

DIVINE PROVISION

**BIBLICAL FINANCIAL
STRATEGIES**

c Harvestime International Network

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INTRODUCTION

We are living in a time of tremendous financial instability. Rising debt, increasing unemployment, homelessness, and poverty are major concerns throughout the world. Businesses are failing. Nations that were formerly great economic giants are in financial upheaval. Rich businessmen and stockbrokers are watching wealth slip from their grasp.

There is much fearful speculation about what lies ahead. How high will inflation rise? How tough will these economically hard times be and how long will they last? People are questioning, "Will I be able to hold on to my job? Will I be able to make my house payment?" As a result, churches and Christian ministries that are supported by donations are also struggling to maintain their outreaches.

This book, *"Divine Provision,"* will prepare you personally and your ministry corporately to face what is happening now and what will occur in the future in the financial realm. Your position in the face of the current and impending crises will not be one of weakness, but it will be a stance of strength, faith, and power, *"For God hath not given us the spirit of fear; but of power, and of love, and of a sound mind" (2 Timothy 1:7).*

It is important that you understand biblical financial strategies because God wants to use you--your talents, your resources, and your ministry--to reap an end-time harvest of souls around the world. The only way you can do this is to be free from financial problems by entering into a new dimension of divine provision.

Credit card debt. Threats of foreclosure. Bankruptcy. Struggling to make ends meet. Barely surviving from paycheck to paycheck. For many, this is a way of life. What would you do if you had unlimited financial resources? Take a few minutes and think about this seriously. Answer it honestly. What would you do? Your answer to this question reveals a lot about your priorities. It also may very well determine your financial future.

The divine provision on which this study focuses is not where one lives lavishly and selfishly consumes resources by satisfying extravagant, materialistic desires. The abundance God wants you to experience is where your needs will be met so you will be able to sow liberally into the Kingdom of God and extend the Gospel to the nations of the world.

The scriptural financial strategies shared in this book will position you and your ministry to experience divine provision. No longer will you be hindered by unscriptural practices such as incurring unpaid debt, co-signing debts for others, and dishonest financial practices. If you are an employer in ministry or business, you will learn that you cannot defraud your workers and expect God to bless you. You must pay your workers and pay your debts. You will learn that you cannot be unequally yoked in business or ministry with someone who is not honest financially.

This book was birthed through personal experience. When we started the ministry of Harvestime International Network in 1983, we had no donors and no mailing list. We had no denominational sponsors. We looked to God to provide the needs of the ministry--and we still do!

From the beginning, we set ministry policies that we would not incur debt, believing that if God wanted us to go somewhere or do something, He would provide. We did not look to rich people to underwrite the ministry. We refused to co-sign for the debts of others and we paid our bills. To the best of our abilities, we followed the financial principles given in God's Word.

We started the ministry with what we had: A used computer and an old typewriter. We didn't even have room for an office in our home, so we converted a closet into an office. All of the training materials we have developed and sent around the world and into prisons are given free of charge. We sell materials here in the United States to help underwrite the ministry, but even then if a person cannot afford it, the studies are also offered free of charge on our web page. Like the Apostle Paul, we sometimes have worked with our own hands to support the ministry--from free-lance writing to managing mini-storage facilities. Whatever was necessary, we did it to accomplish our divine mandate.

Through application of these biblical principles, God has blessed this ministry abundantly. Harvestime International Network has grown into an international outreach touching the lives of hundreds of thousands of people around the world. In our personal finances, we have followed these same scriptural principles. What personal debt we had has been supernaturally retired and we don't incur new debt. We pay our tithes, give offerings, help the poor, we don't co-sign for the debts of others, and we are honest in our financial affairs.

It is not often in our books that we share personal information like this, and it is not shared here to exalt us or this ministry in any way. We are only sharing this so that you will know that the principles in this book are tried and true. We have lived out these principles in our personal lives and our ministry. The concepts shared in this study are God's Word and they truly work! We have embraced the biblical motto:

But seek ye first the kingdom of God , and his righteousness; and all these things shall be added unto you. (Matthew 6:33)

For many years, national Christian leaders in developing nations looked to richer western nations for support. What an amazing transformation has occurred as they have realized that God is their source--not America or England or elsewhere. Some of the largest churches in the world have been built in developing countries without a dime of support from other nations. God's plan for financial blessing isn't just restricted to western nations. These principles work no matter where you live because:

For my thoughts are not your thoughts, neither are your ways my ways, saith the Lord. For as the heavens are higher than the earth, so are my ways higher than your ways, and my thoughts than your thoughts. For as the rain cometh down, and the snow from heaven, and returneth not thither, but watereth the earth, and maketh it bring forth and bud, that

it may give seed to the sower, and bread to the eater: So shall my word be that goeth forth out of my mouth: it shall not return unto me void, but it shall accomplish that which I please, and it shall prosper in the thing whereto I sent it. (Isaiah 55:8-11)

The scriptural principles in this study will not return void! They will work because they are God's Word!

You may have struggled with financial problems for so long that you have given up hope of anything ever changing in the future. Remember the story of the crippled man at the pool of Bethesda? He had given up all hope of getting well, but then one day--in the perfect timing of God--he got his breakthrough. Jesus stopped by, he was totally healed, took up his bed, and walked! You need the same kind of miracle in your finances to eliminate the hindrances which have crippled you from rising up to accomplish your divine destiny. This is your time for a financial breakthrough! It is time to take up your crippled finances--so to speak--and begin to walk into the miracle of God's divine provision

In this study on biblical financial strategies, you will learn about our giving God and the tremendous resources He has already given us through Christ Jesus. You will learn how to live under an open heaven financially and how your debts can be supernaturally retired. You will also learn how to conduct spiritual warfare in behalf of your finances, scriptural financial principles, and how to remove barriers to financial blessing. If you have lost everything, you will learn how all can be restored. Through this process, you will receive a new financial anointing that will enable you to sow and reap abundantly in God's Kingdom. You will be prepared to face your financial future with faith instead of fear because you will have a firm foundation built upon God's Word!

The title for this study, *Divine Provision*, was selected to keep your focus on the basic thesis of this revelation: That God supernaturally provides for believers to meet their needs and enable them to accomplish His purposes.

Each chapter title in this study of *Divine Provision* is phrased as a step to take. We have a long spiritual journey ahead, so let's get started.

CHAPTER ONE

EMBRACING OUR GIVING GOD

From Genesis to Revelation, God clearly reveals that He always provides for His people and that financial blessing is His will. The prosperity He has planned for you to enjoy is abundant provision, both materially and spiritually, enabling you to fulfill your divine destiny. God doesn't want you to view Him as stern and uncaring. He wants you to embrace Him as a loving and giving Heavenly Father who wants to bless His children in every way--including financially. From the time Israel became a nation, God expressed His desire to bless His people. He declared:

Wherefore it shall come to pass, if ye hearken to these judgments, and keep, and do them, that the Lord thy God shall keep unto thee the covenant and the mercy which he swore unto thy fathers: And he will love thee, and bless thee, and multiply thee: he will also bless the fruit of thy womb, and the fruit of thy land, thy corn, and thy wine, and thine oil, the increase of thy kine, and the flocks of thy sheep, in the land which he swore unto thy fathers to give thee. (Deuteronomy 7:12-13)

Does this sound like a God who wants His people to live in poverty? No! It is God's plan for you to have sufficiency in every area of your life, and that includes your finances. Sufficiency doesn't necessary mean wealth--although God blesses some people in this way. But it does mean that your personal and ministry needs will be met.

Note that in this passage God declares, "...if you hearken to these judgments". To what judgments is God referring? He is talking about the principles revealed in His Word, and this includes His plan for divine provision--not a scheme for selfish extravagance, but a plan for supernatural provision of your needs.

HOW DO YOU PERCEIVE GOD?

How you perceive God has a tremendous impact on your finances. It will affect how you view material blessings, how you give to God and others, and how you perceive the rich and the poor. As you begin this study on divine provision, you must decide the answer to this question: How do you perceive God in terms of His generosity?

The Bible reveals that God is an extravagant giver. Everything we know about Him reflects a lavish, divine generosity. Examples of His giving surround us in creation, redemption, and in the gifts of our family and friends, our personal abilities, and our world.

Jesus said, *"If ye then, being evil, know how to give good gifts unto your children, how much more shall your Father which is in heaven give good things to them that ask him?" (Matthew 7:11)*. Jesus reminded people that God was their Father and--like all fathers--He loves to bless His children with gifts. Then Jesus pointed out that, unlike human fathers, God will not

promise and then fail to deliver. God's generosity to His children is far greater than that of your natural parents or even yourself as a parent.

The Bible describes God in two major areas which illustrate His amazing generosity. It identifies Him as *Creator* and as *Redeemer*. God is the One Who gives both material life and spiritual life.

These titles reveal the essence of God, and throughout the Bible He is worshiped in both of these roles. In Revelation 4:11, the elders sang, "*Thou art worthy, O Lord, to receive glory and honour and power: for thou hast created all things, and for thy pleasure they are and were created.*" In Revelation 5:9, they sang: "...*Thou art worthy to take the book, and to open the seals thereof: for thou wast slain, and hast redeemed us to God by thy blood out of every kindred, and tongue, and people, and nations ...*"

The Bible repeatedly celebrates God's twin gifts of creation and redemption--His material and spiritual giving:

Giving thanks unto the Father, which hath made us meet to be partakers of the inheritance of the saints in light: Who hath delivered us from the power of darkness, and hath translated us into the kingdom of his dear Son: In whom we have redemption through his blood, even the forgiveness of sins: Who is the image of the invisible God, the firstborn of every creature: For by him were all things created, that are in heaven, and that are in earth, visible and invisible, whether they be thrones, or dominions, or principalities, or powers: all things were created by him, and for him: And he is before all things, and by him all things consist. And he is the head of the body, the church: who is the beginning, the firstborn from the dead; that in all things he might have the preeminence. For it pleased the Father that in him should all fulness dwell; And, having made peace through the blood of his cross, by him to reconcile all things unto himself by him, I say, whether they be things in earth, or things in heaven. (1 Corinthians 1:12-20)

Verse 16 praises God because "...by him all things were created" and verse 20 for "...having made peace through the blood of his cross." These are His twin gifts of creation and redemption.

THE GIFT OF CREATION

The biblical record starts with a description of God's gift of creation. Genesis 1:1 opens with timeless words that introduce us to our God: "*In the beginning God created the heaven and the earth.*" Christians may disagree over details about creation, but the basic truth is plain: God existed before the world and everything came forth from nothing at His command.

Genesis 1:29 records God's first words to humanity were, "...*Behold I have given you...*" These words reveal God's nature at the outset of His relationship with mankind. He is a giver, and creation is one of His greatest gifts to us. God blessed Adam and Eve with all that was needed in order for them to prosper:

*So God created man in his own image, in the image of God created he him; male and female created he them. **And God blessed them**, and God said unto them, **Be fruitful**, and **multiply**, and replenish the earth, and subdue it: and have dominion over the fish of the sea, and over the fowl of the air, and over every living thing that moveth upon the earth. And God said, Behold, **I have given** you every herb bearing seed, which is upon the face of all the earth, and every tree, in the which is the fruit of a tree yielding seed; to you it shall be for meat. And to every beast of the earth, and to every fowl of the air, and to every thing that creepeth upon the earth, wherein there is life, **I have given** every green herb for meat: and it was so. (Genesis 1:27-30)*

The story of Noah's ark highlights the diversity of the Creator's giving. A massive ocean liner, so to speak, was needed to preserve a sample of all the known species. Whenever God gives and whatever He gives, there is endless variety. Why are there so many species of birds and insects? Why is every snowflake and fingerprint unique? Why are there so many differences in the appearances of individuals? It is because God is such an extravagant giver!

Psalms Chapter 104 provides a guided tour of God's gift of creation

Bless the Lord, O my soul. O Lord my God, thou art very great; thou art clothed with honour and majesty. Who coverest thyself with light as with a garment: who stretchest out the heavens like a curtain: Who layeth the beams of his chambers in the waters: who maketh the clouds his chariot: who walketh upon the wings of the wind: Who maketh his angels spirits; his ministers a flaming fire: Who laid the foundations of the earth, that it should not be removed for ever. Thou coveredst it with the deep as with a garment: the waters stood above the mountains. At thy rebuke they fled; at the voice of thy thunder they hasted away. They go up by the mountains; they go down by the valleys unto the place which thou hast founded for them. Thou hast set a bound that they may not pass over; that they turn not again to cover the earth. He sendeth the springs into the valleys, which run among the hills. They give drink to every beast of the field: the wild asses quench their thirst. By them shall the fowls of the heaven have their habitation, which sing among the branches. He watereth the hills from his chambers: the earth is satisfied with the fruit of thy works. He causeth the grass to grow for the cattle, and herb for the service of man: that he may bring forth food out of the earth; And wine that maketh glad the heart of man, and oil to make his face to shine, and bread which strengtheneth man's heart. The trees of the Lord are full of sap; the cedars of Lebanon, which he hath planted; Where the birds make their nests: as for the stork, the fir trees are her house. The high hills are a refuge for the wild goats; and the rocks for the conies. He appointed the moon for seasons: the sun knoweth his going down. Thou makest darkness, and it is night: wherein all the beasts of the forest do creep forth. The young lions roar after their prey, and seek their meat from God. The sun ariseth, they gather themselves together, and lay them down in their dens. Man goeth forth unto his work and to his labour until the evening. O Lord, how manifold are thy works! in wisdom hast thou made them all: the earth is full of thy riches. So is this great and wide sea, wherein are things creeping innumerable, both small and great beasts. There go the ships: there is that leviathan, whom thou hast made to play therein. These wait all upon thee; that thou mayest give

them their meat in due season. That thou givest them they gather: thou openest thine hand, they are filled with good. Thou hidest thy face, they are troubled: thou takest away their breath, they die, and return to their dust. Thou sendest forth thy spirit, they are created: and thou renewest the face of the earth. The glory of the Lord shall endure for ever: the Lord shall rejoice in his works. (Psalm 104:1-33)

When people think about God as Creator, they often assume that His creative work ended in Eden, but God's extravagant giving through creation still continues. Psalm 104 moves between what God *did* at creation and what He *still does* for creation. Verses 27-29 show that the ongoing existence of all creation depends on the Creator's extravagant, continuous giving. Verse 30 makes it clear that God's creative giving is ongoing: "*Thou sendest forth thy spirit, they are created ...*"

Right up to the end of time as we know it, God will continue to create--including the great creative act spoken of in Revelation 21:5 where God declares "... *Behold, I make all things new ...*"

THE GIFT OF REDEMPTION

Old Testament sacrifices and offerings were vital in the lives of the Israelites. God used them for generations to prepare His people for the day when Christ would offer His life as the only sacrifice sufficient to cleanse mankind's sin. These sacrifices and offerings were necessary because without the shedding of blood there is no remission of sin. The Old Testament system was as a reminder of their need for a Savior who would someday die once and for all for the sins of all mankind.

Centuries later, God sent Jesus to the world as His greatest gift to mankind. He gave His only Son willingly as a sacrificial offering for our sins:

For God so loved the world, that he gave his only begotten Son, that whosoever believeth in him should not perish, but have everlasting life. (John 3:16)

God sent Jesus to earth in the form of human flesh, to take our sins upon Himself, to shed His blood, and to restore us to full fellowship with Him. Jesus shed His blood willingly. No one took His life from Him, but He laid it down of His own free will:

Hence, when He (Christ) entered into the world, He said, Sacrifices and offerings You have not desired, but instead You have made ready a body for Me (to offer); In burnt offerings and sin offerings You have taken no delight. Then I said, Lo, here I am, come to do Your will, o God; (to fulfill) what is written of Me in the volume of the Book. (Hebrews 10:5-7, TAB)

Because of this one perfect sacrifice, man was forever set free from sin.

Whereas this One (Christ) after He had offered a single Sacrifice for our sins (that shall avail) for all time, sat down at the right hand of God, Then to wait until His enemies should be made a stool beneath His feet. For by a single offering He has forever completely cleansed and perfected those who are consecrated and made holy. (Hebrews 10:12-14, TAB)

There is no further sacrifice necessary to redeem mankind from sin. No longer is it necessary for us to offer burnt offerings to God. We are able to enter into a relationship with Him through that one perfect sacrifice. Through the blood of Jesus, we have been granted free access to God whereby we are able to come fearlessly and boldly into His presence to receive all we need from Him.

God's greatest gift is His only Son--especially the *death* of His Son. Titus 2:14 describes Jesus as One "*Who gave himself for us, that he might redeem us from all iniquity, and purify unto himself a peculiar people, zealous of good works.*"

First Timothy 2:6 says that Jesus "*gave himself as a ransom for all.*" First Corinthians 6:20 specifies that we were "*bought with a price*" Colossians 1:13-14 says that God "*hath delivered us from the power of darkness, and hath translated us into the kingdom of his dear Son: In whom we have redemption through his blood, even the forgiveness of sins ...*"

Ephesians 1:7-8 uses similar words to underscore God's extreme generosity: "*In whom we have redemption through his blood, the forgiveness of our sins, according to the riches of his grace; Wherein he hath abounded toward us in all wisdom and prudence ...*".

There are many other verses in the New Testament which describe the Father's gift of His Son. It is because of Christ's death and our redemption from sin that we can stand justified before a righteous and holy God. First Corinthians 6:11 states "*ye are justified in the name of the Lord Jesus, and by the Spirit of our God.*" Romans 8:33 speaks of the present--"*It is God that justifieth*"--and Romans 5:19 looks to the future--"*by the obedience of one shall many be made righteous.*" Justification means that the divine verdict of "guilty, but pardoned" has been declared over our lives rather than "guilty and condemned".

Romans 5:10 states that "*...when we were enemies, we were reconciled to God by the death of his Son.*" In 2 Corinthians 5:18 we are told that "*all things are of God, who hath reconciled us to himself by Jesus Christ, and hath given to us the ministry of reconciliation*".

We know from everyday experience that gifts are a vital part of mending broken relationships. From a bouquet of flowers after a domestic argument to reparations after a war, giving brings healing and restores relationships. Jesus Christ gave His life as an indescribable gift to reconcile us to our Creator.

If you have not experienced this wonderful gift of redemption, then stop right now, ask God to forgive your sins through the blood of Jesus, and accept Jesus Christ as your Savior. It is important that you do this if you have not already done so, not only because it is required to

reconcile you to God, but also because the revelation of biblical financial principles is a spiritual one. It can only be received with a born-again, spiritual mind.

EVERY GOOD GIFT COMES FROM GOD

God loved us so much that He gave His only Son, so should it not stand to reason that every good gift in our lives come from Him?

He that spared not his own Son, but delivered him up for us all, how shall he not with him also freely give us all things? (Romans 8:32)

Every good gift you have comes from God:

Every good gift and every perfect gift is from above, and cometh down from the Father of lights, with whom is no variableness, neither shadow of turning. (James 1:17)

Your family, your friends, your health, your ministry, your talents, your financial resources--every positive thing in your life is a gift from our giving God.

The book of Revelation records additional gifts that our giving God will give to believers in the future:

He that hath an ear, let him hear what the Spirit saith unto the churches; To him that overcometh will I give to eat of the tree of life, which is in the midst of the paradise of God. (Revelation 2:7)

Fear none of those things which thou shalt suffer: behold, the devil shall cast some of you into prison, that ye may be tried; and ye shall have tribulation ten days: be thou faithful unto death, and I will give thee a crown of life. (Revelation 2:10)

He that hath an ear, let him hear what the Spirit saith unto the churches; To him that overcometh will I give to eat of the hidden manna, and will give him a white stone, and in the stone a new name written, which no man knoweth saving he that receiveth it. (Revelation 2:17)

And he that overcometh, and keepeth my works unto the end, to him will I give power over the nations: (Revelation 2:26)

And I will give him the morning star. (Revelation 2:28)

And he said unto me, It is done. I am Alpha and Omega, the beginning and the end. I will give unto him that is athirst of the fountain of the water of life freely. (Revelation 21:6)

And, behold, I come quickly; and my reward is with me, to give every man according as his work shall be. (Revelation 22:12)

Ephesians 2:4-10 reflects the immensity of God's giving nature:

But God, who is rich in mercy, for his great love wherewith he loved us, Even when we were dead in sins, hath quickened us together with Christ, (by grace ye are saved;) And hath raised us up together, and made us sit together in heavenly places in Christ Jesus: That in the ages to come he might shew the exceeding riches of his grace in his kindness toward us through Christ Jesus. For by grace are ye saved through faith; and that not of yourselves: it is the gift of God: Not of works, lest any man should boast. For we are his workmanship, created in Christ Jesus unto good works, which God hath before ordained that we should walk in them.

THE BASIS FOR OUR GIVING

From Genesis to Revelation, our God is depicted as a giving God. Because God gave His best to us through creation, redemption, and every good gift we have received, we must be willing to give our best to Him.

As God has freely given us all things through Christ, we must be willing to present our bodies as a *"living sacrifice, holy, acceptable unto God"* (Romans 12:1). We must not withhold anything from God, but must give ourselves to Him totally--spirit, soul, and body. When you give yourself one hundred percent to God, then you will not withhold anything from Him--your time, talents, or your finances.

As you will learn in this study, believers are to give God the very best that they have as an act of worship. It is God's will that there be plenty to provide for the needy and for the work of extending the Kingdom of God. It is His will that we have the necessary finances to accomplish the mandate He has given of evangelizing the world.

We are living in God's end-time spiritual harvest and we are under a divine commission to take the Gospel to the nations of the earth before Jesus returns. Jesus said, *"And this gospel of the kingdom shall be preached in all the world for a witness unto all nations; and then shall the end come"* (Matthew 24:14). To be able to accomplish this task, however, we must have a breakthrough in our finances. It costs money to travel and spread the Gospel. It is expensive to produce Bibles and training materials. It requires funding to build churches and extend missions. Christian radio, television, and internet ministries all require finances.

Satan has hindered the work of God for too long. He has sown lies and robbed many believers from the blessing of giving to God and receiving His financial blessings in return. As a result, the flow of finances into their lives and into the work of God through them has been hindered.

As believers, we have unlimited riches reserved for us to abundantly meet every need in our lives and ministries. The problem is, many believers do not know what these resources are or how to access them. That is the subject of the next chapter.

CHAPTER TWO

ACCESSING YOUR DIVINE RESOURCES

Do you consider yourself to be a needy person? In some ways, it is good to be needy. We are not talking about needs that lead to dependency on others or deprivation, rather about being needy before God. It was said of the church at Laodicea:

Because thou sayest, I am rich, and increased with goods, and have need of nothing; and knowest not that thou art wretched, and miserable, and poor, and blind, and naked: I counsel thee to buy of me gold tried in the fire, that thou mayest be rich; and white raiment, that thou mayest be clothed, and that the shame of thy nakedness do not appear; and anoint thine eyes with eyesalve, that thou mayest see. (Revelation 3:17-18)

Because they failed to perceive their true needs, the Laodiceans became lukewarm and self-sufficient. Perhaps because of their material wealth they thought they had no needs, but spiritually they sure did!

Philippians 4:19 declares, "*But my God shall supply all your need according to his riches in glory by Christ Jesus.*" God supplies according to need. Take away the need, and there is no supply. The right kind of need attracts supernatural resources, the divine provision about which we are studying. This is why you need a definite spiritual purpose. The bigger your spiritual purpose--your dreams, goals, and objectives--the bigger the supply God has reserved for you. The more resources you need to accomplish His purposes, the bigger your supply.

A needless life is an unproductive life. A great spiritual leader named Oswald Chambers declared, "*If we are ever free from the sense of need, it is not because the Holy Spirit has satisfied us, but because we have been satisfied with as much as we have. A sense of need... keeps our life rightly related to Jesus Christ.*"

God knows your need before you ask:

And it shall come to pass, that before they call, I will answer; and while they are yet speaking, I will hear. (Isaiah 6:24)

God wants to provide for you abundantly. The Bible declares that He is "*...able to do exceeding abundantly above all that we ask or think, according to the power that worketh in us*" (Ephesians 3:20).

We don't realize all that God has prepared for us, but we can discover this through His Spirit--which is one of the reasons for this study:

But as it is written, Eye hath not seen, nor ear heard, neither have entered into the heart of man, the things which God hath prepared for them that love him. But God hath revealed them unto us by his Spirit: for the Spirit searcheth all things, yea, the deep things of God. (1 Corinthians 2:9-10)

Again, it must be emphasized that the purpose of divine provision is not to amass wealth and material things. The purpose is to empower you to fulfill your divine destiny. We must also emphasize again that this revelation can only be understood by a spiritual mind. This is not a manual on budgeting or a business guide to managing your finances. This is a spiritual revelation based upon the Word of God. This is why you must be a true believer in Jesus Christ in order to receive and apply this revelation.

God is the supernatural provision for your spiritual vision. He seeds your need:

And God is able to make all grace abound toward you; that ye, always having all sufficiency in all things, may abound to every good work: As it is written, He hath dispersed abroad; he hath given to the poor: his righteousness remaineth for ever. Now he that ministereth seed to the sower both minister bread for your food, and multiply your seed sown, and increase the fruits of your righteousness;) Being enriched in every thing to all bountifulness, which causeth through us thanksgiving to God. (2 Corinthians 9:8-11)

Whether you have a limited income or a substantial one, God wants to bring you into a position of spiritual dependency upon Him. God has planned divine provision for you, your family, and the ministry He has given you. An important step to experiencing this sufficiency is recognizing what has been provided for you as a spiritual heir.

YOU ARE AN HEIR OF ABRAHAM

The story of Abraham begins with his departure from Ur of the Chaldeans in ancient southern Babylonia. Abram--as he was then called--and his family moved north along the trade routes of the ancient world and settled in the prosperous trade center of Haran, several hundred miles to the northwest. At age 75, Abraham received a call from God to go to an unknown land that the Lord would show him:

Now the Lord had said unto Abram, Get thee out of thy country, and from thy kindred, and from thy father's house, unto a land that I will shew thee: And I will make of thee a great nation, and I will bless thee, and make thy name great; and thou shalt be a blessing: And I will bless them that bless thee, and curse him that curseth thee: and in thee shall all families of the earth be blessed. (Genesis 12:1-3)

God promised Abraham that his descendants would become a great nation (Genesis 12:1-3). The promise must have seemed unbelievable to Abraham because his wife, Sarah, was elderly and childless (Genesis 11:30-31; 17:15), but Abraham believed God and--at His Word--began a long journey into the unknown.

Abraham traveled south along the trade routes from Haran, through Shechem and Bethel, to the land of Canaan. This was a populated area, inhabited by the war-like Canaanites, so Abraham's belief that God would ultimately give this land to him and his descendants was a tremendous act of faith:

By faith Abraham, when he was called to go out into a place which he should after receive for an inheritance, obeyed; and he went out, not knowing whither he went. By faith he sojourned in the land of promise, as in a strange country, dwelling in tabernacles with Isaac and Jacob, the heirs with him of the same promise: For he looked for a city which hath foundations, whose builder and maker is God. (Hebrews 11:8-10)

As part of Abraham's call and in response to his obedience, God made specific promises to him. This agreement between God and Abraham has been called the "Abrahamic covenant." The Bible records several occasions when God appeared to Abraham to make, confirm, and amend the promises of this covenant.

The provisions of these agreements, which ultimately would result in blessing all the families of the earth, were not only extended to Abraham, but to his seed after him--Isaac, Jacob, and the nation of Israel

The tremendous blessings of Abraham extend even further than the nation of Israel, however. The Apostle Paul declared:

The Spirit itself beareth witness with our spirit, that we are the children of God: And if children, then heirs; heirs of God, and joint-heirs with Christ; if so be that we suffer with him, that we may be also glorified together. (Romans 8:16-17)

Romans 4:16 declares that Abraham was the "father of us all." As a child of God, as Abraham's spiritual seed, and as a joint heir with Jesus Christ, these covenant promises are also your spiritual inheritance.

The Apostle Paul declared, "And if ye be Christ's, then are ye Abraham's seed, and heirs according to the promise" (Galatians 3:29.). This means that as a true believer, you are Abraham's spiritual seed and the promises that God made to Abraham extend down through the centuries to you today:

That is, They which are the children of the flesh, these are not the children of God: but the children of the promise are counted for the seed. (Romans 9:8)

To study the promises of the Abrahamic covenant in detail, consult "*The Covenant Of Abraham*" on the Harvestime International Network webpage. The following list summarizes the tremendous wealth that is yours through this powerful covenant. Each promise made to Abraham is listed, followed by a spiritual application in *italic* print.

Genesis 12:1-3,7:

1. I will show thee a land and give it to thee (1,7).
God will reveal your spiritual destiny.
2. I will make of thee a great nation (2).
God will make your spiritual descendants great.
3. I will bless thee (2).
God will bless you.
4. I will make thy name great (2).
He will make your name great—of good reputation.
5. Thou shalt be a blessing (2).
He will make you a blessing.
6. I will bless them that bless thee (3).
He will bless those that bless you.
7. I will curse them that curse thee (3).
He will curse those who curse you.
8. In thee shall all families of the earth be blessed (3).
The families (nations) of the earth will be blessed through you.

Genesis 13:15-17:

9. All the land which thou seest, to thee will I give it forever (15).
All God reveals to you is yours.
10. I will also give the land to thy seed forever (15).
These blessings will extend to your spiritual seed.
11. I will make thy seed as the dust of the earth (16).
Your spiritual seed will be as the dust of the earth.
12. Walk through the land, for I will give it unto thee (17).
Wherever God leads you, that spiritual territory is yours.

Genesis 15:1-21:

13. I am thy shield (1).
God is your shield.
14. I am thy exceedingly great reward (1).
God is your exceeding great reward.
15. He that shall come forth out of thine own loins shall be thine heir (4).
You will bring forth spiritual heirs.
16. Abraham would believe the Lord and it would be counted to him for righteousness (6).
You believe the Lord and it is counted to you for righteousness.
17. Thy seed shall be as the stars of heaven (5).
Your spiritual seed shall be as the stars of heaven.

18. I am the Lord who brought thee out of Ur of the Chaldees to give thee this land to inherit it (7).
God brought you out of the past to bring you into your spiritual inheritance.
19. Thy seed shall be in bondage (slavery in Egypt) for 400 years (13).
God brought you out of the bondage of slavery to sin.
20. That nation whom they shall serve (Egypt) will I judge (14).
God will judge those who enslaved you.
21. Afterward, I will bring them out (of Egypt) with great substance (14).
You will be brought out of every bondage with great spiritual and material substance.
22. Thou shalt go to thy fathers in peace (15).
You will join your Godly ancestors in eternity.
23. Thou shalt be buried in a good old age (15).
You will live to accomplish your destiny.
24. In the fourth generation, thy seed shall come here again (16).
Your seed will be preserved and return to their spiritual roots.
25. Unto thy seed have I given this land (18).
Your seed will inherit their rightful possessions.
26. I will set the River of Egypt and the great Euphrates River as the boundaries of the promised land (18).
God has established your spiritual boundaries, and nothing can change them.

Genesis 17:1-22:

27. I will make my covenant between me and thee (Abraham) (2).
This is a supernatural covenant established between God and you.
28. I will multiply thee exceedingly (2).
God will multiply you exceedingly.
29. My covenant is with thee (4)
God's covenant is with you.
30. Thou shalt be a father of many nations (4).
You will be the spiritual parent of nations.
31. Thy name shall be called Abraham rather than Abram (5).
God will change your spiritual identity to reflect His purposes.
32. I will make thee exceedingly fruitful (6).
You will be exceedingly fruitful in every area of life.
33. I will make nations of thee (6).
You will multiply spiritually and affect the destiny of entire nations.
34. Kings shall come out of thee (6).
You will raise up spiritually great men and women.
35. The covenant is everlasting (7).
This covenant is everlasting.
36. I will be a God unto thee (7).
God will be God to you.
37. I will be a God unto thy seed after thee (7).
He will be God to your spiritual and natural seed.

38. I will give all the land of Canaan to you and to your seed as an everlasting possession (8).
God will give you your rightful inheritance as an everlasting possession.
39. And I will be thy seed's God (8).
He will be your seed's God.
40. Circumcision sealed the covenant (9-14).
This covenant has been sealed by the blood of Jesus Christ.
41. Sarai's name shall be changed to Sarah (15).
Like Sarah, your spiritual identity will be changed and you will become fruitful.
42. I will bless Sarah (16).
God will bless you.
43. I will give thee a son of Sarah (16).
He will raise up spiritual sons and daughters to you.
44. Sarah will be a mother of nations (16).
You will be the spiritual mentor of nations.
45. Kings of people shall be of Sarah (16).
You will bring forth strong spiritual leaders.
46. Sarah's son shall be named Isaac (19).
Your children will be birthed by the Spirit (like Isaac), not of the flesh (like Ishmael).
47. I will establish my covenant with Isaac for an everlasting covenant (19).
This covenant is established with you forever.
48. I will establish my covenant with Isaac's seed after him for an everlasting covenant (19).
This covenant is established with your seed forever.
49. I will make Ishmael fruitful (20).
God will make all related to you spiritually fruitful.
50. I will multiply Ishmael exceedingly (20).
God will multiply all related to you spiritually.
51. Twelve princes shall Ishmael beget (20).
You will bring forth spiritual heirs.
52. I will make Ishmael a great nation (20).
Your seed will be a great spiritual nation.
53. My covenant will I establish with Isaac, but I have blessed Ishmael also (20-21).
God will bless all of your efforts (Ishmael), but His divine covenant comes supernaturally through His Spirit (Isaac).

Genesis 22:16-18 :

54. The covenant is guaranteed by God's oath (16).
God has guaranteed these blessings are yours with His own oath.
55. In blessing I will bless thee (17).
God will bless you as you bless others.
56. In multiplying, I will multiply thy seed as the stars of the heaven and as the sand which is upon the sea shore (17).
God will multiply your spiritual seed as the stars and sand.
57. Thy seed shall possess the gate of his enemies (17).

- Your spiritual seed will possess the gates of the enemy.*
58. In thy seed shall all families of the earth be blessed (18).
Your spiritual seed will bless all families (the nations) of the earth.

From this composite list, you can see what tremendous resources are yours through the Abrahamic covenant. Can you believe there are even more divine provisions available to you as a joint-heir with Jesus Christ?

YOU ARE A JOINT-HEIR WITH JESUS CHRIST

In addition to being an heir of the promises of Abraham, you are also a joint-heir with Christ.

As the pre-existent Son of God, Jesus was coequal with God. All that the Father possessed belonged to Him, yet He chose to become poor:

For ye know the grace of our Lord Jesus Christ, that, though he was rich, yet for your sakes he became poor, that ye through his poverty might be rich. (2 Corinthians 8:9)

The word "poor" in this verse is translated from the Greek word "*ptocheuo*" which means "to be destitute." Jesus willingly gave up His vast wealth so that you might be made rich.

Jesus did not come to earth with the wealth of a king. He totally stripped Himself of all that He had and came in the form of a servant:

... Christ Jesus ... Who, being in the form of God, thought it not robbery to be equal with God: But made himself of no reputation, and took upon him the form of a servant, and was made in the likeness of men: (Philippians 2:5-7)

Jesus experienced the pain, suffering, and poverty of this world:

For verily he took not on him the nature of angels; but he took on him the seed of Abraham. Wherefore in all things it behooved him to be made like unto his brethren, that he might be a merciful and faithful high priest in things pertaining to God, to make reconciliation for the sins of the people. (Hebrews 2:16-17)

During His life on earth, Jesus was poor according to the world's standards. He was born in a humble stable. His bed was a lowly manger. He owned no houses or lands. Jesus told the scribe who wanted to follow Him, "*The foxes have holes, and the birds of the air have nests; but the Son of man hath not where to lay his head*" (Matthew 8:20). During His ministry, Jesus lived with friends and ate at their tables. When He died, His body was placed in a borrowed tomb.

Although Jesus was considered poor, all the resources of heaven were at His disposal. He had none of the world's wealth, yet He possessed an abundance of all that He needed. He did not rely on the world's limited resources, but He trusted in His Father's supernatural provision. Acts 10:38 indicates that Jesus went about doing good and the word for "good" in this verse means to

be generous and liberal. God provided all Jesus needed to accomplish His divine mission and to do good in this world.

When there was a multitude of 5,000 men plus women and children who were hungry, Jesus did not send them away without meeting their need. He drew from His Father's reservoir of riches. He said to Philip, *"Where are we to buy bread, that these may eat?" And this He was saying to test him; for He Himself knew what He was intending to do. Philip answered Him, 'Two hundred denarii worth of bread is not sufficient for them, for everyone to receive a little.' One of His disciples, Andrew, Simon Peter's brother, said to Him, 'There is a lad here who has five barley loaves and two fish, but what are these for so many people?'" (John 6:5-9, NAS).*

Instead of sending the people away hungry, Jesus took the resources that He had and multiplied them. He took five loaves of bread and two small fish, blessed the food, divided it, and gave it to His disciples to feed the people. Not only did they have enough for everyone to eat and be satisfied, but there was an abundance of twelve full baskets left over! This is the same type of divine provision God intends for you to experience today--enough for the need with some left over!

On another occasion, when it was time to pay the annual temple tax required of every Jew, Jesus did not look to man's resources but He depended upon God's divine provision. He told Peter to go down to the sea, throw in a fish hook, take the first fish he caught, open its mouth, and he would find sufficient money to pay their taxes (Matthew 17:27). Peter had fished for years and never found money in a fish's mouth! But nevertheless, Peter obeyed, the Lord's Word was fulfilled, and their need was met.

These examples illustrate that although Jesus was poor according to the world's standards, He had at His disposal all that He needed or would ever need to accomplish His mission to the world. Whatever was needed, Jesus received from the Father and as His joint-heir, so can you!

Jesus became the one supreme sacrifice through which all men can be reconciled and restored into fellowship with the Father. Through His blood, we have entered into a New Covenant by which we have been made joint-heirs with Jesus of the Kingdom of God:

The Spirit Himself (thus) testifies together with our own spirit, (assuring us) that we are children of God. And if we are (His) children, then we are (His) heirs also: heirs of God and fellow heirs with Christ-sharing His inheritance with Him ... (Romans 8:16-17, TAB)

As joint-heirs with Jesus Christ, we are not limited by the wealth of this world. We have direct access to the Father and all that He has belongs to us. We do not need to rely upon our own limited resources in accomplishing our divine mandate to spread the gospel to the world because we have unlimited access to the resources of heaven.

What is your inheritance in Christ? It is all you need to meet your personal needs and all that you need to extend God's Kingdom. The Bible declares, *"But my God shall supply **all** your need according to his riches in glory by Christ Jesus" (Philippians 4:19).* All means exactly that: All. Everything you need: Not your "name it and claim" idea of confessing mansions,

expensive cars, and jewels--but your **needs**. That is your inheritance through Jesus Christ.

Your resources in Christ are not just financial blessings. All the treasures of wisdom and knowledge are in Christ (Colossians 2:2-3). You are enriched in Him in all things (1 Corinthians 1:5-6). The Bible declares, "*Already you have all you want! Already you have become rich!*" ...(*1 Corinthians 4:8, NIV*). The tremendous power Jesus has given you is something that cannot be purchased with money:

And when Simon saw that through laying on of the apostles' hands the Holy Ghost was given, he offered them money, Saying, Give me also this power, that on whomsoever I lay hands, he may receive the Holy Ghost. But Peter said unto him, Thy money perish with thee, because thou hast thought that the gift of God may be purchased with money. Thou hast neither part nor lot in this matter: for thy heart is not right in the sight of God. (Acts 8:18-24)

Through your covenant relationship with God which Christ made possible, there is total provision for every need in your life—salvation, protection, health, peace, deliverance, power, security, and finances. In addition, God has given you spiritual gifts, talents, and abilities to accomplish your divine destiny. Indeed, you are very rich!

Before Jesus returned to Heaven He told His followers:

Verily, verily, I say unto you, He that believeth on me, the works that I do shall he do also; and greater works than these shall he do; because I go unto my Father. And whatsoever ye shall ask in my name, that will I do, that the Father may be glorified in the Son. If ye shall ask any thing in my name, I will do it. (John 14:12-14)

You need divine provision to accomplish these greater works and that is why God wants to bless you financially. Through your covenant relationship with Him, there is divine provision, supernatural abundance, no lack.

One of the greatest gifts Jesus gave believers when He returned to Heaven was the gift of the Holy Spirit:

And I will pray the Father, and he shall give you another Comforter, that he may abide with you for ever; Even the Spirit of truth; whom the world cannot receive, because it seeth him not, neither knoweth him: but ye know him; for he dwelleth with you, and shall be in you. I will not leave you comfortless: I will come to you. But the Comforter, which is the Holy Ghost, whom the Father will send in my name, he shall teach you all things, and bring all things to your remembrance, whatsoever I have said unto you. (John 14:16-28,26)

This amazing gift of the Holy Spirit is detailed in the Harvestime International Network study entitled "*The Ministry Of The Holy Spirit.*" The many resources available to you through this gift are far beyond the scope of this chapter, so if you are unfamiliar with the ministry of the Holy Spirit, be sure to study further on this subject. Among many things, the Holy Spirit is your

teacher and counselor--a tremendous resource for handling your finances as well as every area of your life and ministry.

The key to accessing your unlimited resources in Christ is simply to ask: *"If you ask anything in my name, I will do it!"* The Bible indicates God is able *"...to do exceeding abundantly above all that we ask or think, according to the power that worketh in us"* (Ephesians 3:20). God is able:

- To do...
- To do exceedingly...
- To do exceedingly abundantly...
- To do exceedingly, abundantly above all that we ask...
- To do exceedingly abundantly above all that we think.

...And the power to do exceedingly, abundantly, above all you ask or think is already within you: *"According to the power that works in you!"*

As you close this chapter, make this confession right now:

"I am no longer bound by my limited resources. I am walking in covenant relationship with God as an heir of Abraham and a joint-heir with Jesus Christ. Jesus had access to all the resources of heaven and as His joint-heir, I have unlimited access to all that He has!"

CHAPTER THREE

COMPREHENDING PROSPERITY FOR PURPOSE

Our study of biblical financial guidelines is for purpose, not privilege. We are not advocating a "name it claim" it mentality, where one seeks material blessings and claims them "by faith." We are seeking divine provision in order to free us financially to extend the Gospel to the nations of the world and accomplish our God-given purpose.

As we have learned, the divine provision we seek is not to provide luxury, but to meet our basic needs so that we can be freed financially to be part of God's end-time, harvest-time cycle. The word "luxury" comes from a Latin word that means "excessive". It refers to having an abundance of money, time, and comfort which one uses selfishly.

It is necessary to understand, however, that in western nations some things are necessary that people in other nations might view as luxuries. For example, in Los Angeles, California, a car is considered necessary for a pastor to fulfill his duties. The city is huge and in order to visit his congregation, the many rest homes, hospitals, etc., he needs transportation. In a small village in India where one can walk everywhere, a car might be viewed as a luxury. More finances might be needed in America to build a church than what is needed to construct a building in a rural village in India.

This means you cannot judge the standards of living in another nation as wrong or right. A person's need and standard of living may vary from nation to nation. It is a matter of heart motive. Why do you have what you have? Why are you seeking to obtain what you think you need? Is it to further the extension of the Gospel or to fulfill your own selfish desires?

PROSPERITY IS NOT A SIN

It is not a sin to be rich. Prosperity is not a dirty word. Prosperity means "to succeed or experience success". The Apostle John declared, *"Beloved, I wish above all things that thou mayest prosper and be in health, even as thy soul prospereth"* (3 John 2).

There are many scriptural examples of God's people who were wealthy. Check out the following references:

-Abraham	Genesis 13:2
-Isaac	Genesis 26:13
-Jacob	Genesis 30:43
-Joseph	Genesis 39:2; 41:40-44
-Moses and Israel	Genesis 12:35-36
-David	1 Chronicles 29:28
-Solomon	2 Chronicles 1:12; 1 Kings 10:23

-Jehoshaphat	2 Chronicles 17:5
-Hezekiah:	2 Chronicles 32:27
-Job	Job 1:3
-Daniel	Daniel 2:48; 6:28
-Joseph of Arimathea	Matthew 27:57
-Cornelius	Acts 10:1-2
-Lydia	Acts 16:14
-Believers in the early church	Acts 4:34-35

Wealth itself is not wrong. It is the love of money that is wrong and what you do with the wealth you are given that is important. Your money represents your time, talents, abilities, and hard work. It is not evil in itself, and it can either be a blessing or curse in your life. If you use it wisely and are liberal in giving to God and the needy, then you will be blessed. If you love your money so much that you hoard it for selfish reasons and refuse to give to God and others, then it becomes a curse.

In recent years, there has been much teaching about finances that was self-centered and resulted in many believers being more concerned about getting their own selfish desires met than about doing the work of God. Many spend more time working to build their bank accounts, enjoying the pleasures of this world, and acquiring material possessions than they do in extending the Kingdom of God.

Instead of setting their affections on things above (Colossians 3:2) and laying up treasures in heaven (Matthew 6:20), many believers are busy accumulating the wealth of this world for their own selfish purposes. They are not satisfied with having their needs met nor are they content with what they have, but they are constantly seeking additional wealth and material possessions. Jesus warned His disciples:

... Guard yourselves and keep free from all covetousness - the immoderate desire for wealth, the greedy longing to have more; for a man's life does not consist and is not derived from possessing overflowing abundance, or that which is over and above his needs. (Luke 12:15, TAB)

Many believers have put confidence in their bank accounts, paychecks, and financial investments instead of depending upon God. As we previously learned in the letter to the church of Laodicea, Jesus warned those trusting in worldly riches:

... because you are lukewarm, and neither cold nor hot, I will spew you out of My mouth! For you say, I am rich, I have prospered and grown wealthy, and I am in need of nothing; and do not realize and understand that you are wretched, pitiable, poor, blind and naked. (Revelation 3:16-17, TAB)

Because of so much errant teaching concerning finances, many believers have lost sight of God's purpose for prospering His people. God does not prosper us so that we can consume it

upon the lusts of our flesh and heap up treasures here on earth. No way! Believers who are doing this will someday have to give account before God! God is a God of purpose and He has a specific purpose in pouring out financial blessings upon us. That divine purpose is the extension of His Kingdom!

GOD BLESSED ISRAEL ABUNDANTLY

When God entered into a covenant with Israel to prosper them above the nations of the earth, He had a divine purpose. He wanted the world to see His supernatural blessing upon His people and recognize that their God was the one true and living God.

God promised to bless Israel "...high above all nations of the earth" (Deuteronomy 28:1). He told them, "And the Lord shall make thee the head, and not the tail; and thou shalt be above only, and thou shalt not be beneath ..." (Deuteronomy 28:13). God promised to abundantly prosper the work of their hands:

*The Lord will grant you **abundant** prosperity-in the fruit of your womb, the young of your livestock and the crops of your ground-in the land he swore to your forefathers to give you. The Lord will open the heavens, the storehouse of his bounty, to send rain on your land in season and to bless all the work of your hands. You will lend to many nations but will borrow from none. (Deuteronomy 28:11-12, NIV)*

*And the Lord your God will make you **abundantly prosperous** in every work of your hand, in the fruit of your body, of your cattle, of your land, for good; for the Lord will again delight in prospering you, as He took delight in your fathers...(Deuteronomy 30:9, TAB)*

As long as the children of Israel walked in obedience to God's Word, God poured out supernatural abundance upon them. He prospered their efforts until they were the wealthiest people upon the face of the earth.

Today, born-again believers are heirs of the promises given by God to Israel because:

... he is not a Jew, which is one outwardly; neither is that circumcision, which is outward in the flesh: But he is a Jew, which is one inwardly; and circumcision is that of the heart, in the spirit, and not in the letter; whose praise is not of men, but of God. (Romans 2:28-29)

As you learned in chapter two, you are an heir of all the wonderful promises made to Abraham: "And if ye be Christ's, then are ye Abraham's seed, and heirs according to the promise" (Galatians 3:29). As an heir of Abraham, you have entered into an everlasting covenant with God that was sealed and made effective through the blood of Jesus. As the seed of Abraham, you have not only inherited the same promises which belonged to Israel, but you have a covenant with God that has been established on even better promises:

But the ministry Jesus has received is as superior to theirs as the covenant of which he is mediator is superior to the old one, and it is founded on better promises. (Hebrews 8:6, NIV)

God has established us as His people upon the earth. We are His sons and daughters and we are called by His Name. We have not merely inherited the wealth of an earthly kingdom, but we are joint-heirs in the Kingdom of God.

THE TRUE PURPOSE FOR PROSPERITY

God is going to have an end-time people, raised up for a divine purpose, through whom He manifests His supernatural power. These people will present their lives as living sacrifices to reach the world with the Gospel of Jesus Christ. They will give freely of their talents, time, spiritual gifts, and finances to accomplish His divine purposes. They will be proof-producers--men and women who not only will articulate the power of God, but who also will allow that power to be demonstrated through them by salvation, miracles, healing, and deliverance.

It is upon these people that God will release a special financial anointing, set them free from indebtedness, and launch them into a divine cycle of supernatural provision. God will do this for a divine purpose: The extension of His Kingdom. Jesus said...

...Therefore I say unto you, Take no thought for your life, what ye shall eat; neither for the body, what ye shall put on. The life is more than meat, and the body is more than raiment. Consider the ravens: for they neither sow nor reap; which neither have storehouse nor barn; and God feedeth them: how much more are ye better than the fowls? And which of you with taking thought can add to his stature one cubit? If ye then be not able to do that thing which is least, why take ye thought for the rest? Consider the lilies how they grow: they toil not, they spin not; and yet I say unto you, that Solomon in all his glory was not arrayed like one of these. If then God so clothe the grass, which is to day in the field, and to morrow is cast into the oven; how much more will he clothe you, O ye of little faith? And seek not ye what ye shall eat, or what ye shall drink, neither be ye of doubtful mind. For all these things do the nations of the world seek after: and your Father knoweth that ye have need of these things. But rather seek ye the kingdom of God; and all these things shall be added unto you. (Luke 12:22-31)

God is raising up a people whose focus will be on the Kingdom. They will not worry about what they eat or drink, their clothing, or where they live. They will seek first the Kingdom of God, and all other things they need will be given to them.

Where has your focus been? Has it been on making money, getting ahead materially, and fretting about your debts, or has your focus been on the Kingdom of God? As a believer, you are

called to divine purpose. When you change your focus from your personal finances to the purpose of extending the Kingdom, you will be amazed at the divine provision that follows.

Jesus explained the focus of His ministry declaring:

The Spirit of the Lord is upon me , because he hath anointed me to preach the gospel to the poor; he hath sent me to heal the brokenhearted, to preach deliverance to the captives, and recovering of sight to the blind, to set at liberty them that are bruised, To preach the acceptable year of the Lord. (Luke 4:18-19)

His purpose was clear: "... For this purpose the Son of God was manifested, that he might destroy the works of the devil" (1 John 3:8). How does your purpose compare? When you bring your purpose into harmony with that of our Lord and seek first God's Kingdom, divine provision will follow.

If you ask for finances and don't receive, perhaps you should examine your motives for asking:

Ye lust, and have not: ye kill, and desire to have, and cannot obtain: ye fight and war, yet ye have not , because ye ask not. Ye ask, and receive not, because ye ask amiss, that ye may consume it upon your lusts. (James 4:2-3)

IT IS TIME FOR MORE

In this final end-time hour of spiritual harvest, God wants to prosper us so that we will be able to accomplish the work He has given us of evangelizing the nations of the earth. We are called to reap the spiritual harvest fields of the nations, and we need resources to do this. If God prospered Israel under the Old Covenant which was based upon the blood of bulls and goats. how much more will God prosper us under the New Covenant which is sealed by the blood of Jesus?

The Israelites did not have direct access to God. It was necessary for them to approach Him through their sacrifices and offerings which were offered by the priests. Now, in our new covenant relationship, God is our Father and as His children we have direct access to Him. Whatever we need to accomplish the task He has given us, He will provide it. Jesus said:

"Whatsoever ye shall ask the Father in my name, he will give it you ... ask, and ye shall receive, that your joy may be full" (John 16:23-24).

Jesus also declared:

*"Which of you, if his son asks for bread, will give him a stone? Or if he asks for a fish, will give him a snake? If you, then, though you are evil, know how to give good gifts to your children, **how much more** will your Father in heaven give good gifts to those who ask him!" (Matthew 7:9-11, NIV).*

Did you note those words "how much more"? Apply this to your financial situation:

- How much more will your Heavenly Father supply your financial needs!
- How much more will your Heavenly Father prosper you!
- How much more will your Heavenly Father use you to extend the Kingdom!

God wants to bring you out of financial bondage into a new position of strength in your finances where you are looking to Him as your source and depending upon His divine provision to accomplish supernatural purposes.

Before we can fulfill God's purposes in this end-time spiritual harvest, we must have a breakthrough where we are no longer depending upon our own limited abilities, but we are looking to God for His supernatural provision. We must stop focusing on our resources and our materialistic desires and place our focus on His Kingdom.

When Jesus first commissioned His disciples and sent them out on an evangelistic campaign to preach the Kingdom of God and heal the sick, He sent them without money or food. He told them, *"Take nothing for the journey-no staff, no bag, no bread, no money, no extra tunic" (Luke 9:3, NIV).*

Why did Jesus send His disciples out with nothing? He did this so they would learn to depend upon God's supernatural provision. He did not want them to trust in their own limited resources, but to draw from God's unlimited reservoir.

As they went from city to city, God supernaturally provided their needs. There was divine sufficiency and they did not lack anything. Later, Jesus asked them, *"When I sent you out with no purse or (provision) bag or sandals, did you lack anything?" They answered, "Nothing!" (Luke 22:35, TAB).*

Jesus sent the disciples out with nothing, but they lacked nothing! That is truly divine provision!

GOD PROMISES DIVINE PROVISION

Regardless of the financial problems you are facing, God promises divine provision wherein you will lack nothing. Paul told the Corinthians:

And God is able to make all grace abound toward you; that ye, always having all sufficiency in all things, may abound to every good work: (2 Corinthians 9:8)

Note the word "sufficiency" in this verse. God has promised that you will have all sufficiency in all things so that you can do every good work that you need to do! Here is the key to this "sufficiency":

Now he that ministereth seed to the sower both minister bread for your food, and multiply your seed sown, and increase the fruits of your righteousness; Being enriched in every thing to all bountifulness, which causeth through us thanksgiving to God. (2 Corinthians 9:10-11)

Note the words "multiply" and "increase" in these verses. God has promised to multiply what you sow into the Kingdom of God so that not only will your needs be met, but you will be able to sow additional resources into the Kingdom of God.

As you study the biblical guidelines in the remainder of this book, remember that God wants to prosper you for a specific, divine purpose. It is only when you understand and embrace this purpose as your own personal destiny that the revelation we are studying will be manifested in your life.

Now it is time to eliminate a major hindrance that can block divine provision--the spirit of fear. That is the next step on our spiritual journey to divine provision.

CHAPTER FOUR

BREAKING THE SPIRIT OF FEAR

Fear was the first negative emotion experienced by Adam and Eve as a result of their sin, the details of which are recorded in Genesis chapter three. After the couple sinned, their spiritual eyes were opened to their true condition and they were fearful:

*And the Lord God called unto Adam, and said unto him, Where art thou? And he said, I heard thy voice in the garden, and **I was afraid**, because I was naked; and I hid myself. (Genesis 3:9-10)*

Fear resulted in shame and shame led to hiding from the presence of God.

In the realm of finances, which is the subject of our study, fear will keep you hiding and ashamed, trapped in a cycle of financial famine. One of the first things that attacks your mind when you face financial famine is the spirit of fear. When unexpected emergencies arise—car repairs, medical bills, or a delinquent mortgage—fear immediately takes hold in your mind. You worry that you will lose your home. You fret over your bills. You fear that you will never get out from under the debt you have incurred and the financial famine that is literally engulfing you. Fear must be broken over your life. Fear causes you to hoard your financial resources, prevents you from obeying God's Word, and causes you to withhold from giving to God.

The nation of Israel was kept out of their promised land because of unbelief generated by fear (Hebrews 3:19). They saw themselves as grasshoppers in the face of the giants who lived there (Numbers 11:33). Instead of believing God's promises of victory, they refused to enter the land and spent 40 years wandering in the wilderness.

Fear causes unbelief which will keep you wandering in a financial wilderness and prevent you from entering into the promises of God. No matter how big the "giant" of your financial crisis is, God is greater! Determine in your heart right now to embrace God's promises and forge ahead to claim your inheritance!

DIVINE PROVISION IN A TIME OF FAMINE

In 1 Kings 17, there is a tremendous example of divine provision during an economic famine. At the time of this account, there was a great drought throughout the land that had been sent by God because of the people's sins. The heavens were shut up and there was no rain, fulfilling the Word of the Lord spoken by the prophet Elijah who prophesied the drought. The land was barren and parched and the crops withered in the fields.

After Elijah's prophetic declaration, God directed His servant to go to a brook called Cherith where he would receive supernatural provision. If Elijah had allowed himself to fear, he might have questioned, "How am I going to get food out here by a little brook? I did what God told me to do and now I am being directed to a remote location where there will be no food. I will be there all by myself and I am surely going to die." Is that what Elijah said? No! First Kings 17:5 tells us that Elijah ... *"went and did according unto the word of the Lord."*

God may be telling you to take certain steps of faith during your own financial famine. Maybe you haven't expanded your business because you have been paying too much attention to the financial horror stories in the news. Perhaps you have been afraid to tithe in obedience to God's Word because you fear it will cause personal lack. In times of economic famine, you must listen only to God and act upon the direction He gives you.

You must conquer the spirit of fear that is tormenting you and realize that God is your financial partner. He has declared, *"Honour the Lord with thy substance, and with the firstfruits of all thine increase: So shall thy barns be filled with plenty, and thy presses shall burst out with new wine"* (Proverbs 3:9). The word plenty in this verse means "fullness," and "abundance." The expression, *"so shall thy barns be filled with plenty"*, depicts the greatest possible abundance. When you honor the Lord by obeying His Word, God has promised to supply your needs and bless you with the greatest possible abundance. Look at what happened to Elijah:

*So he went and did according unto the word of the LORD: for he went and dwelt by the brook Cherith, that is before Jordan. And the ravens brought him bread and flesh in the morning, and bread and flesh in the evening; and he drank of the brook.
(1 Kings 17:5-6).*

In Bible times, ravens were regarded as omens of misfortune, death, or tragedy and were unclean because of their scavenger habits. God chose unclean birds to feed His prophet! God will provide for you, but it may not be according to your preconceived ideas. Sometimes God provides through natural means, sometimes through the supernatural, but you can be assured that *"... God shall supply all your need according to his riches in glory by Christ Jesus"* (Philippians 4:19).

Elijah had been in seclusion for some time by Brook Cherith when the Word of the Lord came to him saying, *"Arise, get thee to Zarephath, which belongeth to Zidon, and dwell there: behold, I have commanded a widow woman there to sustain thee"* (1 Kings 17:9). Now Elijah had already learned one of the key principles of financial provision: To be in God's place at God's time. So at the Word of the Lord, Elijah departed from Cherith and went to Zarephath:

So he arose and went to Zarephath. And when he came to the gate of the city, behold, the widow woman was there gathering of sticks: and he called to her, and said, Fetch me, I pray thee, a little water in a vessel, that I may drink. And as she was going to fetch it, he called to her, and said, Bring me, I pray thee, a morsel of bread in thine hand. And she said, As the Lord thy God liveth, I have not a cake, but an handful of meal in a barrel,

and a little oil in a cruse: and, behold, I am gathering two sticks, that I may go in and dress it for me and my son, that we may eat it, and die. And Elijah said unto her, Fear not; go and do as thou hast said: but make me thereof a little cake first, and bring it unto me, and after make for thee and for thy son. For thus saith the Lord God of Israel, The barrel of meal shall not waste, neither shall the cruse of oil fail, until the day that the Lord sendeth rain upon the earth. And she went and did according to the saying of Elijah: and she, and he, and her house, did eat many days. And the barrel of meal wasted not, neither did the cruse of oil fail, according to the word of the Lord, which he spake by Elijah. (1 Kings 17:9-16)

HEAR THE WORD OF THE LORD

When you face a financial crises, it is crucial for you to be able to hear the Word of the Lord concerning your circumstances and to act in obedience upon what He directs you to do. When God directed Elijah to go to Cherith, he did. When God told Elijah to leave Cherith and go to Zarepath, he immediately started on his way. You must be able to discern God's direction during times of financial famine, and when you hear His voice you must respond in obedience.

At Zarepath, God was not only going to bless His prophet for the duration of the famine, but He would also bless a little widow woman who would conquer her spirit of fear and provide for him. To demonstrate His divine provision, God did not choose a rich widow with a large storehouse filled with ample supplies. He chose a poor widow woman, a Gentile living in a country where the people served Baal, a person who did not even know the God of Israel.

The widow and her son were at a point of starvation. She was at the end of her own natural resources, at the point of her greatest need. She was fearful, had lost hope, and was preparing to die. The good news is that this is exactly when God steps in--when you get to the end of your own natural resources. The Apostle Paul confirmed this principle when he wrote these words:

For we would not, brethren, have you ignorant of our trouble which came to us in Asia, that we were pressed out of measure, above strength, insomuch that we despaired even of life: But we had the sentence of death in ourselves, that we should not trust in ourselves, but in God which raiseth the dead: Who delivered us from so great a death, and doth deliver: in whom we trust that he will yet deliver us. (2 Corinthians 2:8-10)

It is when it seems all hope is gone that the resurrecting power of God speaks life into your negative circumstances. Like the little widow lady, you may feel there is no hope in your financial situation. The famine may have been so long and so dry that you are ready to give up. But when you have the sentence of death in the natural, then the resurrecting power of God steps in to do a miracle! Don't trust in yourself, your plans, and ideas! Trust in the resurrecting power of God to speak life into your financial famine!

Elijah asked the widow woman to bring him some water and make him a cake to eat. She responded that all she had was a handful of flour and a little oil, that she was fixing it as a final meal for herself and her family, and then they would prepare to die. This woman's natural resources were totally exhausted and she was fearful and hopeless. She was actually making plans to starve to death! Talk about a financial famine!

This may be where you are today. Your "handful of flour and oil" may represent your meager paycheck or bank account. As long as you keep your eyes on your own resources, you will remain hopeless. The more you look at your financial problems, the more fearful you will become and the more impossible your situation will seem. If you continue to look to your own resources, you will die spiritually and financially.

FEAR NOT

The prophet's first words to this widow woman were, "Fear not!" Then he directed her to use the small provisions she had to make a meal for him first and then make something for herself and her son.

This little widow was probably thinking to herself, "Elijah, is there something wrong with your hearing? I just finished telling you that I only have enough meal to bake one cake. If I bake that cake and give it to you, then where am I going to get the supplies to bake another cake for my son and myself?"

If you are going to live in the cycle of God's divine provision, then you must be able to see beyond the natural. You must not be limited by seeing only with your physical eyes. You will need to envision more than what can be seen in the natural world. You must learn to see by eyes of faith into the spiritual world and believe for the supernatural.

Then Elijah gave the widow woman God's promise:

*For thus saith the Lord God of Israel, The barrel of meal shall not waste, neither shall the cruse of oil fail, until the day that the Lord sendeth rain upon the earth.
(1 Kings 17:14)*

This woman received the Word of the Lord, believed it, and acted upon it. She put obedience to God's commands ahead of her own needs. She baked a cake for Elijah first and then she discovered she had enough oil and flour to meet her own needs. Just as God promised, the jar of flour and the jug of oil did not run empty. Each day of the prolonged famine, as the widow reached down into the jar, the flour was sufficient. As she poured from the vessel of oil, there was plenty.

What this widow experienced was the divine provision of God, a supernatural cycle of continual supply. God did not fill her cupboards with tons of food, although He certainly could have done so. As she looked to God as her source of supernatural supply each day, He provided

for her and her family: *"And she went and did according to the saying of Elijah: and she, and he, and her house, did eat many days" (1 Kings 17:14-15).*

God used this miracle to provide for Elijah, the widow, her son, and the woman's entire household. The barrel of flour was never empty and the cruise of oil never failed. They kept refilling supernaturally and the family had their needs met throughout the entire famine.

God may not send tons of money to fix your financial problems, but if you will put Him first and release what you have in your hand, day-by-day your needs will be met--even in times of economic famine.

WILL YOU DO YOUR PART?

In this story, the Prophet Elijah obeyed God and did his part. At the Word of the Lord, he went to Brook Cherith and then relocated to Zarepath at God's command. The widow woman did her part and obeyed at the Word of the Lord spoken through the prophet.

Now the question is, what are you going to do? Are you going to succumb to fear and horde your meager resources, or are you going to obey God and continue to give (or begin to give) your tithes and offerings? Are you going to position yourself where God sends you so you can be in the place of His divine provision?

Instead of yielding to fear as you look at your financial famine, claim this powerful promise: *"In famine He will redeem you from death ... neither shall you be afraid of destruction when it comes. At destruction and famine you shall laugh ..."* (Job 5:20-22, AMP) Instead of fearing, you are supposed to be laughing in the face of your lack! Have you ever laughed in the face of your lack?

A major tactic of Satan is to keep believers bound by financial lack. He wants to keep them caught in a vicious cycle of debt, struggling to pay their bills and straining to provide the basic necessities for their families. He wants to keep them so bound by fear that they are no longer looking to God expecting Him to meet their needs.

The Bible declares that *"...For God hath not given us the spirit of fear; but of power, and of love, and of a sound mind"* (2 Timothy 1:7). If God did not give you a spirit of fear, then where do you think it came from?

The enemy causes believers to get their eyes so focused on their circumstances—their unpaid bills, loss of income, and insufficient funds—that they begin to doubt God's Word and His promises. Satan will try to get you to keep your eyes on your circumstances and use them to attack the Word of God. He will put thoughts in your mind like "God promised that if you gave to Him you would receive back, provision pressed down and running over. But look at your circumstances. Look at the bills piling up. You have given sacrificially time after time, but nothing has changed. God isn't going to keep His promises to you. You might as well stop giving your tithes and offerings and use that money for things you need."

One of Satan's main strategies is to make you fear that if you give to God in obedience to His commands, then you will not have sufficient funds left to meet your financial obligations. Satan is a liar! God's Word is forever true! God has promised to give back to you not just what you give, but a blessing that is multiplied repeatedly until it is running over.

Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again. (Luke 6:38)

You can't afford **not** to give because it is giving that sets in motion divine provision! What if the widow woman had kept her meager supply of oil and flour? What if she had been so stressed that she could not hear and obey God's Word? It is not wrong to expect to receive when you give, because this is God's promise!

God's Word to you in the midst of your financial famine is "Fear not." In the name of Jesus, break the stronghold of fear from your life. Ask God specifically what to do, then act--believing He will fulfill His Word. The same supernatural God who multiplied the flour and oil for the widow will supply what you need. He will multiply the finances you sow in obedience to His Word. You will have divine provision and continual supply as you draw daily from His unlimited resources.

PRINCIPLES FOR TIMES OF FINANCIAL FAMINE

Recession, inflation, and economic hard times have been with mankind since the beginning of time. They are not new situations demanding new solutions. Biblical answers to victoriously conquer dire economic conditions appear early in book of Genesis:

And there was a famine in the land, beside the first famine that was in the days of Abraham... (Genesis 26:1).

During this difficult time, God gave Abraham's son, Isaac, specific instructions to follow in order to prosper. These are principles which we can follow in our own times of financial famine.

-Remain faithful to biblical principles. Many believers become inconsistent in times of economic pressure, growing lax about their personal devotions, their giving, and church attendance because they are so stressed. Deviating from these basic principles only creates more problems. The Lord told Isaac that He would bless him because his father, Abraham, "...obeyed my voice, and kept my charge, my commandments, my statutes, and my laws" (Genesis 26:5). God blessed Abraham because he walked faithfully in God's ways regardless of the circumstances of life. Abraham looked to God as his Source and God directed Isaac to follow Abraham's example so that he would prosper, despite the famine.

-Don't follow the world's pattern. Because of the famine, everyone was leaving for Egypt, where they heard things were better. But the Lord had a different plan for Isaac. He told him: ... "*Go not down into Egypt; dwell in the land which I shall tell thee of: Sojourn in this land, and I will be with thee, and I will bless thee ...*" (Genesis 26:2-3). Most of the time if you look at what the world is doing and then do the opposite, you will be in harmony with God's plan because the principles of the Kingdom of God are usually opposite those of the world.

-Remain in the center of God's will. Remember that God can bless you in any location, so remain where He has placed you unless He directs you to do otherwise. "*Blessed shalt thou be in the city, and blessed shalt thou be in the field*" (Deuteronomy 28:3). In economically hard times, do not make any move--geographically or financially--without God's specific guidance, even though you might hear rumors of prosperity in other locations. Remain in His will, and--like Elijah--and move only at His command.

-Sow generously during the famine. Under God's instruction, Isaac remained where God directed him and ... "*sowed in that land, and received in the same year an hundredfold: and the Lord blessed him*" (Genesis 26:12). Sow generously into God's work during times of financial famine and you will reap an abundant harvest.

God established these principles of biblical economics in a time when dark clouds of adversity and loomed on the horizon. Isaac followed these principles and was blessed. He prospered, despite the famine--and so can you!

GOD ALWAYS PROVIDES FOR HIS PEOPLE

You not need not fear lean financial times, because God has always provided for His people during famines. He provided for Abraham, Joseph and his family, Ruth and Naomi, David, and others in the biblical record.

The psalmist declared:

*The Lord knoweth the days of the upright: and their inheritance shall be for ever. They shall not be ashamed in the evil time: and **in the days of famine** they shall be satisfied.*
(Psalm 37:18-19)

The Apostle Paul echoed similar thoughts under the inspiration of the Holy Spirit:

*Who shall separate us from the love of Christ? shall tribulation, or distress, or persecution, **or famine**, or nakedness, or peril, or sword? As it is written, For thy sake we are killed all the day long; we are accounted as sheep for the slaughter. Nay, in all these things we are more than conquerors through him that loved us. For I am persuaded, that neither death, nor life, nor angels, nor principalities, nor powers, nor things present, nor things to come, Nor height, nor depth, nor any other creature, shall be*

able to separate us from the love of God, which is in Christ Jesus our Lord. (Romans 8:35-39)

CONQUER FEAR RIGHT NOW!

If you have been fearful because of your financial circumstances, pray this prayer:

"I rebuke the spirit of fear. I know that it does not come from God. I will no longer fear regarding my finances or any other negative circumstances in my life. God will provide abundantly for me and will meet all of my needs as I am obedient to His Word."

If the spirit of fear should try to return to torment you, make this declaration as often as needed:

"God has not given me the spirit of fear, but He has given me a spirit of love, power over all the power of the enemy, and a sound mind to guide my financial affairs."

Fear is a major obstacle that will hinder divine provision, but there is another perhaps lesser known barrier that will also block God's financial blessing in your life. Do you know what it is? If not, you will find out in the next chapter.

CHAPTER FIVE

REMOVING A MAJOR BARRIER

This chapter shares a revelation that is a bit different in relation to finances, but it is one that is vital to the subject of divine provision. There is a major barrier that will prevent you from receiving God's blessing, even if you implement other scriptural teachings on finances. If you do not remove this barrier, then the windows of financial blessing may remain closed despite your best efforts.

Of all the barriers that prevent God's divine provision, this is perhaps the least well-known. As we start this chapter, here are three questions to consider:

- Are you ready to learn about this barrier?
- Are you willing to do whatever necessary to break through it?
- Are you willing to do whatever necessary to never again be hindered by this barrier?

If your answers are "yes" to all of these questions, then you are ready to begin!

Consider this scenario: You have faithfully brought your financial gifts to the altar in obedience to God's commands. You have been regularly paying your tithes and giving offerings. You have helped the poor and given cheerfully and even sacrificially, but you still have not experienced financial blessings and you wonder why.

Sometimes, it is simply a matter of waiting for your harvest to come in. You do not harvest in the same season you sow but you will eventually reap if you remain faithful: "*And let us not be weary in well doing: for in due season we shall reap, if we faint not*" (Galatians 6:9). You will learn more about this when we study the principles of financial harvest in a chapter twelve of this study.

But right now, we want to consider a major barrier that can hinder the divine provision of God from flowing into your life. You must eliminate it before you continue on to learn additional biblical principles for financial blessing. Let's start with the revelation from the Word:

Ye have heard that it was said by them of old time, Thou shalt not kill; and whosoever shall kill shall be in danger of the judgment: But I say unto you, That whosoever is angry with his brother without a cause shall be in danger of the judgment: and whosoever shall say to his brother, Raca, shall be in danger of the council: but whosoever shall say, Thou fool, shall be in danger of hell fire. Therefore if thou bring thy gift to the altar, and there rememberest that thy brother hath ought against thee; Leave there thy gift before the altar and go thy way; first be reconciled to thy brother, and then come and offer thy gift. (Matthew 5:21-24)

Did you see it? Did you recognize the barrier? God's Word declares that if you bring your gift to the altar and there is anything wrong between you and another person, you are to first be reconciled to them and then offer your gift. If you are offering your gifts with an unforgiving heart, they will not be accepted.

Jesus emphasized the importance of forgiving in the prayer that He taught His disciples:

Give us day by day our daily bread. And forgive us our sins; for we also forgive every one that is indebted to us. And lead us not into temptation; but deliver us from evil.
(Luke 11:3-4)

Jesus linked human forgiveness with divine forgiveness. He said that forgiving others was important evidence of being forgiven by God. The fact that this was part of the daily prayer we are to pray confirms that we will constantly need to receive and extend forgiveness. Unforgiveness hinders every area of your life: Spiritually, emotionally, physically, and—as we have just learned—financially.

THE PRODIGAL SON

One of the most famous stories Jesus told that illustrates forgiveness is the parable that has come to be known as the story of the Prodigal Son:

And he said, A certain man had two sons: And the younger of them said to his father, Father, give me the portion of goods that falleth to me. And he divided unto them his living. And not many days after the younger son gathered all together, and took his journey into a far country, and there wasted his substance with riotous living. And when he had spent all, there arose a mighty famine in that land; and he began to be in want. And he went and joined himself to a citizen of that country; and he sent him into his fields to feed swine. And he would fain have filled his belly with the husks that the swine did eat: and no man gave unto him. And when he came to himself, he said, How many hired servants of my father's have bread enough and to spare, and I perish with hunger! I will arise and go to my father, and will say unto him, Father, I have sinned against heaven, and before thee, And am no more worthy to be called thy son: make me as one of thy hired servants. And he arose, and came to his father. But when he was yet a great way off, his father saw him, and had compassion, and ran, and fell on his neck, and kissed him. And the son said unto him, Father, I have sinned against heaven, and in thy sight, and am no more worthy to be called thy son. But the father said to his servants, Bring forth the best robe, and put it on him; and put a ring on his hand, and shoes on his feet: And bring hither the fatted calf, and kill it; and let us eat, and be merry: For this my son was dead, and is alive again; he was lost, and is found. And they began to be merry.
(Luke 15:11-24)

This young man--who has come to be called the "prodigal son"--asked his father for his inheritance and then went to a far country where he wasted the money on riotous, sinful living. Eventually, the young man was reduced to working on a pig farm, something that was abhorrent to Jews. He was so hungry that even the food he was feeding to the pigs looked good!

Finally, the young man realized that his father's servants were treated better than he was, so he trudged back home to ask if his father would allow him to become one of his servants. As the young man neared his home, the father ran to meet him, embraced him, and began a lavish celebration of his return.

The word "forgive" does not appear in the account, but that is what the story is about--forgiveness. The son knew that he had sinned against heaven and his father, and he confessed this to his dad. The son asked his father for mercy and received far beyond what he expected or deserved. His father did not lay down a list of conditions for his son's reinstatement. He welcomed him and accepted his repentance. His father brought the best robe and sandals for him, gave him his signet ring, and threw a great party for him and his friends.

This parable aptly illustrates the forgiving nature of God and offers a great model after which to pattern our own forgiveness. The son knew he was a sinner. When he turned from his sin and asked his father for mercy, His father forgave him and welcomed him back into the father/son relationship. This is the example we are to follow in forgiving those who have wronged us.

UNLIMITED FORGIVENESS

Sin brings hurt and division. It causes heartache and misery. Sin is what we think, say, and do that violates God's law. It is behind all crime, poverty, war, and injustice. Sin includes both sins of omission and commission--the first being not doing what we know we should do and the latter being doing what is wrong.

As a result of sin, we not only hurt ourselves but others are damaged by our words and actions. Families are split. People are separated from each other and from God. Our planet is spoiled, nations are at war, and society suffers from crime. We live in a sinful environment, a world that requires forgiveness from God and one that requires that we continually forgive others.

The central message of the Gospel is that transgressions can only be dealt with through the forgiveness extended to us by God and that once He forgives us, then the process is set in motion for us to forgive others. Tragically, millions of people have never experienced God's unmerited forgiveness. Our churches are filled with people who think that they must do something to earn His forgiveness.

The only way you can break through the barrier of unforgiveness is accept God's gift of forgiveness made possible through the death of Jesus Christ on the cross. Then you will be able to extend forgiveness to others and your offerings will be acceptable to God.

Peter once asked Jesus how often he should forgive a person who repeatedly wronged him. Jesus replied, "seventy times seven"--basically indicating there should be no limit on forgiveness. The point is plain: God's forgiveness has no limit and neither should ours.

We often find it incredibly hard to say we are sorry or to forgive a person who has hurt us or someone we love. Anyone can speak the words "I forgive you," but they are often muttered through clenched teeth and with looks and actions that convey a different message. Forgiveness is not a word which is merely announced. It is a gift which is given and then must be lived out in everyday life.

FORGIVING DEBT

Forgiveness may include forgiving a financial debt that a person owes you. The Lord's Prayer makes it clear: *"And forgive us our debts, as we forgive our debtors"* (Matthew 6:12). The version Luke gives of the same sentence is: *"And forgive us our sins; for we also forgive every one that is indebted to us"* (Luke 11:4). Unpaid debt, like other sinful offenses, must be forgiven.

Several of Jesus' parables about forgiveness concern the importance of forgiving debts. If money has a grip on your life, then canceling a debt is incredibly hard. If you are free from the love of money and a deadly addiction to it, then forgiving someone of a debt is easy.

This can be seen in Jesus' parable about the unforgiving debtor recorded in Matthew 18:23-35. In this story, a man was unable to repay his master a huge sum of money that he had borrowed. The man begged his master for mercy and the master canceled his debt and allowed him to go free. Then this same man who was forgiven of the large debt insisted that a friend who owed him a small sum of money repay it. The friend begged for mercy, but the man put him into debtor's prison which was a custom of the time. When the master heard about what his servant had done, he was very angry with him because he had forgiven him of a large debt but the servant had not extended the same mercy to his friend.

UNDERSTANDING FORGIVENESS

Forgiveness is not just a reluctant handshake, a forced smile, and mumbled words. It is a true change in feelings and attitudes that comes from deep inside your soul and spirit. The fault is swept away and its negative influence on your emotions, thoughts, and actions cease. You can only do this when you have been forgiven yourself and you understand the true concept of forgiveness.

If we say that we will forgive but warn that we will never forget, we betray the fact that our forgiveness is wrapped in carnal reservations. While it is true that we will probably always remember the incident, what changes with true forgiveness is the way we feel about it. It no longer matters as it once did. Before forgiveness was extended, the fault erected a barrier of resentment, anger, and mistrust. After forgiveness has been extended and received, there is peace. Even though you remember the event, the emotional reaction to it is no more.

Forgiveness is much more than refusing to take revenge against someone who has hurt us. Often, we may have enough self-control not to retaliate, but inside we are furious. Once wronged, we are determined to punish the offender. When we happen to meet up with a person who has wronged us, we show them by our manner--if not by our words--that their offense is not forgotten. When you truly forgive, although you may remember the incident, you no longer dwell on it, harbor negative emotions concerning it, or react hatefully to the offender.

Forgiveness is not simply ignoring an incident, pretending that it did not happen, or claiming we were not hurt. There can be no forgiveness by merely ignoring a wrong. When two people try to ignore offenses, their relationship will suffer. Forgiveness brings truth, love, and joy into every relationship where it is practiced in a positive way.

The way we forgive people should be patterned after the way that God forgives us. God made the first move. He initiated forgiveness with His arms stretched wide on the cross. If we are to practice forgiveness, we must also learn to make the first move. God forgives sinners because He loves them, thinks they are worth forgiving, and because He wants to have a relationship with them. To be real and lasting, our forgiveness must emulate God's example, which is more than giving a reluctant apology or a handshake which we offer because we think it is the right thing to do.

Your offender may not even realize what they have done. We usually think a person who hurt us did it deliberately. Jesus taught a profound truth that offenders sometimes do not know what they are doing. While hanging on the cross Jesus said, "*Father forgive them, for they do not know what they do.*" People who are slaves to sin have no ability to do anything other than sin. It is impossible for them to do God's will and live holy, righteous, compassionate lives. Because of this, they are prone to hurt us. Sometimes even believers are oblivious to their hurtful actions and attitudes towards others.

You are only harming yourself by refusing to forgive. The Lord's emphasis on forgiving others is not only because it is morally right to forgive, but also because it is vital for spiritual and psychological health. People who refuse to forgive are under immense spiritual, physical, psychological, mental, and emotional stress.

God views forgiveness as the means to a restored, reconciled relationship. Forgiveness is offered so that we can enjoy an eternal relationship with God. Many people do not emulate this when it comes to forgiving others. Some people say that they will forgive a person who hurt them but that they want nothing more to do with them. They never want to see them again and want no sort of relationship in the future. That is not true forgiveness.

Anger, revenge, harsh words, and withholding forgiveness all accomplish the enemy's work of keeping people isolated and divided. Just as forgiveness of our sin through the cross reunites sinners with God, so the forgiveness we offer should restore broken relationships.

Where there is unity, that is where God's blessings are poured out, including financial blessings:

Behold, how good and how pleasant it is for brethren to dwell together in unity! It is like the precious ointment upon the head, that ran down upon the beard, even Aaron's beard: that went down to the skirts of his garments; As the dew of Hermon, and as the dew that descended upon the mountains of Zion: for there the LORD commanded the blessing, even life for evermore. (Psalm 133:1-3)

Where is divine provision manifested? Where brothers and sisters dwell together in unity.

PRACTICAL STEPS IN FORGIVENESS

Here are six practical steps for extending forgiveness to others.

Step one: Deal with your anger. We frequently are numb when we are first hurt, but after a while, anger--and sometimes rage--takes over our emotions. If we try to forgive before we have dealt with the anger, our forgiveness will not be genuine and will not last. The anger will only surface later on. Don't use your anger as a weapon to lash out and hurt the offender or deliberately damage their reputation. Equally, do not suppress your anger. Command anger to release its hold upon your life and then begin to work through your feelings by talking with the offender. Forgiveness will be impossible as long as you refuse to talk to a person. You must deal with anger first, or you will not be able to proceed to the other steps.

Step two: Accept what happened. When we have been hurt, we often find it difficult to come to terms with the reality of that hurt. We think it will go away. We hope that everything will return to normal, but it won't. We must accept that the hurt has happened. We cannot undo it. We cannot dismiss it. We cannot return to how it was before it happened. There will be consequences and forgiveness may not change some of those, but forgiveness will heal our hurt and help those involved to cope with the ramifications of their offence.

Step three: Recognize that the offender is valuable to God. The offender, like us all, is flawed because they are human. Do not minimize the evil they have done, but consider their good points, their strengths, and their potential. Try to see them as God sees them, as valuable, important, and lovable despite their offenses.

Step four: Acknowledge your part in the offense. In human relationships, it is rare for a broken relationship to be totally the fault of one person. Sometimes we are unable to forgive because we cannot face up to our own responsibility for a problem. It is easier to blame a person and seek sympathy from friends than to recognize our role in a situation. Forgiveness is effective

and relationships restored only when we face up to our responsibility in an offense, however small it may have been. Acknowledge it to God, admit it to your offender, and seek forgiveness.

Step five: Offer unrestricted forgiveness. God's forgiveness is offered without any conditions despite full awareness that we are completely untrustworthy beings who will repeatedly fail in the future. Do not demand any guarantees from the person to whom you are offering forgiveness. Jesus taught that we are to offer unrestricted forgiveness. If a person repents, we forgive. If they offend us again and repent, we forgive. If they do it again and repent, we forgive again--and so on, seventy times seven. In other words, we are to extend unlimited forgiveness. If our forgiveness is wrapped up in conditions or reserved as a reward for good behavior, it is not true forgiveness. Genuine forgiveness risks everything to forgive, lays down no conditions, realizes that the other person is human and therefore prone to be unreliable, and desires the restored relationship more than rejection and isolation.

Step six: Celebrate the restored relationship. The Bible makes it plain that there is a great celebration in heaven every time a sinner repents--a celebration like that which occurred when the prodigal son returned home (Luke 15:10). Forgiveness needs to be acknowledged in our relationships and be sealed in some way. In the parable of the prodigal son, the father threw a party to celebrate the reconciliation. Restored relationships are so important that they should be a cause for special celebration. Real, lasting forgiveness is so delightful, so wonderful, and so supernatural that it should be observed in a special way.

FORGIVENESS REJECTED

Tragically, the broken world in which we live means that a person we have hurt sometimes rejects us when we offer remorse, repentance, and a sincere apology. They may refuse to forgive us of our offences. There is nothing we can do when that happens. Equally, we can offer forgiveness to a person who has hurt us, only to find that they will not accept our apology and don't want to repair the broken relationship. Again, there is nothing more we can do.

Forgiveness is a gift which is offered and received. It is not imposed and it cannot be demanded. We may offer genuine repentance to someone, but there is no guarantee that forgiveness will follow.

When we have extended or asked forgiveness according to the principles of God's Word and it is rejected, then we can return to the altar with our gifts knowing we have acted in obedience. Even though the offender rebuffed our efforts, we have done our part by breaking through the barrier of unforgiveness.

LIVING THE FORGIVING LIFE-STYLE

The relationship between God's forgiveness and our forgiving others is like that between faith and good works: *"For by grace are ye saved through faith; and that not of yourselves: it is the gift of God: Not of works, lest any man should boast" (Ephesians 2:8-9)*. We are saved by faith **for** good works. We are not saved **by** good works.

So it is with forgiveness. We receive God's forgiveness--for one reason among many--to enable us to forgive others. We do not earn God's forgiveness by forgiving others.

Living the forgiving life-style means being filled with the mercy which God has shown to us and extending it to others. Out of gratitude to God, we should respond with mercy to others who transgress against us. Surely our awareness of our own human faults and failures should make us react with mercy toward those who battle the same human limitations. Mercy--overwhelming mercy--is the most basic characteristic of people who live a forgiving life.

Forgiveness must become part of our lifestyle because as long as we live in a sinful world, we will need forgiveness and it will be necessary to extend it to others. Seeking and extending forgiveness is part of the daily prayer Jesus taught, so it is obviously an ongoing issue. Forgiveness might not seem easy to incorporate as a lifestyle, but remember, it is possible because of the greatest miracle that God ever performed: Your own forgiveness through the sacrifice of His Son, Jesus Christ.

WHAT IS YOUR ANSWER?

At the beginning of this chapter, three questions were posed:

- Are you ready to learn about this barrier?
- Are you willing to do whatever necessary to break through it?
- Are you willing to do whatever necessary to never again be hindered by this barrier?

And now, what are your answers? What actions do you need to take in your own life to eliminate the barrier of unforgiveness so that you can receive God's blessings in every area of your life--including your finances? Are you willing to live the forgiving lifestyle so that you never again will be hindered by this barrier?

Remember that we are seeking divine provision, and that only comes when we walk in obedience to God's commands, including the need to make things right. If there is something between you and another person, leave your gift at the altar, go to them and extend or seek forgiveness. By so doing, you will open the windows of God's blessing upon your life.

Take time right now to ask God to reveal any unforgiveness you may be harboring in your heart. Meditate on the following verses and then go to the offender and make it right.

He that saith he abideth in him ought himself also so to walk, even as he walked. Brethren, I write no new commandment unto you, but an old commandment which ye had from the beginning. The old commandment is the word which ye have heard from the beginning. Again, a new commandment I write unto you, which thing is true in him and in you: because the darkness is past, and the true light now shineth. He that saith he is in the light, and hateth his brother, is in darkness even until now. He that loveth his brother abideth in the light, and there is none occasion of stumbling in him. But he that hateth his

brother is in darkness, and walketh in darkness, and knoweth not whither he goeth, because that darkness hath blinded his eyes. I write unto you, little children, because your sins are forgiven you for his name's sake. (1 John 2:6-12)

For if ye forgive men their trespasses, your heavenly Father will also forgive you: But if ye forgive not men their trespasses, neither will your Father forgive your trespasses. (Matthew 6:14-15)

And when ye stand praying, forgive, if ye have ought against any: that your Father also which is in heaven may forgive you your trespasses. But if ye do not forgive, neither will your Father which is in heaven forgive your trespasses. (Mark 11:25-26)

Judge not, and ye shall not be judged: condemn not, and ye shall not be condemned: forgive, and ye shall be forgiven: (Luke 6:37)

Take heed to yourselves: If thy brother trespass against thee, rebuke him; and if he repent, forgive him. And if he trespass against thee seven times in a day, and seven times in a day turn again to thee, saying, I repent; thou shalt forgive him. (Luke 17:3-4)

If we say that we have fellowship with him, and walk in darkness, we lie, and do not the truth: But if we walk in the light, as he is in the light, we have fellowship one with another, and the blood of Jesus Christ his Son cleanseth us from all sin. If we say that we have no sin, we deceive ourselves, and the truth is not in us. If we confess our sins, he is faithful and just to forgive us our sins, and to cleanse us from all unrighteousness. If we say that we have not sinned, we make him a liar, and his word is not in us. (1 John 1:6-10)

And be ye kind one to another, tenderhearted, forgiving one another, even as God for Christ's sake hath forgiven you. (Ephesians 4:32)

Now that you have broken through the barriers of fear and unforgiveness, you are ready to position yourself scripturally to live under the open heaven of God's blessing. You will learn how to do this in the next chapter.

CHAPTER SIX

LIVING UNDER AN OPEN HEAVEN

Would you like to live under an open heaven where all of your needs are met—financial, spiritual, and physical? The key to doing is so simple, yet so profound that it will change your entire life and ministry.

Let's examine Malachi 3:10-11 in the Amplified Version of the Bible:

Bring all the tithes--the whole tenth of your income--into the storehouse, that there may be food in My house, and prove Me now by it, says the Lord of hosts, if I will not open the windows of Heaven for you and pour you out a blessing, that there shall not be room enough to receive it. And I will rebuke the devourer (insects and plagues) for your sakes, and he shall not destroy the fruits of your ground; neither shall your vine drop its fruit before the time in the field, says the Lord of hosts.

God said, "Bring all the tithes--the tenth of all your income--into the storehouse." As part of His covenant with His people, God required them to give a tithe of all they possessed. This was not optional. The tithe was considered holy and belonged to the Lord. In God's plan for divine provision, He intended for that tithe be the means by which He blessed and prospered His people and by which there would be no lack in the work of God.

God directed Moses to tell the people:

A tithe of everything from the land, whether grain from the soil or fruit from the trees, belongs to the Lord; it is holy to the Lord ...The entire tithe of the herd and flock--every tenth animal that passes under the shepherd's rod--will be holy to the Lord. (Leviticus 27:30,32, NIV)

As the herdsmen counted the newborn cattle and sheep, they passed under a rod which had been dipped in red paint. Every tenth animal was touched with the rod and was sacrificed as tithe. As the harvest was gathered, one tenth of the crops were set aside for the tithe.

God said, "Bring all the tithes into the storehouse, that there may be food in my house." The storehouses in Bible times were the chambers in the temple where the tithes were stored. The storehouse today is not a single church or a particular denomination, but the overall work of God throughout the world. Our tithes are to support the ministers of God--the apostles, prophets, evangelists, pastors, and teachers--so that they can give themselves to the ministry of the Word of God. Our tithes are also to be used to support the local church, God's work around the world, and to meet the needs of orphans, widows, and the poor.

God never intended tithing to be a hardship upon His people. As they were faithful in giving, God blessed their crops until there was such an abundance that not only were their own needs met, there was also sufficient for His work and the needy. Tithing was the key which opened the windows of heaven and released God's blessings into the lives of His people, and the same is true today.

THE BIBLICAL MANDATE FOR TITHING

Many believers do not tithe because they believe that God no longer requires it. They argue that since tithes were instituted under Old Testament law, we no longer need to tithe since we are living under the new covenant.

It is important to note that the practice of tithing was not originally instituted under the law and to recognize the true purpose of its inception. In Genesis 14:17-20 the biblical account shows Abram returning from a battle where God gave him victory over the kings who had invaded Sodom and Gomorrah and taken Lot, his nephew, captive. Abram had won the battle, rescued Lot and his family and their possessions, and captured the spoils of Sodom and Gomorrah.

As Abram was returning from this great victory, he met Melchizedek, the king of Salem who was the high priest of God. A detailed description of him is given Hebrews:

For this Melchizedek, king of Salem (and) priest of the Most High God, met Abraham as he returned from the slaughter of the kings and blessed him; And Abraham gave to him a tenth portion of all (the spoil). He is primarily, as his name when translated indicates, king of righteousness, and then he is also king of Salem, which means king of peace. Without (record of) father or mother or ancestral line, nor with beginning of days or ending of life, but resembling the Son of God he continues to be a priest without interruption and without successor. (Hebrews 7:1-3, TAB)

Here we see Melchizedek functioning as the priest of the Most High God before the Levitical priesthood was ever established under the law. He is mentioned in the Word as a type of Jesus Christ. Melchizedek is described as being "*without father, without mother, without descent, having neither beginning of days, nor end of life; but made like unto the Son of God; abideth a priest continually*" (Hebrews 7:3). He was a king whose parents were unknown. He was not mentioned in the Hebrew genealogies, and there was no record of his birth or death. His name means "king of righteousness" and his title "King of Salem" means "king of peace."

Melchizedek was a type of our Lord Jesus Christ who is the great High Priest and the mediator between God and man. Jesus is also the "King of righteousness." He came to earth as the righteous Son of God... "*holy, blameless, unstained by sin*" (Hebrews 7:26, TAB). Through Him we are made righteous and accepted by God (1 Corinthians 1:30). Jesus destroyed the barrier separating God and man, reconciled us to the Father and, thereby, made peace through the cross (Romans 5:1).

Levitical priests held their office on the basis of their descent from Levi and Aaron, but Melchizedek was appointed priest directly by God. Jesus was also appointed High Priest by God, not by law or because of His descent from Levi or Aaron, but on the basis of the power of an endless life:

For it is obvious that our Lord sprang from the tribe of Judah, and Moses mentioned nothing about priests in connection with that tribe...Who has been constituted a Priest, not on the basis of a bodily legal requirement-an externally imposed command concerning His physical ancestry -but on the basis of the power of an endless and indestructible life. (Hebrews 7:14,16, TAB)

God appointed Jesus to this position: *"So too Christ, the Messiah, did not exalt Himself to be made a high priest, but was appointed and exalted by Him Who said to Him, You are My Son, today I have begotten You; As He says also in another place, You are a Priest (appointed) forever after the order (rank) of Melchizedek" (Hebrews 5:5-6, TAB).*

Melchizedek had an unending priesthood. *"Having neither beginning of days nor end of life... he abides a priest perpetually" (Hebrews 7:3, NAS).* This does not mean that he did not die. What it means is that there is no record of his death or the termination of his priesthood. Since his priesthood was not terminated, he is said to have a continuing priesthood which is a type of that of Jesus Christ.

Jesus has an unending, unchangeable priesthood as our Great High Priest.

"For those who formerly became priests received their office without its being confirmed by the taking of an oath by God, but this One was designated and addressed and saluted with an oath, The Lord has sworn and will not regret it or change His mind, You are a Priest forever according to the order of Melchizedek. Now there have been many of those priests, since death prevented them from continuing in office; but because Jesus lives forever, he has a permanent priesthood. Therefore he is able to save completely those who come to God through him, because he always lives to intercede for them. (Hebrews 7 portions of 21-25, NIV)

As we look more closely at this incident where Abram gave tithes to Melchizedek, keep in mind that Melchizedek was a type representing Christ.

GOD IS REVEALED AS EL ELION

At this point in biblical history, God had already revealed Himself to Abram while he was living in Ur of the Chaldees, a heathen land where the people worshipped idols. God called Abram out of this country and told him to go to a land He would show him. God promised *"I will make of thee a great nation, and I will bless thee, and make thy name great; and thou shalt be a blessing" (Genesis 12:2).* Later, on the plain of Moreh, God appeared to Abram and promised to give his seed the land of Canaan. Again at Bethel, God revealed Himself as the true

God Jehovah (Genesis 12:8). Now, Abram will receive the revelation of God as El Elion--the God Most High.

Melchizedek, the divinely appointed high priest of the Most High God pronounced a blessing upon Abram. He said, *"Blessed be Abram by God Most High (El Elion), Creator of heaven and earth. And blessed be God Most High (El Elion), who delivered your enemies into your hand"* (Genesis 14:19-20, NIV).

"El Elion" is the name which describes God as the supreme deity. "El", which is from the same Hebrew word as Elohim and means "the Strong One, the High, Highest, Exalted, the Supreme God." Abram had a great revelation that day. For the first time, he recognized the God Who had been speaking to Him for Who He was--not as some remote deity--but as "El Elion", the strong, powerful creator, the God above all other gods, the most high supreme God.

Then Abram--standing in the presence of the King of Sodom, his people, and his own servants--paid honor to El Elion by giving his tithe--a tenth of all the spoils he had gathered in battle. There was no law requiring him to tithe and no one was compelling him to do so. Abram gave his tithe willingly as an act of worship acknowledging God as El Elion and as the one and only Source of his blessings.

Melchizedek, as God's representative, received the tithe, presented it to God, and pronounced God's blessings upon Abram. *"But this person (Melchizedek) who has not their Levitical ancestry received tithes from Abraham (himself) and blessed him who possessed the promises (of God)"* (Hebrews 7:6, TAB).

This example of Abram giving his tithe before the law was instituted is the biblical basis for giving tithes today. Tithing is based upon the revelation of God as El Elion--creator and possessor of the heavens and earth, the Most High, the Supreme God--and honoring Him with our substance by freely giving from hearts of love and adoration.

TITHING IS NOT LEGALISTIC

Tithing is not a legalistic ritual required by the law. It is an outward expression of a covenant relationship with God. God set tithing in order through Abram before the law was given. Abraham's action of giving his tithe to Melchizedek set the precedent for tithing.

Abram giving tithes to God through the high priest Melchizedek is a beautiful parallel of what happens when we tithe. Jesus is now in heaven where He stands before God on our behalf, as our High Priest: *"For Christ, the Messiah, has not entered into a sanctuary made with (human) hands, only a copy and pattern and type of the true one, but (He has entered) into heaven itself, now to appear in the (very) presence of God on our behalf"* (Hebrews 9:24, TAB).

When we give our tithes, we are not giving to a church, a denomination, a ministry or to a man--we are giving to God. As the High Priest of the Most High God, Jesus receives our gifts -- just as Melchizedek received Abram's tithes--and presents them to God. By virtue of His divine

authority as our High Priest, Christ then pronounces blessings upon us, just as Melchizedek did on Abram.

Can you see it? As you give your tithes in worship, Jesus receives it, takes your tithes into His hands as the Levitical priests did, lifts them up to God, and then stretches out His hands toward you to release God's blessings into your life.

HOW TO GIVE YOUR TITHE

There are many believers who are being robbed of the joy and blessing God intended for them to experience through tithing. Many give their tithes simply because they feel it is their Christian duty. It has become a dry, lifeless ritual instead of a way to worship God. They give their tithes, but there is no joy, faith, or expectation of the blessings God has promised.

Other Christians give their tithes grudgingly. They consider it a hardship to give tithes. Others do not believe that the tithe belongs to God. Instead, they give God their "leftovers"-- whatever is left after they have paid their bills and taken out money for other expenses.

A great majority of Christians have not yet had a revelation of God as El Elion--the Most High God, Creator and Possessor of heaven and earth, the Supreme God. They give their tithes, but instead of trusting Him to meet their needs, they are worried about how they are going to pay their bills.

What about you? What has your attitude been about giving your tithe to God? Take time right now to think about it. Your tithe--a tenth of all your income--is to be holy unto the Lord. It is to be consecrated, set apart, and dedicated to God and His work. It should not be handled haphazardly or sown into a ministry that is not producing spiritual results.

As you give your tithe, you are entering into a relationship with God where you are acknowledging and honoring Him as El Elion--your Source--and He, in turn, releases blessing and prosperity into your life

THIS IS THE KEY TO AN OPEN HEAVEN

You may be at a point where it seems there is no way out financially. You may feel that you are so far in debt that there is no hope of ever being debt-free. You have tried everything you know to do, yet you just can't seem to get ahead. You have confessed God's promises concerning His divine provision, yet for some reason you have not seen a manifestation of His blessings upon your finances. Get ready for God to break the chains binding your finances as you obey Him by giving your tithes and offerings.

Let's return to the scripture with which we opened this chapter:

Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it. And I will rebuke the devourer for your sakes, and he shall not destroy the fruits of your ground; neither shall your vine cast her fruit before the time in the field, saith the Lord of hosts. (Malachi 3:10-11)

The word "prove" is translated from a Hebrew root word which means "to try or test; to investigate or examine." God's challenge is to prove Him to see that His promised blessings are true. His storehouse is full of everything you need and more, far greater than anything you can think or ask. The answer to your financial need is there, stored up for you, and God is just waiting for you to act in obedience so He can prove Himself to you. God is saying, "Prove Me--give Me your tithe and test Me to see if I will do what I have promised."

God wants us to put Him first--above our own needs and desires, above the needs of our families, and above the needs of our ministries. Jesus said, "*But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you*" (Matthew 6:33). Many Christians are waiting for God to meet their financial needs first. They are waiting for Him to increase their income before they give their tithe. But God says, "Give Me your tithe first, then prove Me to see how I will pour out My blessings upon you".

Part of God's covenant with Israel was that He promised to open the windows of heaven and command His blessing upon the work of their hands. As long as they were obedient, Israel lived under an open heaven. God promised:

If you walk in My statutes and keep My commandments and do them, I will give you rain in due season, and the land shall yield her increase, and the trees of the field yield their fruit. And your threshing (time) shall reach to the vintage, and the vintage (time) shall reach to the sowing time; and you shall eat your bread to the full, and dwell in your land securely. (Leviticus 26:3-5, TAB)

The Lord shall open to you His good treasury, the heavens to give the rain of your land in its season, and to bless all the work of your hand; and you shall lend to many nations, but you shall not borrow. (Deuteronomy 28:12, TAB)

Not only did God promise to give a fruitful season so that their crops would prosper, but in Malachi 3:10-11 He promised to guard them from anything that would spoil the crops before they were gathered. He said, "I will rebuke the devourer for your sakes." Notice the type of blessing the Israelites could count on reaping. It was not an ordinary blessing. It was not just enough for them to get by. He promised to pour out upon them a blessing so great "*that there shall not be room enough to receive it.*" They could expect not just a harvest sufficient to meet their needs, but more than enough—an abundance.

LIVING UNDER A CLOSED HEAVEN

When the nation of Israel was disobedient and failed to give to God, they lived under a curse and the heavens were closed to them:

But if you will not obey the voice of the Lord your God, being watchful to do all His commandments and His statutes which I command you this day, then all these curses shall come upon you and overtake you ...The heavens over your head shall be brass, and the earth under you shall be iron. The Lord shall make the rain of your land powdered soil and dust; from the heavens it shall come down upon you until you are destroyed. (Deuteronomy 28:15,23-24, TAB)

And I will break and humble your pride in your power; and I will make your heavens as iron (yielding no answer, no blessing, no rain), and your earth (as sterile) as brass. (Leviticus 26:19, TAB)

Because of disobedience, Israel suffered from famine and scarcity. Drought and insects destroyed their crops and God delivered them into the hands of their enemies. Solomon's Temple in Jerusalem was destroyed and the people were taken captive and lived under Babylonian rule for 70 years.

As soon as Israel returned from captivity, they rebuilt the altar and offered the burnt sacrifices prescribed by the law. They observed their feasts and brought freewill offerings to God. They were grateful to God for delivering them out of captivity and were anxious to reestablish worship in the house of God.

By the second year after their return from captivity, the foundation of the temple had been laid, but they faced opposition from their enemies (Ezra 4:4-5). Their enemies convinced Artaxerxes, king of Persia, to issue a decree commanding them to stop building the temple. In the face of this opposition, the people became fearful and stopped giving and building. They became indifferent toward the house of God and more interested in building their own houses, sowing their crops, and replenishing their own storehouses. Now that they were safely back in their own land, they were anxious to become reestablished and enjoy the abundance they had once known, so they soon forgot about God and their covenant with Him.

During this time, Israel lived under a closed heaven. They sowed their crops, but they harvested little. God shut up the heavens and withheld the rain. He sent a drought upon the land and the fruits of the earth dried up. All the labor of their hands was spoiled. What little they did have was not sufficient. God told them, *"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" (Haggai 1:6, NIV).*

Can you identify with them? Have you ever felt as if there is never enough money to pay your bills and provide for your family? Does it seem like your paycheck is gone before you get it? If you haven't been tithing, that is one reason for your difficulties.

CONSIDER YOUR WAYS

The people failed to recognize the reason why they were not prospering. God used the prophets Haggai and Zechariah to reveal that the conditions they were experiencing were a result of their disobedience:

Thus says the Lord of hosts: This people say, The time is not yet come that the Lord's house should be rebuilt (although Cyrus had ordered it done sixteen years before; rebuilding of Jerusalem's walls had later been forbidden, but not so of the temple). Then came the word of the Lord by Haggai the prophet, saying, Is it time for you yourselves to dwell in your paneled houses, while this house (of the Lord) lies in ruins? Now therefore thus says the Lord of hosts: Consider your ways (and set your mind on what has come to you). Now therefore thus says the Lord of hosts: Consider your ways (and set your mind on what has come to you). You have sown much, but you have reaped little; you eat, but you do not have enough; you drink, but you do not have your fill, you clothe yourselves, but no one is warm; and he who earns wages has earned them to put them in a bag with holes in it... You looked for much (harvest), and it came to little; and even when you brought that home, I blew it away. Why? says the Lord of hosts. Because of My house which lies waste, while you yourselves run each man to his own house (eager to build and adorn it). Therefore the heavens above you (for your sake) withhold the dew, and the earth withholds its produce. And I have called for a drought upon the land and the hill country, upon the grain, the fresh fruit juice, the oil, upon what the ground brings forth, upon men and cattle, and upon all the (wearisome) toil of men's hands. (Haggai 1:2-6, 9-11 TAB)

God told Israel to consider their ways--to look at how they were living to determine why they were not experiencing God's blessings. He told them, *"You looked for much (harvest). and 10, it came to little; and even when you brought that home, I blew it away. Why? says the Lord of hosts. Because of My house which lies waste, while you yourselves run each man to his own house (eager to build and adorn it)" (Haggai 1:9, TAB).*

Many believers are living under a closed heaven and wondering why they are not being blessed. Some people blame their financial difficulties on Satan, when sometimes their problems are actually a result of their own disobedience to scriptural principles revealed in His Word concerning finances. Are you continuing to incur debt? Are you co-signing for the debts of others? Are you not paying your bills? Are you refusing to forgive someone? Are you neglecting to tithe? All these are violations of scriptural principles. It is time to stop and consider your ways.

The people of Israel were not reaping the abundance God had promised because the house of God lay in ruins while they were busy building their own houses. They made excuses, saying, *"The time has not yet come for the Lord's house to be built" (Haggai 1:2, NIV).* They put their own needs and those of their families before the house of God.

God worked through the ministry of His prophets, Haggai and Zechariah to expose the sins of the people, call them to repentance, and encourage them to complete the project:

Then Zerubbabel the son of Shealtiel, and Joshua the son of Jehozadak, the high priest, with all the remnant of the people (returned from captivity), listened to (and obeyed) the voice of the Lord their God (not vaguely or partly, but completely) according to the words of Haggai the prophet, since the Lord their God had sent him, and the people reverently feared and worshipfully turned to the Lord. (Haggai 1:12, TAB)

And the elders of the Jews built and prospered, through the prophesying of Haggai the prophet and Zechariah the son of Iddo. They finished their building as commanded by the God of Israel and by decree of Cyrus and Darius and Artaxerxes king of Persia; And this house was finished on the third day of the month Adar, in the sixth year of the reign of King Darius. (Ezra 6:14-15, TAB)

From the very day the Israelites renewed their commitment to God's house and began to give again, the Lord began to bless them. (Haggai 2:18). Upon completion of the temple, the people dedicated it by giving massive offerings. It was a time of great joy and thanksgiving to God:

Then the people of Israel-the priests, the Levites and the rest of the exiles celebrated the dedication of the house of God with joy. For the dedication of this house of God they offered a hundred bulls, two hundred rams, four hundred male lambs and, as a sin offering for all Israel, twelve male goats, one for each of the tribes of Israel. (Ezra 6:16-17, NIV)

The people celebrated by eating the Passover in the newly-erected temple. The Levites and priests were purified and set in their positions, so that they would be able to carry on the service of the temple according to the law

Some years later, when the walls around Jerusalem were rebuilt under the direction of Nehemiah, the people began to once again bring their tithes and firstfruits to the house of God. When the walls were completed, the people gathered together to hear the book of the law read. From morning until noon, Ezra and the Levites read and taught the law. When the people realized how they had disobeyed the commandments of God, they wept, repented, and entered into a day of fasting:

On the twenty-fourth day of the same month, the Israelites gathered together, fasting and wearing sackcloth and having dust on their heads. Those of Israelite descent had separated themselves from all foreigners. They stood in their places and confessed their sins and the wickedness of their fathers. They stood where they were and read from the Book of the Law of the Lord their God for a quarter of the day, and spent another quarter in confession and in worshiping the Lord their God. (Nehemiah 9:1-3, NIV)

The people confessed and repented of their sins and acknowledged the righteousness of God Who had brought these judgments because of their disobedience. They did not try to make

excuses or justify their actions--they repented! The great day of repentance ended with the people renewing their covenant with God as they declared:

"But see, we are slaves today, slaves in the land you gave our forefathers so they could eat its fruit and the other good things it produces. Because of our sins, its abundant harvest goes to the kings you have placed over us. They rule over our bodies and our cattle as they please. We are in great distress. In view of all this, we are making a binding agreement, putting it in writing, and our leaders, our Levites and our priests are affixing their seals to it." (Nehemiah 9:36-38, NIV)

The nation entered into a solemn oath before God, with a fixed resolve that they would live by it.

And the rest of the people, the priests, Levites, doorkeepers, singers, Nethinim (temple servants), and all they who had separated themselves from the people of the lands to the law of God, their wives, their sons, their daughters, all who had knowledge and understanding, Joined with their brethren, their nobles, and entered into a curse and an oath to walk in God's law which was given to Moses the servant of God, and to observe and do all the commandments of the Lord our Lord and His ordinances and His statutes; (Nehemiah 10:28-29, TAB)

GOD'S PLAN HAS NOT CHANGED

Today, we have the same commands, challenges, and promises concerning our tithes that God gave Israel because we are spiritual heirs of their covenant:

A man is not a Jew if he is only one outwardly, nor is circumcision merely outward and physical. No, a man is a Jew if he is one inwardly; and circumcision is circumcision of the heart, by the Spirit, not by the written code... (Romans 2:28-29, NIV)

We have the same choice Israel had. We can either live under an open or closed heaven.

If we are faithful and consistent in giving to God and walking in obedience to His Word and our covenant with Him, God will open the heavens and pour out His blessings upon us. However, if we disobey and withhold our tithes, the heavens over us will be as iron--yielding no answer, no blessing, and no rain (Leviticus 26:19). As Israel, we will be putting our financial resources into a bag with a hole in it (Haggai 1:6).

Many of God's people are living under a closed heaven because they have neglected the house of God and the work of God by not giving tithes and offerings. God is saying to us today, *"You have planted much, but have harvested little. You eat, but never have enough. You drink, but never have your fill. You put on clothes, but are not warm. You earn wages, only to put them in a purse with holes in it." This is what the Lord Almighty says: "Give careful thought to your ways" (Haggai 1:6-7, NIV).*

TAKE THESE STEPS

If you want to live under an open heaven and receive divine provision from God, take these steps:

-Consider your ways. Reevaluate your giving and your financial dealings. If you have not been tithing or are violating other scriptural principles, then you are living under a closed heaven.

-Repent. Ask God to forgive you for failing to give your tithes and offerings. God doesn't want your excuses. He wants your repentance. Ask God to forgive you if you have neglected the storehouse of God and have put own your needs and desires first.

-Renew your covenant with God. If you have not been tithing, begin to do so. Be faithful and consistent in giving your tithes into the storehouse of God. Remember that tithing is the required minimum we are to give to God. You should also be giving offerings over and above your tithes. The components of the covenant which Israel renewed with God upon the completion of the Jerusalem wall included giving their very best and consistently giving both tithes and offerings. They pledged to give for the expenses of the house of God, declaring: "*We will not neglect the house of our God*" (*Nehemiah 10:39, NIV*).

GET READY TO RECEIVE

When you have taken these steps, get ready to receive! God will open the windows of heaven and pour out His blessings in such an abundance there will not be enough room for you to receive them! He will rebuke the devourer for your sake and you will walk in a covenant relationship with Him where you are living in a continuous cycle of His divine provision.

When you are faithfully giving your tithes and offerings in obedience to God's Word, you also position yourself for the miracle of supernatural debt retirement. That is the subject of the next chapter.

CHAPTER SEVEN

EXPERIENCING SUPERNATURAL DEBT RETIREMENT

There are many people who are under such a bondage of debt that they think there is no possible way for them ever to get out of it. If this is you, then this chapter is written to encourage you to believe God for supernatural debt cancellation.

A mistake that many people make when doing financial planning is to focus on debt-reduction. While this is important and is the subject of this chapter, this should not be your main focus. Your main focus should be fulfilling the spiritual destiny that God has for you. If you keep your focus on your financial situation, you will never dare to believe that God can release the finances necessary to enable you to fulfill your vision. God wants you to focus on His unlimited resources.

There is a tremendous Old Testament story that illustrates supernatural debt retirement:

Now there cried a certain woman of the wives of the sons of the prophets unto Elisha, saying, Thy servant my husband is dead; and thou knowest that thy servant did fear the Lord: and the creditor is come to take unto him my two sons to be bondmen. And Elisha said unto her, What shall I do for thee? tell me, what hast thou in the house? And she said, Thine handmaid hath not any thing in the house, save a pot of oil. Then he said, Go, borrow thee vessels abroad of all thy neighbors, even empty vessels; borrow not a few. And when thou art come in, thou shalt shut the door upon thee and upon thy sons, and shalt pour out into all those vessels, and thou shalt set aside that which is full. So she went from him, and shut the door upon her and upon her sons, who brought the vessels to her; and she poured out. And it came to pass, when the vessels were full, that she said unto her son, Bring me yet a vessel. And he said unto her, There is not a vessel more. And the oil stayed. Then she came and told the man of God. And he said, Go, sell the oil, and pay thy debt, and live thou and thy children of the rest. (2 Kings 4:1-7)

In this account, a widow woman faced a desperate situation. Her husband died and she had no source of income--no possible way to meet the needs of her family. She was in debt, and the creditor had come to take her sons as slaves in payment of the debt--a custom of that time.

This woman was desperate. If ever anyone needed a miracle, she did. She had already lost her husband and now she faced the possibility of losing her sons. In her desperation, she cried out to the prophet Elisha for help. Elisha answered, "What shall I do for you? Tell me, what do you have in the house?" The woman answered that she had nothing except a jar of oil.

Elisha told her to borrow as many vessels as possible from her neighbors—not a few, but as many as possible. Then she was to go into her house, shut the door, and begin to pour her oil into the vessels she had collected. Why was she to shut the door? To close out the unbelief of friends or family who might have criticized her and to shut out the dire circumstances around her. Do you need to shut the door on the unbelief, criticism, and negative circumstances that are hindering your own faith for a financial miracle?

The widow acted upon the word of the Lord's prophet. She collected the vessels, entered into her house, shut the door, and took her small bottle of oil and began to pour. As she poured, the oil began to multiply. Can you imagine the amazement she experienced each time she poured the oil and filled another vessel? She kept pouring and pouring until every empty vessel she had collected was filled to the brim, then the prophet Elisha told her to sell the oil, pay her debt, and free her sons.

ARE YOU READY FOR DEBT CANCELLATION?

Are you a candidate for the miracle of debt cancellation? If so, you must begin to act in obedience to God's Word. The key to the miracle of debt cancellation for this widow woman was acting upon the Word of the Lord. At God's command, she used what she had and God multiplied it.

You may think your circumstances are so bad that you do not have anything with which to start. God multiplied a small supply of oil to meet this woman's need. Begin to act by faith upon God's Word and use what you have, no matter how small it may seem to you. There is a miracle in your house and it starts with what you already possess. Your "pot of oil" may be an idea, a talent, or an ability that--when presented to God--will result in your financial freedom.

You may have limited resources, like the little lad in New Testament times who presented his loaves and fishes to the Master to feed a multitude. Take what little you have, present it to God, and watch what happens:

Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again. (Luke 6:38)

The flow of oil stopped only when there were no more empty vessels. Begin to pour what you have--your limited financial resources, your talents, your time and abilities--into the empty vessels of hurting humanity. As long as you continue to act upon the Word, use what you have, and pour your life into empty vessels, your resources will continue to multiply supernaturally. Ask God to show you what you already possess that can be multiplied for a miracle: Perhaps a talent? An idea? An invention? God has given you the power to get wealth (Deuteronomy 20:14). All you must do is release that power--the supernatural ability and strength--that is already within you.

DON'T LIMIT GOD!

Can you believe God for supernatural debt retirement? Did you know that God is only limited by your unbelief? This is reflected in a powerful biblical account that occurred during the siege of a city called Samaria.

The Syrian King, Ben Hadad, and his armies, had surrounded this city and planned to capture it, not by battering down the walls, but by cutting off all supplies and starving the people to death. The peoples' hunger had reached a point of desperation. Food was so scarce that a donkey's head sold for eighty shekels of silver. The donkey was considered an unclean animal and would not be eaten except as a last resort, but people were eating it and other unclean beasts. Conditions were so devastating that mothers were eating their own babies. The horror of starvation had driven the people to cannibalism!

The king of Samaria became so enraged over the terrible famine that he swore he would cut off Elisha's head, since Elisha was the one who had prophesied the conditions as judgment from God. But Prophet Elisha was not fearful regarding the famine or the king's threats. His eyes were not on the negative circumstances around him, but they were on Almighty God:

Then Elisha said, Hear ye the word of the Lord; Thus saith the Lord; Tomorrow about this time shall a measure of fine flour be sold for a shekel, and two measures of barley for a shekel, in the gate of Samaria. Then a lord on whose hand the king leaned answered the man of God, and said, Behold, if the Lord would make windows in heaven, might this thing be? And he said, Behold, thou shalt see it with thine eyes, but shalt not eat thereof. And there were four leprous men at the entering in of the gate: and they said one to another, Why sit we here until we die? If we say, We will enter into the city, then the famine is in the city, and we shall die there: and if we sit still here, we die also. Now therefore come, and let us fall unto the host of the Syrians: if they save us alive, we shall live; and if they kill us, we shall but die. And they rose up in the twilight, to go unto the camp of the Syrians: and when they were come to the uttermost part of the camp of Syria, behold, there was no man there. For the Lord had made the host of the Syrians to hear a noise of chariots, and a noise of horses, even the noise of a great host: and they said one to another, Lo, the king of Israel hath hired against us the kings of the Hittites, and the kings of the Egyptians, to come upon us. Wherefore they arose and fled in the twilight, and left their tents, and their horses, and their asses, even the camp as it was, and fled for their life. And when these lepers came to the uttermost part of the camp, they went into one tent, and did eat and drink, and carried thence silver, and gold, and raiment, and went and hid it; and came again, and entered into another tent, and carried thence also, and went and hid it. (2 Kings 7:1-8)

God gave Elisha a prophetic message promising deliverance for the people of Samaria. He said, "...Hear the word of the Lord: Thus says the Lord, Tomorrow about this time a measure of fine flour will sell for a shekel, and two measures of barley for a shekel, in the gate of Samaria!" (2 Kings 7:1, TAB).

The captain challenged Elisha, *“...If the Lord would make windows in Heaven, could this thing be?”* Elisha answered, *“...You shall see it with your own eyes, but you shall not eat of it”* (2 Kings 7:2, TAB).

Whenever any prophetic message is given, it will be challenged by those who are full of unbelief. Some people may even challenge the message in this book on finances. That is why we are carefully documenting each chapter with the Word of God.

People who are led by the flesh will always be in conflict with those led by the Spirit. In this instance, the captain would not receive the prophetic promise because he had placed limitations upon what God could do. He did not believe God was able to supernaturally provide the flour and barley, even if He made windows in heaven and poured it down upon them. This is an example of what unbelief will do: It will blind you from seeing the fulfillment of God's promises in your life.

The captain's unbelief did not bother Elisha. It did not cause him to waver or wonder if he had really heard from God. Elijah told the man, “You’re going to see this with your own eyes, but you’re not going to have any part in it!”

Deliverance for the people of Samaria came through supernatural intervention. God put their enemies to flight, and there was a supernatural transference of the wealth of the Syrians into their hands! During the night, God caused the Syrians to hear the noise of a great multitude of men and horses and they thought the king had sent the Hittites and Egyptians to fight against them. The Syrians were so terrified that they ran for their lives, leaving behind horses, supplies, and their silver and gold.

God used four destitute lepers to bring deliverance to the people of Samaria. When these men decided they would die if they remained where they were, they boldly marched into the camp of the Syrians and discovered that the army had fled. They began to eat, drink, and take the spoils for themselves. When they realized that what they were doing was selfish, they returned to Samaria to let the king know what had happened. After the king verified that what the lepers said was true, the people rushed into the Syrian camp and took the spoils. The prophecy spoken through Elisha was fulfilled!

The captain, who was full of unbelief and had challenged Elisha, saw the fulfillment of the prophecy, but he did not partake of it. He was appointed guard duty at the gate and the starving people who rushed through it to get food trampled him to death.

Unbelief will block you from receiving the things you need from God. Unbelief will cause you to question God and limit what He can do for you. Unbelief will result in financial disaster and spiritual death.

Believe God for great things in your finances. Believe Him for supernatural debt retirement and for continuing divine provision. The only limit is your unbelief! Don't be like the

captain who refused to believe. Be like the four lepers who said, "We are not going to sit here and die!" Get up, enter in, and partake of the miracle God has reserved for you.

BELIEVE FOR A SUPERNATURAL TRANSFER OF WEALTH

So where will the money come from to retire your debt?

For God giveth to a man that is good in his sight wisdom, and knowledge, and joy: but to the sinner he giveth travail, to gather and to heap up, that he may give to him that is good before God... (Ecclesiastes 2:26)

God may give you wisdom and knowledge of how to invest wisely. He may give you an idea for an invention. He may give you a talent or ability that is needed in the market place. He may choose to supernaturally place in your hands the wealth of the wicked. The Bible mentions numerous such transfers of wealth from unbelievers to the righteous.

-Abraham: When Lot was taken captive by the enemy, Abraham rescued his nephew and took the spoils of the cities of Sodom and Gomorrah

-Isaac: God transferred the wealth that should have belonged to Abimelech and his people to Isaac to such an extent that the king told him: ... *"Move away from us; you have become too powerful for us "* (Genesis 26:16, NIV).

-Jacob: When Laban told Jacob that he could pay him only in speckled cattle that came forth from the herd, God made all of the cattle to have speckled calves. When Laban said that he would only pay in striped cattle, all of the calves birthed were striped. *"Thus the man increased and became exceedingly rich, and had many sheep and goats, and maidservants, menservants, camels, and donkeys"* (Genesis 30:43, AMP).

-Joseph: The wealth of the nations was transferred into his hands for divine purpose: To save the world from famine. To accomplish this mandate, Joseph lost all that was familiar and dear to him and experienced many trials. But Joseph remained faithful, and the wealth of the world flowed into his hands.

-Solomon: When God told Solomon he could ask for anything and it would be given to him, Solomon asked for wisdom to rule God's people properly. His request so pleased the Lord, that...

...God said unto him, Because thou hast asked this thing, and hast not asked for thyself long life; neither hast asked riches for thyself, nor hast asked the life of thine enemies; but hast asked for thyself understanding to discern judgment; Behold, I have done according to thy words: lo, I have given thee a wise and an understanding heart; so that there was none like thee before thee, neither after thee shall any arise like unto thee. And I have also given thee that which thou hast not asked, both riches, and honour: so that there shall not be any among the kings like unto thee all thy day. (1 Kings 3:10-13)

God was so pleased that Solomon had put the kingdom before his own personal desires that He gave him the things that most men would have asked for--wealth, fame, and such supernatural abundance that no king before or since has ever been able to match the splendor of his kingdom. God caused other nations to transfer their wealth into Solomon's kingdom and he eventually exceeded all the kings of the earth in riches as well as in wisdom ((1 Kings 10:10-13, and 25-29).

PRACTICAL STEPS TO RETIRE YOUR DEBT

Don't just sit back and wait for God to do everything for you. He always works through mankind to accomplish His divine purposes, so you are part of the process. Supernatural debt reduction will not occur when you are violating the commands regarding finances given in His Word. It is not going to happen as long as you are running up credit card bills and bowing to the god of materialism.

Here are some practical steps to help retire your debt.

- Make a commitment to start the process of debt reduction.
- Set a goal as to when you realistically would like to be debt-free and begin to believe God for it.
- Continue to give your tithes and offerings to God first so that the windows of heaven will be open over your finances.
- Make a realistic budget and live by it. Limit your spending to necessities only. If you do not know how to budget, see Appendix Two of this study.
- Eliminate credit card debt. See Appendix Two of this study for suggestions on how to do this.
- Develop a debt consolidation plan. Notify your creditors and negotiate a reduced monthly amount that you will be able to pay them while you are awaiting God's supernatural provision. You owe these people money. You cannot defraud your creditors and expect God to bless you.
- Consider getting a second job or a better job to help retire your debt. As a minister of the Gospel, Paul worked with his own hands at a second job of tent-making so that he would remain debt-free.
- Eliminate any scriptural violations that might hinder your finances from being blessed. Review the checklist of these in Appendix Three of this study.

-Ask God to show you creative ways to use what you have--your time, talents, and finances--to release the power to get wealth as God has promised.

By taking these practical steps towards being debt-free, you will position yourself for God to supernaturally move in your finances.

PRACTICAL GUIDELINES TO REMAIN DEBT FREE

Once God sets you free from debt, do not ever become indebted ever again. The Bible says: "*Stand fast therefore in the liberty wherewith Christ hath made us free, and be not entangled again with the yoke of bondage*" (Galatians 5:1).

Here are some practical guidelines to help you remain debt free.

First: Learn to live within your means. Live a lifestyle that your income can realistically support. Pride and materialism result in financial difficulties. We buy something because the neighbor got one—a bigger house with a bigger mortgage, a luxury car, a boat, big screen TV, designer clothes. God may provide these blessings for you but He does not want your finances dictated by what others are wearing, driving, or living in. He does not want you to go into debt to obtain these things. Set a realistic budget and learn to live within your means. "*And having food and raiment let us be therewith content*" (1 Timothy 6:8). If you do not know how to make a budget, see the guidelines in Appendix Two of this book.

Second: Guard against greed and materialism. The Bible declares:

But godliness with contentment is great gain. For we brought nothing into this world, and it is certain we can carry nothing out. And having food and raiment let us be therewith content. But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition. For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows. (1 Timothy 6:6-10)

Money is not wrong in itself. It is the love of money that is the root of all evil and that leads to greed, covetousness, materialism, and debt:

Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. (Ecclesiastes 5:10, NIV)

The love of money not only results in debt, it causes sorrow and can even result in erring from the faith. Greed and materialism will take you right back into the bondage of debt if you aren't careful. Learn to be content with what you have. Jesus warned, "... *Guard yourselves and keep free from all covetousness (the immoderate desire for wealth, the greedy longing to have more); for a man's life does not consist in and is not derived from possessing overflowing abundance or that which is over and above his needs*" (Luke 12:15, TAB).

Third: Do not incur new debt. It is one thing to embrace the revelation of supernatural debt cancellation as revealed in this chapter, but you must also accept the whole counsel of God. The Bible says, *"Owe no man anything..." (Romans 13:8)*. If you live by this principle, you will not incur any more debt. While it is convenient to use a credit card for purchases—and you almost have to use one to rent a car and make other transactions in America—these cards can become a financial snare. The first month that you cannot pay your bill, destroy those credit cards. Trust God for supernatural retirement of your current debt, then embrace the biblical principle of debt-free living and refuse to incur additional debt.

Fourth: Do not incur the debt of others. The Bible warns again co-signing for another's debt. If they default and don't pay, then you are left with the obligation. The Bible says, *"He who puts up security for another will surely suffer, but whoever refuses to strike hands in pledge is safe" (Proverbs 11:15, NIV)*. If you put up security--pledge or co-sign a loan--then you will suffer for it. Honor God's Word and refuse to make such agreements. If you have made such an agreement, get out of it!

Fifth: Reject condemnation and embrace revelation. As you have studied this chapter, you may have felt condemned because of your debts. The purpose of this revelation is not to bring condemnation, but to point the way to a new beginning in your finances. The Bible declares, *"There is therefore now no condemnation to them which are in Christ Jesus, who walk not after the flesh, but after the Spirit" (Romans 8:1)*. Ask God to forgive you for past scriptural violations, then begin to operate on the basis of the principles you are learning in this book. Reject the condemnation of the enemy and embrace this revelation, believing God to plug you into His supernatural cycle of divine provision.

"I WISH I HAD KNOWN!"

Some who are reading this chapter may be saying, "I wish I had received this revelation and known these principles before I lost everything because of my debt." If you are one of those who have already experienced bankruptcy or lost your home or job, then the next chapter is for you. God wants you to experience total restoration.

CHAPTER EIGHT

CLAIMING TOTAL RESTORATION

Perhaps you are one who has lost it all. Your job is gone, you have lost your house, and your investments have vanished. You have lost everything.

God's Word is a marvelous record of divine restorations. To the Israelites who had lost their economy due to plagues resulting from their sin, God said:

And I will restore to you the years that the locust hath eaten, the cankerworm, and the caterpillar, and the palmerworm, my great army which I sent among you. And ye shall eat in plenty, and be satisfied, and praise the name of the Lord your God, that hath dealt wondrously with you: and my people shall never be ashamed. (Joel 2:25-26)

Even though the economic devastation Israel was experiencing was the result of their sin, God promised restoration when they returned to Him. Perhaps your financial crisis is your fault because of unwise decisions or violations of scriptural principles. On the other hand, perhaps the losses are not your fault and you are an innocent victim of circumstances. Regardless of the reason for your financial crises, God wants to restore all you have lost.

"IT'S NOT MY FAULT!"

Have you done everything you know to do right and still lost everything? You are not alone. Two men in the Bible experienced similar devastation, through no fault of their own.

Job: "Everything is gone!" In essence, these are words Job declared when he said, *"...Naked came I out of my mother's womb, and naked shall I return thither: the Lord gave, and the Lord hath taken away; blessed be the name of the Lord. In all this Job sinned not, nor charged God foolishly" (Job 1:21-22).*

Job lost his children, his house, and his flocks--the later which represented his income. His wife turned against him and was afflicted physically, but still he refused to blame God or grow bitter. Instead, Job worshipped and blessed the name of the Lord.

If you have lost it all, don't blame God. Refuse to become bitter. Don't turn from God in your time of need--turn to Him! Job remained faithful, and in the end God restored more than he had lost: *"So the Lord blessed the latter end of Job more than his beginning" (Job 42:12).*

David: David experienced similar devastation when he lost everything at a place called Ziklag. The Amalekites invaded they city and took the women captive, including David's wives. Everything the people owned was gone and the city was burned to the ground. David and his men wept until there were more no tears left to shed. It was a desperate situation, and David's

men were so upset that they even talked of killing him because they blamed him for their losses (1 Samuel 30:1-6).

In the midst of this total devastation, David encouraged himself in the Lord (1 Samuel 30:6). Sometimes, there will be no one around to encourage you. There will be no one to cheer you on. That is when you must encourage yourself in the Lord. In the face of total loss, you must encourage yourself by claiming God's promises.

David took his army and returned to the battlefield to reclaim all that was rightfully his:

And David recovered all that the Amalekites had carried away: and David rescued his two wives. And there was nothing lacking to them, neither small nor great, neither sons nor daughters, neither spoil, nor any thing that they had taken to them: David recovered all. (1 Samuel 30:18-19)

David recovered all. Everything that had been lost was restored. God wants to restore all you have lost also. Don't remain in the ruins of financial defeat weeping over your losses. Encourage yourself in the Lord, then rise up and begin to act in faith to claim total restoration.

"IT'S ALL MY FAULT!"

You may be thinking, "Job and David were innocent victims, but my financial disaster is all my fault!" Maybe you are in a crisis because of poor decisions or violations of scriptural principles. Regardless--God wants to restore all you have lost.

Israel experienced total devastation when they refused to enter the promised land because of fear and unbelief. They had to return to the wilderness for forty years, yet God did not abandon them:

For the Lord thy God hath blessed thee in all the works of thy hand: he knoweth thy walking through this great wilderness: these forty years the Lord thy God hath been with thee; thou hast lacked nothing. (Deuteronomy 2:7)

Despite their sin, God did not abandon them. He provided for them in the wilderness--they lacked nothing--and He eventually brought a new generation to their promised land. God has not abandoned you to live in poverty and financial ruin for the rest of your life, even if the circumstances you are in are your own fault.

The Lord told Israel that He would forgive them and bless them again as soon as they repented:

And the Lord thy God will make thee plenteous in every work of thine hand, in the fruit of thy body, and in the fruit of thy cattle, and in the fruit of thy land, for good: for the Lord will again rejoice over thee for good, as he rejoiced over thy fathers: If thou shalt hearken unto the voice of the Lord thy God, to keep his commandments and his statutes

which are written in this book of the law, and if thou turn unto the Lord thy God with all thine heart, and with all thy soul. For this commandment which I command thee this day, it is not hidden from thee, neither is it far off. It is not in heaven, that thou shouldest say, Who shall go up for us to heaven, and bring it unto us, that we may hear it, and do it? Neither is it beyond the sea, that thou shouldest say, Who shall go over the sea for us, and bring it unto us, that we may hear it, and do it? But the word is very nigh unto thee, in thy mouth, and in thy heart, that thou mayest do it. (Deuteronomy 30:9-14)

God promised to bless His people in every area of their lives when they repented and returned to embrace the scriptural principles He had clearly mandated for them to live by. "The Word is near you--in your mouth and your heart--so do it!", commanded the Lord.

This scenario is aptly illustrated in the story of Israel and the battle of Ai. One of the challenges God gave Joshua was to lead Israel across the Jordan River to claim their promised land. God said that the spoils of the battle at Jericho, the first city they would conquer, were to be reserved for the Lord (Joshua 6:19).

One of the warriors of Israel, a man named Achan, sinned by taking spoils from the enemy to keep for himself, despite the fact God had forbidden it. Because of this sin, Israel lost their next battle at a much smaller city named Ai (Joshua 7). Only when the people repented and acknowledged their sin did God once again begin to bless them.

If you have lost everything because of your own sins or financial blunders, repent. Then do as Israel did and return to the battlefield under the new anointing of God's restorative power. You must take action if you want to experience restoration: ... *"that they may recover themselves out of the snare of the devil, who are taken captive by him at his will"* (2 Timothy 2:26).

No matter how dark it is around you, the Lord has promised restoration. So get up! The glory of the Lord is rising upon you:

Arise, shine; for thy light is come, and the glory of the Lord is risen upon thee. For, behold, the darkness shall cover the earth, and gross darkness the people: but the Lord shall arise upon thee, and his glory shall be seen upon thee...the abundance of the sea shall be converted unto thee, the forces of the Gentiles shall come unto thee. The multitude of camels shall cover thee, the dromedaries of Midian and Ephah; all they from Sheba shall come: they shall bring gold and incense; and they shall shew forth the praises of the Lord. (Portions of Isaiah 60:1-16)

CONTINUOUS RESTORATION

You will need the miracle of restoration continuously in life as you repeatedly face difficult circumstances. If you have been faithful in your tithes and offerings, then you are strategically positioned to experience it. There is a beautiful Old Testament story that illustrates this:

Then spake Elisha unto the woman, whose son he had restored to life, saying, Arise, and go thou and thine household, and sojourn wheresoever thou canst sojourn: for the LORD hath called for a famine; and it shall also come upon the land seven years. And the woman arose, and did after the saying of the man of God: and she went with her household, and sojourned in the land of the Philistines seven years. And it came to pass at the seven years' end, that the woman returned out of the land of the Philistines: and she went forth to cry unto the king for her house and for her land. And the king talked with Gehazi the servant of the man of God, saying, Tell me, I pray thee, all the great things that Elisha hath done. And it came to pass, as he was telling the king how he had restored a dead body to life, that, behold, the woman, whose son he had restored to life, cried to the king for her house and for her land ... (2 Kings 8:1-5)

Shunem was a village of Galilee through which the Prophet Elisha routinely passed on his way to minister in the northern kingdom. The Shunammite woman, who is spoken of in this chapter, supported Elisha and ministered to his needs. This woman prepared a room in her house and provided meals and shelter for him.

Because of her generosity to the prophet of God, this woman reaped continuous restoration as she faced the difficulties of life. Her gift of hospitality was multiplied many times over with blessings money cannot buy. The woman was childless, but God opened her womb, she conceived, and gave birth to a boy (2 Kings 4:17). A few years later when her son died, Elisha prayed for him and he was resurrected from the dead (2 Kings 4:33-37).

Some time later, Elisha warned the Shunammite woman about a famine that was coming upon the land and told her to take her family to another country until it was over (2 Kings 8:1). The woman obeyed the Word of the Lord spoken through Elisha and took her entire household to live in the land of the Philistines. After the famine ended, the woman returned to Shunem only to find that during the time she was gone, her house and land had been seized.

When she went to the king to ask for the return of her property, Elisha's servant, Gehazi, was with the king telling him how this woman's son had been raised from the dead. When the king realized who she was, he immediately declared: ... *"Restore all that was hers, and all the fruits of the field since the day that she left the land, even until now"* (2 Kings 8:6).

God not only provided for this Shunammite woman during the seven years of famine, but He also restored all she had lost during the time that she was away from her homeland. She experienced supernatural, divine provision because of her faithfulness to God.

When you remain faithful in giving, you are positioned for financial restoration, as well as restoration in areas equally as important or even more valuable than money. He can restore your family, friends, job, possessions, and ministry.

GOD TURNS NOTHING INTO SOMETHING

You might be wondering, "How can God restore everything to me. I have nothing with which to start over. Everything is gone!"

Our God created a universe from nothing. He can turn your nothing into something, as Simon Peter learned on a fishing trip:

And it came to pass, that, as the people pressed upon him to hear the word of God, he stood by the lake of Gennesaret, And saw two ships standing by the lake: but the fishermen were gone out of them, and were washing their nets. And he entered into one of the ships, which was Simon's, and prayed him that he would thrust out a little from the land. And he sat down, and taught the people out of the ship. Now when he had left speaking, he said unto Simon, Launch out into the deep, and let down your nets for a draught. (Luke 5:1-4)

Simon Peter and his crew had fished all night with no results. Have you been "fishing all night"--laboring hard, working every angle in the natural world--with still no results? If so, you can identify with Peter.

Simon Peter was an expert fisherman, but Jesus was a carpenter. What did Jesus know about fishing? Yet Peter did not refuse to do as the Lord commanded:

And Simon answering said unto him, Master, we have toiled all the night, and have taken nothing: nevertheless at thy word I will let down the net. (Luke 5:5)

The word "word" in this verse means *Rhema*, which is the revelation of God's spoken Word. Simon was saying, "I've been out here fishing all night, but You seem to know something about this water that I don't know, so at Your *Rhema* Word, I will let down the net."

Peter said, "Nevertheless at thy Word." In the midst of your financial need, speak these words to God. Even though you have tried repeatedly and failed, declare "nevertheless at Thy Word"--let Him know you will try once more. This time, do it God's way. Launch out in the deep. Cut loose from the safety of the shoreline. At the Word of the Lord, go where you haven't gone before:

And when they had this done, they inclosed a great multitude of fishes: and their net brake. And they beckoned unto their partners, which were in the other ship, that they should come and help them. And they came, and filled both the ships, so that they began to sink. When Simon Peter saw it, he fell down at Jesus' knees, saying, Depart from me; for I am a sinful man, O Lord. For he was astonished, and all that were with him, at the draught of the fishes which they had taken. (Luke 5:6-9)

Jesus had told Peter to let down the *nets* (plural), and he would receive a draught. Simon only let down the *net* (singular) and it was so full that it began to break. His boat started to sink, and he had to call his partners for help. Simon had limited God.

There has never been a *Rhema* Word spoken through the power of the Holy Spirit that won't be fulfilled in your life! Don't fixate on what is or isn't possible in the natural world. When God says *nets*, you'd better let down *all* of your nets. Don't come to God's storehouse with your little sack. Roll out your wagons! Don't limit God. Obey His Word to you and you will be amazed at the abundance that will be brought into your hands.

It is interesting to note in this story that Peter called his partners for help to bring in the catch. The word "partners" indicates that Peter was not a lone fisherman, but had a fishing enterprise. The word "partners" used here is the same word used for "communion" in 2 Corinthians 13:14 when it speaks of the communion of the Holy Ghost being continually with you. The Holy Spirit is your partner, and with Him as a financial partner, anything is possible!

WHAT TO DO WHEN THE WINE RUNS OUT

Have you ever felt totally drained? You are so tired and weary of the battles of life that you feel empty, especially in regards to the financial crisis you are facing. What do you do when you have no strength to go on? What happens when all of your precious resources are gone?

There is an account in the Bible that answers this question. It occurred during a wedding feast in Cana of Galilee. The party was going great when suddenly, they ran out of wine:

And the third day there was a marriage in Cana of Galilee; and the mother of Jesus was there: And both Jesus was called, and his disciples, to the marriage. And when they wanted wine, the mother of Jesus saith unto him, They have no wine. Jesus saith unto her, Woman, what have I to do with thee? Mine hour is not yet come. (John 2:1-4)

When the wine was gone, the mother of Jesus knew that He could help and she immediately appealed to Him. Perhaps like Mary, you have gone to the Lord with an appeal about your need--your great losses, your empty bank account--and you are still waiting for an answer. Be assured: Jesus has a set timing for your miracle, just as He did for the miracle of the empty wine jugs. "My time hasn't come yet," Jesus answered His mother. Then "...*His mother saith unto the servants, Whatsoever he saith unto you, do it*" (John 2:5).

The key to this miracle is found in these words: "...*whatever He says to you, do it!*" that is your spiritual key. You are learning through the pages of this book what God says about finances. Now you must act in obedience and do it:

And there were set there six waterpots of stone, after the manner of the purifying of the Jews, containing two or three firkins apiece. Jesus saith unto them, Fill the waterpots

with water. And they filled them up to the brim. And he saith unto them, Draw out now, and bear unto the governor of the feast. And they bare it. (John 2:6-8)

After Jesus turned the jugs of water into wine and it was served, then ... *"the governor of the feast called the bridegroom, And saith unto him, Every man at the beginning doth set forth good wine; and when men have well drunk, then that which is worse: but thou hast kept the good wine until now" (John 2:9-10).*

Your jugs may be empty right now, but Jesus has a set timing for your miracle. Wait until you hear from God, then do what He tells you to do and God will replenish your resources with abundance. The old wine is gone, but the new wine will be better than you ever imagined.

YOU LOSE TO GAIN

The principles in God's Kingdom are different than the principles which govern life in the natural world in which we presently live. In His Kingdom, the meek are conquerors, the least are greatest, the first are last, small becomes great, you give to receive, and you die in order to experience true life. There are many other contrasts in the Kingdom of God that differ from how people in the world think and act.

The Apostle Paul declared one of these contrasts between our concept of what is considered loss and gain:

Yea doubtless, and I count all things but loss for the excellency of the knowledge of Christ Jesus my Lord: for whom I have suffered the loss of all things, and do count them but dung, that I may win Christ, And be found in him, not having mine own righteousness, which is of the law, but that which is through the faith of Christ, the righteousness which is of God by faith: That I may know him, and the power of his resurrection, and the fellowship of his sufferings, being made conformable unto his death; (Philippians 3:8-10)

Paul had his priorities right. Whatever he lost paled in significance in comparison to what he gained in knowing Christ. The principle is this: In God's Kingdom, you lose to gain.

Did you ever stop to think that the losses you are experiencing might actually result in gain if you view them from God's perspective? Consider the biblical record of those who lost everything, only to gain a great deal more because of their obedience to God:

-Abraham left his home, family, and nation at the Word of the Lord. He was left with a less desirable piece of land when he allowed Lot to choose the best property. His gains? He tithed and treated others generously. In return, Abraham received a miracle child, a promised land, and became the father of nations.

-Joseph lost the love of his brothers, was separated from his father, lost his homeland, and was striped his prized possession--his coat of many colors. His freedom and reputation were taken. His gains? He became second in command in Egypt and saved the world from starvation.

-Esther left her beloved uncle and her simple way of life to become queen. She risked her life to appear before the king. Her gains? She saved an entire nation from annihilation and preserved the lineage from which the Messiah would come.

-John the Baptist lost his life for the sake of the Gospel, but his ministry prepared the way for the greatest manifestation ever given: God in flesh who came and lived among us and died for our sins.

-The Apostle Paul lost his position and prestige as a leader in Israel when He became a believer in Jesus Christ. He was stoned, beaten, shipwrecked, and imprisoned. He declared that he suffered the loss of all things. His gains? He out-wrote, out-preached, and out-traveled any New Testament minister on record and came to know the Lord in an intimate relationship.

-Peter was called to leave a profession he loved--fishing. He was rewarded with catching men instead of fish and became a great leader in the first church.

-The Apostle John lost his freedom and was cast upon a lonely, deserted island. He probably watched the ship sailing away wondering if he would ever see his home or family again. But there on that island, while in the Spirit on the Lord's Day, John received one of the greatest revelations ever given regarding the end-times and the final restoration of all things in the new heaven and earth.

We could speak of numerous other biblical examples, but these are sufficient to illustrate the point. The question is, what about you? Is it just possible that God will take the losses of your life and turn them around for your benefit? Are you going to remain weeping over the ashes of your losses or--like David--are you going to rise up and claim total restoration?

In Old Testament times if a man stole something, he was required to restore double what he had stolen (Exodus 22:4). Proverbs 6:31 speaks of a seven-fold restoration that is to be made by a thief. Satan is a thief and Jesus declared:

The thief cometh not, but for to steal, and to kill, and to destroy: I am come that they might have life, and that they might have it more abundantly. (John 10:10)

If you have lost everything--if it has been killed, stolen, or destroyed--then recognize the source of your loss. It was not your employer, your mate, your friend, your family member, or God who did this wrong against you. It is Satan who comes to steal, kill, and destroy all that is valuable and good in your life. Jesus comes that you might have abundant life--and that includes His divine provision for your every need.

A man named J. Hudson Taylor, who was a famous missionary to China, once wrote these words to his wife during a difficult financial time: "We have twenty-five cents--and all the promises of God!" You may have only a few cents or maybe nothing at all, but you have all the promises of God at your disposal!

A vital part of your total restoration will be the wise application of scriptural principles to your finances. Keep reading, as that is the subject of the next few chapters.

CHAPTER NINE

APPLYING SCRIPTURAL FINANCIAL PRINCIPLES

PART ONE

As believers, we do not look to the strategies of the world for principles to govern our finances. We look to the truth of God's Word. There are five basic principles that should distinguish the believer's attitude from that of the world:

- The **master** of our money is God. We are guided by obedience to His Word in regards to finances. We are only stewards of the resources He has given us.
- Our **motivation** is different from that of the world. Instead of amassing wealth for selfish purposes, we are motivated by a desire to use our resources for God's glory.
- Our **mindset** differs from that of the world. We seek contentment with what we have and we own our possessions instead of being owned by them.
- Our **means** of attaining finances differ. Scriptural boundaries are honored to prevent fraud and deceit and we live by principles of honesty and integrity.
- Our **management** of money differs from that of the world. Our budgets include categories like tithes, offerings, and giving to the poor.

In regards to our management of money, there are four basic questions about giving and receiving which need biblical answers:

- Why should we give?
- How should we give?
- To whom should we give?
- What can we expect to receive when we have given?

All believers should be able to give biblical answers to each of these questions. Pause now and write a brief response to each question so you can compare your answers with the scriptural directives that you will study in this chapter.

WHY SHOULD WE GIVE?

We should give because:

We want to pattern ourselves after our giving God. As we learned in chapter one of this study, God is someone who gives lavishly. He is the all-giving Creator and Redeemer. We want to be like Him, so this means that we follow His example and give generously.

We want to obey God's commands to give. God commanded Israel to make giving central in their personal, family, and national lives. New Testament teachings in the Gospels and Epistles emphasize giving as well. Examples in the history of the first church recorded in the book of Acts also illustrate this. Almighty God commands us to give and as His children, we respond in obedience.

We love the world with the love of God. God so loved the world that He gave His only Son (John 3:16). We give to the work of the Lord because we are filled with God's love and we want to extend the Gospel to the world.

We are thankful. The Jews gave sacrificial gifts to express gratitude for God's provision for their needs. We also express our thanks by giving to God.

We want to address legitimate need. There are massive variations in wealth around the world. Some of our brothers and sisters in the Third World struggle in difficult conditions, while those in western nations live in relative ease. John taught that we cannot truly have God's love manifested through us if we ignore the needs of our brothers and sisters in the Body of Christ. The Bible repeatedly addresses the importance of giving to the poor, to widows, orphans, and the nation of Israel.

We know it is more blessed to give than to receive. This Kingdom principle is totally opposite of the world's advice which is to get all you can, get it any way you can, and then hoard it.

We want to lay up heavenly treasure. We want to be among those who receive the awesome blessings which God has promised for those who invest in heavenly rather than earthly treasures (Luke 12:33-34).

We want our needs supplied. Some people spend years clinging to their money in a vain attempt to meet their own needs, only to see God provide miraculously as soon as they start to give. Sadly, many never learn to give and remain in need their entire lives. It does not matter if you have enormous debts or difficult financial circumstances, God promises to supply all of your needs out of His infinite riches when you are obedient to His commands to give.

HOW SHOULD WE GIVE?

Give generously. "Generosity" means "giving widely". We are not really generous if we persist in measuring our generosity by what we give, rather than by what we retain. The Bible declares:

*The liberal soul shall be made fat: and he that watereth shall be watered also himself.
(Proverbs 11:25)*

*He that hath a bountiful eye shall be blessed; for he giveth of his bread to the poor.
(Proverbs 22:9)*

Give creatively. Giving in Bible times included tithes, sacrifices, free-will offerings, gleanings, hospitality, funds for widows, collections for famine relief, expensive jars of oil, and even a burial tomb. Ask God to show you creative ways to give in addition to giving your finances. For example you might donate clothing, blankets, or food to the homeless, a car to someone in need of transportation, or a job to someone who is unemployed.

Give willingly. God asks that people give willingly:

Speak unto the children of Israel, that they bring me an offering: of every man that giveth it willingly with his heart ye shall take my offering. (Exodus 25:2)

For if there be first a willing mind, it is accepted according to that a man hath, and not according to that he hath not. (2 Corinthians 8:12)

Then the people rejoiced, for that they offered willingly, because with perfect heart they offered willingly to the Lord: and David the king also rejoiced with great joy. (1 Chronicles 29:9)

Give cheerfully. God loves a cheerful giver:

Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver. (2 Corinthians 9:7)

Give proportionately. Every believer should give as he is able, in proportion to his income and how God has blessed him.

Every man shall give as he is able, according to the blessing of the Lord thy God which he hath given thee. (Deuteronomy 16:17)

Give with simplicity and without seeking recognition. Don't give with fanfare or seeking recognition:

... he that giveth, let him do it with simplicity...(Romans 12:8)

Take heed that ye do not your alms before men, to be seen of them: otherwise ye have no reward of your Father which is in heaven. Therefore when thou doest thine alms, do not sound a trumpet before thee, as the hypocrites do in the synagogues and in the streets, that they may have glory of men. Verily I say unto you, They have their reward. But when

thou doest alms, let not thy left hand know what thy right hand doeth: That thine alms may be in secret: and thy Father which seeth in secret himself shall reward thee openly. (Matthew 6:1-4)

Give expecting God to meet your need. This is not a wrong motive. You are simply claiming God's promises and taking Him at His Word.

Honour the Lord with thy substance, and with the firstfruits of all thine increase: So shall thy barns be filled with plenty, and thy presses shall burst out with new wine. (Proverbs 3:9-10)

But my God shall supply all your need according to his riches in glory by Christ Jesus. (Philippians 4:19)

Give sacrificially. Sacrificial giving is measured by what you retain rather than by what you give:

And he called unto him his disciples, and saith unto them, Verily I say unto you, That this poor widow hath cast more in, than all they which have cast into the treasury: For all they did cast in of their abundance; but she of her want did cast in all that she had, even all her living. (Mark 12:43-44)

Give with a pure motive. Ask yourself: Why am I giving? If you are giving because you were pressured to do so or because you want to look good before others, your motive is wrong. Your giving should be from a heart filled with love:

And though I bestow all my goods to feed the poor, and though I give my body to be burned, and have not charity, it profiteth me nothing. (1 Corinthians 13:3)

Your obedience to God and His Word are more important than your gifts:

And Samuel said, Hath the Lord as great delight in burnt offerings and sacrifices, as in obeying the voice of the Lord? Behold, to obey is better than sacrifice, and to hearken than the fat of rams. For rebellion is as the sin of witchcraft, and stubbornness is as iniquity and idolatry. Because thou hast rejected the word of the Lord, he hath also rejected thee from being king. (1 Samuel 15:22)

Give your best. In Old Testament times, God's people were instructed to bring their best rather than were forbidden to offer sick and injured animals or polluted offerings (Malachi 1:6-14). We also should give our best. The woman who offered her alabaster box of expensive ointment gave the very best she had, as did the little widow woman who gave all that she had (Mark 26:7-10 and Mark 12:42-44). If it doesn't cost you something, it isn't your best gift. David said, *"I will not offer burnt offerings to the Lord my God of that which costs me nothing"* (2 Samuel 24:24).

TO WHOM SHOULD WE GIVE?

We see massive needs in our world through the medium of television and the Internet. We hear frequent financial appeals in our churches and receive letters from numerous ministries seeking donations for legitimate needs. We sometimes feel overwhelmed by the number of requests we receive. Which ones should we respond to? Here are some scriptural directives to guide your giving.

Give to the local church. The first priority in giving should be to allocate a tenth of our income to our local church. Our tithes should be used to support the modern equivalents of priests and Levites--people who are involved in some form of ministry like pastors, missionaries, teachers, prophets, evangelists, church secretaries, musicians, youth workers, counselors, and caretakers of God's house. Our gifts should also be used for rent, utilities, maintenance, etc., of the local church.

Give to the poor. In addition to financial gifts to the poor, your giving might include assisting orphanages, taking clothes and food to the homeless, giving your time to organize care facilities for poor children, establishing job centers for the unemployed, or delivering meals to the elderly. In the Old Testament, one-third of the tithe was used to feed the needy in the local area. A portion of our tithes and offerings should go into a specific fund so that the church can help their local poor. (For examples, see Deuteronomy 15:10; Proverbs 19:17; 28:27; 22:9; and Psalm 41:1).

Give to ministries that mentor you. You should support the ministries which God has used to bless you and help you grow in the Lord. In the New Testament, the Macedonian believers were committed, long-term financial partners of the Apostle Paul. They had been brought to faith in Christ by Paul. They had been blessed and mentored spiritually by him, so in return they helped support his ministry.

Give your spiritual gifts, talents, and time to worthy causes. God has given you spiritual gifts, talents, and time. These should be offered to the Lord as well as your finances. Consider volunteering in your church or a Christian organization.

Give to Israel. Paul made it clear that we have an eternal spiritual debt to the Jews. Almost all of the Bible was written by Jews. Jewish believers first brought the Gospel to the Gentiles and they were the first to spread the Good News across the world. God prospers those who love Israel, and giving is one way to demonstrate your love (Psalm 122:6).

Give hospitality to other believers. As our communities disintegrate, families break up, and the number of elderly people multiplies, hospitality among believers becomes ever more urgent. Our towns are increasingly filled with lonely people who would value a meal in another person's home. Many believers live alone and have empty rooms that could be used to advance the Kingdom. In America, many believers opened their homes for temporary shelter to the homeless after a terrible hurricane called Katrina ravaged a portion of the nation. Perhaps you

could host a missionary home on furlough or provide temporary housing for someone who has been displaced from their own residence due to a disaster.

WHAT CAN WE EXPECT TO RECEIVE WHEN WE HAVE GIVEN?

Some may think that this is a question we should not ask, yet it is a subject which the Bible clearly addresses. When we give consistently and scripturally, then we can expect to receive:

Provision for our earthly needs. Both the Old and New Testaments contain clear promises that God will bless us in tangible ways when we give of our resources. In Deuteronomy 14:29 and Malachi 3:10, God promises overflowing blessing upon those who give biblically. Deuteronomy 24:19 contains a similar promise:

When thou cuttest down thine harvest in thy field, and hast forgot a sheaf in the field, thou shalt not go again to fetch it: it shall be for the stranger, for the fatherless, and for the widow: that the Lord thy God may bless thee in all the work of thine hands. (Deuteronomy 24:19)

When we give freely to the poor, we can expect God to bless us. The Bible indicates that *"He that hath pity upon the poor lendeth unto the Lord; and that which he hath given will he pay him again"* (Proverbs 19:17). The Prophet Isaiah explains the amazing blessings we will receive when we give God's way:

Is it not to deal thy bread to the hungry, and that thou bring the poor that are cast out to thy house? when thou seest the naked, that thou cover him; and that thou hide not thyself from thine own flesh? Then shall thy light break forth as the morning, and thine health shall spring forth speedily: and thy righteousness shall go before thee; the glory of the Lord shall be thy rearward. Then shalt thou call, and the Lord shall answer; thou shalt cry, and he shall say, Here I am. If thou take away from the midst of thee the yoke, the putting forth of the finger, and speaking vanity; And if thou draw out thy soul to the hungry, and satisfy the afflicted soul; then shall thy light rise in obscurity, and thy darkness be as the noonday: And the Lord shall guide thee continually, and satisfy thy soul in drought, and make fat thy bones: and thou shalt be like a watered garden, and like a spring of water, whose waters fail not. (Isaiah 58:7-11)

Jesus said, *"Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again"* (Luke 6:38).

Supernatural growth and miracles. The staggering growth in the early church was clearly related to their generosity. Miracles of salvation, healing, and deliverance cannot be separated from the sacrificial lifestyle of believers in the early church. When our churches give

God's way, we will begin to see miracles and dynamic growth such as the early church experienced.

Heavenly treasure. We convert our earthly wealth into heavenly treasure by giving God's way. Read the following passages and note both the promises and the conditions:

And whosoever shall give to drink unto one of these little ones a cup of cold water only in the name of a disciple, verily I say unto you, he shall in no wise lose his reward. (Matthew 10:42)

When the Son of man shall come in his glory, and all the holy angels with him, then shall he sit upon the throne of his glory: And before him shall be gathered all nations: and he shall separate them one from another, as a shepherd divideth his sheep from the goats: And he shall set the sheep on his right hand, but the goats on the left. Then shall the King say unto them on his right hand, Come, ye blessed of my Father, inherit the kingdom prepared for you from the foundation of the world: For I was an hungred, and ye gave me meat: I was thirsty, and ye gave me drink: I was a stranger, and ye took me in: Naked, and ye clothed me: I was sick, and ye visited me: I was in prison, and ye came unto me. Then shall the righteous answer him, saying, Lord, when saw we thee an hungred, and fed thee? or thirsty, and gave thee drink? When saw we thee a stranger, and took thee in? or naked, and clothed thee? Or when saw we thee sick, or in prison, and came unto thee? And the King shall answer and say unto them, Verily I say unto you, Inasmuch as ye have done it unto one of the least of these my brethren, ye have done it unto me. (Matthew 25:31-40)

Sell that ye have, and give alms; provide yourselves bags which wax not old, a treasure in the heavens that faileth not, where no thief approacheth, neither moth corrupteth. For where your treasure is, there will your heart be also. (Luke 12:33-34)

Then said he also to him that bade him, When thou makest a dinner or a supper, call not thy friends, nor thy brethren, neither thy kinsmen, nor thy rich neighbours; lest they also bid thee again, and a recompence be made thee. But when thou makest a feast, call the poor, the maimed, the lame, the blind: And thou shalt be blessed; for they cannot recompense thee: for thou shalt be recompensed at the resurrection of the just. (Luke 14:12-14)

Now that we have answered some basic questions regarding giving, in the next chapter we will go deeper into our study of scriptural financial principles by reviewing Old and New Testament examples and directives.

CHAPTER TEN

APPLYING SCRIPTURAL FINANCIAL PRINCIPLES PART TWO

Having answered some basic questions regarding giving, we will now examine the records of biblical givers and additional scriptural principles of finances recorded in the Old and New Testaments.

This is one of the most important chapters in this book. Because of the many principles presented, this is a lesson you will want to study carefully. Some scriptures are financial promises to claim. Others are examples to follow or commands to obey. All are spiritual stepping stones in the journey to our destination of divine provision.

OLD TESTAMENT FINANCIAL PRINCIPLES

The Old Testament is filled with examples of extravagant givers and strategic principles that are applicable to our own giving. Let's walk through the Old Testament together to review some of these powerful examples and principles.

God. As we previously learned, giving began with God at the time of creation when He gave us the beautiful world in which we live. In Genesis 3:16-21, God sacrificed animals to provide the blood sacrifice required for the sins of Adam and Eve and gave them clothing to cover their shame. God's major gifts of creation and redemption--as discussed in chapter one of this study--are prominent in the first three chapters of Genesis and throughout the biblical record. If we want to be like God, we must also learn to give lavishly and creatively.

Cain and Abel. Genesis 4 records that both Cain and Abel offered gifts to God, but He looked favorably only upon Abel's gift. Hebrews 11:4 comments, "*By faith Abel offered unto God a more excellent sacrifice than Cain, by which he obtained witness that he was righteous, God testifying of his gifts*" ... What was the difference between the gifts? Why did God accept one and reject the other? Abel gave ... "*the firstlings of his flock, and of the fat thereof*" ... (Genesis 4:4) while Cain ... "*brought of the fruit of the ground*" ... (Genesis 4:3). Abel gave the best he had following God's requirement for a blood sacrifice, while Cain did not. We learn from this account that not all gifts are acceptable to God. We must give the way God commands.

Noah. In Genesis 8:20 we read that after the flood subsided, Noah built an altar to offer God a sacrifice. Noah sacrificed ... "*of every clean beast, and of every clean fowl.*" God was so pleased with Noah's lavish gift that He rewarded him with the promise of a fabulous blessing (Genesis 8:21-9:17). In Genesis 9:3, God promised, "*Every moving thing that liveth shall be meat for you; even as the green herb have I given you all things*" and in Genesis 9:7 God

declared: "*And you, be ye fruitful, and multiply; bring forth abundantly in the earth, and multiply therein.*" This illustrates how those who give their best to God are rewarded with divine provision.

Abraham. God so blessed Abraham that the land could not support both him and his nephew, Lot (Genesis 13:5). Abraham willingly gave Lot first choice of the land, demonstrating his generous nature to others (Genesis 13:5-18). Abraham gave a tithe of all his possessions to Melchizedek (Genesis 14:17-24) and he extended hospitality to strangers (Genesis 18:1-15). These examples of giving are all ones that we, as believers, should emulate in our own lives.

It is Abraham's willingness to sacrifice his long-awaited son, Isaac, which demonstrates some of the greatest concepts about giving. For the first time, God asked a man for a gift and He required the best. Read Genesis 22:15-18 and note the link between faith-filled giving and the amazing blessings received by Abraham. Note also that Abraham called this proposed sacrifice "worship" (Genesis 22:5). God requires our best gifts and we should always give as an act of worship.

Abraham recognized God as his source of wealth, as so should we. He would take none of the riches offered by the King of Sodom ... "*lest thou shouldest say, I have made Abram rich*" (Genesis 14:23). Let God prosper you, then He will get the glory. The testimony of Abraham's servant was:

And the Lord hath blessed my master greatly; and he is become great: and he hath given him flocks, and herds, and silver, and gold, and menservants, and maidservants, and camels, and asses. And Sarah my master's wife bare a son to my master when she was old: and unto him hath he given all that he hath. (Genesis 24:35-36)

Isaac. Isaac was a giver and "*... the man waxed great, and went forward, and grew until he became very great: For he had possession of flocks, and possessions of herds, and great store of servants: and the Philistines envied him*" (Genesis 26:13-14). People will take note when you are blessed financially. In Genesis 26:28, the people said to Isaac, "*... We saw certainly that the Lord was with thee...*" What kind of testimony is it to the world if God does not provide for His children?

Jacob. Jacob pledged a tithe of all he had to the Lord, and God blessed him abundantly. God always honors His Word (Genesis 28:22). Jacob also understood the real value of spiritual birthrights and blessings, even though the way he went about obtaining them was wrong (Genesis 25-27). Some things are more valuable than money. Don't sell your spiritual heritage for a bowl of soup!

Joseph. God gave Joseph a plan to save the world from famine (Genesis 41-42). He can give you a successful financial plan as well.

The nation of Israel. There is much taught in the Old Testament—especially in Exodus and Leviticus--concerning sacrifices, tithes, and offerings instituted by God in the nation of Israel. A review of these guidelines reveal that when gifts were offered, the cost to the giver was considerable, the sacrifice had to be perfect, and each sacrifice was given for a specific purpose. (See the list of Old Testament offerings in Appendix One of this study.)

We also discover that God originally planned that there would be no poor among His people (Deuteronomy 15:4-5), although there would be poor aliens in the land and instructions were given to provide for them (Leviticus 19:9-13).

Israel left Egypt with the wealth of the wicked which God provided:

And the children of Israel did according to the word of Moses; and they borrowed of the Egyptians jewels of silver, and jewels of gold, and raiment: And the Lord gave the people favour in the sight of the Egyptians, so that they lent unto them such things as they required. And they spoiled the Egyptians. (Exodus 12:35-36)

God is able to give you favor in the eyes of your employer. He is able to place into your hands wealth that has been accumulated by wicked unbelievers so that you can use it to accomplish His purposes.

Israel lacked nothing during their wilderness journey. God provided food and water and shoes and clothing that did not wear out.

*For the Lord thy God hath blessed thee in all the works of thy hand: he knoweth thy walking through this great wilderness: these forty years the Lord thy God hath been with thee; **thou hast lacked nothing.** (Deuteronomy 2:7;)*

No lack--that is God's plan for His people.

The Psalmist recalls:

He brought them forth also with silver and gold: and there was not one feeble person among their tribes. Egypt was glad when they departed: for the fear of them fell upon them. He spread a cloud for a covering; and fire to give light in the night. The people asked, and he brought quails, and satisfied them with the bread of heaven. He opened the rock, and the waters gushed out; they ran in the dry places like a river. For he remembered his holy promise, and Abraham his servant. And he brought forth his people with joy, and his chosen with gladness: And gave them the lands of the heathen: and they inherited the labour of the people; That they might observe his statutes, and keep his laws. Praise ye the Lord. (Psalm 105:37-45)

God abundantly blessed Israel for a divine purpose: That they might observe His statutes and keep His laws as a witness to the nations. God wants to bless you for the same reasons.

Other financial principals we discover in the story of Israel that are applicable to our own finances include the following:

- They gave abundantly for the construction of the tabernacle: Exodus 35:21-22.
- Those who were gifted in workmanship gave of their talents and abilities: Exodus 35:10.
- They were to be lenders instead of borrowers: Deuteronomy 15:6.
- They were to be fair when they lent to others: Deuteronomy 24:10-13.
- They were to care for the poor and the widows: Deuteronomy 15:7-8,11; 24:19.
- They should pay fair wages: Deuteronomy 24:14-15.
- They must be faithful with their tithes and offerings: Deuteronomy 26:2.
- They would experience either blessings or curses in every area of their lives--including finances--depending upon their obedience to God's Word: Deuteronomy 27 and 28.

When Israel was preparing to enter their promised land, Moses gave a warning which we do well to heed also:

Beware that thou forget not the Lord thy God, in not keeping his commandments, and his judgments, and his statutes, which I command thee this day: Lest when thou hast eaten and art full, and hast built goodly houses, and dwelt therein; And when thy herds and thy flocks multiply, and thy silver and thy gold is multiplied, and all that thou hast is multiplied; Then thine heart be lifted up, and thou forget the Lord thy God, which brought thee forth out of the land of Egypt, from the house of bondage; Who led thee through that great and terrible wilderness, wherein were fiery serpents, and scorpions, and drought, where there was no water; who brought thee forth water out of the rock of flint; Who fed thee in the wilderness with manna, which thy fathers knew not, that he might humble thee, and that he might prove thee, to do thee good at thy latter end; And thou say in thine heart, My power and the might of mine hand hath gotten me this wealth. But thou shalt remember the Lord thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he sware unto thy fathers, as it is this day. And it shall be, if thou do at all forget the Lord thy God, and walk after other gods, and serve them, and worship them, I testify against you this day that ye shall surely perish. As the nations which the Lord destroyeth before your face, so shall ye perish; because ye would not be obedient unto the voice of the Lord your God. (Deuteronomy 8:11-20)

This scenario is aptly illustrated in the next example drawn from the book of Joshua

Joshua. One of the challenges God gave Joshua was to lead Israel across the Jordan River to claim their promised land. God said that the spoils of the battle at Jericho, the first city they would conquer, were to be reserved for the Lord (Joshua 6:19). One of the warriors of Israel, a man named Achan, sinned by taking spoils from the enemy for his personal use, despite the fact God had forbidden it. Because of this sin, Israel lost their next battle at a much smaller city named Ai (Joshua 7). Only when the people repented did God once again begin to bless them. From this we learn that we cannot violate scriptural principles regarding money or material possessions and still expect to be blessed by God.

Ruth. The Book of Ruth is one of the best biblical examples of the way God wants us to care for the poor. Not only did Boaz allow Ruth to glean his fields, he gave her far more than the law demanded (Ruth 2:16). The story ends with Boaz marrying Ruth and the startling revelation that David was their great-grandson, meaning that Jesus Himself descended from Boaz's act of loving generosity.

David and Solomon. In 1 Samuel 25, David's ambition was to build a house for the Lord in Jerusalem, but God made it clear that it was not His will for him to do so. Even though his dream was denied, David gave generously so that Solomon could have the privilege of building God's house. David also inspired the people to give willingly and wholeheartedly to the Lord (1 Chronicles 29:9). First Chronicles 22:2-16 and 29:2-5 catalog the gifts which enabled Solomon to build the temple. God may use you to give or raise finances to help someone else accomplish their divine destiny.

In 1 Chronicles 21:24 we learn how David refused to give something to the Lord that had cost him nothing. True gifts to God should cost us something. The Psalms are also filled with sacrifices of praise, thanksgiving, and worship offered to God by David. These are also a vital part of giving:

*And let them sacrifice the sacrifices of thanksgiving, and declare his works with rejoicing.
(Psalm 107:22)*

*I will offer to thee the sacrifice of thanksgiving, and will call upon the name of the Lord.
(Psalm 116:17)*

David also speaks of obedience being more important than any gift we can give to God:

*For thou desirest not sacrifice; else would I give it: thou delightest not in burnt offering.
The sacrifices of God are a broken spirit: a broken and a contrite heart, O God, thou wilt not despise. (Psalm 51:16-17)*

Elijah and Elisha. Several incidents in the lives of Elijah and Elisha illustrate the importance of providing for God's servants. After Elijah announced an impending drought (1 Kings 17), he was directed by God to go to the brook Cherith where provision was made for him. Later, God sent Elijah to Zarephath where he met a poor widow who provided for him from her meager resources. Because of her generosity, God provided abundantly for her throughout the entire famine. This story clearly shows how God blesses those who give sacrificially to God's ministers.

The Bible records several incidents regarding giving in Elisha's life also. One of the most important chapters about giving in the Old Testament is Second Kings, Chapter 4. It records three stories which teach about finances. Verses 1-8, show how God miraculously helps people be released from debt. Verses 8-17 tell the story of a wealthy woman, who showed hospitality to Elisha and was blessed with a son and the restoration of her land. Verses 42-44

describe how a man thought that he was providing for one prophet and was amazed when God used his gift to provide for 100 prophets!

Obadiah. In 1 Kings 18, we learn that Obadiah—at enormous risk to himself—provided generously for God’s prophets during a time of famine. Likewise, God wants to bless you so that you can provide for those in need during difficult times.

Hannah. A childless woman named Hannah gave her first son, Samuel, to the work of the Lord. What an extravagant gift! Review her story in 1 Samuel chapter 1. What great gift is God asking you to give?

King Jehoiada. This man raised offerings for the house of God to replace the dedicated things that the wicked sons of Athaliah had destroyed (2 Chronicles 24). God specifically anoints some believers with an ability to raise funds for the work of the Lord. If you are one with that gift, be sure that your efforts benefit the extension of His work and are not used for selfish gain.

King Hezekiah. King Hezekiah commanded that offerings be given for the restoration of the house of God and to enable the priests and Levites to be free to minister. He filled the chambers of God's house with offerings. The people gave so much that it was piled up in heaps! Hezekiah is another example of one who was able to motivate others to give, a special ability that is valuable to the Kingdom (2 Chronicles 31:2-12).

Ezra: Chapters 1 through 6 records how the people gave lavishly for the rebuilding of the tabernacle. Repeatedly, there will be special God-ordained projects that will necessitate special gifts from believers.

Nehemiah. Nehemiah was careful to see that the poor were cared for and he was generous with the workers who were rebuilding the wall around the city of Jerusalem (Nehemiah 5:17-29). He also led the people in repentance and a new commitment to God regarding their finances (Nehemiah 10). We should care for the poor, be fair with our employees, and--if we are in a leadership position--challenge people to a new commitment to God in the area of their finances.

Job. Job was a wealthy man who was ...*"perfect and upright, and one that feared God, and eschewed evil"* (Job 1:1). Satan suggests in Job 1:6-12 that Job served God only because of his blessings, so God allowed a trial to prove this was not true. Job lost his income, his health, and his family, yet he did not turn away from God. The book ends with Job’s fortune being restored double (Job 42:10-17). As we learned in chapter eight of this study, God will restore all that the enemy has stolen if we remain faithful to Him. Like Job, we may experience extremely difficult times, but God will always see us through and we will once again be blessed.

Financial principles in the Psalms.

The book of Psalms opens with a blessing that whatever you do will prosper:

Blessed is the man that walketh not in the counsel of the ungodly, nor standeth in the way of sinners, nor sitteth in the seat of the scornful. But his delight is in the law of the Lord; and in his law doth he meditate day and night. And he shall be like a tree planted by the rivers of water, that bringeth forth his fruit in his season; his leaf also shall not wither; and whatsoever he doeth shall prosper. (Psalm 1:1-3)

Here are the steps to prospering in all you do:

- Refuse to walk in the counsel of the ungodly.
- Stop hanging out with sinners.
- Stop scorning God's promises.
- Delight in the Word of God.
- Meditate on God's Word day and night...

...and you will prosper in all you do!

Here are some other key principles from the book of Psalms:

- God cares for the poor, as should we: 22:26; 9:18; 12:5; 14:6; 35:10; 40:17; 41:1; 68:10; 69:33; 72:4,12-13;19; 107:41; 109:31; 112:9; 113:7; 132:15; 140:12.
- God promises blessings when you give to the poor: 11:1-3.
- God delivers the poor and needy: 72:12-14; 132:15.
- If you regard iniquity in your heart, God won't hear you--which means He won't hear your prayers for financial blessing: 66:18.
- Do not charge a Christian brother interest or accept bribes: 15:5.
- Do not trust in wealth: 49:6-7, 10-12, 16-17; 52:7.
- Wealth and riches will be found in the house of one who serves the Lord: 112:3.
- It is better to have little than to have much and dwell with the wicked: 37:16.
- Do not borrow and fail to repay: 37:21.
- The righteous will never be forsaken and his children will never beg: 37:25.
- God provides for the righteous because of their generosity: 37:25-26.
- God provides lavishly for His people: 105:37-45.
- God bless those who give generously: 112:5.

Financial principles in Proverbs.

- Warnings against ill-gotten gains: 1:13-15; 10:2; 11:16, 18; 12:11 13:11; 21:5-6; 23:4; 28:8,16, 19-20; 28:24.
- Wisdom is more important than wealth: 2:14-16; 8:11,18; 16:16; 4:15.
- Admonitions to give tithes and offerings: 3:9-10.
- Admonitions to be generous and rewards for generosity: 3:27-2; 11:24-25; 22:9.
- The danger of co-signing for the debts of others: 6:1-11; 11:15; 22:26-27.
- Avoid bribery: 6:35.

- The importance of saving: 6:6-8.
- Acknowledge God's divine provision: 10:3; 11:4.
- Warnings against laziness and admonitions to be diligent: 10:4-5; 13:4; 18:9; 20:4,13; 21:5; 21:20, 25-26; 21:17; 23:21; 24:30-34; 28:3.
- Warnings against trusting in riches: 11:28; 18:11; 20:21; 23:4-5; 27:24.
- Warning against hoarding: 11:26.
- The wealth of the wicked is stored up for the righteous: 13:22.
- Admonitions to care for the poor: 14:21, 31; 17:5; 18:23; 22:22-23; 19:17; 21:13; 22:9,16,22-23; 28:27.
- Warnings against greed: 15:27; 28:25; 28:4.
- Honesty in business is required: 11:1; 16:11; 20:23.
- Humility and the fear of the Lord bring wealth: 22:4.
- Avoid borrowing: 22:7.
- Don't be stingy: 21:26; 23:6-7; 28:22.
- There is value in being neither rich or poor: 30:8-9.
- Wealth obtained by fraud disappears: 13:11.
- Don't oppress the poor: 22:16.
- Reasons for poverty: 11:24; 13:18; 20:13; 23:21; 24:34; 28:19; 28:22.

Financial principles in Ecclesiastes. Despite the fact that Solomon--the author of Ecclesiastes--had great riches, he found them to be vanity (Ecclesiastes 2:8-15). Read chapter 2 for his exhortation on the meaningless of riches apart from God. He acknowledges God as the source of wealth and of any joy that one might gain through riches (Ecclesiastes 5:19). In chapter 5 verses 4-5, Solomon emphasizes the importance of keeping vows you make to God--which, of course, would include financial vows. He observes that one who loves money never has enough of it. He also presents the concept that the wicked store up wealth for the righteous (Ecclesiastes 2:26) and that if you give to others, in due time you will receive (Ecclesiastes 11:1).

Financial principles in the prophetic books.

- Isaiah:** Providing for the poor is important to God, so we are blessed when we give to the poor: 1:23;10:1-2; 41:17-20; 58:7.
- Jeremiah:** Do not glory in riches: 9:23.
Pay fair wages: 22:13.
A promise of restoration: 33:10-11.
Do not oppress the poor: 18:17.
- Ezekiel:** Divine restoration is promised: 11:17.
- Hosea:** If you sow to the wind, you will reap the whirlwind: 6:6.
God does not bless dishonesty: 12:7.
- Joel:** Divine restoration is promised: 2:25-27.
- Amos:** Divine restoration is promised: 9:11.
A tremendous end-time harvest will occur: 9:13.
- Jonah:** Divine provision was evident--even for God's errant prophet: 1:17; 3:6-7.
- Micah:** Do not defraud others: 2:1-2.
Ill-gotten gains will not last: 4:13b.
- Habakkuk:** Stealing and extortion is forbidden: 2:6-7.

- Haggai:** Priority should be given to the work of the Lord: 1:5-11.
God blesses you financially from the moment you begin to obey His Word: 1:18-19.
- Malachi:** Do not offer blemished sacrifices: 1:9, 11.
Pay workers a fair wage: 3:5.
Do not rob God by refusing to pay tithes: 3:7-12.

NEW TESTAMENT FINANCIAL PRINCIPLES

The New Testament also contains many examples of extravagant givers and important principles that we can apply to our finances. Let us walk through the New Testament record and examine our finances in relation to its teachings. (The financial principles taught by Jesus are dealt with separately in the next chapter so they are not included here.)

First, let's look at some extravagant givers:

The wise men. They gave valuable gifts to Christ (Matthew 2:9-12).

Anointing women. Each of the gospels reports a story of a woman who worshiped Jesus by anointing Him with expensive fragrances. Read these accounts in Luke 7:36-50, Matthew 26:6-13, Mark 14:3-9, and John 12:1-11. What extravagant gift can you give to God? For sure, you can offer sacrifices of praise and worship. Don't let your giving become routine. Give as an act of worship. Give extravagantly, as did these women. Offer extravagant worship to God.

Generous women. These women offered hospitality to Jesus and His disciples during His earthly ministry: Luke 8:1-3 and 19:38-42 and John 11:1-45 and 12:1-12.

Joseph and Nicodemus. Matthew 27:57 introduces us to "*...a rich man of Arimathaea, named Joseph, who also himself was Jesus' disciple.*" Mark 15:42-47 and Luke 23:50-54 describe Joseph's visit to Pilate, his request for Christ's body, and the gift of his own tomb for His burial. John 19:38-40 indicates that Joseph was helped by Nicodemus, who gave 100 pounds of myrrh and aloes for embalming the Lord's body.

Zacchaeus. Read his story in Luke 19. Financial restoration to those he had cheated was the first response of this dishonest tax collector after he came to Jesus. Is there restoration you need to make to others in order to be financially blessed?

A small boy with a small lunch. The boy in John 6 gave what he had and a multitude was fed. What do you have that you can give to God to be supernaturally multiplied?

The poor widow. This lady is one of the greatest biblical givers! We do not know her name, but her story is recorded in Mark 12:41-44 and Luke 21:1-4. She gave all she had!

Luke's commendations. John the Baptist (Luke 3:10-11), the Capernaum centurion (Luke 7:5-6), Joanna and Susanna (Luke 8:1-3), the good Samaritan (10:25-37), Zacchaeus (Luke 19:8-10), the widow (Luke 21:1-4), and Joseph (Luke 23:50-54) are commended as believers who gave generously. How would Luke view your generosity?

Financial Principles In The Book Of Acts.

In Acts chapter 2 we learn that new believers in the first church manifested immediate changes in their financial practices and made giving central to their lives:

And they continued steadfastly in the apostles' doctrine and fellowship, and in breaking of bread, and in prayers. And fear came upon every soul: and many wonders and signs were done by the apostles. And all that believed were together, and had all things common; And sold their possessions and goods, and parted them to all men, as every man had need. (Acts 2:42-45)

Notice that they gave ... "*as every man had need*" and they had all things in common. Acts 4:32-37 describes the believers' generosity. In Acts 9:36-39, Luke describes Dorcas as a giving person. Cornelius was introduced in Acts 10:1-2 as one who... "*gave much alms to the people*" and in Acts 16:15 a woman named Lydia gave hospitality to Paul and Silas.

Acts 5:1-11 tells the story of a man and his wife who gave deceitfully and suffered severe judgment for doing so. A warning to us all! Acts 8:18-24 records the story of a man who thought he could buy the gifts of God with money and learned it cannot be done--another negative example from which we can learn.

Acts 11:27-30 records an important development in giving. Barnabas and Saul were teaching Gentile believers in Syrian Antioch when some prophets visited them: "*And in these days came prophets from Jerusalem unto Antioch. And there stood up one of them named Agabus, and signified by the spirit that there should be great dearth [famine] throughout all the world: which came to pass in the days of Claudius Caesar*" (Acts 11:27-28). The disciples decided to meet this need. "*Then the disciples, every man according to his ability, determined to send relief unto the brethren which dwelt in Judaea: Which also they did, and sent it to the elders by the hands of Barnabas and Saul*" (Acts 11:29-30). Until this time, offerings had been designated for the needy nearby. Believers now realized that they had a responsibility for those elsewhere.

Acts 20:35 emphasizes the teaching of Jesus that it is more blessed to give than to receive.

Financial Principles In The Epistles.

Romans.

- One who works is worthy of his wages: 4:4.
- God, who gave His Son, will graciously give us all things: 8:32.
- The greatest gift you can give to God is to present your body a living sacrifice: 12:1-2.
- When you give, do it liberally: 12:8.
- Owe nothing to anyone: 13:8.
- The early church cared for the poor, as we should also: 15:25-27.

1 Corinthians.

- You already have all you need and are rich in Christ: 4:8.
- You should work hard with your own hands: 4:12.
- Those who preach the Gospel should live by the Gospel. (It is acceptable for a minister to be supported by the church): 9:14.
- We should offer the gospel free of charge: 9:18.
- Each believer should give tithes and offerings in keeping with their income: 16:1-2.

2 Corinthians.

- The command not to be yoked together with unbelievers applies to business associates as well as other relationships: 6:14.
- Generosity is encouraged: 8:1-12.
- Jesus became poor that we might become rich: 8:9.
- We should give willingly: 8:12.
- Believers should help one another when in need: 8:13-15.
- If you sow sparingly, you will reap sparingly: 9:6.
- Believers should purpose in their hearts what to give and give cheerfully, rather than grudgingly or out of necessity because they have to do so: 9:7.
- God wants you to abound in all things at all times so that you can accomplish good works: 9:8-9.
- God supplies our need so that we can sow more seed and reap a harvest so we can sow again: 9:10.
- God wants us to be made rich in every way so we can be generous and through our generosity God will be glorified: 9:11-13.

Galatians.

- Paul remembered the poor, as should we: 2:10.
- We reap what we sow: 6:6-9.
- We should not grow weary in sowing: 6:9-10.

Ephesians.

- As believers, we are blessed with spiritual blessings: 1:3.
- We have unsearchable riches in Christ: 3:8.
- He is able to do immeasurably more than all we ask or think according to the power within us: 3:20.

Philippians.

- Worldly profit is viewed as loss to a believer: 3:7-11.
- The Philippians gave to Paul, who mentored them in the faith. We should give to those who mentor us in the faith as well: 4:14-17.
- Believers may experience times of need as well as plenty, but God ultimately supplies our needs: 4:11-12.
- The secret in any circumstance is to be content with what you have: 4:12.
- Our offerings are a sweet-smelling scent before God: 4:18.

Colossians.

- We have immense riches through Jesus Christ: 2:2-3.
- Avoid greed, which is actually idolatry: 3:5.
- Whatever we do, we should do it as if we are working for the Lord instead of men, for it is from Him we will receive our reward: 23-24.

1 Thessalonians.

- Paul worked with his own hands in order not to be a burden to anyone while he preached the Gospel. There may be times that it is necessary for us to do this also: 1:9; 4:11.

2 Thessalonians.

- Paul worked with his own hands while sharing the gospel, so as not to be a burden on the people to whom he was ministering: 3:8-9.
- If a person does not work, he should not eat: 3:10.
- We must earn the bread which we eat: 3:12.

1 Timothy.

- We should not be a lover of money: 3:3.
- We should not pursue dishonest gain: 3:8.
- If a person does not provide for his family, he has denied the faith and is worse than an unbeliever: 5:8.
- Believers should help widows in their family: 5:16.
- The church should help widows in need who do not have family to help them: 5:16.
- Workers are worthy of their wages: 5:17-18.
- Godliness with contentment is great gain: 6:6.
- You brought nothing into the world and can take nothing out of it: 6:7.
- We should be content with having our basic needs met--food and clothing: 6:8.
- People who pursue riches often fall into traps: 6:9.
- The love of money is the root of all kinds of evil: 6:10.

- The love of money has caused some to wander from the faith and experience much grief: 6:6-10.
- Those who are rich should not trust in their riches, but they should invest in eternity: 6:17.
- Those who are rich should be generous and willing to share: 6:18.
- We lay up treasures in heaven when we give to others: 6:19.

2 Timothy.

- In the last days, people will love money more than they love God: 3:2.
- Have nothing to do with those who are love money: 3:5.

Philemon.

- God uses us to meet the needs of others: 1:18.

Hebrews.

- Tithing was instituted when Abraham paid tithe to Melchizedek. For a discussion of this, see chapter six of this book: 7:1-10.
- If your heart is not set on riches, the "spoiling of your goods" will not affect your faith in God: 10:34-35.
- Men and women of faith from biblical history are listed in Hebrews 11. They all are givers, having given up something, performed dangerous tasks for the Lord at personal risk, and/or laid down their lives as martyrs. The greatest gift you can give is to offer your life to Jesus Christ to fulfill His purposes: Hebrews 11.
- We should continually offer a sacrifice of praise to God. It is not a sacrifice when everything is going well. It is a sacrifice when you are struggling with difficult circumstances: 13:15.
- God equips you with divine provision so that He can work in you and through you: 13:21.

James.

- God generously gives wisdom to govern every aspect of our lives--including finances: 1:5-7.
- You cannot be double-minded and expect to receive anything from God: 1:7.
- We should not show partiality to the rich: 2:1-9.
- Giving necessities is a good work of faith: 2:15-16.
- If you ask and do not receive, perhaps it is because you have a wrong motive: 4:2-3.
- We should guard against divisions among believers that arise out of covetousness and materialistic desires: 4:1-3.
- The rich should not hoard, withhold fair wages, live in luxury, or be unjust: 5:1-6.

1 John.

- The Father's lavish love for us is one of our greatest gifts: 3:1.

3 John.

- John's prayer for believers was that they would prosper and be in good health even as their soul prospered. God wants you to prosper in every area of your life--body, soul, and spirit: 3:2.

Jude.

-The gift of divine preservation will keep you from falling and present you faultless in the presence of the Lord: 1:24.

Financial Principles In The Book Of Revelation.

-The church at Laodicea is chided by God for trusting in their riches. They did not recognize their spiritual poverty. True riches come from God: 3:17-18.

-"Hurt not the oil and the wine." The oil is a type of the Holy Spirit and the wine is a type of Christ's blood. The command here is to not touch God's people with the end-time economic chaos that is caused by the rider on the black horse: 6:6.

-God will create all things new--a new heaven and a new earth--and give this lavish gift and eternal life to His people: Chapter 21.

THERE IS MORE TO COME...

In this and the previous chapter we studied financial principles given by the inspiration of the Holy Spirit and recorded in the Old and New Testaments.

But we aren't finished yet! There is more to come in the next chapter as we learn to incorporate into our lives the financial principles taught by Jesus Christ.

CHAPTER ELEVEN

INCORPORATING THE TEACHINGS OF JESUS

In the previous two chapters we studied scriptural financial principles in the Old and New Testaments. In this chapter we focus on the teachings and examples related to finances which were shared by Jesus.

To get the full benefit of this summary, look up each reference in your Bible and read the entire passage. This will enable you to study each teaching within the context it was given.

Asking:

- Ask, and you shall receive: Luke 11:9-10.
- Our Heavenly Father always responds to our appeals: Matthew 7:7-12; Luke 11:5-18.

Covetousness:

- Covetousness is sin: Mark 7:21.
- You should beware of covetousness: Luke 12:15.
- Be content with your wages: Luke 3:14.

Fairness:

- The Father is fair in bestowing rewards to His servants: Matthew 20:1-13.
- Those who experience true change in their lives will set their finances in order. Zacchaeus, the tax collector, is an example: Luke 19:1-9.

Financial planning:

- Plan wisely before you begin a project so you know that you have sufficient funds to finish it: Luke 14:28-30.
- God expects us to be good financial managers. The parable of the good manager: Luke 16:1-12.

Forgiving debt:

- We should be merciful and forgive others their debts, even as we have been forgiven. The parable of the unmerciful servant: Matthew 18:21-35.

Giving:

- Do not give to be seen by others: Matthew 6:1-4.
- Store up treasures in heaven rather than on earth: Matthew 6:19-21; Luke 12:32-34.
- When you give what you have, God multiplies it: Matthew 14:13-21; 15:29-38; Mark 6:30-44; 8:1-21; Luke 9:12-17; John 6:1-13.
- Whatever you give up to follow God, you will receive it multiplied back to you in this life and

- in eternity: Matthew 19:27-29; Mark 10:29-30; Luke 18:28-30.
- Jesus takes note of our giving. The widow who gave all: Mark 12:41-43; Luke 21:1-4. The extravagant gift from Mary: John 12:3-8.
- Give to those who ask of you: Matthew 5:42; Luke 6:30.
- We are to help those who are suffering, even as the good Samaritan did: Luke 10:25-37.
- The smallest act of giving does not go unnoticed: Matthew 10:42.
- Give and it will be given to you in abundance: Luke 6:38.
- When we give to those in need, we are giving to the Lord: Matthew 25:35-45.
- Giving does not absolve you of keeping the other laws of God: Matthew 23:23; Luke 18:10-14.
- We should give alms (offerings to the poor) based upon what we have: Luke 11:41.
- Give to the poor: Luke 14:12-14.

Hindrances to giving and receiving:

- If you have anything in your heart between you and a brother or sister, make it right before presenting your gifts to God: Matthew 5:23-24.

Possessions:

- Your life doesn't consist in the abundance of things you possess: Luke 12:15,23.
- Own your possessions, don't let your possessions own you: Mark 10:17-27.

Priorities in regards to money:

- Following the Lord, not money, must be your priority. The rich young ruler: Matthew 19:16-22; Luke 18:18-27.
- God's house should be a house of prayer, not merchandizing: Mark 11:15-17; John 2:13-16.
- Your eternal destiny is more important than amassed riches. The rich fool: Luke 12:13-21;
- The rich man and Lazarus: Luke 16:19-31.
- Seek first God's kingdom, and all other things will be added to you: Luke 12:31.

Riches--their danger:

- It is difficult for rich people to be saved when they trust in their wealth: Matthew 19:23-26; Mark 10:23-27.
- We should guard against the deceitfulness of riches: Mark 4:19.

Stewardship:

- If you are not a good steward, what you have will be given to others: Matthew 21:33-41; Mark 12:1-9; Luke 19:11-26; 20:9-16.
- God has given you talents, spiritual gifts, and finances for which you will be held responsible when Jesus returns: Matthew 24:45-51; 25:14-30; Mark 13:34-37; Luke 14:42-48; 16:1-12.

Taxes:

- You should pay your taxes: Matthew 22:19-21; 17:24-26.
- Give to the government what is required and give to God what is His: Matthew 22:16-23; Luke 20:20-26.

Theft:

- Theft is a sin: Matthew 15:19; Mark 7:21-23.
- You should not steal: Matthew 19:17-18; Mark 10:19; Luke 18:20.

Trust in God's provision:

- Do not worry about food, clothing, etc, because God will take care of you: Matthew 6:25-34; Luke 12:6-7; 22:31.
- Seek first God's Kingdom, and all else will be provided: Luke 12:31.
- Don't be limited by your own resources but trust in God's provision: Luke 22:35.

Work:

- When you do your work God's way, supernatural multiplication occurs: Luke 5:4-11; John 21:1-6.

In the next chapter we will continue our study of divine provision by learning how to activate scriptural principles of financial harvest, many of which are drawn from the teachings of Jesus on this subject.

CHAPTER TWELVE

ACTIVATING PRINCIPLES OF FINANCIAL HARVEST

The written record of God's Word, the Bible, focuses on people, promises, prophecies, and principles. Much of the Bible is a record of **people**, how God dealt with them and their response to Him. There are also major portions of the Bible which record **prophecies** of future events and there are many **promises** given to God's people.

The Bible also contains important **principles** which you must understand in order to comprehend what God is saying to you through His Word. One of these great principles is understanding the natural parallels of spiritual truths. The word "parallel" means to be similar to something, to put one thing alongside another and compare the two. When we speak of a "natural parallel of a spiritual truth" it means a natural example is used to explain a spiritual truth.

The parables of Jesus are natural examples of spiritual truths because they are earthly stories which illustrate heavenly concepts. The stories He told were natural parallels representing the spiritual truths He was teaching.

This principle of natural and spiritual parallels is explained by the Apostle Paul:

...There is a natural body, and there is a spiritual body. And so it is written, The first man Adam was made a living soul; the last Adam was made a quickening spirit. Howbeit that was not first which is spiritual, but that which is natural; and afterward that which is spiritual. (1 Corinthians 15:44-46)

This is a great example of a natural parallel of a spiritual truth. The first man created by God was a natural man. His name was Adam. Jesus, who is referred to as the last Adam, was a spiritual man. Adam was a natural example of the spiritual truth God would reveal through Jesus Christ. By the natural man (Adam) came sin and death. By the spiritual man (Jesus) came salvation and life.

That which is natural is something you can observe with your natural senses. You can see, hear, or touch it. That which is spiritual can only be observed with spiritual senses. Natural examples can be recognized with your physical senses but spiritual parallels can only be recognized by the revelation of the Holy Spirit.

A SPIRITUAL PARALLEL OF FINANCIAL HARVEST

At the time of Christ's ministry on earth, people were familiar with principles of natural harvest because they lived in an agricultural society. Many people farmed and raised crops for a living. By using the example of the natural harvest, Jesus knew people would understand what He was teaching.

We are going to examine some basic principles of natural harvest that--when applied spiritually to your finances--will enable you to reap a tremendous financial harvest. These principles are all natural parallels of spiritual truths.

Principle One: Seedtime and harvest cycles operate in both the natural and spiritual worlds.

While the earth remaineth, seedtime and harvest, and cold and heat, and summer and winter, and day and night shall not cease. (Genesis 8:22)

God instituted a basic law of harvest in the natural world, one of perpetual sowing and reaping. As long as the earth remains, there will be seedtime--a time to plow the ground and sow the seed. There will also be a harvest--a time to gather the yield of the seed which is sown.

Just as there is a natural seedtime and harvest, there are also such times spiritually. Your time, love, faithfulness, abilities, and acts of kindness are all good seeds. Your tithes and offerings are also seeds you sow. As you give of yourself and your finances, you are planting good seeds and because of the principle of seedtime and harvest, you can expect to reap a harvest.

Principle Two: You must sow in order to reap.

In the natural world, in order to reap a crop the farmer must first sow some seeds. If you want a good financial harvest, then you must first plant seeds by giving. You may have reached a point of desperation where your finances are so low you think you cannot afford to give. Take a step of faith to give God the best financial seed possible. Sow it into fertile soil--into a church or ministry where souls are being won into the Kingdom of God, where lives are being changed, saved, healed, and delivered by the power of God. Then watch how God will use that seed you sowed to produce the harvest you need. If you don't sow, you won't reap.

Principle Three: You reap what you sow.

Another universal law of the harvest is that whatever you sow, you will reap. In the natural world, whenever a farmer sows wheat seed he knows that it will yield wheat. If he sows an apple seed, he knows it will produce an apple tree and he will eventually reap a harvest of apples.

The same is true in the spiritual world. Paul told the Galatians, "*Be not deceived; God is not mocked: for whatsoever a man soweth, that shall he also reap*" (Galatians 6:7). Whatever

seeds you sow, that is what you will reap. If you sow seeds to your carnal nature and indulge in the lusts of the flesh, you will reap corruption. If you sow seeds of jealousy, bitterness, anger, and hatred, you will reap the same. But if you sow to the Spirit precious seeds of faith, love, mercy, compassion, obedience, and faithfulness to God, you will reap a harvest from the good seeds you have sown both here in this life and in the life to come.

The same is true in your finances. If you sow good seed into the Kingdom of God, you will reap a financial harvest that will not only meet your needs but will also enable you to give more to the work of the Lord.

Principle Four: You reap in proportion to what you sow.

If a farmer sows a lot of seed, he reaps a big harvest. If he sows little seed, the harvest is not so great. This same principle is true in regards to the tithes and offerings which you sow into the work of God. If you give liberally of the very best God has given you, you will reap an abundant harvest. If you give only when you feel it is convenient or give only a small portion of the financial blessings God has poured into your life, you will reap a meager harvest. The harvest you reap will be in proportion to the seed you sow.

Principle Five: God is your source of your harvest.

Moses warned the children of Israel, as they prepared to enter their promised land, to remember God as their source:

But thou shalt remember the Lord thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he sware unto thy fathers, as it is this day. (Deuteronomy 8:18)

Moses warned Israel of the danger of forgetting their Source and of thinking that it was through their own efforts they had obtained wealth. In Moses' exhortation is one of the most important keys to living in a cycle of God's divine provision. No one but God can give you the power to get wealth. Your job or your employer is not your source. Those are just the current ways God is using to bless you. God is your Source! The God Who owns the world, said "*The silver is mine, and the gold is mine...*" (*Haggai 2:8*), and owns "*...the cattle upon a thousand hills*" (*Psalms 50:10*). He is your Source of financial harvest.

Principle Six: You will reap if you do not faint.

Do not ever stop believing for your harvest to come in! You will reap if you don't faint:

...Be not deceived; God is not mocked: for whatsoever a man soweth, that shall he also reap. For he that soweth to his flesh shall of the flesh reap corruption; but he that soweth to the Spirit shall of the Spirit reap life everlasting. And let us not be weary in well doing: for in due season we shall reap, if we faint not. As we have therefore opportunity, let us

do good unto all men, especially unto them who are of the household of faith. (Galatians 6:6-10)

Whatever you sow, you will reap. The words used here mean whatever you continue to sow, you will continue to reap. This is true not only in the area of finances, but every area of your life.

There are many Christians who have faithfully given to support the work of God for years, but they have not yet reaped a financial harvest. You may be one of those who have given your talents, time, dedication, and finances and you wonder when you will reap God's promised harvest. You are becoming weary. The devil has tried to beat you down. His attack has been ferocious, but don't give up! Just hold on because God's Word declares that you will reap what you have sown. Whatever you do, don't become weary in well-doing--in giving to support God's work, in planting seeds into the work of God around the world, and supporting pastors, teachers, evangelists, and organizations ministering in behalf of the Kingdom of God.

God promised that you will reap if you don't give up. Your harvest is coming. Paul said, "...in due season..." you will reap. Keep on believing for your season to reap the greatest harvest you have ever received. Don't stop giving to God! Don't stop believing and acting in faith upon His promises! The only thing that stands between you and reaping what God promised in His Word is quitting and giving up.

The devil wants you to "faint". He wants you to withhold from God and stop giving. He wants you to remain in financial bondage so that your needs will not be met. He wants to rob you of the joy of giving to God and stop the flow of finances into the Kingdom of God.

If you are weary in your giving or you have stopped giving because you haven't yet reaped a financial harvest, continue to claim God's promises and believe for your harvest season to come.

THE PARABLE OF THE SOWER

Jesus told an important parable which yields additional insights into this process of spiritual harvest:

Therefore hear the parable of the sower: When anyone hears the word of the kingdom, and does not understand it, then the wicked one comes and snatches away what was sown in his heart. This is he who received seed by the wayside. but he who received the seed on stony places, this is he who hears the word and immediately receives it with joy; yet he has no root in himself, but endures only for a while. For when tribulation or persecution arises because of the word, immediately he stumbles. Now he who received seed among the thorns is he who hears the word, and the cares of this world and the deceitfulness of riches choke the word, and he becomes unfruitful. But he who received seed on the good ground is he who hears the word and understands it, who indeed bears fruit and produces: some a hundredfold, some sixty, some thirty. (Matthew 13:18-2)

Jesus applied this parable to the Word of God, comparing the Word to seed sown by a farmer. Jesus explained that whenever anyone hears the Word, Satan will try to steal it, it will die because it doesn't take root, it may be choked out because of competing things, or else it will fall on good ground and bring forth spiritual fruit in the life of the hearer. These truths can also be applied to our finances:

1. Some seed falls by the wayside, Satan steals it, and is lost. God has a divine plan for your finances that He is revealing to you through this study, but if you aren't careful the enemy will steal these truths from you and your harvest will be lost.

2. Some seed falls on stony ground and die because there is no depth. Shallow faith does not endure difficult times. Be sure the good seed of God's Word concerning finances falls on good ground. Don't harden your heart because of negative personal experiences in the area of finances. Our faith is based on the truth of God's Word, not personal experiences. A great example of this is when Abraham prayed successfully for the wombs of other women to be opened when as of yet his own wife remained barren (Genesis 20:17). God's Word is true whether or not you have personally experienced a specific manifestation of it. Let the good seed of God's Word regarding finances take root in your heart.

3. Some seed is sown among thorns and is choked out. Fear, greed, unbelief, and the cares of this world are examples of spiritual "thorns" that will choke out the growth of scriptural financial principles in your life.

4. Some seed is sown in good ground and brings forth a harvest. When seed is sown into good ground, something supernatural happens and a harvest results. When your tithes and offerings are given to God, your gifts will produce a thirtyfold, sixtyfold, and hundredfold harvest! The seed you sow doesn't just yield according to what you have planted but it yields by divine provision--thirtyfold, sixtyfold, a hundredfold!

Don't give your offerings towards something that is stagnant and dead. Sow into ministries where you know the Spirit of God is at work. Note that one key to the hundredfold harvest is sowing into good ground.

The word used in this text for "hundredfold" does not actually mean a hundred times what is sown, but it means the greatest return possible. When God gives you a hundredfold return, He is literally giving you the very best He has available. You cannot use a numerical formula to figure out God's best for you. God is not going to just put a number into a calculator and give you one hundred-times whatever you gave. Instead, He will give you His best in every area of your life when you give Him your best. His "best" may be demonstrated in other areas besides finances, such as giving you the best friends, the best spiritual gifts, talents, and ministries.

IT IS TIME FOR A SUPERNATURAL HARVEST

Regardless of what the news media says about the economy, believers can experience divine provision and supernatural abundance. The reason? We are not depending upon the natural, limited resources of this world's wealth but we are looking to God as our Source. We are not depending on the stock market or economic forecasts.

We are now living in the time of divine provision which was prophesied would come in the end-times:

Behold, the days come, saith the Lord, that the plowman shall overtake the reaper, and the treader of grapes him that soweth seed; and the mountains shall drop sweet wine, and all the hills shall melt. (Amos 9:13)

God has promised to bless the work of our hands to such an extent that "seedtime" and "harvest" will overlap. This not only applies to the sowing of the Word of God and the reaping of the spiritual harvest of the lives of the unsaved, but it also applies to our finances. God is going to so multiply and increase what we sow into His Kingdom there will be great abundance. The plowman is going to overtake the reaper. The seeds of what we have sown will grow so quickly that harvest will begin as soon as the seed is sown. The harvest of God's blessings in our lives--spiritual, physical, and financial--will be so great that they will last until seedtime.

As you have learned, God has a divine purpose for prospering you! We are living in the most crucial hour the Church has ever known. We are living in God's end-time harvest. This is it! Jesus is coming! We are faced with the responsibility of reaching billions of souls around the world, many of whom have never yet heard the Gospel of Jesus Christ.

Take time to review these principles of financial harvest before proceeding to the next chapter where you will learn strategies that will enable you to successfully conduct spiritual warfare in behalf of your finances.

CHAPTER THIRTEEN

IMPLEMENTING STRATEGIES OF FINANCIAL WARFARE

Satan is your spiritual enemy, and he will attack your finances as readily as he will attack any area of life where you allow him access. This is why the Apostle Paul admonished, "*Neither give place to the devil*" (*Ephesians 4:27*). Don't let Satan get his foot in the door!

Why is the enemy be interested in your money? He has a two-fold purpose for attacking your finances:

First, Satan wants to prevent you from having your needs met. Why? Because it is virtually impossible for you to freely focus on God and His Kingdom if your day-to-day needs are not being met and you are worrying about your finances.

Second, Satan wants to hinder you from financing the spread of the Gospel. The devil wants to stop the flow of finances that support the preaching of the Gospel around the world. He's not so much worried about wealthy unbelievers. He knows that they don't normally donate for the end-time reaping of souls. He knows that the publishers of pornography and those who produce liquor, illegal drugs, and tobacco won't finance evangelizing the world. So Satan attacks believers--the people that God wants to use to finance the end-time harvest of souls around the world.

These are the root causes for the financial battles that you face. That is why it is time for you to implement strategies to conduct spiritual warfare in behalf of your finances.

FINANCIAL BATTLE STRATEGIES

The following are strategies of spiritual warfare that can be used in the battle in behalf of your finances.

Get your eyes off of your lack. The first thing you must do in order to battle effectively for your finances is get your eyes off of your lack. Take your eyes off your difficult circumstances and, by faith, look to God for His divine provision

Your faith must be fixed to the infallible, impregnable Word of God. Your eyes must be upon God and His unlimited resources. Under the inspiration of the Holy Spirit, King David wrote:

The Lord knoweth the days of the upright: and their inheritance shall be forever. They shall not be ashamed in the evil time: and in the days of famine they shall be satisfied. (Psalm 37:18-19)

This is God's promise to you today! You will be able to face the turmoil and the chaotic conditions that are coming upon the world without fear, knowing that God will supernaturally provide for your needs. Don't focus on your lack because it fosters fear and unbelief. Focus on the truth that God has made it possible for you to live by divine provision where you are drawing from His storehouse of unlimited resources.

Recognize your enemy. You cannot war successfully if you do not know who you are fighting. Your enemy is not your boss or the government. Get your eyes off your employer. Get your eyes off the economy. Your employer, the economy, or anyone or anything else in the natural world are not your enemies.

You are not fighting against flesh and blood: *"For we wrestle not against flesh and blood, but against principalities, against powers, against the rulers of the darkness of this world, against spiritual wickedness in high places" (Ephesians 6:12).*

Perhaps you did not get the promotion you deserved on your job because you are being held back by spirits of darkness. Maybe you did not have the success that you should because you did not realize you were dealing with hindering spirits. You must understand that you are not dealing with flesh and blood. You are not dealing with national economic conditions or anything that is taking place in the material world. This is the reason that economists have such a difficult time in accurately predicting the future. They cannot predict the interest rates or the rate of inflation properly. They cannot predict the gross national product correctly because this is a spiritual battle.

To conduct warfare in behalf of your finances, you must realize that the one behind the crisis you are facing is Satan and he is a liar. Jesus said, *"Ye are of your father the devil, and the lusts of your father ye will do. He was a murderer from the beginning, and abode not in the truth, because there is no truth in him. When he speaketh a lie, he speaketh of his own: for he is a liar, and the father of it" (John 8:44).* Do not believe anything Satan says about your finances or anything else because he is a liar! Rebuke him in the name of the Lord and bind those hindering, demonic spirits.

Believe that God wants to prosper you. If you are going to effectively war against the enemy's attack on your finances, you must believe that God wants to prosper you. Start confessing it! That is what David did as he faced the giant, Goliath. It is what you must do as you face the giant of your financial circumstances.

Then said David to the Philistine, Thou comest to me with a sword, and with a spear, and with a shield: but I come to thee in the name of the Lord of hosts, the God of the armies of Israel, whom thou hast defied. This day will the Lord deliver thee into mine hand; and I will smite thee, and take thine head from thee; and I will give the carcasses of

the host of the Philistines this day unto the fowls of the air, and to the wild beasts of the earth; that all the earth may know that there is a God in Israel. (1 Samuel 17:45-46)

David declared success before the battle even began. He knew his victory was assured. Note the reason: "...that all the earth may know that there is a God..." God wants to give you victory in every area of your life--including your finances--in order to prove to an unbelieving world that He is Who He says He is and He fulfills His promises to His people.

As believers, we are "the seed of Abraham" and we have inherited the promises God gave to him and the people of Israel. God has promised to command His blessings upon all that you do:

The Lord will command the blessing upon you in your barns and in all that you put your hand to, and He will bless you in the land which the Lord your God gives you. (Deuteronomy 28:8, NAS)

He has promised to prosper you:

And the Lord will make you abound in prosperity, in the offspring of your body and in the offspring of your beast and in the produce of your ground, in the land which the Lord swore to your fathers to give you. (Deuteronomy 28:11, NAS)

He has promised to open His storehouse and pour out His blessing upon you:

The Lord will open for you His good storehouse, the heavens, to give rain to your land in its season and to bless all the work of your hand; and you shall lend to many nations, but you shall not borrow. (Deuteronomy 28:12, NAS)

He has promised continual provision:

If you walk in My statutes and keep My commandments so as to carry them out, then I shall give you rains in their season, so that the land will yield its produce and the trees of the field will bear their fruit. Indeed, your threshing will last for you until grape gathering, and grape gathering will last until sowing time. You will thus eat your food to the full and live securely in your land. (Leviticus 26:3-5, NAS)

God has promised that His blessings will overtake you:

And all these blessings shall come upon you and overtake you, if you heed the voice of the Lord your God. (Deuteronomy 28:2, TAB)

God said He would open the windows of Heaven and pour out upon you such a blessing that there will not be room enough to contain it (Malachi 3:10).

God has not planned for you to barely survive and be continually worrying about how you are going to pay your bills and your ministry obligations. He has not planned for you and your family to suffer from lack of basic necessities of life or for your ministry to go under financially.

You may be retired or a widow living on a limited income struggling from month-to-month just to pay your rent or house payment, utilities, and put food on the table. There may be little or no money at all left to make necessary repairs, pay doctor bills, or buy other necessities. You may be a single parent working long hours to support a family on a meager salary, trying to survive, living from day to day, wondering how you are going to make it through another week.

Regardless of the financial pressures you are facing, before you can break out of financial bondage you must recognize it is God's will that you prosper and begin to look to Him as your Source. Like David, declare the victory before the battle even starts.

Face your financial problems armed with the Word of God. To effectively war against the devil's attack on your finances, you must face your problems head-on with a solid scriptural foundation concerning God's will for your finances

The first sin involved Satan tempting Eve in regards to what God had said. The enemy questioned, "Has God really said you shouldn't touch that tree?" When Jesus was tempted, Satan used the same strategy of challenging the Word of God:

And Jesus being full of the Holy Ghost returned from Jordan, and was led by the Spirit into the wilderness, Being forty days tempted of the devil. And in those days he did eat nothing: and when they were ended, he afterward hungered. And the devil said to him, If thou be the Son of God, command this stone that it be made bread. (Luke 4:1-3)

The devil challenged Jesus to turn a rock into a loaf of bread to demonstrate His power. Jesus answered the enemy's challenge with the Word of God. He said: ... *"It is written, That man shall not live by bread alone, but by every word of God"* (Luke 1:4).

The devil took Jesus to a high mountain and showed Him all of the kingdoms of the world and again, Jesus rebuked him with the Word of God:

And the devil, taking him up into an high mountain, shewed unto him all the kingdoms of the world in a moment of time. And the devil said unto him, All this power will I give thee, and the glory of them: for that is delivered unto me; and to whomsoever I will I give it. If thou therefore wilt worship me, all shall be thine. And Jesus answered and said unto him, Get thee behind me, Satan: for it is written, Thou shalt worship the Lord thy God, and him only shalt thou serve. (Luke 4:5-8)

One more challenge followed and, once again, Jesus used God's Word to conquer the enemy:

And he brought him to Jerusalem, and set him on a pinnacle of the temple, and said unto him, If thou be the Son of God, cast thyself down from hence: For it is written, He shall give his angels charge over thee, to keep thee: And in their hands they shall bear thee up, lest at any time thou dash thy foot against a stone. And Jesus answering him said unto him, It is said, Thou shalt not tempt the Lord thy God. (Luke 4:9-12)

Satan will use the scriptures deceitfully to try to convince you that God doesn't mean what He says. He will try to cause you to doubt God's promises regarding your finances. Don't fall for it! He is a liar and there is no truth in him. Know what God's Word says and then stand secure in your knowledge.

If Satan can get you to doubt God's Word concerning divine provision, you will be hindered from receiving God's blessings. James said, *"But let him ask in faith, nothing wavering. For he that wavereth is like a wave of the sea driven with the wind and tossed. For let not that man think that he shall receive any thing of the Lord" (James 1:6-7).*

Battle with your spiritual weapons. The Bible reveals that the weapons to fight spiritual battles are spiritual ones:

For the weapons of our warfare are not carnal, but mighty through God to the pulling down of strong holds; Casting down imaginations, and every high thing that exalteth itself against the knowledge of God, and bringing into captivity every thought to the obedience of Christ. (2 Corinthians 10:4-5)

Your weapons are not the weapons of the world. They have divine, supernatural power to demolish strongholds:

Wherefore take unto you the whole armour of God, that ye may be able to withstand in the evil day, and having done all, to stand. Stand therefore, having your loins girt about with truth, and having on the breastplate of righteousness; And your feet shod with the preparation of the gospel of peace; Above all, taking the shield of faith, wherewith ye shall be able to quench all the fiery darts of the wicked. And take the helmet of salvation, and the sword of the Spirit, which is the word of God: Praying always with all prayer and supplication in the Spirit, and watching thereunto with all perseverance and supplication for all saints. (Ephesians 6:13-18)

Here is a list of your spiritual weapons:

1. The belt of truth.
2. The breastplate of righteousness.
3. The preparation of the Gospel of peace.
4. The shield of faith.
5. The helmet of salvation.
6. The sword of the Spirit.
7. Prayer.

For a detailed study of these spiritual weapons and spiritual warfare in general, consult the Harvestime International Network course entitled "*Strategies For Spiritual Warfare.*"

Take control of your mind. You do not have to be a victim of the thoughts that Satan puts into your mind. Right now, take captive the thoughts that you will go under financially and that you are going to lose your house or your job. Reject these thoughts in the name of Jesus! Your weapons are powerful for... "*Casting down imaginations, and every high thing that exalteth itself against the knowledge of God, and bringing into captivity every thought to the obedience of Christ*" (2 Corinthians 10:5).

Walk in obedience to God's commands. God is your Commander-in-Chief in the spiritual battles of life. In any war, the troops must obey the leader's commands. Obey the scriptural financial principles you are learning in this study and your victory is assured.

Anticipate 100 percent victory. We are not interested in only winning one battle. We are interested in being victorious in every battle and winning the entire war. We are not only concerned about the ultimate outcome, but we want to be victorious every step of the way. Plan for 100 percent victory over 100 percent of the work of the enemy.

Winning the war for your finances--as in any war in the natural world--involves more than one battle. You may have some ups and downs during the conflicts, but remember...

The Lord upholdeth all that fall, and raiseth up all those that be bowed down.
(Psalm 145:14)

If you happen to lose a battle, do not give up. Make no plans for retreat or further defeat. Rise up once again and stand firm in the face of the enemy.

Wherefore take unto you the whole armour of God, that ye may be able to withstand in the evil day, and having done all, to stand. Stand therefore...(Ephesians 6:13-14)

You do not battle alone, for there is a greater power in you than all the power of the enemy:

Ye are of God, little children, and have overcome them: because greater is he that is in you, than he that is in the world. (1 John 4:4)

There is someone within you that is greater than every force of the enemy. In the next chapter you will learn how to release this powerful anointing that is already resident within you.

CHAPTER FOURTEEN

RELEASING YOUR FINANCIAL ANOINTING

A pure stream of God's divine provision is being poured out upon the Body of Christ. It is a spiritual anointing that is being released to enable us to accomplish the divine commission of reaching the world with the Gospel. It is a miracle-working anointing that will result in supernatural signs following the proclamation of God's Word.

A vital part of this outpouring is a financial anointing that is going to move believers to a new level of financial freedom where not only will their needs be met, but they will have a surplus to sow into the work of God.

To many people, the concept of an anointing means demonstrations of emotions, outward manifestations, and expressions of zeal. But the anointing of God is more than emotionalism. It is more just shouting and dancing during a praise service--although these emotions are beautiful ways to express your worship. The true anointing of God is a lot more than that! It will totally transform you. It will heal your body, make you a proof-producing believer, fill you with divine power, and anoint every area of your life--including your finances.

THE ANOINTING FOR AFTERWARD

God promised through His Prophet Joel:

And it shall come to pass afterward that I will pour out of my Spirit upon all flesh, and your sons and your daughters shall prophesy and your old men shall dream dreams and your young men shall see visions. (Joel 2:28)

Underline the word "afterward" in this verse. This word is the key to understanding this passage. In essence, God is saying "The outpouring of My Spirit will only occur after certain things take place--afterward my Spirit will be poured out."

We must examine the entire chapter closely to interpret the meaning of the word "afterward". In verses 1-7, the prophet describes a time of economic devastation that had come upon the land because of the peoples' disobedience:

The word of the Lord that came to Joel the son of Pethuel. Hear this, ye old men, and give ear, all ye inhabitants of the land. Hath this been in your days, or even in the days of your fathers? Tell ye your children of it, and let your children tell their children, and their children another generation. That which the palmerworm hath left hath the locust eaten; and that which the locust hath left hath the cankerworm eaten; and that which the cankerworm hath left hath the caterpillar eaten. Awake, ye drunkards, and weep; and

howl, all ye drinkers of wine, because of the new wine; for it is cut off from your mouth. For a nation is come up upon my land, strong, and without number, whose teeth are the teeth of a lion, and he hath the cheek teeth of a great lion. He hath laid my vine waste, and barked my fig tree: he hath made it clean bare, and cast it away; the branches thereof are made white. (Joel 1:1-7)

Then the prophet directs the people to...

Lament like a virgin girded with sackcloth for the husband of her youth. The meat offering, the drink offering is cut off from the house of the Lord; the priests, the Lord's ministers, mourn. (Joel 1:8-9)

The first thing we note is a word to the priests. The call to the priests is to do what? Get up and dance? Rise up and shout? No. The call to the priests--and to believers today as God's holy priesthood--is to mourn. What are they to mourn about? They are to mourn over their spiritual condition and the resulting effects on the land, the economy, and the house of God. The virgin--representing God's people--is depicted as a woman in mourning for her husband. The land was in economic devastation. Offerings were cut off from the house of the Lord. Now look at verses 11 and 13:

Be ye ashamed, O ye husbandmen ... you vinedressers, for the wheat and the barley, the harvest of the field perishes ... Gird yourselves, and lament, ye priests: howl, ye ministers of the altar: come, lie all night in sackcloth, ye ministers of my God... (Joel 1:11,13)

This verse commands the people to lament before God. They are told to call a solemn assembly and gather the ministers--to do what? To have board meetings and business sessions? To run preachers out of town and split churches? Joel said: "*Sanctify a fast, call a solemn assembly, gather the elders ... cry ...*" (Joel 1: 14). He said: "*Blow ye the trumpet in Zion, and sound an alarm in my holy mountain*" ... (Joel 2:1). God declares, ... "*turn ye even to me with all your heart, and with fasting, and with weeping, and with mourning*" (Joel 2: 12).

The message from God is to... "*Let the priests, the ministers of the Lord, weep between the porch and the altar, and let them say. Spare thy people. O Lord. And give not thine heritage to reproach, that the heathen should rule over them: wherefore should they say among the people. Where is their God?*" (Joel 2: 17).

God wants us to turn to Him with all of our hearts, to weep over our sins and those of our nation, to fast and pray—and then **afterward** the anointing of God will be poured out upon us.

Specifically, in the realm of finances, we must repent for our unfaithfulness in giving, for withholding our tithes, and for being fearful and fretful over our finances. Then afterward, we will experience the manifestation of God's promise to pour out His blessings. If you do this, you won't have room enough to receive the anointing God wants to release upon you. It won't be a dribble. God will pour out supernatural abundance upon you.

THE ANOINTING IS ALREADY WITHIN YOU

The anointing of God is already within you. All you must do is learn to release it:

But the anointing which ye have received of him abideth in you, and ye need not that any man teach you: but as the same anointing teacheth you of all things, and is truth, and is no lie, and even as it hath taught you, ye shall abide in him. (1 John 2:27)

The anointing from God--including a financial anointing--already abides within you. It doesn't just come upon you during Sunday worship services or at a Bible conference or even by reading this book. The anointing abides continually within you.

Read what God declared about an anointed man named Cyrus:

Thus says the Lord to His anointed, to Cyrus, whose right hand I have held to subdue nations before him, and I will unarm and ungird the loins of kings to open doors before him and that gates should not be shut. I will go before you and level the mountains to make the crooked places straight; I will break in pieces the doors of bronze and cut asunder the bars of iron. And I will give you the treasures of darkness and hidden riches of secret places, that you may know that it is I, the Lord, the God of Israel, Who calls you by your name. (Isaiah 45:1-3, AMP)

This prophecy was directed personally to Cyrus, the king of Persia. One hundred years before Cyrus was even born, the prophet of God prophesied this about him. As Cyrus, you also have been called and anointed by God. He declares, "I have chosen you, I have called you, I have ordained you, and I have anointed you!"

God said concerning Cyrus, "... whose right hand I have held." You can feel secure because Somebody's got you by the hand! Someone is holding on to you during times of financial crisis and you are going to make it through!

The Apostle Paul declared:

Who shall separate us from the love of Christ? shall tribulation, or distress, or persecution, or famine, or nakedness, or peril, or sword? As it is written, For thy sake we are killed all the day long; we are accounted as sheep for the slaughter. Nay, in all these things we are more than conquerors through him that loved us. For I am persuaded, that neither death, nor life, nor angels, nor principalities, nor powers, nor things present, nor things to come, Nor height, nor depth, nor any other creature, shall be able to separate us from the love of God, which is in Christ Jesus our Lord. (Romans 8:35-39)

"Who shall be separate us from the love of Christ?" No one and nothing! Not even financial disaster, because Somebody has you by the right hand! Whatever is lost, He will restore and whatever you need, He will provide. His supply is greater than the demands of your financial crisis!

God is talking to those who have allowed Him to hold their hand. These are the ones who God has brought through great difficulties, those who have weathered every kind of problem--including financial crisis--and are still going on with God. It is to them that God is saying, "I will loose the loins of kings." This means He will give you the power to conquer entire nations in the spirit world. You will be able to pray for nations. You will be able to fund the Gospel to these nations. You may even travel to various countries to proclaim the Gospel.

When General Douglas MacArthur signed the peace treaty with Emperor Hirohito that brought World War II to an end, he challenged America, "Send me 20,000 missionaries and we will take Japan for Christ!" That call went unheeded. But now God is calling a new generation, and this generation is not going to fail! God is raising up an army of believers who are going to go into all the world with the proof-producing power of God.

GOD WILL MAKE A WAY

God didn't call you just to warm a church pew somewhere. He called you to do the works of God. Jesus said, "*Go ye into all the world and preach the Gospel to every creature.*" That is the command to every believer, because we have received the anointing of God and it abides within us. But in order to do this, you must get out from under financial bondage. In addition to receiving the anointing of God for your prayer life, your physical body, and your spiritual life—you must also receive it for your finances.

God told Cyrus—and He is telling you—"I will open closed gates and break the bars of iron. I will make a way where there seems to be no way, and you will walk on through!" You may be in an impossible financial situation where there seems to be no way out. You can't go back. You can't go left or right. There is only one way to go, and that is forward.

When God brought Israel out of bondage in Egypt, they came to a point where the Red Sea was in front of them and the enemy was hot on their trail. There were mountains on either side and they heard the footsteps of the enemy behind them. But God said, "I'll make a way where there is no way!"

When Moses heard the sound of the advancing enemy, he cried out to God, "Lord, what am I going to do now?" God said, "What is that thing I put in your hands?" "A rod," answered Moses. "Well use it!", God declared!

God has put something in your hands that is so powerful that it will open the way before you. In the realm of finances, if you release what you have in your hands, He will give you more. He will make a way financially where there seems to be no way, when the creditor is hot on your trail and there seems to be no solution to your problem.

RECEIVING THE HUNDREDFOLD ANOINTING

The Bible speaks of a thirtyfold and a sixtyfold return, but God wants you to receive the hundredfold anointing in every area of your life, including your finances.

*Then Peter began to say unto him, Lo, we have left all and have followed thee. And Jesus answered and said, Verily I say unto you, There is no man that hath left house, or brethren, or sisters, or father, or mother, or wife, or children, or lands, for my sake, and the gospel's, but he shall receive a **hundredfold** now in this time ... and in the world to come eternal life. (Mark 10:28-30)*

Jesus told Peter, "Because of your obedience you will receive the hundredfold anointing, both in this time and in the world to come." The same is true for you, if you have made the same commitment as Peter and the disciples.

Here is how to release a hundred-fold financial anointing in your life.

First: Leave the old life behind. Peter said, "*we have left all and followed thee.*" The hundredfold anointing that Jesus promised was for those who leave the old life behind, and part of that old life in regards to finances may be improper attitudes and actions involving money.

Second: Raise the level of your faith. Remember the words of Jesus: "*According to your faith be it unto you*" (Matthew 9:29). Peter believed what Jesus said and expected to receive the hundredfold anointing. As a result, Peter dedicated his entire life to the cause of Christ--even unto death.

Third: Examine your obedience. Are you walking in obedience to the commands of God concerning your finances? Jesus told Peter that the hundredfold return came because of obedience. Only when you are living in obedience to scriptural commands will God pour out His financial anointing upon you. You can't be cheating others, using wrong business practices, withholding your gifts from God, and violating other scriptural principles and expect the hundredfold return.

Fourth: Examine how you use your finances. Jesus said the hundredfold anointing would be upon those who left all "*for my sake and the gospel's*". Is the cause of Christ and the Gospel foremost in your life? Is this priority reflected in your checkbook?

THIS IS YOUR SEASON

Throughout the ages there have been seasons when God has fulfilled specific purposes within the lives of His chosen people. The word "season" means "a period of time that is characterized by a particular circumstance or phenomenon."

In the natural world, we have many different seasons. There are the seasons of summer, fall, winter, and spring. In some nations, there is a specific hunting season, during which a person is given the legal right to hunt certain animals. There is a fishing season, during which time you are allowed to fish. We have special holiday and festival seasons. This is your season spiritually, your time to receive God's financial anointing!

When Moses and the children of Israel were wandering through the wilderness, it was a season of testing and preparation for the time when they would enter the Promised Land and take possession of their inheritance. During that season in the wilderness, God revealed Himself as the Lord of divine provision. God fed them daily with heavenly manna. He led them by a cloud by day and a pillar of fire by night. When they needed water, He caused it to gush out of a rock. He supernaturally provided for all of their needs. Their clothes did not wear out and their feet did not swell, despite the desert heat and their rough journey (Deuteronomy 8:4).

Sadly, because of fear and unbelief, the people refused to enter the Promised Land. The nation of Israel wandered in the wilderness for forty years until an entire generation died. God determined a set time of forty years in the wilderness, one year for each day the spies searched the land before refusing to enter it (Numbers 14:33-34). When at last, a new generation finally prepared to enter the Promised Land, Moses told them:

And thou shalt remember all the way which the Lord thy God led thee these forty years in the wilderness, to humble thee, and to prove thee, to know what was in thine heart, whether thou wouldest keep his commandments, or no. And he humbled thee, and suffered thee to hunger, and fed thee with manna, which thou knewest not, neither did thy fathers know; that he might make thee know that man doth not live by bread only, but by every word that proceedeth out of the mouth of the LORD doth man live. (Deuteronomy 8:2-3)

When the season in the wilderness was over, God declared: ..."Ye have dwelt long enough in this mount: Turn you, and take your journey..." (Deuteronomy 1:6-7). He told them: "Behold, I have set the land before you: go in and possess the land ... " (Deuteronomy 1:8). Joshua led a new generation into a new season wherein Israel claimed their promised land and conquered their enemies.

Today is a new season for God's people! He is calling forth a new prophetic generation, a new breed of people. You have wandered in the wilderness of financial crises long enough. It is time for you to enter into a new season and receive your financial anointing. Receive it right now, by faith, in the name of Jesus! This financial anointing is so powerful that you will be able to face the future without fear, which is the subject of the final chapter which follows.

CHAPTER FIFTEEN

FACING YOUR FINANCIAL FUTURE

Through the biblical strategies you have learned in this study, you now are prepared to enter into divine provision, a supernatural dimension where you can experience financial victory.

You have studied in detail the biblical approach to finances. You have learned about the importance of tithes and offerings, identified keys to living under an open heaven, and learned how your debt can be supernaturally retired. You have received practical guidelines on how to avoid new debt and live within your budget. You also learned how to eliminate barriers that would prevent you from receiving financial blessing, strategies for spiritual harvest, and how to release the financial anointing God has given you. You have also learned how to do spiritual warfare in behalf of your finances. (By the way--as in other areas of life--that battle will be continuous, so remain vigilant. Keep on fighting and winning!)

This final chapter focuses on your financial future. As we see money losing its value around the world, inflation sky-rocketing, and banks, businesses, and investments failing, the financial future looks pretty grim in the natural. But, as you have learned in this study, you can be assured that your financial future is secure as you continue to tap into God's unlimited, divine provision. You can face your financial future without fear!

GOD'S PLAN FOR YOUR FUTURE

As you implement the knowledge you have gained in this book, God will continue to multiply your finances. The Greek word for multiplication is *plethuno*, which means, "to increase, to cause to multiply." Within God's cycle of divine provision, supernatural multiplication continuously occurs.

After the Day of Pentecost when the Holy Spirit was outpoured, supernatural multiplication took place as God added to the Church daily: "*And the word of God increased; And the number of the disciples multiplied in Jerusalem greatly*"...(Acts 6:7).

This same supernatural principle of multiplication occurs when you give to God. As you have learned in this study, not only does God provide the seed for you to sow, but He multiplies back to you what you give until there is divine sufficiency in your life:

And [God] Who provides seed for the sower and bread for eating will also provide and multiply your [resources for] sowing... (2 Corinthians 9:10, TAB)

In John 6, we find a hungry multitude and a meager food supply:

After these things Jesus went over the sea of Galilee, which is the sea of Tiberias. And a great multitude followed him, because they saw his miracles which he did on them that were diseased. And Jesus went up into a mountain, and there he sat with his disciples. And the Passover, a feast of the Jews, was nigh. When Jesus then lifted up his eyes, and saw a great company come unto him, he saith unto Philip, Whence shall we buy bread, that these may eat? And this he said to prove him: for he himself knew what he would do. Philip answered him, Two hundred pennyworth of bread is not sufficient for them, that every one of them may take a little. One of his disciples, Andrew, Simon Peter's brother, saith unto him, There is a lad here, which hath five barley loaves, and two small fishes: but what are they among so many? And Jesus said, Make the men sit down. Now there was much grass in the place. So the men sat down, in number about five thousand. And Jesus took the loaves; and when he had given thanks, he distributed to the disciples, and the disciples to them that were set down; and likewise of the fishes as much as they would. When they were filled, he said unto his disciples, Gather up the fragments that remain, that nothing be lost. Therefore they gathered them together, and filled twelve baskets with the fragments of the five barley loaves, which remained over and above unto them that had eaten. (John 6:1-13)

Let the loaves and fish in this story represent your own limited financial resources. You may look at your finances and think they are insufficient to meet the needs you are facing now and in the future. You look at your limited income and your small offerings for the work of God and wonder, "What can my small gifts do to meet such a great need as evangelizing the world?"

The little boy with the bread and fish gave what he had to Jesus. The Lord took these limited resources, thanked God for His provision, and multiplied the food until there was an abundance. Not only was there enough for the multitude to eat and be satisfied, there were twelve baskets of surplus food left over!

How would you like for God to multiply your resources so that all of your needs are supplied with a surplus left over? When you sacrifice and give from your limited resources, believing God for divine provision, He will multiply back abundantly into your life the time, talents, and finances that you give.

GUIDELINES FOR YOUR FINANCIAL FUTURE

Here are some specific guidelines to assure that you continue to experience divine provision, no matter how dim the economic future of your nation may appear.

Remember that God is your Source.

Don't think that just because you are in a poor nation or working at a low paying job that God cannot provide abundantly for you. If you live in a developing nation, don't look to America for funding of your ministry because when the United States suffers economically, you will also. Some of the greatest churches in the world are being built in economically-challenged nations without help from other regions. Don't look to rich friends or family for aid. Don't look to your job, your boss, or your investments. Whatever you face in the future, remember to keep your eyes off your circumstances and focus on God as your divine Source of provision.

Maintain a Godly attitude towards finances.

If you believe money is somehow evil, then you have misunderstood God's Word and the entire revelation of this book:

*For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith, and pierced themselves with many a pang.
(1 Timothy 6:10, NAS)*

Only loving money is wrong. If you faithfully give your tithes and offerings, you are demonstrating that you are not bound by a love for money. If you live within your means, you show that money is not controlling your life.

Understand that God uses finances to direct your life.

As you learned in this study, when the provision at Cherith Brook ceased, Elijah was directed to where new provision awaited. When the brook runs dry financially where you are, perhaps it is time to relocate your residence, your ministry, or attain a new job. God provided for Elijah "there"--in the place to which he was directed by the Holy Spirit. Where God guides, He provides. Don't spend the rest of your life sitting by a dried up brook lamenting over the fact that resources are no longer flowing to you.

Remember that the key to increase is release.

Give what you have, and God will increase it:

There is one who scatters, yet increases more; and there is one who withholds more than is right, but it leads to poverty. The generous soul will be made rich, and he who waters will also be watered himself. (Proverbs 11:24-25, NKJ)

Realize that God honors your obedience by demonstrating His power.

When you pay your tithes and are faithful to your financial commitments, you can call upon God in the time of trouble and He will deliver you:

*Offer to God the sacrifice of thanksgiving; and pay your vows to the Most High, And call upon Me in the day of trouble; I will deliver you, and you shall honor and glorify Me.
(Psalm 50:14-15, AMP)*

When you fulfill your financial vows to God, you will live under an open heaven of His divine provision.

Recognize that God uses your gifts to meet the needs of others.

*For the poor will never cease to be in the land; therefore I command you, saying, "You shall freely open your hand to your brother, to your needy and poor in your land.
(Deuteronomy 15:11, NAS)*

How can you give to the poor if you have not been liberally blessed by God? He fully intends to bless you so that you can freely give to those in need as well as to the work of the ministry.

Make a financial plan and stick with it.

Prayerfully seek God's will regarding your finances because "*The mind of man plans his way, But the Lord directs his steps*" (Proverbs 16:9, NAS).

Make a budget for your personal expenses and your ministry and live within it. (See Appendix Two of this book for guidelines for developing a budget.) Ask God to direct every financial decision. Don't go into debt. Don't put yourself in a vulnerable position by co-signing for the debts of others. Pay your bills. Obey the guidelines you have learned as you create and execute a scriptural financial plan in order to assure that you are positioned for divine provision.

Never forget what God has done for you in the past.

Remember the warning that Moses gave Israel:

*And it shall be, when the Lord thy God shall have brought thee into the land which he swore unto thy fathers, to Abraham, to Isaac, and to Jacob, to give thee great and goodly cities, which thou buildedst not, And houses full of all good things, which thou filledst not, and wells digged, which thou diggedst not, vineyards and olive trees, which thou plantedst not; when thou shalt have eaten and be full; Then beware lest thou forget the Lord, which brought thee forth out of the land of Egypt, from the house of bondage.
(Deuteronomy 6:10-12)*

Don't ever forget how God has blessed you and how He brought you out of financial bondage. Remember His faithfulness and how He has fulfilled His promises to you.

Continue to seek the Lord.

It was said of King Uzziah, "...as long as he sought the Lord, God made him to prosper" (2 Chronicles 26:5). Sadly, "...when he was strong, his heart was lifted up to his destruction: for he transgressed against the Lord his God" (2 Chronicles 26:16). Because of his sin, Uzziah was stricken with leprosy and remained afflicted until the day of his death. Continue to seek the Lord regarding your finances and how you use personal and ministry funds. There are many needs in the world to which you could give, but what has God called *you* to do? That is what you will be responsible for when you stand before God.

Be diligent in applying scriptural financial principles.

Some people are just plain lazy. They never accomplish anything in their lives and never get ahead financially. They blame their lack of finances and lack of success on everything but themselves. The Bible declares that God rewards those who are diligent:

But without faith it is impossible to please him: for he that cometh to God must believe that he is, and that he is a rewarder of them that diligently seek him. (Hebrews 11:6)

People with a lazy, do-nothing, take-it-easy attitude will never be greatly rewarded because God rewards diligence. "Diligence" means to pursue something with all of your heart, strength, and might. It portrays the concept of being hard-working, attentive, and persistent.

Diligence is required in order to succeed in any area of life. Be willing to work hard to achieve financial freedom. Be diligent to apply all you have learned regarding finances in this study. If you take what you have studied in this book half-heartedly and do not put the truths you have learned into practice, you won't be rewarded. Why? Because the principles you studied are God's Word and you never prosper when you refuse to obey His mandates.

Faith, combined with due diligence, create a powerful spiritual force that will help you achieve your financial goals. Obey the commands regarding finances and act upon the promises given in God's Word and you will be assured of success. God told Joshua:

Only be thou strong and very courageous, that thou mayest observe to do according to all the law, which Moses my servant commanded thee: turn not from it to the right hand or to the left, that thou mayest prosper whithersoever thou goest. This book of the law shall not depart out of thy mouth; but thou shalt meditate therein day and night, that thou mayest observe to do according to all that is written therein: for then thou shalt make thy way prosperous, and then thou shalt have good success. Have not I commanded thee? Be strong and of a good courage; be not afraid, neither be thou dismayed: for the Lord thy God is with thee whithersoever thou goest. (Joshua 1:7-9)

The Psalmist also emphasized that success comes from abiding in God's Word:

Blessed is the man that walketh not in the counsel of the ungodly, nor standeth in the way of sinners, nor sitteth in the seat of the scornful. But his delight is in the law of the Lord; and in his law doth he meditate day and night. And he shall be like a tree planted by the rivers of water, that bringeth forth his fruit in his season; his leaf also shall not wither; and whatsoever he doeth shall prosper. (Psalm 1:1-3)

Do you want to prosper in all you do? Then meditate on God's Word and apply what you learn in every area of your life, including your finances.

FACING THE FUTURE WITH CONFIDENCE

Divine provision does not mean you will never have financial challenges. Jesus was clear that *"In the world ye shall have tribulation"*, but He said, *"...be of good cheer; I have overcome the world"* (John 16:33). Jesus delegated to His followers power over all the power of the enemy, and this includes his diabolical power that would come to steal from you (Luke 10:19). So in financially lean and difficult times, call on that powerful anointing that is resident within you that will overcome all the powers of your enemy. You may face times of financial testing--as Job did--but you will emerge victorious!

God wants you to be confident that He will supply every need in both prosperous and difficult times. You can face your financial future from a position of knowing. You can know that you will have no lack—regardless of the balance in your bank account, your salary, or the economy of your nation.

God told the nation of Israel that they could position themselves so that His blessings would literally run after them:

And it shall come to pass, if thou shalt hearken diligently unto the voice of the Lord thy God, to observe and to do all his commandments which I command thee this day, that the Lord thy God will set thee on high above all nations of the earth: And all these blessings shall come on thee, and overtake thee, if thou shalt hearken unto the voice of the Lord thy God. (Deuteronomy 28:1-2)

God's people wouldn't have to seek blessings, but they would literally overtake them. Would you like for the blessings of God to pursue and overtake you? If so, then obey His Word!

Here are the blessings God said would pursue them:

Blessed shalt thou be in the city, and blessed shalt thou be in the field. Blessed shall be the fruit of thy body, and the fruit of thy ground, and the fruit of thy cattle, the increase of thy kine, and the flocks of thy sheep. Blessed shall be thy basket and thy store. Blessed shalt thou be when thou comest in, and blessed shalt thou be when thou goest out. The

Lord shall cause thine enemies that rise up against thee to be smitten before thy face: they shall come out against thee one way, and flee before thee seven ways. The Lord shall command the blessing upon thee in thy storehouses, and in all that thou settest thine hand unto; and he shall bless thee in the land which the Lord thy God giveth thee. The Lord shall establish thee an holy people unto himself, as he hath sworn unto thee, if thou shalt keep the commandments of the Lord thy God, and walk in his ways. And all people of the earth shall see that thou art called by the name of the Lord; and they shall be afraid of thee. And the Lord shall make thee plenteous in goods, in the fruit of thy body, and in the fruit of thy cattle, and in the fruit of thy ground, in the land which the Lord sware unto thy fathers to give thee. The Lord shall open unto thee his good treasure, the heaven to give the rain unto thy land in his season, and to bless all the work of thine hand: and thou shalt lend unto many nations, and thou shalt not borrow. And the Lord shall make thee the head, and not the tail; and thou shalt be above only, and thou shalt not be beneath; if that thou hearken unto the commandments of the Lord thy God, which I command thee this day, to observe and to do them: And thou shalt not go aside from any of the words which I command thee this day, to the right hand, or to the left, to go after other gods to serve them. (Deuteronomy 28:3-14)

Talk about a mandate for divine provision, this is it!

FULFILLING OUR DIVINE PURPOSE

Just as God had a purpose for prospering the nation of Israel, He has a divine purpose for prospering you. You are living in the most crucial hour the church has ever known. You are living in God's end-time harvest. We are the labor force that must reap the spiritual harvest of the nations of the world before it is too late.

During World War II, the British were the last line of resistance against the powerful Nazi oppression that was sweeping across Europe. Britain was under relentless attack and was in danger of collapse because they lacked the resources to see the conflict through to victory. British Prime Minister Winston Churchill issued an appeal to the world: "Give us the tools, and we will finish the job." He knew that without help, they would not be able to persevere to victory. The world responded, and victory was achieved.

There is a call coming from the nations of the world today, "Give us the tools, and we will finish the job." Believers around the world are under the relentless attack of the enemy as they are battling for the souls of men and women and boys and girls. They are calling for help--for training materials, technology, books, supplies, and financial resources--so that they can get the job done. The purpose of this book is to position believers financially so that not only will their own needs be met, but they will be able to answer this critical call.

This is your season, the time God has appointed you to reap the greatest financial harvest you have ever received so that you will be able to sow resources into the Kingdom of God. Now is not the time to give up! Don't doubt! Don't fret! God's Word will be fulfilled just as He promised! Don't speak negatively about your finances because there is tremendous power in your words:

Death and life are in the power of the tongue: and they that love it shall eat the fruit thereof. (Proverbs 18:21)

If you feed on doubt and unbelief, you energize Satan. Don't speak words that encourage your enemy because... " *...by thy words thou shalt be justified, and by thy words thou shalt be condemned" (Matthew 12:37).*

Instead of grumbling and complaining, begin to praise God for the financial freedom you are going to experience:

In every thing give thanks: for this is the will of God in Christ Jesus concerning you. (1 Thessalonians 5:18)

As you face the future, focus on the supernatural provision of God. Thank Him for His divine provision. Every morning and evening, give a thank offering to the Lord. This will keep your focus on God, who is your true provider:

It is a good thing to give thanks unto the Lord, and to sing praises unto thy name, O most High: To shew forth thy lovingkindness in the morning, and thy faithfulness every night. (Psalm 92:1-2)

An attitude of thanksgiving focuses your thoughts on the things that really matter in life and eliminates anxiety over the future:

Be careful for nothing; but in every thing by prayer and supplication with thanksgiving let your requests be made known unto God. And the peace of God, which passeth all understanding, shall keep your hearts and minds through Christ Jesus. (Philippians 4:6-7)

WHAT CAN ONE MAN DO?

Among the greatest examples of what can be accomplished through simple faith in the financial promises of God is demonstrated in the ministry of a man named George Muller. When God put it this man's heart to build orphanages in England, Muller had only two shillings (50 cents) in his pocket. From the beginning and throughout his entire ministry, Muller never made his needs known to any man, but only to God alone. He never sent out appeals or took offerings. He never contacted donors or had a fund-raising program.

By trusting God alone, some \$7,000,000 in U.S. funds were given to Muller to build and maintain orphan homes in Bristol, England. Near the time of Muller's death, there were five immense buildings of solid granite which accommodated two thousand orphans. In all the years since the mission was launched, the orphans never went hungry! One of the greatest effects of Mueller's ministry was to inspire others to follow his example, resulting in at least one hundred thousand orphans being cared for in England alone some fifty years after Muller began his work.

In addition to running the orphanages, Muller preached three times a week from 1830 to 1898. When he turned 70, he fulfilled a life-long dream of missionary work for the next 17 years until he was 87. He traveled to 42 countries, preaching on average of once a day, addressing some three million people. From the end of his travels in 1892 when he was 87 until his death in March of 1898, Muller preached in his church and worked for the Scripture Knowledge Institute which he had founded.

His funeral was held in Bristol where he had served for sixty-six years. Tens of thousands of people reverently stood along the route of the simple procession. Men left their workshops and offices, women left their homes, all seeking to pay their last respects to a man who by faith alone impacted his generation.

George Muller declared:

"Trust in God, not in man, not in circumstances, not in any of your own exertions, but real trust in God, and you will be helped in your various necessities... Not in circumstances, not in natural prospects, not in former donors, but solely in God. This is that which brings the blessing. If we say we trust in Him, but in reality do not, then God, taking us at our word, lets us see that we do not really confide in Him; and hence failure arises. On the other hand, if our trust in the Lord is real, help will surely come... We serve a God with unlimited resources and power, all the resources of the Godhead are at our disposal."

This is an example of what God can do through one man who places his confidence in God as his Source. What God did for George Muller, He can do for you.

IT IS YOUR CHOICE

There was a rich young ruler who came to Jesus once asking, "*What must I do to inherit eternal life?*" (Luke 18:18, NIV), Jesus told him that he must keep the commandments. The young ruler said to Jesus, "*All these I have kept since I was a boy*" (Luke 18:21, NIV). Then Jesus said, "*You still lack one thing. Sell everything you have and give to the poor, and you will have treasure in heaven. Then come, follow me*" (Luke 18:22, NIV).

The young ruler went away sorrowing because he was not willing to surrender his wealth to Christ. He had a choice to make, and he made the wrong one. We never again hear of this young man. All we know is that he left depressed, discouraged, and sorrowing.

Did you know that you have the power to choose whether or not you will receive financial abundance? It is true! Experiencing divine provision is your choice. You have learned the scriptural principles through this study, but now you must choose to apply them by obeying God's Word.

*See, I have set before thee this day life and good, and death and evil; In that I command thee this day to love the Lord thy God, to walk in his ways, and to keep his commandments and his statutes and his judgments, that thou mayest live and multiply: and the Lord thy God shall bless thee in the land whither thou goest to possess it.
(Deuteronomy 30:15-16)*

Today is the day to make your decision, a choice that will profoundly affect your financial future. Which way will you choose?

God has set before you financial death or financial life. The choice is yours. Choose life!

APPENDIX ONE

OLD TESTAMENT OFFERINGS

The following are Old Testament offerings established by God for the nation of Israel. Although we are certainly free to give special offerings to thank God for His blessings, we no longer give sacrifices and offerings for sin because God gave His Son, Jesus Christ, to secure our atonement.

Kaphar	Atonement offering	Exodus 30:11-16
Olah	Burnt offering	Leviticus 1-9 and Exodus 29:38-42
Nesekh	Drink offering	Exodus 29:40-41 and Genesis 28:18
Bikkurim	First-fruits offering	Deuteronomy 16:1-11 and Numbers 28:26
Minchah	Meat or cereal offering	Leviticus 2:1-16
Sh'lamim	Peace offering	Leviticus 3:1-17 and Isaiah 53:5
Tenuphah	Heave and wave offerings	Leviticus 7:30, 34 and Exodus 29:27-28
Hattath	Sin offering	Leviticus 4:1-35 and 2 Chronicles 5:21
Asham	Trespass offering	Leviticus 5:5-19 and Isaiah 53:10
Zebhah Ned-habhah	Free will offering	Exodus 35:5 and 2 Chronicles 31:14
Zebhah-ha-todhah	Thank offering	Leviticus 7:12-13 and 2 Chronicles 29:31
Zebhah nedher	Votive offering	Leviticus 22:21-25

APPENDIX TWO

HOW TO MAKE A BUDGET

Pray for wisdom. Ask God to help you make and live within a realistic budget.

If any of you lack wisdom, let him ask of God, that giveth to all men liberally, and upbraideth not; and it shall be given him. (James 1:5)

Create a list of monthly expenses. Write down all the expenses you regularly incur each month. This might include a mortgage payment or rent, car payments, gasoline, telephone, trash service, insurances, auto repairs, public transportation, groceries, eating out, tuition, utilities, entertainment, laundry and dry cleaning, clothes, house and medical insurance, property and income taxes, baby-sitting, subscriptions or dues, alimony or child support, medical and dental, home repairs, money spent on pets, haircuts, etc. Use your check book, credit card statements, and receipts to make this list.

Divide this list of expenses into two categories. The first category is **fixed** expenses which are the same each month. For example, your rent and car payment are fixed. The second category is **variable** expenses that change from month-to-month. Examples are gasoline, groceries, utilities, etc.

Total your expenses. Total your fixed expenses. Total your variable expenses. Then add them together for a grand total.

Total your monthly income. List every source of income, how much you receive from each source, and then total it.

Compare your expenses and income. You will have one of two results:

-If your results show more income than expenses you are off to a good start. This means you can designate extra money to reduce debt or put into savings for emergencies and future needs.

-If you have more expenses than income, then you must make some life-style changes.

Make adjustments to your expenses. Examine your expenses and list areas where you can cut costs. Usually you can't cut fixed expenses like a mortgage, etc., so look closely at your variable expenses to see where you can reduce expenditures. What can you live without? For example, could you give up your cell phones for a cheaper home phone? What can you cut out completely? Could eliminate entertainment costs and eating out for awhile? What expenses could you lower? For example, perhaps you could use less gasoline by combining errands or walking when possible. By lowering each variable expense, you will come closer to your goal of balancing income and expenditures.

Set a realistic monthly budget. The budget should focus on your actual needs instead of extras you desire.

Review your budget each month. This review will show you where you did well and where you need to improve.

Note: If you have large card balances, here is a strategy to help you retire those debts. Transfer your credit card balances to the card with the lowest interest rates. As an incentive for the credit card company to allow this, tell them they can make an automatic deduction from your bank account each month to assure they would be paid. Once you have moved your credit card debt to the card with the lowest interest rate, do not pay only the lowest monthly payment required. Keep your monthly payments as large as they were before you transferred everything to the one card. This way you will have a higher payment on the principal and be able to pay off your debt in a shorter time.

APPENDIX THREE

FINANCIAL PRINCIPLES CHECKLIST

Review this checklist whenever you are experiencing financial challenges. Study the chapters indicated for areas in which you need encouragement or correction.

- Do you view God as a giving God? How you perceive Him affects your finances. (Chapter 1)
- Do you know and are you claiming the divine resources available to you? (Chapter 2)
- Do you have a scriptural view of prosperity? (Chapter 3)
- Is your focus on the Kingdom of God or your own selfish desires? (Chapter 3)
- Are you bound by fear or are you trusting God in faith for your finances? (Chapter 4)
- Do you focus on your lack or are you looking to God as your source? (Chapter 4)
- Do you need to ask or extend forgiveness? (Chapter 5)
- Are you tithing regularly? (Chapter 6)
- Do you give offerings above your tithe? (Chapter 6)
- Do you give to the poor? (Chapter 6)
- Are you believing and taking practical steps for supernatural debt retirement? (Chapter 7)
- Are you believing God for restoration of all the enemy has stolen from you? (Chapter 8)
- Are you conducting your financial affairs according to biblical principles? (Chapters 9-10)
- Are you obeying the teachings of Jesus regarding finances? (Chapter 11)
- Have you activated the principles of financial harvest in your life? (Chapter 12)
- Are you warring effectively in behalf of your finances? (Chapter 13)
- Are you releasing the financial anointing that is resident within you? (Chapter 14)
- Are you facing your financial future with faith or fear? (Chapter 15)
- Have you made and are you living within a practical budget? (Appendix 2)