

Day 16

Read: Proverbs 10:4, 5 - He that sleeps in harvest is a shame

"4. Lazy hands make a man poor, but diligent hands bring wealth. 5. He who gathers crops in summer is a wise son, but he who sleeps during harvest is a disgraceful son."

God is concerned about diligence and work. God has a work ethic. When He created man he put him in the Garden of Eden. We envision this as the most blissful of places, mankind's utopia. Yet, even in that utopia there was work to be done. God put man in the garden to tend and care for it. God always intends for us to be productive, not lazy. Some also envision heaven as being a place where there is no work, only recreation and lying around on clouds playing harps. Not so. Even in heaven there will be work to do. It is the nature of our Heavenly Father to work. He is productive and so He expects us, His creation to be like Him. In the New Testament the apostle Paul declared, "If a man will not work, neither should he eat." (2 Thess. 3:10)

The Ant and Grasshopper

In a field one summer's day a Grasshopper was hopping about, chirping and singing to its heart's content. An Ant passed by bearing along with great toil an ear of corn he was taking to the nest. "Why not come and chat with me," said the Grasshopper, "instead of toiling and moping in that way?" "I am helping to lay up food for the winter," said the Ant, "and recommend you to do the same." "Why bother about winter?" said the Grasshopper; "we have got plenty of food at present." But the Ant went on its way and continued its toil. When the winter came the Grasshopper had no food, and found itself dying of hunger, while it saw the ants distributing every day corn and grain from the stores they had collected in the summer. Then the Grasshopper knew: **"IT IS BEST TO PREPARE FOR THE DAYS OF NECESSITY."**

Æsop. (Sixth century B.C.) Fables.

God has given us strength and health of youth to work and be productive. We are to be diligent to provide for ourselves while we can because for every one of us there is a day coming in which we will retire or be unable to work. During our working years we are to provide not only for our day-to-day consumption but to provide resources for tomorrow. It is important for us to discover the secret of storing up during harvest so we have enough when times get tough. Joseph learned this principle and practiced it in Egypt as he prepared for years of famine by storing up during the good years of harvest (Genesis 41). All of us will have years of plenty and years of drought. A wise man learns not to consume all he earns but to set aside regularly and consistently for tomorrow. Larry Burkett, of Crown Financial Ministry, wisely recommended that all of us do diligence to give God his 10%, get out of debt, and start laying aside 10% of our income for our future and ourselves. We should all learn to live on less than 80% of our take home pay and thus storing up for ourselves a harvest for tomorrow.

Quote:

"Diligence is the mother of good fortune, and idleness, its opposite, never brought a man to the goal of any of his best wishes." - Miguel De Cervantes

Day 17

Read: Proverbs 30:7-8 - Riches and Poverty

"Two things I ask of you, O LORD; do not refuse me before I die: Keep falsehood and lies far from me; give me neither poverty nor riches, but give me only my daily bread."

Money can't bring happiness, just ask the winners of lottery tickets. The lottery player reasons, "If I just had enough money I could pay all my bills, quit working and buy all the things I have always wanted." He knows little about handling such an enormous responsibility. So, within a short time the winner of this bonanza finds himself in deeper debt than when he was working in a factory. Why? If you cannot manage your money when you make \$30,000 a year, making \$300,000 a year will not improve your management skills at all. In very little time you will frivolously spend what once looked like a fortune. Money does not bring happiness. Things do not bring contentment.

Real Stories of Lotto Winners

Billie Bob Harrell Jr. shared a common vision with many Americans; he wanted to be rich. Every Wednesday and Saturday he'd scrape together a few spare dollars to purchase a couple or so lottery tickets. Sometimes he'd use the sequence of his children's birth dates to choose his numbers. Other times he'd let the state's computer do his choosing for him. That random selection finally paid off after years of waiting and hoping.

On a warm evening in June 1997 he got his dream. He sat in his easy chair one evening and looked at his Quick Pick and then at the Sunday newspaper. Billy Bob studied the sequence of numbers again and began to realize the wildest of notions. He and wife Barbara Jean held the only winning ticket to a Lotto Texas jackpot of \$31 million.

The hard times were history when he arrived in Austin about a month later, with an entourage that included his family, his minister and his attorneys, to collect the first of 25 annual checks for \$1.24 million. But having sudden riches wasn't all it was cracked up to be. There are huge taxes to pay. You tend to over spend counting on next year's allotment. He bought too many cars, too many houses, and soon was in debt. Everyone seemed to be mad at him even though he was very generous with his wealth. Depressed in 1999, just two years after his dream came true, Billy Bob confided to a financial adviser: "Winning the lottery is the worst thing that ever happened to me."

On May 22, 1999, just 20 months after hitting lottery pay dirt, Harrell locked himself inside an upstairs bedroom of his fashionable Kingwood home and stood at the point of no return. Investigators say he stripped away his clothes, pressed a shotgun barrel against his chest and fired. His dream of quick wealth didn't bring him happiness at all.

Source: Houston Press

The Bible warns us in 1 Timothy 6, "they that would get rich fall into many perils and harmful desires because the love of money (and the pursuit of it) is the root of all evil. " True contentment is learning to live on little or much whatever the salary we earn. Money in any amount cannot bring happiness.

Quote:

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

Day 18

Read: Proverbs 30:24-28 - Small things are amazing

“24. Four things on earth are small, yet they are extremely wise: 25. Ants are creatures of little strength, yet they store up their food in the summer; 26. coney are creatures of little power, yet they make their home in the crags; 27. locusts have no king, yet they advance together in ranks; 28. a lizard can be caught with the hand, yet it is found in kings' palaces.”

God seems to delight in taking little things and making much of it. He takes a snowflake and piles one upon another until a mountain is overloaded with insignificant snowflakes. When a sudden noise causes it to slide, then all the individual snowflakes move as one down the mountain in what we call an avalanche.

A drop of rain is insignificant alone, in and of itself. But join one raindrop with enough other raindrops and you have a downpour. Add more drops and you have a deluge. Back up the deluge with more drops and you have the power to cause a dam to break and water to go rushing down the valley destroying all in its path.

A Penny for Your Thoughts

You may be surprised to learn that if you double a penny every day for 30 days, you will have a total of more than 10 million dollars. Multiply one penny by 2, then 2 pennies by 2, then four pennies by 2 and so on for thirty days and you will be surprised at the explosive growth this process allows.

Legend has it that the game of Chess was invented in India by a Hindu Priest. A Hindu Priest is called a Brahmin and like most priests all over the world, he was quite poor. The Brahmin decided to show the game of Chess to his King. The King was very pleased with the game and asked the Brahmin to name his price. The shrewd Brahmin replied, "Your highness, your pleasure is my reward." This pleased the King even more and the King now insisted that the Brahmin must name his price. So the Brahmin told the King, "Since you insist my Lord, all I want is some rice to feed my family." The King asked, "How much rice do you want?"

The Brahmin pointed to the Board of Chess. On a Chess Board, there are sixty-four squares. So the Brahmin told the King, "All I want you to do Sir is place one grain of rice in the first square, then double it and place two in the second square and then four in the third square and then 8 grains in the fourth square and then go on doubling the grains of rice till you reach the last square. Then if you will give me all the grains of rice that add up in this manner, I will be most grateful."

Without thinking, the King asked, "Is that all"? The Brahmin smiled and replied. "That is all my Lord." "Done," said the King. The King did not realize what he had committed to. If you will take the time to calculate the amount of rice that adds up, you will find out that the entire world does not produce that much grain in one year!

Quote

"A penny saved is a penny earned." – Ben Franklin, Poor Richard's Almanac

Day 19

Read: Zechariah 4:6-10 – Do not despise small things

“6. So he said to me, ‘This is the word of the LORD to Zerubbabel: ‘Not by might nor by power, but by my Spirit,’ says the LORD Almighty. 7. ‘What are you, O mighty mountain? Before Zerubbabel you will become level ground. Then he will bring out the capstone to shouts of ‘God bless it! God bless it!’ 8. Then the word of the LORD came to me: 9. ‘The hands of Zerubbabel have laid the foundation of this temple; his hands will also complete it. Then you will know that the LORD Almighty has sent me to you. 10. Who despises the day of small things? Men will rejoice when they see the plumb line in the hand of Zerubbabel...’ “

God is not impressed with big things. He is the author and creator of “big.” In the economy of God, big things come in small packages. Zerubbabel was charged with the task of rebuilding the temple in Jerusalem after the Babylonian Captivity. It was a huge job to do with few people and fewer resources. Money was scarce and man power even scarcer. It was a gigantic job and there was no way to do it properly with the resources at his disposal. The Lord gave comforting words to Zerubbabel, “ ‘Not by might, nor by power, but by my Spirit’ says the Lord.” Then He proceeded to scold people of Zerubbabel’s day for their impossibility thinking. *“Who has despised the day of small things?”*

God is able to make much with something small. God, throughout Scripture delighted to amaze us with what He could do with very little. It was never the size of the army, or the skill of the warrior, or the equipment at hand that won the day. It was the willingness of God’s people to look to Him for their supply. God always delights to do much with the little we have – five loaves and two fish, a little oil and a little meal, or water that can be turned into wine – God always comes through.

There is a wonderful illustration of this in Jewish history. Most of us are not familiar with the story of Hanukkah, the Festival of Lights, known in our Bible as the Feast of Dedication.

In 165 BC after a three-year struggle against the far superior forces of Antiochus’ armies, Judas Maccabeus defeated the Syrian tyrant in heroic and miraculous engagements. After cleansing the Temple of the idols and destruction that Antiochus wrought against it, they found only one small cruse of oil with which to light the sacred lamps. But miraculously that oil lasted eight days. The celebration is usually in December on our calendar, but really begins on the eve of the 25th day of the Hebrew month of Kislev and lasts eight days. It corresponds to the celebration of Christmas in that gifts are exchanged and contributions are made to the poor. Each evening a menorah candle is lighted until the eighth day. There are eight candles, one for each night of Chanukah.

The lesson of Hanukkah is that God is able to provide much from the little that is surrendered and dedicated to Him. The Lord is not usually asking us to give a fortune. He simply asks, “What’s in your hand.” For Moses it was a shepherd’s staff and God used it to lead a nation. Small things given to God become tools of God’s miracles.

Quote: *“Big things come in small packages.”* – An ancient proverb

Day 20

Read: Malachi 3:6-9 - Robbing God

“8. Will a man rob God? Yet you rob me. But you ask, ‘How do we rob you?’ In tithes and offerings. 9. You are under a curse--the whole nation of you--because you are robbing me. “

Would a dog bite the hand that feeds it? You betcha! Did you ever try to take away the dish of a dog that is eating? It matters little to an undisciplined dog, who is doing the taking. His one view is of himself alone, his needs, his possession, his food, and his satisfaction.

A Monkey Trap

A Southeast Asian monkey trap is constructed from a hollow gourd with a single opening just large enough for the monkey's hand to grasp the tempting bait of fruit. When he finds the bait, the monkey also finds that he cannot remove his hand and the fruit. He tenaciously refuses to let go of his prize and he becomes someone else's prize.

We may smile at the foolish monkeys, but how often do we hold to our money as tenaciously as the monkeys hold to the nuts or banana in the bottle? People are a lot like monkeys. We hold tightly to our measly bananas as though we would die if we gave one up. A good lesson to learn is to “Let go and let God.” It is only when we loosen our grip on what we claim is rightfully “ours” that we can have a hand open to receive greater gifts from God's hand.

I preached on tithing one Sunday and used the illustration of the monkey trap. A few weeks later I noticed one faithful parishioner was missing. When I asked about him one of my elders responded, “Oh, he's mad at you. He says you called him a monkey.”

If the shoe fits... If it looks like a duck, quacks like a duck, and walks like a duck, it's probably a duck (or monkey as the case may be).

Will a man rob God?

Will a man keep change from the store when it is an error to his advantage? You bet your bottom dollar. Will a man refuse to give God a tenth of his income? He certainly will and does by holding on tightly to what belongs to God by right and by rule. Nothing is closer to a man's heart than his wallet. Where your treasure is there you will find your heart. Throughout the Bible money gets between the soul and the Savior. You cannot serve God and money so God asks us to break the chain that binds us by surrendering the precious tithe. Will you?

Quotes

“Give to God what's right--not what's left.” – Unknown

“I never would have been able to tithe the first million dollars I ever made if I had not tithed my first salary, which was \$1.50 a week.” – John D Rockefeller

Day 21

Read: Malachi 3:10-12 - The Giving Challenge - Tithe

“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 you will not have room enough for it.”

God says, “You are under a curse.”

Have you ever been cursed? You probably haven’t, or at least not that you were aware of. God says curses are real. He allows people to be cursed because of disobedience. In Deuteronomy 28 there is a wonderful chapter about blessings and curses. God says these blessings will chase you and overtake you “if you abide in me and my word abides in you.” Then He lists the blessings that will come on us.

Contrary the last half of the chapter speaks of curses that will overtake us if we do not obey His word and, instead, decide to walk in our own paths. Those curses involve losses; diseases, failures, financial ruin, and even death because we did things our way instead of God’s way. The curse is not something God does as much as something we bring on ourselves. It is God’s natural law. Obey His principles and good will follow you. Disobey and bad things will happen as a result.



The old ‘Lil Abner comic strip used to portray some colorful characters. None is so unforgettable as **Joe Btfspk**, the world’s most loving friend and worst jinx who always travels with a dark cloud over his head. Everywhere he went and everyone he was near was under the curse of Joe Btfspk’s cloud.

God says, “Bring the whole tithe into my storehouse.”

There is no such thing as a half-truth. Either a thing is true or it is not. The same is true for a half tithe. There is no such thing. “Tithe” means a tenth, 10%. There is no such thing as a 9% tithe. Less is not a tithe at all, and until we have given the tithe that belongs to God we cannot claim to give offerings, which are always above and beyond. God says, “Bring the full tithe” not half, 7%, 8%, or 9%.

People inevitably ask me as a pastor whether I think the tithe should be on the gross or net income. That is, before or after taxes? The answer is simple: According to your faith be it unto you. I ask in return, “How much do you want to be blessed, in part or the whole?” I believe most people find it easiest to start giving what they have in hand, that is the net take-home pay. Then as they see God honoring his promise they easily and anxiously want to give from the gross.

God says, “Prove me in this thing, whether I will bless you.”

This is the only place in the Bible where proving or testing God is allowed. God challenges us. Try it! Prove it!

Quote:

“Go ahead. Make my day!” – Clint Eastwood as Lt. “Dirty” Harry Callahan in *Sudden Impact* – **God says, “Go ahead make my day. Let me bless you.”**

Day 22

Read: Haggai 1:3-9 – A purse with holes in it.

“3. Then the word of the LORD came through the prophet Haggai: 4. ‘Is it a time for you yourselves to be living in your paneled houses, while this house remains a ruin?’ 5. Now this is what the LORD Almighty says: ‘Give careful thought to your ways. 6. **You have planted much, but have harvested little. You eat, but never have enough. You drink, but never have your fill. You put on clothes, but are not warm. You earn wages, only to put them in a purse with holes in it.**’ 7. This is what the LORD Almighty says: ‘Give careful thought to your ways. 8. Go up into the mountains and bring down timber and build the house, so that I may take pleasure in it and be honored,’ says the LORD. 9. ‘You expected much, but see, it turned out to be little. What you brought home, I blew away. Why?’ declares the LORD Almighty. ‘Because of my house, which remains a ruin, while each of you is busy with his own house.’ “

Did you ever feel like you were getting farther behind every payday? No matter how much the raise, no matter how many bonuses or overtime hours you get, still your money does not go the distance. No matter what you try, you can’t get out of debt, and it seems each year you are farther behind than the year before. God says there is a reason. “You earn wages and put them into a wallet that leaks.”

In this particular case God says it was because the people of Israel prioritized their own houses more than the house of God. They robbed God of His tithes and offerings so they could buy a new kitchen, put up a garage, or buy new furniture. God will have a hand on your wallet one way or the other. Either He will be touching it to bless you or He will be touching it to take away from you.

Tithing teaches us discipline with money. It teaches us to make priorities and forces us to live carefully on a budget to honor God. When God is honored, He blesses. It is that simple. The Lord is not interested in rhetoric, that is, He is not interested in pledges of allegiance to His Lordship. God wants His Lordship to be demonstrated, not talked about.

I will never forget the day my old car broke down while married in college and with our first child. Finances were tight. My Opel’s clutch went out on me and it was my only means of transportation to my job. My wife and I raided our budget envelope and scraped enough cash to walk downhill a mile to the Buick dealer to buy the part I needed. It cost exactly \$42.00. I had on coveralls for working in the cold under my car on the street and decided to walk to the garage just like that. I took the money from my wife and walked the mile. When I reached into my overalls pocket to pay for the part, I realized that overalls don’t really have pockets; they are just straight-through pockets to hang tools on. My money was gone. I was in tears crying out to God. I begged the assistance of my brother-in-law and we both walked both sides of that mountain the entire mile. It was a windy day and we had little hope of finding the money, but we prayed. Then it happened. Bill found a twenty caught in a bush. Then I found another caught in a pile of leaves. We never found the two dollars. When we put God first he plugs the leaks!

Quote: *If there is a leak in your budget plug it with God’s tithe.* – Anonymous