these things will be given to you as well."

Unless you're a middle school guy, starting a sentence with the word "But" isn't a normal thing without understanding that "But" is a connecting word. So it's unfair of me to start you off with a But. (Insert middle school giggles here.)

Let me just summarize what came before this verse. The entire section following this statement of Jesus found in today's verse was all about worry and what people typically worry about. Kind of cool that today's devotional reading is hot on the heels of yesterday's reading, isn't it? Did I plan that? Yes. Yes, I did.

You see, the disciples-like so many of us-were concerned about the stuff of daily life. The bread, the bills, the kids' schedules, that exam, the lack of rest, piled-up laundry, the siding that needs power-washing, the grades that aren't going to cut it, that clunking sound the car started making this week, the eye rolls of that entitled teenager, the rising cost of groceries, the new hole in your shoe. The list seems endless. The disciples seemed all wrapped up in the details of daily life. Sounds like us, huh?

You get it. We've all been there. Some of us are still there. We've set up residence there. But Jesus has a much, MUCH better idea. Reread today's verse.

The first rule of investing is this: Put the first thing first. What's the first thing, you ask? Jesus couldn't be clearer: The Kingdom and the righteousness of that Kingdom. Jesus is saying to you and me what it sounds like He's saying: You put My Kingdom first in your life; you prioritize right living, humbly walking with Me, and generously serving others, and I'll make sure that every other detail of your life is taken care of.

"And all these things..." What things? The things the disciples were discussing: the food, the clothes, the details of all the needs we humans chase after. All THOSE things "will be added to you."

Now answer this: What are the things that you have allowed to distract you from God, and/or that have you have placed above Him in your life?

Prayer Prompt:

Jesus, I'm afraid that I've invested in unwise ways. Help me to put all my attention and energy into living generously for Your Kingdom. I know that only then can I rest in knowing that You are taking care of all of my life's details. Here's what I need specifically right now... (Tell Him.)

Thank you for the promise I read in today's verse. I put all my faith now in trusting you to keep that promise as I put you first in my life.

Day 5: That often misunderstood, misquoted, misused verse // Romans 8:28

"And we know that in all things God works for the good of those who love him, who have been called according to his purpose."

When I was in high school, I remember one time my mom giving me a blank check to take to school to pay for my marching band uniform or something like that. It was blank because I didn't know what the exact amount was going to be. I remember looking at that check thinking, "I could do anything with this check." (Clearly I didn't fully understand how banks work.)

Sadly, many people read today's verse and think "I could do anything with this check." Hold on there, Speedy McMisquote. There's more here than you probably realize. Let's dig in.

Some might be tempted to think that Paul is telling us that everything always goes perfectly for those who love God. If this were true, following Jesus would be a problem-free life. And we all know better than that.

Most people like to focus on the words "for the good of those who love Him" and not as much on the "God works". Just a few chapters later in chapter 11, Paul beautifully lays out how no one can even know or understand the mind and ways of God. No one can give Him counsel. So we can't presume to know what's "good" and what's...well...not good when it comes to what's best for us.

So if you've got something going on in your life right now that feels or seems "not good," I wonder if you're able to allow God's Spirit to remind you that your good God is up to good things, but your understanding of good isn't necessary His. We get into trouble when we look at verses like this like I looked at that blank check.

At the risk of over-analogizing this thing, do you remember when the Roomba came out? You know, that robot cleaning device that makes you think that whatever mess you make will be cleaned up while you sleep or go to work? This verse isn't a spiritual Roomba, promising to make good of what you make bad. There are important qualifiers to consider.

"...of those who love Him, who have been called according to His purpose."

So, let's close with two simple questions:

Do you love God? Hang on. Careful here. Do you REALLY love God? How do you know? What's the evidence?

Are you called according to His purpose? How do you know? How are you living freely within the boundaries of His purpose?

Prayer Prompt:

Jesus, thank you for loving me. I know I don't deserve your love, but you have made me, you know me, and you love me. Thank you for that. I want to love you in return. I want to live according to Your purpose. Please show me today how to grow in my love and in my obedience to You.

Day 6: Engaged, not Entangled // 2 Timothy 2:4

"No one serving as a soldier gets entangled in civilian affairs, but rather tries to please his commanding officer."

I'm writing these words in the United States of America. As I do, I'm thinking of all the soldiers who have and who are currently defending my freedoms. I can't express my gratitude to each of them for their sacrificial service. If you're one of them, know that my heart is full of thankfulness for what you've chosen to do on my behalf. Whenever I see someone in uniform out in public I always approach them and thank them for serving. No doubt: I love soldiers.

I'm thankful for today's verse. It lets me get a teeny tiny slice of that soldier life. Even though I'm not a soldier, I kind of am. If you follow Jesus, then so are you. Soldiers are trained. Soldiers are given a mission. Soldiers are expected to live according to a code. Soldiers accomplish their mission by obeying their Commanding Officer (CO) and relying on their fellow soldiers.

You know what messes up the success of a soldier's mission? Getting wrapped up in *anything that ISN'T the mission*. That's our warning today. American culture seems to put a lot of emphasis on personal success. Financial, influential, vocational, and lots of other ways we can personally find success. Chase those things, and you're "entangled in civilian affairs."

As children of God, we get to engage the culture without getting entangled in it. We get to get in there, serve, interact, and find ways to move the mission forward, all without getting wrapped up in anything that isn't the mission.

Now answer this:

What non-missional activities have I allowed to become the main mission in my life? What IS my mission for my life on earth?

Prayer Prompt:

Jesus, my Commanding Officer, I want to please you in how I live today. Please help me to see the snares and traps the enemy has set for me to get entangled in. I want to stay focused on Your mission. I want to pray for (name them) who's currently held captive by the enemy. Help me to show them the freedom you provide. In Jesus' name, Amen.

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Day 7: Night Vision; Seeing the Unseen 2 Corinthians 4:18

"So we fix our eyes not on what is seen, but on what is unseen, since what is seen is temporary, but what is unseen is eternal."

Sight is overrated. What I see around me holds nothing for me in light of eternity. My eyes lead me to think about things that are ultimately wasteful thoughts. When I drive past that neighborhood (you know the kind), my eyes look at those houses and imagine living like that. When I'm driving past that neighborhood, there's a car that passes me that I see with my eyes, and I wonder what it's like to drive such a nice car. While I'm driving my less-nice car, I see someone at an intersection holding a cardboard sign, asking for help. I cynically suspect they're doing better than they are letting on. When I'm doom scrolling, my eyes are soaking in distraction after toxic distraction, feeding me almost nothing that is actually good to my soul. My eyes lead me to cynicism, to harmful comparisons, and to critical thoughts about others' lives.

Remember that time when Israel was looking for a king (you can read it in 1 Samuel 16), and God told the prophet Samuel that "People look at the outward appearance, but the LORD looks at the heart." (v. 7)? We humans are led astray by what we see. It's all temporary. Everything you see will ultimately end. But everyone you see will not. So THAT'S where to put your sight: on people.

Living generously places your investments in people over things. Why? Because no thing will last. People will.

Now answer this:

Why would you set your sights on the temporary, visible and not the eternal, invisible? On what temporary thing or situation have you placed too much value?

Prayer Prompt:

Lord, fix my eyes on what they can't see. Let me see life as you see it. Help me to see past the visible and temporary things. Align my priorities to reflect your eternal Kingdom. What do you want me to focus on today? (Just listen.)

Thank you for the fact that I'm eternal and I will spend eternity with you.

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Day 8: Unexpected Riches // Colossians 1:27

"To them God has chosen to make known among the Gentiles the glorious riches of this mystery, which is Christ in you, the hope of glory."

Hey Christian, you ready to have your mind blown? The Holy Spirit is living within you. If the back of your head didn't just blow off (metaphorically speaking of course), read that truth again. The very power of God has been poured into you, you cracked, flawed vessel, you! You're a jar of clay (2 Cor. 4:7), and yet in that jar is the resurrection power that raised Jesus from the dead. Repeat after me: **The Spirit of God is alive within me. Say it again.** *Louder.*

Remember that 1999 movie with that kid who was talking with that child psychologist guy, and then at the end, we all realized what was actually going on? (What's the statute of limitations on spoiler alerts, anyway?) There was this incredible revelation that no one saw coming.

Okay, so multiply that times a bazillion times a gogaplex, and you've got a tiny bit of the power Paul is conveying here. The mystery here isn't a "whodunit?" but a "He-did-it!" God has placed the very Spirit of Jesus within each of us. And that aliveness, that resurrection power, that is what constitutes the eternal hope we have. We have this "hope of glory" within us that propels us every day. There is nothing that can overtake us simply because we have eternal hope in Christ, who has been revealed to us and lives within us by His Holy Spirit.

Now answer this:

In light of that truth, what can overwhelm you today? What is it that is bigger than the resurrection power of God? What dilemma are you facing that's stronger than death, when the power of death has been cancelled? Exactly.

Prayer Prompt:

Jesus, thank you for the power you have given me through your own Holy Spirit. Today, I want to live mindfully present and in tune with knowing that I am filled with your resurrection power, and that I have eternal hope. The situation I'm facing now that is fighting for my attention is... (Name it.)
I want to be a reflection today of your goodness and your power. Help me to do that.
In Jesus' name. Amen.

Here's what I'm hearing	
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Day 9: Rubber Grapes // Isaiah 5:2

"He dug it up and cleared it of stones and planted it with the choicest vines. He built a watchtower in it and cut out a winepress as well. Then he looked for a crop of good grapes, but it yielded only bad fruit."

Some of you are old enough to remember rubber grapes as a decorative item in homes. I asked AI if it was likely for rubber grapes to make a comeback as a decor trend. Basically: "No…but maybe." (Thanks, AI.)

Today's verse is not a cozy one we want to cuddle up with. It's more of a gut-punch.

To give you some context here, Isaiah is speaking to the people of Israel about all that God has done to bless them, to gather them, to love them, cultivate them, and to lead them. While not the conclusion to the story, the statement "but it yielded only bad fruit" is a scathing indictment.

But before we wag our fingers at those the prophet is addressing here, we'd better take stock of our own hearts. One of the quickest paths to selfish (non-generous)

living is to have a heart of ingratitude. You might even have a seemingly picture-perfect life with all the trimmings, but if your heart isn't grateful and generous, you're in deep trouble. Like a cluster of rubber grapes, they might look appealing from afar, but once you get close and reach for them, you find there's nothing substantive or healthy there. It was a facade. So it is with a life that seeks to meet the world's metrics of happiness, possessions, and success.

Can you imagine living your life as if you were the one who built it? As if you were solely responsible for the good that comes of it? Can you imagine having such an absence of humility that you actually think what you have is what you've rightfully deserved?

There's a vineyard owner (God Himself) who builds the vineyard for the purpose of raising up a people who understand that **all we are and all we have is a result of our gracious God.** When you acknowledge the goodness of God, the gifts God has put in your life, and the grace He extends to you, generous living is a natural outcome. What fruit is being produced in your life today as a result of your acknowledging the goodness of God? The true fruit of gracious generosity flows from a life that sees God as the vineyard owner and builder.

Now answer this:

Where is ingratitude creeping into your life? What are you most likely to take for granted and therefore not be thankful for? How can the grapes of gratitude and generosity be cultivated in your life today?

Prayer Prompt:

God, today I acknowledge that you are the vineyard owner and builder. Thank you for giving me the life I live. Thank you for the things I enjoy, especially the things I take for granted. Help me not to develop any sense of entitlement in my heart, but instead let me continually develop a thankful attitude that is pleasing to you, and helps me live a generous life.

Day 10: Give what you get, Grow what you got Matthew 25:14-30

14 "Again, it will be like a man going on a journey, who called his servants and entrusted his wealth to them. 15 To one he gave five bags of gold, to another two bags, and to another one bag, each according to his ability. Then he went on his journey. 16 The man who had received five bags of gold went at once and put his money to work and gained five bags more. 17 So also, the one with two bags of gold gained two more. 18 But the man who had received one bag went off, dug a hole in the ground and hid his master's money. 19 "After a long time the master of those servants returned and settled accounts with them. 20 The man who had received five bags of gold brought the other five. 'Master,' he said, 'you entrusted me with five bags of gold. See, I have gained five more.' 21 "His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!' 22 "The man with two bags of gold also came. 'Master,' he said, 'you entrusted me with two bags of gold; see, I have gained two more.' 23 "His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!' 24 "Then the man who had received one bag of gold came. 'Master,' he said, 'I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed. 25 So I was afraid and went out and hid your gold in the ground. See, here is what belongs to you.'

26 "His master replied, 'You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed? 27 Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest. 28 "'So take the bag of gold from him and give it to the one who has ten bags. 29 For whoever has will be given more, and they will have an abundance. Whoever does not have, even what they have will be taken from them. 30 And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth.'

By now, you're likely getting the picture that our lives, as we American humans typically build them, are meant for a far different destination than we have settled for.

The purpose of your life is not to amass comfort, but to proclaim grace.

Let's try something. Let's say that somehow you could know that Jesus was returning for His bride in exactly 24 hours from right now. We, of course, can't know that, but go along with me for a minute.

Here's what I bet you wouldn't do: Shift all your "save for later" items in your Amazon cart into the cart and click "buy now." You wouldn't invest in crypto, the stock market, or the latest investment trend. You wouldn't fly somewhere just to watch a sunset. You wouldn't go to that dealership and finally buy that dream car. You wouldn't finally organize that closet you've been meaning to get to. You wouldn't binge-watch anything.

Here's what I bet you WOULD do: You'd do everything in your power to reconcile relationships. You'd do everything you possibly could to share what you know about God, Jesus, the cross, salvation, and faith with that family member, that friend, that neighbor, and/or that coworker. You'd likely turn into a testimony-sharing machine, intent on nothing less than pointing people to Jesus in the last fleeting moments of the time we have left.

So today, live that day. Live today as your last 24 hours. Because here's the thing: Who knows? Will Jesus return in 24 hours? Maybe not. But isn't "Maybe" or even "Yes!" just as likely?

Generous living is more than just giving money; let me assure you that there is a far greater generosity that must always be growing within those who know and love Jesus; that is the generosity of grace. We must be generous with the Gospel of grace that has been given to us. When Jesus returns, He will reward those who've lived generously.

Now answer this:

Have I been lulled to sleep in terms of the way I'm living my life and sharing what I know of Jesus? Have I become distracted from living a life that is investing in eternal things? Who has God laid on my heart and put in on my path who I can share my story with?

Prayer Prompt:

Jesus, right now I remember that you are returning. And just like you entrusted those servants in that story, you're trusting me with the truth of Your gospel. Help me to invest wisely today. Help me to be bold in how I love and wise in how I share. In Jesus' name, Amen.

Day 11: Baby steps // Proverbs 13:11

"Dishonest money dwindles away, but whoever gathers money little by little makes it grow."

The Hebrew word Solomon uses here for "dishonest" is the word "hebel" and it's got a couple meanings that can help us today. It means "vapor", but it can also mean "vanity" or "vainly". I bet I don't have to explain to you the connection between those two things! What is based in vanity (or appearances/temporary things) is ultimately vaporous and will not last!

Have you ever seen one of those machines that looks like a phone booth (remember those?) made of glass where someone can get in and a blower blows dollar bills all around them and they try and grab all they can in a certain, limited amount of time? Is that an accurate representation of how many in our world are living, or what?

Thankfully, from a generational standpoint, it's less true today than it was even a generation or two ago. Today's younger generation (Gen Z and Gen Alpha specifically) seems to be clued in that happiness isn't found in stuff. But the not-as-good news is that they've substituted stuff with experiences. Today's youngest generations are chasing experiences like today's older generations chased financial security. But either way, both are chasing something vaporous.

So how can we, regardless of age, take a step toward generous living today? If you're not ready to sell your home and give all your possessions away to those in need, what can you do? Here's my challenge: **Genuinely seek out the very first need you notice after completing today's reading.** Don't qualify it, or dismiss it. Just see it. Then ask: What can I do to help meet that need?

Let's look at the second part of today's verse. The expression "little by little" is the Hebrew word "yād" and it means "hand, strength, power". That's quite the contrast from "vapor" and "vanity" isn't it? No matter what baby step you take today, you're taking it in strength and in power. You're moving in the direction of a lasting legacy, instead of a vanishing vapor.

Now answer this:

What's the baby step of generosity that God wants me to take today? Is there something I've held on to that can be a blessing to someone else? Do I need to be more giving of my time so others can see I value them? What need do I see, and how can I meet it, or at least help in some way?

Prayer Prompt:

Lord, open my eyes to see what step you want me to take today. It doesn't matter to me how small it is, I just want to be obedient. Then let that first step lead to another and another. Guide me in the direction You want me to go today.

Day 12: "Hey, rich people. Listen up." // 1 Timothy 6:17-19

17 "Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. 18

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

Something I don't talk about a lot is how loaded I am. Seriously. I'm filthy rich. It's crazy just how wealthy I am. What? Do you look at my 2007 minivan, approaching 300,000 miles and think I'm not wealthy? I get it. But consider this...

Statistically speaking, if you have a car, can put gas in it, and afford upkeep, the cold hard facts are that you are among the top 10-15% wealthiest people in the world. If you live in a house or apartment with running water...yep... you guessed it—you're in the top 10-15% wealthiest people in the world.

Now, how about you read verse 17 again with a better understanding of your own wealthy status? The warning Paul is giving us here is as clear as it is relevant: Do NOT put your hope in what you've got. Ask anyone who's ever checked their investment portfolio in the past 30 years: what you've "got" is as vaporous as it can be. And that's no place to put hope!

What are we to do instead? Put your hope in God, who richly provides our needs. You see, when you know how blessed you are, and that you're blessed because of the goodness of God, you loosen your grip on anything you've "got". Why? Because your hope isn't placed there, so it automatically plummets in importance. **Generous living flows through the life that recognizes that God is the One who blesses and lavishes, and we're merely recipients of that goodness.**

Now answer this:

Where have you been placing your hope lately—in what you have, or in the One who provides it? And if you truly believe you're among the wealthiest people in the world (you are), how should that change the way you view giving, serving, and trusting God?

Okay, let's wrap up this passage by claiming the promise extended to us at the end of verse 19. Do you see it? When you see your good and generous God, when you understand your position of being blessed by God, when you loosen your grip on what you've got and rest in who God is, then you'll find the kind of life that God has offered all along, while the world chases what it ultimately can never attain through wealth.

Prayer Prompt:

Lord, thank you for the wealth I enjoy. I recognize that You truly have blessed my life. Thank you for the things I enjoy, and the roof over my head. But help me not to put my hope in any of those things. Instead, draw my heart to put all my hope in You. Only You are worthy of my hope and only You will be here for me when all else fades away. Thank you.

Day 13: The Tenth // Malachi 3:10

"Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the Lord Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it."

I'll start with a confession. I don't really care for math. Numbers don't do much for me. I trudged my way through classes like "Global Finance" and "Managerial Accounting" on my way to achieving my MBA. But there's something mathematical in today's verse that I really appreciate. If you're not a huge fan of math, stick with me. I promise this will be straightforward and simple to understand.

So when Malachi says "Bring the whole tithe into the storehouse..." he's talking decimals. He's talking fractions. He's talking math. I get that the word "tithe" is used in the Bible, but it would be much simpler to translate it literally. Tithe IS "Tenth". So, Malachi is saying, "Bring the whole tenth into the storehouse..."

Wow, a WHOLE 10%? Kind of anticlimactic, wouldn't you agree? Some Christians might say that Malachi's instructions should be left in the Old Testament, and that they were rendered null and void when Jesus arrived, ushering in the age of grace and the end of Mosaic law. Okay, let's go with that argument for a second.

The tithe (tenth) was an instruction given by God that had a multifaceted logic behind it. First, it was an indication of trustful worship. Next, it was a practical application that provided for the Levites, the feasts, and the poor. It also operated as a constant reminder of God as the One who brought the harvest, and so it's God who was Israel's portion.

If I'm giving 10%, what do I have left? Yep. 90%. Which is more: 10 or 90? Yep. 90. (You're doing great.) Christians who refuse to tithe (or tenth), citing Jesus' abolition of the tithe command, should look closely at the gospels. In reality, Jesus expects that it's ALL on the altar. If you want to truly follow Jesus, it isn't about decimal points, fractions, or percentages. It's about everything you are and everything you have, being placed on the altar of sacrifice in order to follow Jesus fully.

So I guess the best question to ask is this: What percentage of you does Jesus deserve? If you respond with anything less than 100%, you've still got some growing to do in your understanding of being a disciple. And if you respond with 100%, then that obviously includes the tithe (tenth).

As we wrap up this math lesson (that is really more of a heart lesson), let's take one more look at the words of Malachi: "And see if I will not throw open the floodgates of heaven..." Now, I'm not here telling you that your tenth (or whatever you give) will unlock the door to that luxury automobile or the front door of that dream house or that promotion at work. But I am standing on scripture to remind you that when you give generously, you unlock the promises of a generous God whose desire is to bless you beyond measure.

Prayer Prompt:

Lord, thank you for all that I enjoy. My breath, my friendships, my family, my home, my job, my education, my food...it all comes from you. Right now, I place it ALL in front of you as my act of worship. It all came from you, so it all belongs to you. I give you permission to cultivate within me a generous heart and a right perspective on what it means to give my all. In Jesus' name, Amen.

Day 14: A Fully Fueled Faith // James 2:14-17

14 What good is it, my brothers and sisters, if someone claims to have faith but has no deeds? Can such faith save them? 15 Suppose a brother or a sister is without clothes and daily food. 16 If one of you says to them, "Go in peace; keep warm and well fed," but does nothing about their physical needs, what good is it? 17 In the same way, faith by itself, if it is not accompanied by action, is dead.

You've likely heard the expression that "talk is cheap." But are you familiar with the concept of "cheap grace", explained by Dietrich Bonhoeffer? These two expressions are actually closely related.

When you say "talk is cheap" you're saying to someone that words don't matter nearly as much as actions. And the expression "cheap grace" is described by Bonhoeffer as "the idea of forgiveness without the requirement of repentance, discipleship, or a transformed life." (May I recommend that you read Bonhoeffer's book "The Cost of Discipleship"?)

Another way of thinking of this is through the eyes of evidence. If you say you are a follower of Jesus and a recipient of God's grace, where can we see that grace flowing freely (generously) into the tiniest cracks and crevices of your daily life? What evidence of grace exists, and as the question is often asked, if you were put on trial for being a disciple of Jesus, would there be enough evidence to convict you? (For a more in-depth reading about this, I suggest Josh McDowell's classic book "Evidence That Demands A Verdict".)

You see, just as James has reminded us in today's verses, if what we believe doesn't affect how we behave, then we really don't believe it. That's a tough pill to swallow, but it's also what discipleship is all about: being transformed day by day into the likeness of Jesus.

Now answer this:

Can you look back over the last 3-5 years of your life and see growth in grace? If so, how? If not, what's been stopping that growth?

Prayer Prompt:

Jesus, I know that I'm prone to getting stuck and stagnating. Please refresh my heart, my faith, and my actions to be a reflection of how generous you are toward me.

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Day 15: What Would Happen If... // Proverbs 11:24-25

24 "One person gives freely, yet gains even more; another withholds unduly, but comes to poverty. 25 A generous person will prosper; whoever refreshes others will be refreshed."

Go to Old Navy as soon as you can and find their bouncy ball vending machine. Drop your quarter in (it's the best deal in town), turn the handle, and out comes a brand new bouncy ball of your very own. Stand in front of that machine on their famous cement floor and drop that bouncy ball. What happens? Physics happens. To be precise, "Newton's Third Law of Motion" happens. It's the conversion of kinetic energy to elastic potential energy and back again. If you could record the moment that the ball hits that concrete and play it back in slow motion, you'd see the ball actually deforms; it changes shape as it converts kinetic energy into stored energy, then just as quickly turns it back into kinetic energy, which allows it to travel back up to your hand. Cool, huh?

Why, oh why, did I go through all that? Because there's a cause and effect in today's verses, too. Read them again. You see it, don't you? I love it when scripture gets gut-level blunt and says, "Do this, you get that. Do that, you get this."

"Whoever refreshes others will be refreshed." Are you a refreshing person? It's okay (albeit difficult) to assess yourself in this area. Being as objective as you can be, are you really someone who seeks to refresh others? Now, you may not bounce out of bed each morning with a "I can't wait to refresh others" tune rolling musically off your tongue, but as you go throughout your day, are you buying up the opportunities God gives you to be someone who brings relief and refreshment to others? Rest assured you're surrounded by those opportunities!

This is a huge part of what it means to live generously.

Now answer this:

How intent am I on refreshing those around me? Where and when have I seen the reality that I get refreshed by being refreshing to others? What's holding me back from living a life that seeks to refresh others?

Prayer Prompt:

Lord, thank you for the continual refreshment I receive from your Holy Spirit. Please help me today to be aware of and intent on being refreshing to others. Help me to see those opportunities–small or large–to bring refreshment to someone else's day today.

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Day 16: Lending Over Spending // Deuteronomy 15:7-8

7 "If anyone is poor among your fellow Israelites in any of the towns of the land the Lord your God is giving you, do not be hardhearted or tightfisted toward them. 8 Rather, be openhanded and freely lend them whatever they need."

I have a friend who's got a garage I'm honestly envious of. That is, I WAS envious of it until the day he said to me, "My garage is your garage. Whatever is in there, consider it yours and use it anytime." Then he gave me the code to the keypad that opens that big, beautiful garage door. I've availed myself of his (our) garage more times than I can count.

As a culture, many have moved away from the practice of borrowing/lending things. Hear me out: I believe this shift has eroded our understanding of community and generosity.

One reason is that we don't like to impose or "bother" others with our needs. Somehow, we feel like it's a sign of weakness to be in need and let someone know about it. Even if they can and want to help, there's something within us that makes us pause before asking for help.

Why would God give His people the instruction not to be "hardhearted or tightfisted" with what they possess? When we borrow and lend, we live in the constant reminder that what I have really isn't mine to hold tightly. Rather, it's been given to me to manage, not to guard. This is what we call "stewardship."

Generous living comes alive when we realize that all we have has actually been loaned to us, and that we are managers of it, not owners of it. Your home, your car, your wardrobe, your stuff, your money–all of it has been handed to you for a time. What you do with it and how you treat it (and leverage it) is the act of stewardship.

Next time you have a need, before stressing over how you're doing to afford whatever the cost is, reach out to someone to let them know of your need. I have lots of examples of doing that, and not only was I blessed by someone who loaned me what I needed, but I dare say they received a blessing as well, as they met the need through their own generosity.

Now answer this:

What do I need that I can ask someone for? What do I have that someone else might need? How do I cultivate an open-handed attitude toward what I have and what I need?

Prayer Prompt:

Lord, thank you for being so open-handed in your dealings with me. I've granted me grace I don't deserve, and you've given me things for my good. Help me to be just as open-handed with others as you are with me. In Jesus' name, Amen.

Day 17: That Mighty Mite // Luke 21:1-4

1 "As Jesus looked up, he saw the rich putting their gifts into the temple treasury. 2 He also saw a poor widow put in two very small copper coins. 3 'Truly I tell you,' he said, 'this poor widow has put in more than all the others. 4 All these people gave their gifts out of their wealth; but she out of her poverty put in all she had to live on.'"

Have you ever read/heard this passage before? Both Mark and Luke include this story in their gospels (Luke 21 above and Mark 12). This seems like a cut-and-dry illustration of sacrificial giving, right? Not so fast. There's more going on here than first meets the eye. Let's hop in that time machine over there and travel back to the Temple in first-century Jerusalem for a second.

Okay, we're here. Step out, but watch your step because there are a lot of animals around here! Right away, we hear the murmurings of the gathered crowd at the Temple. We see that several people seem to be gathered in a particular area in the Court of Women. As we make our way through the crowd, we see why. Jesus is there, and He's speaking. Wanting to catch up with what's been going on, you ask a bystander, "What's Jesus been saying? I just got here from the future." They respond, "You actually just missed Jesus putting the Pharisees in their place. It was awesome. I love when he wipes those smug smiles off their pruny faces. He was talking about how those Pharisees love to be seen in their flowy robes, make long prayers, and tear widows' houses apart. Man, it was epic and awesome."

Then you turn to hear Jesus speak. He's pointing to a nearby widow who just dropped a couple of coins in the offering box. We're in the Court of Women, where the offering box is, by the way. It's a public place where people gave their offerings. So people can see who gives what. And Jesus notices this woman. He says to the gathering crowd, "This woman gave more than the others." We all do some quick mental math and realize **Jesus is way off**. But He continues, "All these people gave their gifts out of their wealth; but she, out of her poverty, put in all she had to live on." It turns out that Jesus was right about who gave what. Okay, let's get back in the time machine and back to today. [Insert time machine noise here.]

Okay, now that we're back, let's quickly point out a couple of things. A detail we often overlook is that this woman is a widow, and therefore the Law about offerings and giving didn't apply to her. In other words, she was under no compulsion, obligation, or requirement to give anything. The Temple offering was actually *FOR* people like her.

While it's impossible to know the widow's motivation or intent in her giving, we can know what Jesus thought of it. He speaks clearly about her: She was in poverty, and yet found a way to give all she had. Jesus pointing this out underscores His teaching that what is given is of little consequence; how it is given is the important part.

Now answer this:

Can I ask you a question? It's a simple one, but a big one. How are you living? Would you objectively say that you are living generously? If not, what's the attitude that's pushing generosity out? And like Jesus, I'm not talking about amounts or decimal points. I'm talking about attitudes.

Prayer Prompt:

Lord, bring my heart to a place of embracing generosity as an ongoing attitude. Thank you that you don't focus on the what as much as the how. Teach me how to live as you desire me to live. With my finances, with my time, with my abilities, with my relationships, and with my affections. In Jesus' name, Amen.

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Day 18: Go ahead. Be extra. // John 12:1-8

1 Six days before the Passover, Jesus came to Bethany, where Lazarus lived, whom Jesus had raised from the dead. 2 Here a dinner was given in Jesus' honor. Martha served, while Lazarus was among those reclining at the table with him. 3 Then Mary took about a pint of pure nard, an expensive perfume; she poured it on Jesus' feet and wiped his feet with her hair. And the house was filled with the fragrance of the perfume. 4 But one of his disciples, Judas Iscariot, who was later to betray him, objected, 5 "Why wasn't this perfume sold and the money given to the poor? It was worth a year's wages." 6 He did not say this because he cared about the poor but because he was a thief; as keeper of the money bag, he used to help himself to what was put into it. 7 "Leave her alone," Jesus replied. "It was intended that she should save this perfume for the day of my burial. 8 You will always have the poor among you,[c] but you will not always have me."

If I had to pick one story to sum up the gospel (and I wasn't allowed to choose the cross and the empty tomb), I think I'd point people to this scene found in today's verses. There's SO much here that helps us understand grace, true worship, and generosity.

First, let's point out the major players in this scene:

Jesus, of course, was the one being honored by this meal.

Martha was serving the meal (as was her reputation).

Lazarus, whom Jesus had already raised from death, was "reclining at the table" with Jesus. Then we have Mary, who we know was one prone to simply sit and worship. Her act of love in this scene was predicated on her reputation as one who was lavish in her attention of Jesus.

Something not readily clear in John's gospel, however, is the type of container holding this "nard". It was an alabaster jar, commonly used to hold precious oils and perfumes, protecting them from evaporation. An interesting detail is that the only way to get to the oil or perfume was to crack, break, or snap the neck of the container. In doing so, there was no going back. No screw-on tops to put back on for later use.

Not only was this anointing a lavish gift, worth a significant amount if sold in the market, but it was also an "all in" moment of worship and honor that Mary was presenting to Jesus. No dribbling it out carefully or rationing it. Snap. Crack. (Some of you older folks want me to say "Pop" right here. But I'm not going to.) Make no mistake: Mary, through this gift of nard, was telling Jesus and the onlookers that He was worthy of everything. She was telling Him that she was holding nothing in reserve. No rainy day fund. No back-up plan. Jesus was her guy. Her one true love.

What about you, then? What have you poured out on Jesus as an act of affection, worship, and full surrender? The Judases of the world might mock or misunderstand how you're living, but like Mary, you can live unabated by the naysayers around you.

Now answer this:

What's the "nard" you're holding? Is Jesus worth pouring it out? How can you worship Jesus more fully today?

Prayer Prompt:

Jesus, today I offer you everything I have. As you have lavished my life with grace, I want to lavish you with my affection and worship. Draw me closer to You, no matter what the world thinks of me. In Jesus' name, Amen.

Day 19: Give the Gift of Giving. // Isaiah 58:10-11

"...and if you spend yourselves in behalf of the hungry and satisfy the needs of the oppressed, then your light will rise in the darkness, and your night will become like the noonday.

11 The Lord will guide you always; he will satisfy your needs in a sun-scorched land and will strengthen your frame. You will be like a well-watered garden, like a spring whose waters never fail."

Well, well. God did something cool here. Remember yesterday when we talked about the nard (perfume) being poured out? Sure you do. Well in today's verses, we see the Hebrew word for "spend" as in "...if you spend yourselves...". Watch this!

The Hebrew word for "spend" is the word "tāfēq" and it means "to pour out, to extend yourself, to give of your inner life." You see it? You're the nard! When you pour yourself out from all you are, then your light will shine in darkness. The literal Hebrew phrase here is "when you pour yourself out for the hungry".

You won't do that without compassion. Unless you are a compassionate person, you won't even notice the sick, hungry, afflicted, or oppressed. So maybe our first prayer today should be that God would infuse us with holy compassion. What would compassion look like in your life today? Map it out. Think about where you're headed today. If you're reading this at night, either map out tomorrow or reflect back on today. Where was compassion needed today? Did you deliver it? Did you pour yourself out? Why or why not?

God has been quietly stirring in my heart for months now about a certain simple concept, and I feel like this is a good chance to share it with you. It comes down to the phrase, "Take a sec." It's a useful acronym tool: SEC. It's meant to help us understand the difference between (S)ympathy, (E)mpathy, and (C)ompassion. And to be clear: Compassion is the goal. But sympathy and empathy need to precede it.

Sympathy is seeing someone in a hole with no way out. You look over the edge at them standing down there in that hole, and you say, "What a terrible situation you're in. I'm so sorry you're in that hole." You imagine what it must be like, and you feel bad for them.

Empathy is seeing someone in a hole with no way out, and then jumping into that hole with them. You say, "Wow, I feel what you feel. This really is terrible. I know what it's like to feel what you're feeling."

Compassion is seeing someone in a hole with no way out. You climb down into the hole and stand with them for a moment. You say, "Wow, it's terrible to be in this hole. I feel what you're feeling." But you climbed down to them with a ladder. So you now say to them, "When you're ready, I've got this ladder, and I'd love to climb with you to get out of here."

See the differences? Sympathy is good. Empathy is better. But Compassion puts those feelings into action. But you won't even notice sympathy or empathy until you "take a sec" to notice the people around you. I think if we were to be more careful to notice, we'd see we're surrounded daily by people in deep holes, and each one is a chance for us to serve with compassion. This is a big part of living generously.

Now answer this:

Has your life been intentionally noticing others around you? What opportunities have you seen? Will you take a sec today and live compassionately as you live generously?

Prayer Prompt:

Jesus, thank you for the compassion you displayed on the cross for all of us. Help me to live compassionately today, seeing others and acting obediently and generously toward them.

In Jesus' name, Amen.

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Day 20: More than you're able // 2 Corinthians 8:1-5

1 "And now, brothers and sisters, we want you to know about the grace that God has given the Macedonian churches. 2 In the midst of a very severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. 3 For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, 4 they urgently pleaded with us for the privilege of sharing in this service to the Lord's people. 5 And they exceeded our expectations: They gave themselves first of all to the Lord, and then by the will of God also to us."

"You only truly possess that which you give away." No, I don't know who originally said that, if anyone specifically. Some internet research unveils speculations like Marcus Aurelius, or even one of the Buddhas. I really like Jim Elliot's take on this (which was based on a statement by Philip Henry): "He is no fool who gives what he cannot keep to gain that which he cannot lose."

Here's another gut-punch truth: It is more accurate to say that the things you say you own actually own you. You say you have possessions, yet you are the one possessed. In the act of gathering things for yourself, you have inadvertently shackled yourself to those things. Freedom vaporizes in the wake of materialism.

That's why (and how) Paul is making this acclimation of the church in Corinth. They weren't a perfect people, and we see that from his many admonitions and corrections of them. But here we have this wonderful commendation: Out of their poverty, they have given far beyond even their own ability. As Paul puts it, "Their extreme poverty welled up in rich generosity."

Not surprisingly, the economic system of the Kingdom is alive and well here in this example of the church in Corinth. We read these words and our brain locks up, right? How is it possible for poverty to turn into rich generosity? It's possible when we realize that God's metrics aren't human metrics. When you hear the word "poverty" you likely have an image in mind. And that's normal and natural.

But have you ever been in a situation where you literally felt you had nothing to lose? I would wish that on you, if you haven't experienced it. It's entirely freeing. You'll lose your grip on everything you once held as important, and you'll truly understand what it means to have a spirit of generosity. What possessed you becomes powerless when you take on a spirit of poverty. What I mean is, **when you own nothing, you are free to give everything.**

Now answer this:

What difficult thoughts emerge in your mind when you think about living a poverty mindset, allowing what you used to own to be what you are willing to give away? Wrestle with those thoughts for a minute.

Prayer Prompt:

Jesus, I don't want anything or anyone more than You. In You, I find every ounce of peace, purpose, and power that I need. I release all my sense of possessions and ownership of any material thing. Help my attitude of poverty to well up into rich generosity. In Jesus' name, Amen.

Day 21: This is where we must live. // John 3:16

"For God so loved the world that he gave his one and only Son, that whoever believes in him shall not perish but have eternal life."

We can't talk about generous living without focusing on our generous Lord. The generosity of God is the reason you're breathing right now. We get it twisted all the time, though. So many of the ills and issues we carry as humans are simply because we lose sight of who God is and who we are. We start to think that we're self-sufficient, that we're on our own, that what is going to be is up to us alone to figure out and make happen, and that we are the "captain and commander" of our own lives. Nonsense.

You are created, and therefore you are adored by your Creator. In His adoration of humanity, God has generously and benevolently provided for us a way to return to Him and into a love relationship with Him, having removed the blockade of our sin through the sacrificial death of His Son, Jesus. That death destroyed the separation between a holy God and a sinful humanity through the death of a sinless sacrifice who embodied both deity and humanity in perfect completion. It was the death and resurrection of Jesus that reanimates your dead self back to life. And in that life, we find that the full embrace of death to self is really the only way to live.

It is the generosity of God shown through Jesus that unlocks generosity in us. Until you receive this generous gift of grace, offered freely to all of humanity, you will not offer anything lasting to this world that resembles generosity. You can be kind, polite, or nice, but nothing of eternal consequence will flow from your life. It's the generous grace we find in Christ that makes generous living possible at all.

So this is where we land, and this is where we live: In a constant state of generosity. When we reckon ourselves as recipients, we can also reckon ourselves as agents of generosity in this world. And this by no means is all about or even limited to dollar amounts; it's a posture of the heart and a discipline of the mind that is made possible by God's Son and God's Spirit. And it is yours, and ours, to live out every day.

Now answer this:

Are you living generously? What can you do today to take a step deeper into living a life marked by generosity?

Prayer Prompt:

God, thank you for being so generous with your love and grace toward me. Please help me to return to that place of fully realizing how good You are, so I can embrace a life that reflects Your goodness, Your grace, and Your generosity.





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