

FINANCIAL COVENANTS

Finances. We all deal with them to one degree or another. God's will is that we prosper financially. However, allowing ourselves to be ruled either by financial worries or the pursuit of financial gain is another matter. We have to be careful that we don't enter into casualty covenants with the enemy in the realm of finances – whether those covenants would make us poor or rich!

FAITH – THE CURRENCY OF ETERNITY

Money is the currency of our time, but faith is the currency of eternity. To operate in the heavenly realm, we must believe God's Word.

Satan knows this all too well his first tactic with Eve in the Garden was to alter God's Word. Later, he tried to do the same thing when he tempted Jesus in the wilderness. Today Satan uses the same tactics on us, as he seeks to deceive us into agreeing with his lies. His counsel always contains a compromise of the Word.

Satan knows this all too well His first tactic with Eve in the Garden was to alter God's Word. Later, he tried to do the same thing when he tempted Jesus in the wilderness. Today Satan uses the same tactics on us, as he seeks to deceive us into agreeing with his lies. His counsel always contains a compromise of the Word.

HONORING GOD THROUGH GIVING

Giving into God's work is also a form of worshipping and honoring him. First Kings 17:8-23 again gives us a great biblical example in the account of Elijah and the widow of Zarephath. God sent Elijah to Zarephath to stay with a widow and her son, who were starving in the midst of a great famine. The widow had planned to use her meager supplies to make one last meal for her and her son before they died.

Elijah admonished her not to fear. And then he had the audacity to ask her to first bake *him* a little loaf of bread before cooking anything for herself and her son! But Elijah also prophesied that if she did so, her flour and oil would not give out until the day the Lord provided rain for the land. The widow chose to honor the word of the Lord by giving her last bit of food to the man of God. In doing so, she opened the way for her miracle.

Basic spiritual principles are operating in this story.

On the widow's part, we see these principles at work:

- Resisting the spirit of fear. (Fear negates faith.)
- Giving in order for it to be given unto you. (Luke 6:38)
- Having faith in God for a miracle of provision.

On Elijah's part we see these principles at work:

- Hearing a *rhema* word from the Lord.
- Being obedient to the Lord.
- Operating in the anointing of God.

As we fulfill the principles of God's Word with a right heart motive, we do not need to beg the Lord for blessings, because He has already prepared them for us.

That was certainly true in the case of the widow of Zarephath. Because of her heart obedience, God supernaturally provided for her and her son in the midst of famine. Then later, He also used Elijah to raise her son from the dead. She was abundantly blessed!

Bobbie Byerly, director of Prayer and Intercession of World Prayer Center and former president of the U.S. Aglow International made this observation: "Poverty is not the state of not having, but the fear of not getting, which causes you to hold on tightly to what you have, rendering you unable to receive. Prosperity is not the state of having, but the understanding that what you need and desire for every area of your life, your heavenly Father will give you. This understanding causes you to hold loosely to what you have, enabling you to receive more in abundance. Remember, God is not moved by need. He is moved by faith." (Ps. 84:11.)

BREAKING A FINANCIAL CASUALTY COVENANT

A few years ago, I held one of our mini-retreats for college students at our lake house. These retreats were always a time of fellowship and lively discussion, liberally sprinkled with prayer and Bible study.

During one of these discussions, a senior in college named Jeff explained to the group that he had been poor all his life. His parents had divorced, causing a strain on their financial situation. From then on his family always had to conserve their money.

As Jeff grew up in this kind of atmosphere, he unconsciously made a covenant with the enemy to be poor the rest of his life. You see, that's all he knew, so the devil convinced him that poverty would be all he's ever know. Consequently, Jeff accepted the fact that he was poor – and he expected always to be. That casualty covenant dogged his steps as he left home to attend college, because in order to go to the reputed Christian college he desired, Jeff had to go into debt, taking out several loans just to pay for tuition and expenses.

During his college years, Jeff began to work with a Christian campus ministry. Then later, he started working for a homeless ministry and an inner-city, low-income ministry.

As time passed, anger built up inside Jeff against Christians who weren't out ministering to the poor. As he became more and more entrenched in his poverty mindset, he started criticizing his church for focusing on the construction of bigger buildings instead of working with the poor and homeless as Jesus did. As a result, Jeff's heart became prejudiced toward wealthy people, especially wealthy Christians. (You can see the progression of the devil's strategy as he took Jeff down his twilight trail.)

Ironically, Jeff was a finance major with the spiritual gift of giving. After he told me this story, I asked him two questions: "Jeff, if God needed someone to manage money, would He give the position to someone who couldn't handle money? And if God created

a person with a giving heart, would He give it to someone who didn't have the means to give?"

I gave Jeff several Scriptures to read and began to explain casualty covenants to him. He meditated on the Scriptures that night and later realized that he had made a covenant to be poor. The next day, in the name of Jesus Christ, Jeff broke his covenant with a spirit of poverty.

BREAKING CASUALTY COVENANTS

Jeff later explained what he had learned about the covenant he had made with the enemy: "I believed the lie that I should be poor and that it's better to give everything away and not prosper financially. I thought God loved me more because I had become poor like the homeless."

The enemy did not like Jeff's new financial freedom, so he attempted to slow him down with illness. But Jeff received prayer and good medical help. He overcame the physical attack and is now employed by a financial firm. He is paying off his school loans and regularly tithing to his church, and the blessings keep coming!

Jeff felt the Lord calling him to go on this mission trip and take a step of faith by paying for it himself. As Jeff prayed for God's will in this decision, he remembered the Scripture:

"Bring the whole tithes into the storehouse, so that there may be food in My house, and test Me now in this," says the Lord of hosts, "if I will not open for you the windows of heaven, and pour out for you a blessing until there is no more need. Then I will rebuke the devourer for you, so that it may not destroy the fruits of the ground; nor will your vine in the field cast its grapes," says the Lord of hosts.

Malachi 3:10,11 NAS

Financial Covenants

Jeff realized that the only way he could possibly go to Venezuela was to use the entire amount in his savings account. So that's exactly what he did.

Jeff arranged to take time off from work. He also sent out a letter requesting prayer and fasting support, asking people to invest in his ministry as they were led of the Lord. Everything was set for the mission.

As Jeff prepared to leave, several people gave Jeff money for the trip, even though he never specifically asked for contributions. Then after Jeff returned to the states, his boss gave him a raise.

So in the end, Jeff really came out ahead! He had obeyed God's admonition in Malachi 3:10 to prove His faithfulness. Now he was experiencing God's promise in Ezekiel 34:26 NAS **And I will cause showers to come down in their season; they will be showers of blessing.**

Jeff learned an important lesson through this experience. He later told me, "Many churches curse you when you don't tithe. But, really *the purpose of giving is to bless God and to receive God's blessings.*"

Now Jeff understands the truth that God wants to bless us. If we are willing and obedient ambassadors for Christ, we are entitled to all the benefits He has provided for us in His name. Since that is true, would God not see to it that we are abundantly blessed on earth- if we will just lay hold of His benefits by faith?

Then we can say with the Psalmist:

Bless the Lord, O my soul, and *forget none of His benefits: who pardons all your iniquities; who heals all your diseases; who redeems your life from the pit; who crowns you with lovingkindness and compassion; who satisfies your years with good things, so that your youth is renewed like the eagle.*

Psalm 103:2-5

A STORY OF NEEDLESS LOSS

The following is a tragic, true story of a man named Joe. It is a classic example of how a casualty covenant can put a consenting, agreeable person in bondage. Just as dark forces hold humans in bondage to their demonic activity through deception, so, too, was Joe literally imprisoned unjustly as a result of a casualty covenant he made with his shrewd, dishonest employer.

This employer was a wealthy man who was guilty of fraud in his business. He hired Joe to work for him, even though he recognized that Joe was a middle-aged, slow-witted man.

Now, Joe wasn't a bad guy – just one who had suffered financial lack in this world. The wealthy man recognized that he could use this simple man for his own purposes. Meanwhile, poor, bumbling Joe was just grateful to have a job.

Joe had a devout Catholic mother, who was always concerned about her son. She and her priest prayed continually for him. It seemed a blessing to both the mother and the priest that Joe had found a steady employment.

Unfortunately, Joe's employer had other plans. He was facing certain imprisonment for his fraudulent activities. Then it occurred to him that if he could persuade someone else to admit to the crime instead of him, he could escape his punishment.

With this in mind, the wealthy man began to spend time cultivating Joe's confidence. After a while, in a very private conversation, Joe's employer presented this proposal: "If you will say that you committed my crime and go to prison in my place for approximately two years, I will take care of you for the rest of your life. You will never have need of anything."

Joe contemplated this proposition. He wanted to please his employer, who had been good to him. Joe thought about the prospect of spending two years in prison compared to enjoying financial prosperity for the rest of his life. He considered the employment problems he had always experienced.

This appeared to Joe to be a way out to his financial troubles. In reality, it was a snare, causing Joe to make a deal with the devil.

The wealthy man and Joe agreed that Joe would take the rap and go to prison. At that moment, Joe made a covenant with a lie. By biblical definition, Joe had truly become a simple man: **A prudent man foreseeth the evil, and hideth himself: but the simple pass on, and are punished** (Prov. 22:3).

Joe's mother and her priest prayed fervently for Joe's deliverance from prison. They didn't know that by a choice of his own will, Joe had agreed to spend time in prison for a crime he had not committed.

How often does a holy God get blamed for a person's mistakes?

The true story does not get better. While Joe was in prison serving his employer's time, the wealthy man dies. Of course, there was no record of his promising Joe anything.

When Joe emerged from prison after two years, he was a poorer man with a prison record, which further handicapped him from gainful employment.

The mother and the priest's prayers had apparently gone unanswered. We can guess that this failure to receive what they had asked God for fractured their faith. Joe wasn't the only casualty of the covenant he had made with a lie.

(You see, until children reach the age of accountability, parents can usually intercede for them successfully. But it is often deeply painful for parents to realize that their older children can, by a choice of their own will, short-circuit God's answer to the parents' prayers for them. That's exactly what happened with Joe's mother.)

You may be facing financial difficulties in your life. But you will never find your way out of poverty and lack by making covenants with the enemy, as Joe did. The path to financial prosperity lies only in agreeing with what *God* has to say in His Word about finances.

THE BLUE CONVERTIBLE

We can see this same principle of agreeing with God's Word instead of Satan's lies in the case of a lovely young woman whom I met several years ago. The story of how God blessed her is a manifestation of two divine promises: **Delight thyself also in the Lord; and he shall give thee the desires of thine heart.**

Psalm 37:4

Again I say unto you, That if two of you shall agree on earth as touching any thing that they shall ask, it shall be done for them of my Father which is in heaven.

Matthew 18:19

A dear friend brought this young woman to my home. She was young, petite and pretty, with beautiful dark hair and eyes. She was willing to freely give her time and Spanish language skills to help translate my book *Through a Glass, Darkly*.

As we worked together, the young woman told me about her needs. She was a schoolteacher with a malfunctioning car – a Fiat Spider convertible. But she was also a woman who truly believed in Almighty God. Hebrews 11:1 was a reality in her life: **Now faith is the substance of things hoped for, the evidence of things not seen.**

The young woman confessed that she desired another car, so we discussed God's promise in Psalm 37:4: **He shall give thee the desires of thine heart.** I suggested that we pray in agreement for a specific car for her. She thought I was a little "off the wall" but decided to pray with me because she really desired a better car and knew that prayer would work.

We prayed specifically for a Fiat Spider convertible. At this time, she was riding her bike to work. She was waiting on God's timing for her car, and as we all know, waiting is never easy.

One morning, the young lady was riding her bicycle on the way to work when suddenly she turned her head and saw an almost-new, blue Fiat Spider convertible parked in front of a house! She made a U-turn, parked her bike, knocked on the door and asked the woman who opened it, "Is that car for sale?"

Surprised, the woman replied, "How did you know? I just hung up the phone after talking to my husband, and he told me to put a 'For Sale' sign on it and call the newspapers to advertise."

My friend explained to the woman that God had caused her to inquire. My friend inspected the car and discovered that it was in excellent condition. It was a new model with low mileage. (Her old Fiat convertible was an older model with many more miles on it.) The owners of the car sold it to her under blue-book value because the metallic top had faded.

This young schoolteacher waited for God's answer, believing He had heard our prayer of agreement. She also "put her feet to her faith" by cooperating with the Holy Spirit when He nudged her to walk up to a stranger's house and ask the owner about the Fiat Spider convertible parked outside.

My friend didn't let the devil rob her with doubt and unbelief. She made no covenant with him. She stayed in agreement with God's Word, which says, **Every good and perfect gift is from above, coming down from the Father of the heavenly lights, who does not change like shifting shadows** (James 1:17 NIV).

This car was a real testimony to all the young woman's Christian friends about the importance of waiting on God. Waiting is not always easy to do, but it is a must in many situations. My friend persevered and received the desire of her heart.

So while waiting on God to answer your prayers, be careful not to unconsciously make an agreement with an evil spirit to settle for anything less than *God's* answer. If you do, you could be cheated out of God's blessings!

A TEMPLE THAT IS HOLY – NOT "HOLEY"!

The devil usually tries to convince us that we shouldn't drive nice cars or wear attractive clothing; he seeks to convince us that "holey" garments speak of "holy" hearts. When we buy into these subtle lies of the enemy, we disappoint our Father's giving heart.

For example, the temple that God required of Solomon to build contained a foundation of costly stones, and the entire house was overlaid with gold. (1 Kings 6,7.) It was *not* a shabby place!

Well, when we invite Jesus Christ into our hearts, our bodies become the temple of God. (2 Cor.6:16.) Personal experience has taught me that God doesn't require us to look shabby either. Sometimes we may even need to polish our "temples." As one minister said, "Even a barn looks better when it is painted."

In the final analysis, however, **The Lord seeth not as man seeth; for man looketh on the outward appearance, but the Lord looketh on the heart (1Sam.16:7).** Therefore, our most important endeavor should be to keep our hearts clean of any agreements with that old serpent, the devil, who is totally corrupt.

Instead, we must trust in the integrity of God's promise to bless us financially. As we honor Him through our tithing and giving. He will provide for us abundantly and make our temples shine inside *and* out to His glory!