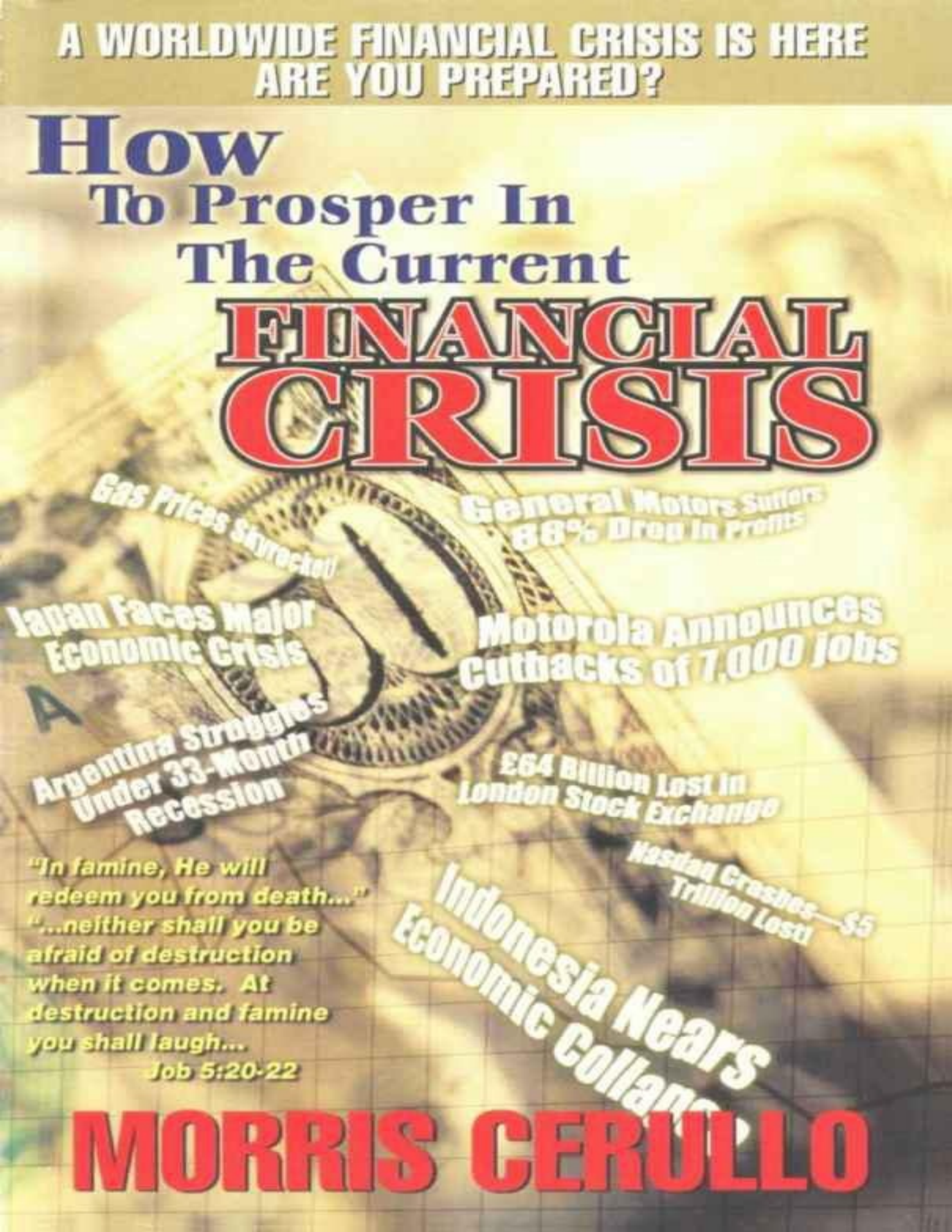
A WORLDWIDE FINANCIAL CRISIS IS HERE
ARE YOU PREPARED?

How To Prosper In The Current FINANCIAL CRISIS



"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

MORRIS CERULLO

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CHAPTER 1

WORLDWIDE FINANCIAL CRISIS IS HERE

Whether you or the world know it or not, we are living in a time of great financial perplexity unparalleled in human history!

In the past few years we have witnessed some of the worst natural disasters than in many decades.



August 17, 1999

Turkey:

A 7.8 earthquake hit Turkey and the death toll reached over 17,000. Turkish Prime Minister, Bulent Ecevit, described it as the worst natural disaster he had ever seen.

October 1998



Central America:

Hurricane Mitch was the worst natural disaster to hit Central America in 200 years! More than 11,000 people were killed and three million were left homeless. Aid agencies said that the damage set the development of the region back by 20 years.

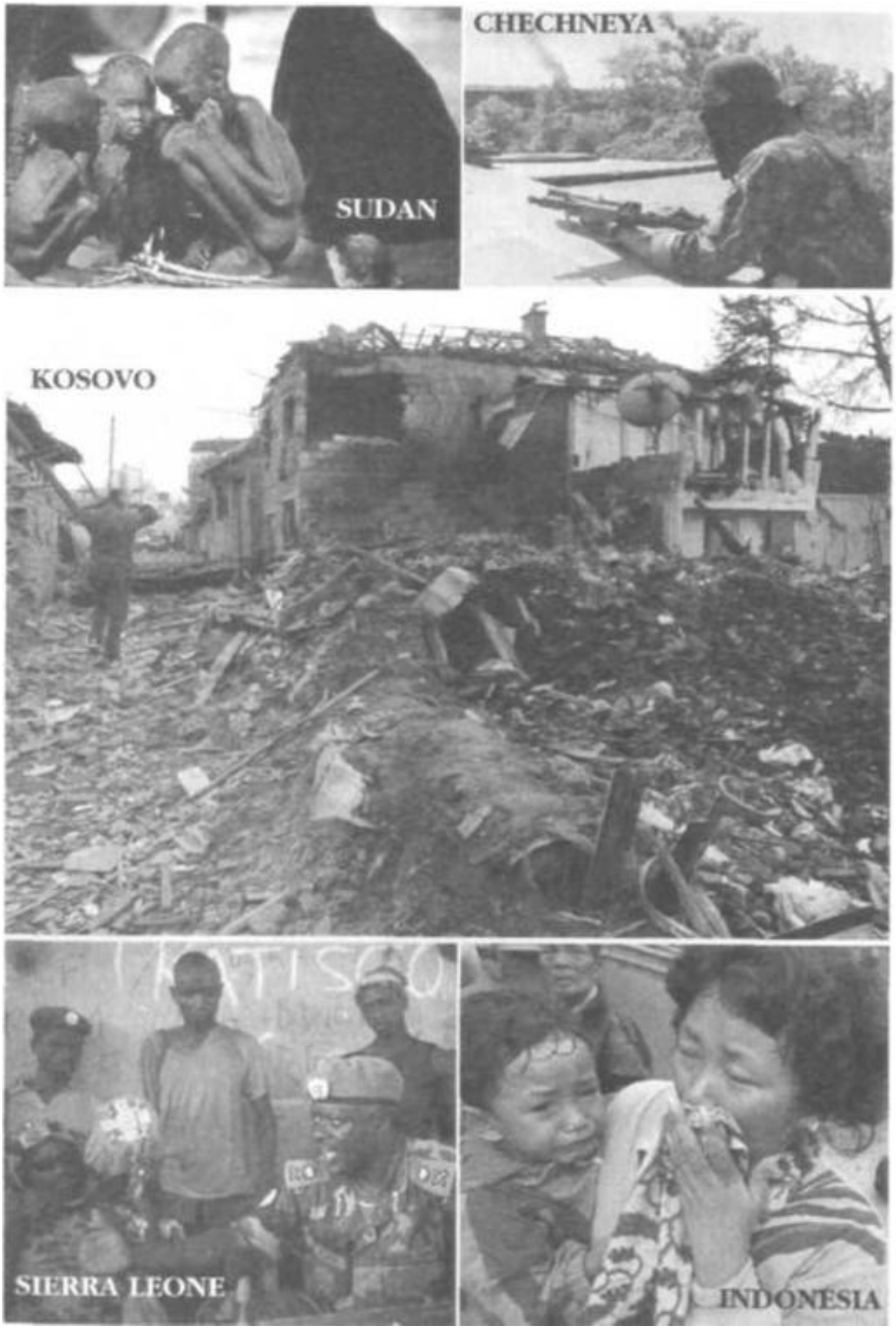
January 2001

India:



More than 20,000 were killed in 7.9 earthquake, the worst in 50 years. The estimated damage was between four and five billion dollars.

On every hand there is political upheaval, turmoil and civil wars.


SUDAN
CHECHNEYA
KOSOVO
SIERRA LEONE
INDONESIA

KOSOVO:

An estimated 1.5 million ethnic Albanians were forced from their homes by the first week of May 1999. Serb forces torched hundreds of villages and massacred hundreds of Albanian men, women and children. One hundred thousand ethnic Albanian men were missing and tens of thousands were feared to have been killed.

SUDAN:

What is happening now in Sudan is the greatest human tragedy of the 20th century. In the past eighteen years, more than two million people died because of the civil war and resulting famines. Four million were forced to flee from their homes.

SIERRA LEONE and LIBERIA:

For more than ten years, Sierra Leone and Liberia, on the Ivory Coast, have been devastated by violent civil war and unrest. More than 20,000 people have been killed and almost one-half of Sierra Leone's population of 4.5 million have been forced to flee from their homes.

INDONESIA:

Since the violence erupted two years ago, 8,000 people, both Muslims and Christians, have been killed and 500,000 have been forced to flee for their lives. Muslims have declared a "holy war" on Christians and have burned entire villages, slaughtering men, women and children.

CHECHNYA:

Thousands of civilians and troops died in the 1994-96 Checken war. Although the war ended, violence continues and a spirit of lawlessness prevails.

The turmoil in the Middle East continues and the peace talks between Israel and the PLO, at this writing, have reached a bloody stalemate. Relations between the United States and China are strained over the recent downing of the U.S. surveillance jet and the United States commitment to protect Taiwan in the event of an attack by China.

Everywhere we look there is great instability. There is fear, pain, turmoil and a sense of hopelessness.

Our world is in turmoil. Currently, there are major crises of all types in almost every nation. Jesus said that one of the signs that would be prevalent before His coming would be a time of great perplexity in the nations. He said,

11 And there shall be signs in the sun, and in the moon, and in the stars;

and upon the earth distress of nations, with perplexity; the sea and waves roaring." (Luke 21:25)

The word "perplexity" in this verse is translated from the Greek word

"aporia" meaning "no way out". It refers to a time when the nations will find no solution to their problems, people will reach their wits end and all will be at a loss how to proceed.

A MAJOR FINANCIAL CRISIS IS NOW SHAKING THE NATIONS!

The International Monetary Fund fears that the seeds of a global financial recession will grip the world!

The Federal Reserve Board is fearfully cutting current rates at an unprecedented pace to ward off this economic worldwide disaster.

In addition to these natural disasters and the political crises plaguing the world, there is a worldwide financial crisis looming on the horizon! Nations are being shaken as stock markets fall to record levels and large corporations are forced to cut thousands from their payrolls.

In this book, I want to focus on this current worldwide financial situation and share with you, prophetically, what God has shown me about it and how He will provide for His Church in the midst of such turmoil the world has never seen.

11 1 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 y.18

I want you to be able to see beyond the natural circumstances. It is my prayer, as you read this book, that God will anoint your eyes and flood your heart with revelation knowledge. To the natural eye and the natural understanding, it may seem as if the world is chaotically reeling out of control...that there is no hope...no answers to the crises we face.

In your own personal circumstances and financial situation, you may feel like you are going under but, if you recognize your place in God's Kingdom, you will not! You will go over!

God will bring you through victorious! He preserved Noah, He took Enoch, He kept the children of Israel from the death angel that came over Egypt and He will preserve His children, the oil and the wine, from the Black horse rider.

God's promise to you today is that you will you be able to face the chaotic conditions and current worldwide financial crisis without fear, knowing He will supernaturally meet your needs. Even in the midst of the financial needs you face, you can know that you can go to Him and draw whatever you need from His storehouse! His reservoir of the riches of Christ - He has stored up for you.

THE WORD OF THE LORD TO US IS, "FEAR NOT!"

God never intended for you to be taken by surprise, caught off guard or unprepared for the things coming upon the earth before Christ's return. Jesus warned about the very things that we see happening before our eyes. He warned about the persecution, which is now taking place around the world. One hundred million Christians were martyred during the twentieth century, more than in the previous nineteen combined! Today, nearly one-half of all Christians in the world suffer persecution because of their faith.

Jesus warned about the wars, violent earthquakes, famines, epidemic diseases and plagues that we see happening. He described the condition of the world before His return.

Jesus said:

11 And there will be signs in the sun and moon and stars, and upon the earth distress (trouble and anguish) of nations in bewilderment and perplexity (that is, without resources, left wanting, embarrassed, in doubt, not knowing which way to turn) at (the echo) the roaring of the tossing of the sea; [Isa. 13:10; Joel 2:10; Zeph. i:15] Men swooning away or expiring with fear and dread and apprehension and expectation of things that are coming upon the world; for the [very] powers of the heavens will be shaken and caused to totter. And then they will see the Son of man coming in a cloud with great (transcendent and overwhelming) power and [all His Kingly] glory (majesty and splendor)."

Luke 21:25-27, AMP

Jesus saw through the ages and described what we now face in the twenty-first century. If ever there was a time of distress among the nations, it is the day in which we live! We face crises for which the leading politicians, scientists, doctors and economists have no answers. I do not know one economist or analyst that sees into the future. They all operate from a reactionary point of view. From that perspective, it is too late to do anything about your circumstance.

After Jesus warned of the coming crises, he said, *"And when you hear of wars and insurrections - disturbances, disorder and confusion - do not become alarmed and panic-stricken and terrified; for all this must take place first, but the end will not [come] immediately." (Luke 21:9, AMP)*

He said, *"Now when these things begin to occur, look up and lift up your heads, because your redemption (deliverance) is drawing near!' (Luke 21:28, AMP)*

In the current worldwide financial crisis and in your private financial circumstances the Word of the Lord to you is,"Fear Not!"

One of the first things to attack your mind when you face financial problems and crises is a spirit of fear. If you keep your eyes on your problems, you will become fearful. The more you look at your circumstances, the more impossible they will seem, until you no longer expect God to meet your needs.

I will never forget how God spoke to me during one of the most challenging times of my life and ministry and gave me a Rhema Word that has taken me from victory to victory. I was in my hotel room, prior to a seminar I was holding in Washington, D.C. While I was in prayer, God spoke these words to my heart:

GOD SAID...

Don't look to the bigness of your need Look to the bigness of your God!

Your circumstances are hindrances to seeing MY ABILITIES...

If you keep your eyes on your circumstances, the devil will use your circumstances to defeat you and accuse the Word of God... the written and the Living Word.

YOUR VICTORY is in keeping your eyes on the bigness of your God and His ability HE HAS PROMISED to take you STEP by STEP by STEP... not all at once.....

But step...

By step and...

Each step will be a Miracle!

Nothing has strengthened me more, in my entire ministry, than the comfort and constant guidance I received from those words. I created a beautiful blue plaque made with lifetime durable plastic with the message inscribed in raised gold lettering. Please see the enclosed envelope on how you can receive this beautiful plaque to display in your home! You should get several of these plaques to place throughout your home.

Whatever your problem is right now... a domestic problem, financial need,

sickness unto death...whatever that circumstance is, determine not to allow that circumstance to defeat you. Your victory will come as you keep your eyes on the bigness of your God. He will lead you and each step will be a miracle.

Fear will blind you from receiving God's promises into your spirit and will stop you from receiving your financial breakthroughs. In chapter two, I will share with you more about how to break the spirit of fear and experience a financial breakthrough where you will be able to look at your financial problems and laugh in the devil's face!

God wants you to be prepared

God intends for you to know what is coming so you will be prepared to face it without fear.

Prophecy is the drawing away of the veil of darkness. It's purpose is to warn and prepare you, not scare you. God chooses to reveal specific events and things that will occur to His prophets to prepare and warn His people.

"Surely the Lord GOD will do nothing, but he revealeth his secret unto his servants the prophets"

Amos 3:7

God always used His prophets to warn of coming judgments so the people would not bring His judgment upon themselves. He used Noah to warn of the coming flood, Abraham and Lot to warn of the future destruction of Sodom, Joseph to warn and prepare the people for seven years of famine and Elisha to warn about the famine in Samaria.

In the early church, God used Agabus, one of the prophets from Jerusalem, to prophesy and warn the believers in Antioch concerning a famine, which was coming upon the entire earth.

"And during these days prophets - inspired teachers and interpreters of the divine will and purpose -came down from Jerusalem to Antioch. And one of them named Agabus stood up and prophesied through the (Holy) Spirit that there would be a great and severe famine come upon the whole world. And this did occur during the reign of Claudius!'

Acts 11:27-28, AMP

Notice the response to this prophetic word. Immediately upon hearing it, the disciples acted, *"...every man according to his individual ability - in proportion as he had prospered - to the brethren who lived in Judea." (verse 29)* They did not hesitate nor try to reason why God was allowing judgment and for His people to go through it. They believed the Word spoken through the prophet and acted.

The disciples in Antioch did not respond in fear nor did they selfishly stockpile supplies and hide them for themselves. They responded, in unison, by giving an offering to help the needy Christians living in Judea. They were not coerced or pushed into giving the offering. It was a spontaneous reaction motivated by their love for their brethren in need.

God placed prophets within the Body of Christ, as part of the five-fold ministry, for a specific purpose. God uses prophets today to give spiritual focus and direction, to reveal His plan and purpose and to warn and prepare the Body of Christ for what is coming. The Word of God is clear. God will do nothing without revealing His secrets to His prophets!

Whenever a true prophetic Word is given, it demands a response... a call to ACTION!

GOD'S PROPHETIC WARNING

Before we entered the decade of the 90s, God revealed to me specific events, which would occur during that decade. In September 1989, while I was on my way back from a ministry trip to Australia, He gave me a prophetic word... a warning to the Body of Christ...concerning a coming worldwide financial crisis.

Theresa and I were staying overnight in Sydney. We were tired from the Perth crusade and arrived at our room about four or five o'clock in the afternoon. We decided to rest before going to dinner and were in bed.

God called me,"Morris, get up!" I got up from my bed and went to a little table in the room. God told me,"Write!" He showed me five major crises and five major waves of the Holy Spirit that were coming in the decade of the 90s...the Decade of Destiny.

The last of the five major crises God showed me that was coming was... a major financial crisis of worldwide consequences!

God used me to prophesy about this financial crisis. I wrote down what God revealed to me and shared the prophecies in my book, *The 5 Major Crises and the 5 Major Waves of the Holy Spirit.*

'We will experience a worldwide economic upheaval resulting in the collapse of our monetary system. This economic crash will come suddenly, sending shock waves throughout the world. It will be the opening for the establishment of a new one-world monetary system under a new one-world government.

When this worldwide economic disaster hits, it will be unlike anything we have ever experienced The world will be thrown into a state of shock. Panic

and fear will grip the hearts of people everywhere. They will be confused, not knowing whit to do or where to go.

During this time, the people of God will be clearly distinguished from the world by God's supernatural provision in their lives. It will not be the absence of problems and adversity among God's people that will be a witness to the world, but in the midst of this financial crisis the world will see God's strong arm of provisionfor His people."

Because of the overwhelming prosperity in America at the time I made this prophecy, many people refused to believe.

What we have witnessed in the past ten months is just the beginning of the fulfillment of this prophecy. At the time of this writing, the world's finances continue to deteriorate. Over 5 trillion dollars have been lost!

Every nation today, in every part of the globe, is facing financial upheavals.

There is fear and uncertainty as people everywhere struggle to face rising costs, unemployment, overdue bills and bankruptcy.

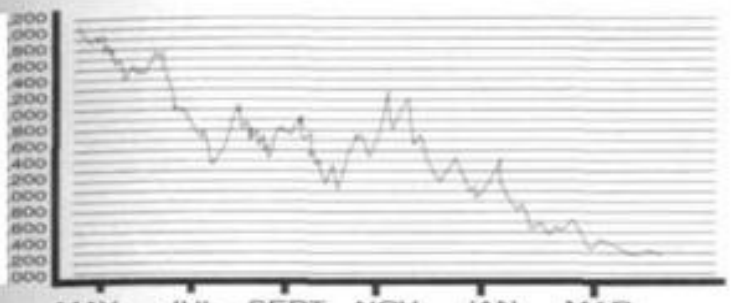
In America, personal debt is spiraling out of control as it increases more rapidly than the economy or savings.

Consider the major financial crises we have witnessed worldwide in just the past few years.

In America:

- 1987 - "Black Monday" crash - The largest stock market drop in Wall Street history. The Dow Jones Industrial average plunged 508.32 points losing 22.6% of its total value. $ 1 trillion was lost in the market value of business stocks in just three days. 15,000 jobs were lost in the financial industry.
- 1989 -The junk bond market collapsed, driving hundreds of savings and loan companies out of business, and ultimately costing taxpayers $500 billion. Real estate values plunged.
- 1992 -The U. S. government was forced to assume management of 104 banks with assets totaling $36.6 billion.
- 1993 - Business and individual bankruptcies reached record levels - over one million were filed in a single year! 2000 - 2001:
- March 2001 -The Dow Jones index plunged below the 10,000 point level and suffered it's worst first-quarter performance since 1960.

NASDAQ CRASHES!



March 12, 2001 - NASDAQ

- March 2001 - NASDAQ lost 67% of it's value since it's peak almost a year ago, resulting in a loss of $5.0 trillion from the stock market.

GAS PRICES SKYROCKET!



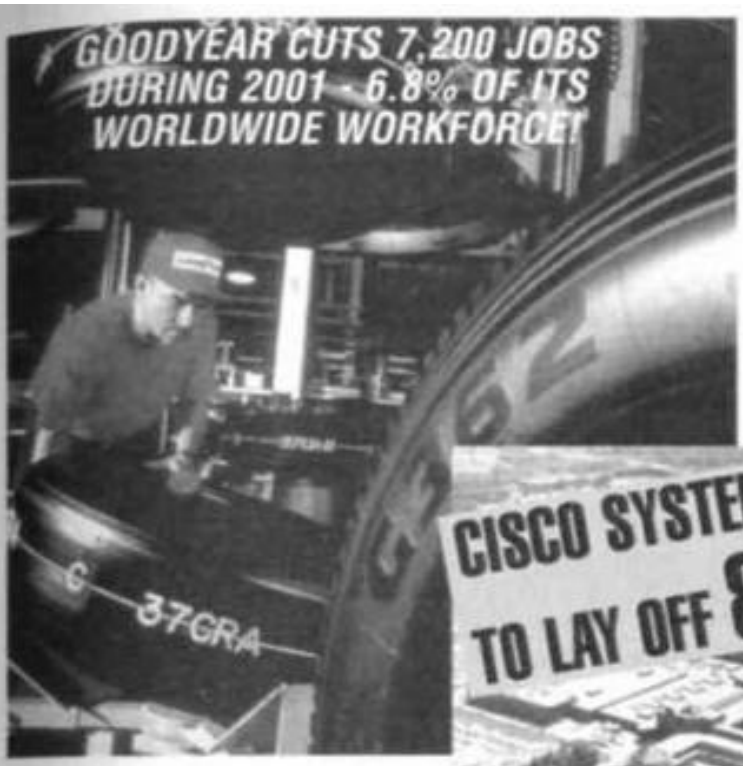


WORLDWIDE FINANCIAL CRISIS HITS!

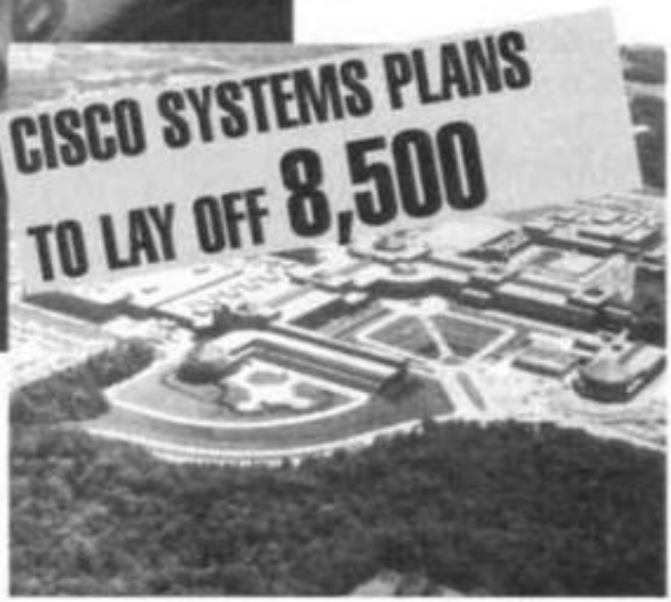
The shock waves of this recent stock market crash were not only felt throughout America but around the world:

- General Motors, the world's largest car maker, suffered an 88% profit drop.
- Ford Motor Company, the world's second largest car maker, reported a 41% drop in profits for the first three months of 2001.
- Intel, the world's biggest computer chip maker, reported a 64% drop in profits for the first quarter of 2001.
- Texas Instruments, the world's biggest computer chip maker for mobile phones, said it plans to cut 6% of its workforce.
- Hewlett Packard is expecting a fall in sales between *2% to 4%* and will cut 3,000 jobs.
- Honeywell's profits nose-dived to 91% and the firm plans to cut 6,500 jobs, about 5% of its workforce.
- Silicon Valley's largest company, Cisco Systems, announced plans to lay off 8,500 people and reported that sales would be 30% lower than the previous three months.
- Walt Disney is currently undergoing a hiring freeze and has warned it will eliminate 4,000 full-time jobs, or about 3% of its workforce.
- Motorola, the U.S. electronics giant, experienced trading losses of $200 million for the first quarter of 2001 and announced cutbacks of up to 7,000 jobs worldwide in the personal communications sector, including closing a mobile phone factory in Scotland resulting in the loss of 3,000 jobs.

This is only the tip of the iceberg. Value companies, from retail to pharmaceutical to telecommunications, are cutting hundreds of thousands of jobs worldwide.



HEWLETT PACKARD WILL CUT 3,000 JOBS



WALT DISNEY ANNOUNCES PLANS TO CUT 4,000 FULLTIME JOBS

DAIMLER CHRYSLER ANNOUNCES PLANS TO CUT 26,000 JOBS IN CANADA, MEXICO AND SOUTH AMERICA OVER THE NEXT THREE YEARS!



MOTOROLA ANNOUNCES CUTBACKS OF UP TO 7,000 JOBS WORLDWIDE

EUROPE AND ASIA FALLS!

Japan faces a major economic crisis -

- In 1990, in Tokyo, the stock market collapse triggered a drop of over 50% in Japanese real estate values, producing a loss of $7 trillion.
- The Nikkei 225 index is now at a 16-year low. In March 2001, it closed down 456.5 points, it's lowest since April 23, 1985.
- In March 2001, the Japanese yen fell to its lowest point against the dollar since October 1998: 124.85 yen to 1.00 USD

France -

- The Paris bourse sank to a 17-month low.

Germany -

- The same day Frankfurt's market was down more than 2%.
- Germany's unemployment unexpectedly rose by 12,000 to 3.99 million!

LONDON STOCK MARKET CRASH!

London -

- March 12, 2001, the FTSE closed at it lowest level since February 1999.
- March 23, 2001 - *£64* billion was wiped off the value of British companies as the London Stock Exchange suffered its biggest one-day fall since 1992.
- Capital Radio, the United Kingdom's largest commercial radio station, warned its profits would be over 10% lower than last year and no future visibility of change.
- The industrial automation and controls company, Invensys, warned that it will lay off 5,000 staff by the end of its financial year.

INDONESIA FACES ECONOMIC COLLAPSE

- In March 2001, the Indonesian Rupiah fell to more than 11,000 to the U.S. dollar.
- Indonesia's long economic crisis has deepened. In April, finance ministers met with the International Monetary Fund asking them to release a $400 million loan which had been delayed since December.

AUSTRALIA DOLLAR AT ALL-TIME LOW

- The Australian dollar fell to an all-time low as a result of falling gross domestic product, a cut in interest rates and economic weakness in the country's main export markets. The economic crisis in Japan is expected to hurt the Australian economy. Politicians and economists fear that Australia is heading for a recession.

TURKEY, FACING MAJOR ECONOMIC CRISIS, ASKS FOR A / ' TWELVE BILLION DOLLAR LOAN FROM IMF

- Turkey needs immediate cash in order to survive its financial crisis and was seeking to secure $10-12 billion of extra aid from IMF by mid-April, 2001.
- The lira has fallen by about 30% against the U.S. dollar and inflation shot up again.

ARGENTINA STRUGGLES UNDER 33 MONTHS OF RECESSION

- Unemployment in Argentina is near 15% and the country is saddled with a ballooning deficit.
- The country is battling a $120 billion total foreign debt - close to 50% of its gross domestic product.
- Last December (2000), the International Monetary Fund agreed to a $39.7 billion bail out package. But, the crisis continues.

BRAZIL AND MEXICO STOCKS DROP

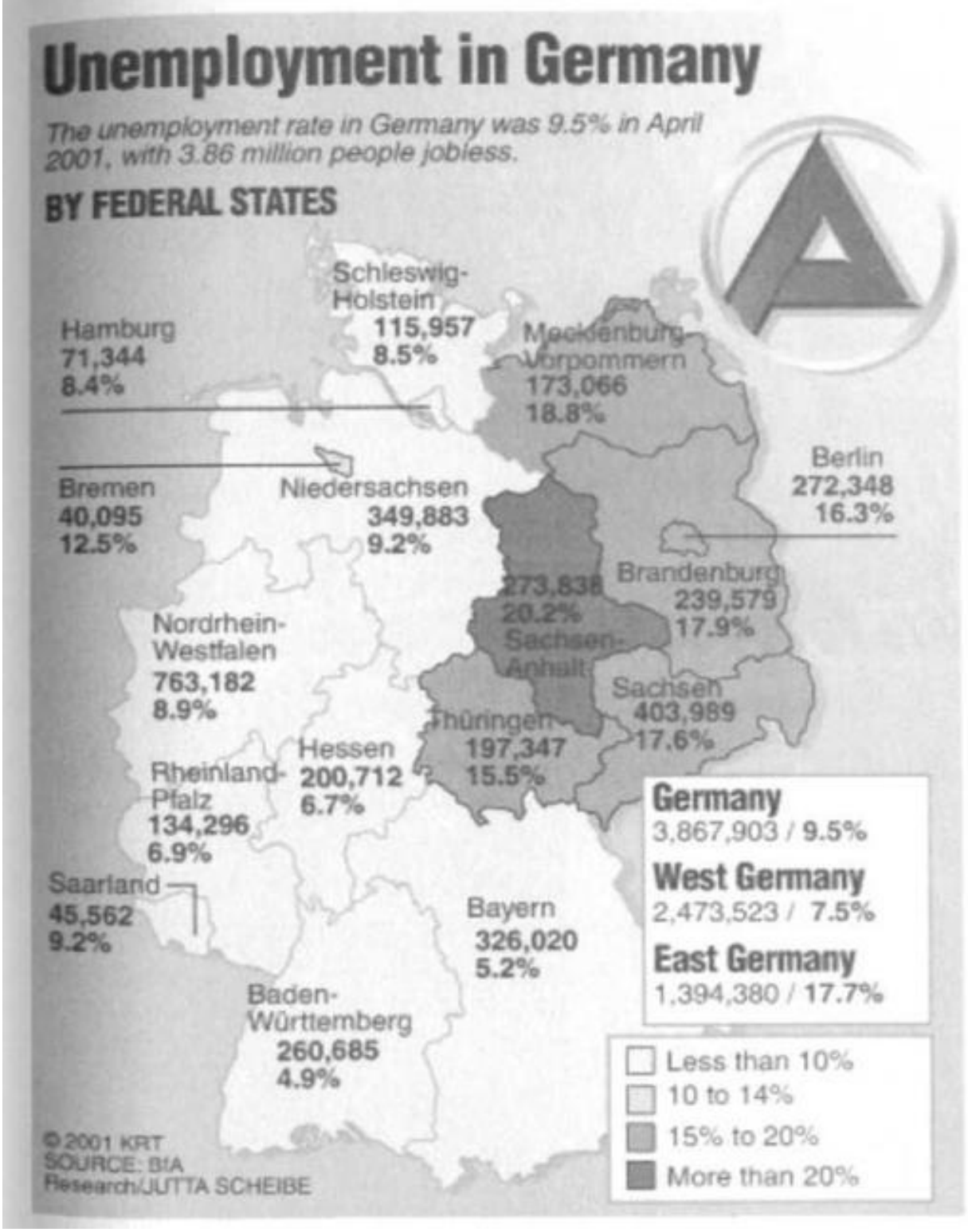
- In April 2001, Brazilian shares collapsed due to fears about a political scandal and concerns about Argentina's financial crisis.
- Brazil's markets, highly sensitive because of the economic turmoil in Argentina, stood little chance of survival after a corruption scandal forced the resignation of the head of the government bloc in the Senate.
- Brazil's Bovespa index lost 524 points.
- Also in April, Mexican stocks ended down 1.87% due to concerns about deepening economic crises in the region. Again, all of this is just the tip of the iceberg.

£64 BILLION WIPED OFF THE VALUE OF BRITISH COMPANIES!



THE JAPANESE NIKKEI INDEX REACHED A 16-YEAR LOW

MORE THAN 3.9 MILLION PEOPLE UNEMPLOYED IN GERMANY



INDONESIANS STAGE PROTEST IN JAKARTA AGAINST THE INTERNATIONAL MONETARY FUND AND WORLD BANK (May 1, 2001)



INDONESIAN CRISIS DEEPENS AS RUPIAH FALLS TO 12,000 TO ONE U.S. DOLLAR





TURKISH WORKERS MARCH THROUGH ISTANBUL IN PROTEST AGAINST THE ECONOMIC CRISIS (March 31, 2001)



THOUSANDS OF UNEMPLOYED ARGENTINES MARCH THROUGH THE STREETS IN BUENOS AIRES DEMANDING JOBS AND FOOD HANDOUTS. (May 18, 2001)



TAIPEI WORKERS PROTEST JOBLESSNESS SAYING THE GOVERNMENT HAS KILLED THEIR RIGHT TO WORK. (April 24, 2001)



PARAGUAYAN WORKERS PROTEST DURING LABOR DAY MARCH (May 1, 2001). PARAGUAY HAS A 16 PERCENT UNEMPLOYMENT RATE.

VENEZUELAN UNEMPLOYED CONSTRUCTION WORKERS PROTEST IN CARACAS (March 26, 2001). UNEMPLOYMENT RATE IS 14.9 PERCENT AMONG MEN AND 17.3 PERCENT AMONG WOMEN.



40 PERCENT OF MEXICO'S 100 MILLION PEOPLE HAVE AN INCOME OF LESS THAN $2 PER DAY.





THE STREETS OF BUENOS AIRES, ARGENTINA ARE HOME TO HUNDREDS OF UNEMPLOYED PEOPLE. THERE ARE AN ESTIMATED 13 MILLION POOR IN ARGENTINA.

INFLATION REACHED 45.4 PERCENT IN SEPTEMBER 1998. RUSSIANS STAND IN LINE IN MOSCOW TO STOCK UP ON FOOD RESERVES.



GOD WANTS YOU TO FACE THIS FINANCIAL CRISIS FROM A POSITION OF FAITH AND POWER[1].

Since I prophesied in 1989 about a coming worldwide financial crisis, we have seen financial stability in the nations begin to crumble.

In the last ten months, the world has experienced economic shock waves as this prophecy has unfolded.

Every nation on earth today faces great financial unrest and instability. The financial crises we experience now will continue to escalate until there will be a global economic disaster of such gigantic proportions that the entire world will be thrown into a state of shock.

What you do today, and in the months ahead concerning your finances, will determine how you will survive!

" *The blessing of the Lord, it maketh rich, and he addeth no sorrow with it*

Proverbs 10:22

Your position of strength, as you face your current financial problems and this current worldwide financial crisis, is not a position of fear and weakness but one of faith and power!

There is no magical formula to follow that will keep you from facing financial problems.

The key to walking in victory during this current financial crisis is in your covenant relationship with God. In which you walk in obedience to Him and His Word, live in continual fellowship with Him and continue to give to God believing, expecting and trusting Him to keep his covenant with you.

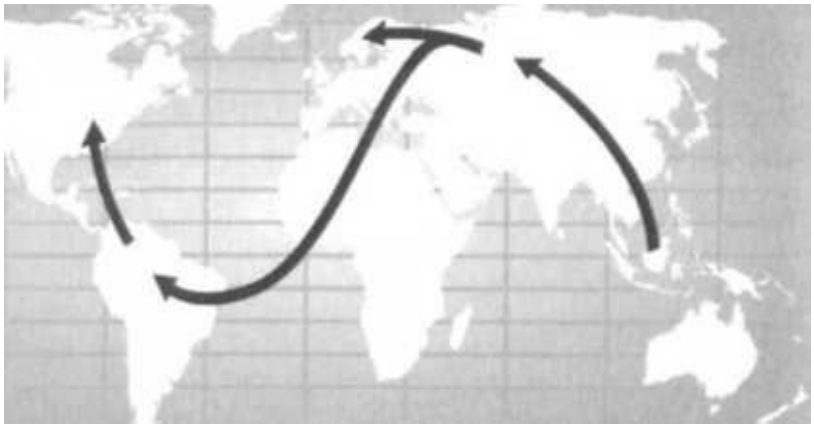
I encourage you to rise up in faith to a new level of consecration and dedication to God, of yourself...your time...your talent...your finances, and join in a covenant with God as one of His end-time financiers. As you do, you will break the hold Satan has on your finances and you will be able to draw upon God's supernatural provision.

As the world struggles desperately to survive this financial disaster, those Christians who live in this close covenant relationship with God will not be afraid or shaken, God's hand of supernatural provision will be upon them.

The first thing you must do when financial crisis hits you and your family is to break through the barrier of fear. In the next chapter, I will share with you God's promise that you will be able to look at financial crisis or famine and laugh!



The domino effect



The world economic crisis in perspective.

Asia

July 1997:

Financial crisis starts in Thailand when the government allows its currency (baht) to float and not pegging it to another currency. The crisis spreads to the Philippines,

Malaysia, Hong Kong, Indonesia, South Korea and

Japan

Russia

Russia only accounts for 1% of the world economy, but the collapse of the ruble and political crisis have accelerated the economic crisis

Europe

Norway: Drop in oil prices weakens the Norwegian crown, forcing Norway to raise the interest rate Germany, U.K., France, Sweden, Denmark: Stock markets in turmoil

Finland: Crisis may affect the country s plan of joining the single currency next year

South America

Investors leave Brazil, Venezuela and Mexico due to fear of difficulties on the emerging markets, which may be affected by the Russian devaluation

North America U.S. trade deficit will grow as the crisis in Asia continues. Fear of a global crash is sparked by recent stock market drops on Wall Street

THE WORLD ECONOMIC CRISIS STARTED IN ASIA AND CREATED A DOMINO EFFECT WHICH CONTINUED TO RUSSIA, EUROPE, SOUTH AND NORTH AMERICA. THIS IS ONLY THE TIP OF THE ICEBERG!

Remember, most of all, we are living in the end times!

There is an end-time, worldwide, financial, economic shaking coming.

It is beyond the natural.

It is not the making of man.

Man will do all he can: drop interest rates, pay down government debt, create more government control over currencies. However, nothing can stop or influence this coming judgment, because it is not the result of what man does or does not do!

Perplexity will abound!

Man will be confused!

Man will be confounded!

Man will try old systems and new economics but will fail!

This is God's end-time judgment upon the world!

Nothing, no intelligence and none of man's efforts, will be able to figure out what to do.

Everything man does will continue to compound the financial problems.

It will be a sign for men to call out and repent of their financial greed, abuse of the poor and lack of compassion for the needy.

Men will realize they are not so high and mighty and that the past prosperity and years of plenty were only because of the grace of God.

"When the Lamb opened the third seal, I heard the third living creature say, "Come!" I looked, and there before me was a black horse! Its rider was holding a pair of scales in his hand. Then I heard what sounded like a voice among the four living creatures, saying, "A quart of wheat for a day's wages, and three quarts of barley for a day's wages, and do not damage the oil and the wine!"

Revelation 6:5-6



NEWSWEEK POLL, MARCH 2001, REVEALED THAT 71 PERCENT OF AMERICANS BELIEVE A RECESSION IS LIKELY WITHIN THE NEXT YEAR

AS THE WORLD STRUGGLES TO SURVIVE THE COMING WORLDWIDE CRISIS, YOU WILL NOT BE SHAKEN IF YOU KNOW AND ACT ON GOD'S PLAN OF

SUPERNATURAL PROVISION.

CHAPTER 2

LOOK AT FINANCIAL FAMINE AND LAUGH IN THE DEVIL'S FACE!

Since 1989, when God revealed to me that a major worldwide financial crisis was coming, I have shared this prophetic word to prepare the Body of Christ for this coming crisis.

If you are a child of God, walking in covenant relationship with Him, you do not have to be afraid of anything! As the world reels under the current worldwide financial crisis, God planned for you to receive His supernatural provision and have your needs met.

The stock market can crash!

Real estate can go bust!

General Motors can close its plants!

Banks can close down!

Social Security can go bankrupt!

Funding for pension plans can dry up!

Regardless of what may happen, God will supernaturally intervene and release His provision into your life. In the midst of this financial crisis, God's hand of provision will be upon you.

It has always been God's plan to covenant with His chosen people. God showed me that in this end-time hour before Christ returns that He will release an end-time financial anointing.

Receive this prophecy into your spirit:

"It's time for the Body of Christ to experience a supernatural, spiritual breakthrough in the realm of finances. God is going to have a people...an end-time people. Just as He raised up the Jews for a divine purpose, He is raising up these end-time people for a divine purpose and God will supernaturally manifest Himself through them in this end time. One of the supernatural manifestations will be how God provides for them.

God is raising up a specific breed of end-time people— people who have heard the voice of the Holy Spirit and have responded by laying their lives down before God as a living sacrifice. These people have joined themselves in holiness, righteousness, and sanctification for the end-time purposes of God Almighty.

God will release an end-time financial anointing upon these people. They will be uniquely joined together with God and the world will know, as it knew through the Jew, that there is only one true God and His name is Jehovah! Jesus is His Son and the Holy Spirit is His manifestation to reveal Himself and His Son to us.

As God releases a financial anointing upon the Body of Christ, many will experience the miracle of debt cancellation. Longstanding bills, which are keeping individuals hopelessly caught in a vicious cycle of debt, will be cancelled by a supernatural financial provision.

There are many people under such bondage of debt that there is no possible way, in the natural, for them to ever get out of debt. As God reveals His plan to prosper and bless His people and they begin to act according to His plan of giving and receiving, He will supernaturally intervene and debts will be cancelled."

"And when they were come to Capernaum, they that received tribute money came to Peter, and said, Doth not your master pay tribute? He saith, Yes. And when he was come into the house,

Jesus prevented him, saying, What thinkest thou, Simon? of whom do the kings of the earth take custom or tribute? of their children, or of strangers? Peter saith unto him, Of strangers.

Jesus saith unto him, Then are the children free. Notwithstanding, lest we should offend them, go thou to the sea, and cast an hook, and take up the fish that cometh up; and when thou hast opened his mouth, thou shalt find a piece of money: that take, and give unto them for me and thee."

Matthew 17:24-27

Jesus was the Son of God. The Temple was His Father's house and He was not obligated to pay this tax for the service of the Temple. But since he did not want to offend the Jewish leaders by refusing to pay the tax, He paid it through an incredible miracle of debt cancellation.

Are you ready to act in faith on this prophetic promise God is giving you?

Do you believe God can supernaturally provide for you so that all your financial needs will be met and that He will MULTIPLY and INCREASE your finances?

Are you a candidate for a miracle of debt cancellation?

Are you ready for God to break the bondage of debt and release His endtime financial anointing into your life?

I received the following debt cancellation testimony from Robert and

Evelyn B., partners of our ministry from Roxbury Massachusetts:

In 1998, we participated and gave financially during Morris Cerullo's FIVE HEALING STREAMS ministry letters to his partners. This is when God really started moving supernaturally. We had seven different credit cards and were in

$20,000 credit card debt.

One after another, each of the seven different credit card companies sent us letters of settlement and debt cancellation.

If our credit card debt was $2,000, they would say, "You can pay $500 and we will cancel the rest."

If our credit card debt was $1,500, they would say, "You can pay $700 and we will cancel the rest."

Altogether, the seven credit card companies cancelled three-fourths of our $20,000 debt ($15,000).

Every time we receive Brother Cerullo's Financial Breakthrough audiotapes, we play them over and over. These teachings build our faith.

Restoration has begun in our finances and business. God has given favor to my husband with the businessmen in our community our business is multiplying. Praise God!

FEAR WILL KEEP YOU LIVING IN A CYCLE OF FINANCIAL DEFEAT!

The first step you must take toward breaking the bondage of debt and reaping God's provision in your financial famine is to bind the spirit of fear from your mind.

Fear will keep you from taking a step of faith. Fear that you will not have enough money to meet your needs, you will not survive or that sickness will come upon you, causing you to withdraw from giving to God. Fear of these things and others will keep you from being faithful to God's Word.

God has made a covenant with you. He will never change His mind. He has promised:

"My covenant will I not break, nor alter the thing that is gone out of my lips."

Psalm 8934

Only you can break the covenant. God never will!

You may think, "I have every right to be fearful... I have no income... I face bankruptcy...the bank is ready to foreclose on my house... I just do not know what I am going to do!"

Regardless of the circumstances you face, you must recognize fear as Satan's weapon to keep you living in a cycle of financial failure and defeat. You must resist this attack against your mind and put him on the run!

"Submit yourselves therefore to God. Resist the devil, and he will flee from you."

James 4:7

As a child of God, fear has absolutely no place in your life! *"For God hath not given us the spirit of fear; but of power, and of love and a sound mind." (II Timothy 1:7)* You serve the same God who supernaturally provided for His people and prospered them above all other people on earth. Knowing that He is a GIVING God and that it is His will to prosper you, instead of giving in to fear, God intends for you to look at your financial famine and laugh in the enemy's face!

God's Word is clear:

"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

The reason you can laugh in the enemy's face is because you know God will not only deliver you, but will fulfill His promises, and pour His abundance into your life.

FINANCIAL JUDGMENT IS COMING!

The time is coming when the worldwide financial crisis will be so bad that famine will cover the earth. In the book of Revelation, we are warned of a coming worldwide, end-time financial judgment of God.

God gave the Apostle John a vision of the conditions which will exist during this time. John saw a black horse, which represents famine, *"And when he had opened the third seal, I heard the third beast say, Come and see. And I beheld, and lo a black horse; and he that sat on him had a pair of balances in his hand. And I heard a voice in the midst of the four beasts say, A measure of wheat for a penny, and three measures of barley for a penny;and see thou hurt not the oil and the wine*." *(Revelation 6:5-6)*

What John saw were the judgments of God being released upon the earth prior to Christ's second coming. The seven seals Christ breaks are symbols of actual world events that God planned to occur in a definite chronological order during the last days. The first four seals represent false christs, war, famine, and a wave of death which will sweep across the face of the earth, killing one-fourth

of the entire population.

When Christ opens the third seal, it will signal the beginning of a worldwide famine. God will send financial judgment upon the world, resulting in a worldwide famine.

We have seen the widespread devastation, suffering and death because of famines in isolated parts of the world:

During the nineties, natural disasters, political and economic turmoil resulted in widespread famine in many countries. Due to severe drought and the failure of crops in 1999, five million Ethiopians faced starvation. In Angola, more than one million faced starvation in the midst of civil war.

In 1998, famine swept across Sudan. Two million died as a result of war and famine. An estimated three million North Koreans have died because of famine since 1995 and a reported 800,000 are severely malnourished.

This end-time famine will be unlike anything we have ever seen and it will cover the entire world.

The rider that John saw on the black horse carried a balance in his hand. This balance indicates a time of scarcity when the basic commodities of life will be sold at exorbitant prices. The voice that John heard saying, "a measure of wheat for a penny, and three measures of barley for a penny," indicates a time of great scarcity when prices which are ten to twelve times what they should be. A "penny" in the original Greek is a Roman denarius, which was the equivalent of a day's wages.

The worldwide, economic crisis and famine will be so severe in the days before Christ's return that it will take a day's wages just to buy a loaf of bread! In many parts of the world, this is already a reality! Inflation continues to soar, making it more difficult to buy enough food to stay alive in many countries.

THE WORLD WILL SEE GOD'S HAND OF SUPERNATURAL PROVISION UPON HIS PEOPLE!

Although this worldwide financial crisis and famine will cover the earth, God set a limitation and divine covering over His people. The voice that John heard in the heavens gave a directive, *"...see thou hurt not the oil and the wine." (Revelation 6:6)*

What is the "oil and wine" mentioned in the above verse?

Wine typifies the blood. Christ established the New Covenant with the shedding of His own blood. He told His disciples, *"...This cup is the new testament in my blood, which is shed for you." (Luke 22:20) "And he took the*

cup, and gave thanks, and gave it to them, saying, Drink ye all of it; For this is my blood of the new

testament, which is shed for many for the remission of sins." *(Matthew 26:27-28)*

The wine in this verse represents the blood. The oil is a type of the Holy Spirit. When John heard the voice in heaven saying, *"...see thou hurt not the oil and the wine*" (Revelation 6:6), the command to the rider of the black horse was to not dare touch one of His blood-bought, redeemed, Spirit-filled people when this end-time judgment is poured out!

GOD WILL DRAW A LINE BETWEEN HIS PEOPLE AND THE UNSAVED!

When God poured out His judgments upon Pharaoh and Egypt, He drew a line between His people and the people of Egypt. None of His judgments came upon the children of Israel. God told Pharaoh, *"And I will put a division between my people and thy people..."* *(Exodus 8:23)*

- God sent the swarm of flies upon Egypt, Pharaoh and his people but not upon the children of Israel in Goshen. (Exodus 8:21-22)
- God sent a plague upon all the cattle in Egypt and they died but none of the cattle belonging to the children of Israel died! (Exodus 9:6)
- God rained hail upon the land of Egypt and all that was in their fields, including man and beast. But, in the land of Goshen where the children of Israel lived, there was no hail. (Exodus 9:26)
- God sent darkness throughout the land of Egypt for three days, but all the children of Israel had light. (Exodus 10:23)
- God caused the death angel to pass through Egypt, killing all firstborn in the land, but none of the firstborn of the children of Israel died because the blood of the passover lamb was applied to the doorposts of their homes. God told the children of Israel, *'And the blood shall be to you for a token upon the houses where ye are: and when I see the blood, I will pass over you... " (Exodus 12:13)*

When God's judgments are poured out and this worldwide economic crisis and famine covers the earth, God's people, who are covered by the blood of the Lamb and who walk in strong covenant relationship with Him, will not be fearful. God will draw a line between those who belong to Him and the people of the world and the world will again see God's hand of supernatural provision upon His people as a witness of His mighty power!

During this worldwide financial crisis, it will not be the absence of problems and adversity among God's people that will be a witness to the world. It will be God's strong arm of provision, in the midst of this crisis, supernaturally meeting the needs of His people that will be a witness of His supernatural power.

WHEN THE WORLD IS SHAKEN, GOD WILL SUPPLY YOUR NEED ACCORDING TO HIS UNLIMITED RESOURCES!

Regardless of the conditions you face, as the world's economy continues to crumble around you, you do not need to be fearful! Your position is a position of strength and power!

God promised you:

"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)*

God promised that, in the days of famine, you will be satisfied! The word "satisfied" in this verse is translated from the Hebrew word "saba" which means "to fill to satisfaction, to be full, to have plenty."

In this Scripture, we are assured that God knows the ultimate destiny of those who walk uprightly before Him...their inheritance is everlasting. We know that we have an eternal inheritance Waiting for us in heaven. However, He is also concerned about our daily existence now, here on earth.

God is concerned about your financial needs and the problems you face. He knows what you need before you ever ask! His promise to you is that in time of adversity, you will not be put to shame. This means that whatever circumstances you face, you will never be defeated as long as you keep your faith and trust in Him.

You are not exempt or immune from adversity, trouble or pain but you are promised deliverance out of all your troubles. *"Many are the afflictions of the righteous: but the **Lord** delivereth him out of them all" (Psalm 34:19)*

God will deliver you from the snare of the fowler! *"Surely he shall deliver thee from the snare of the fowler, and from the noisome pestilence." (Psalm 91:3)*

He will deliver you from every evil work! *"And the Lord shall deliver me from every evil work, and will preserve me unto his heavenly kingdom: to whom be glory for ever and ever. Amen." (LI Timothy 4:18)*

During times of famine, you are promised God's provision...not just enough to get by or to meet your needs but you will have plenty so that you will be fully

satisfied.

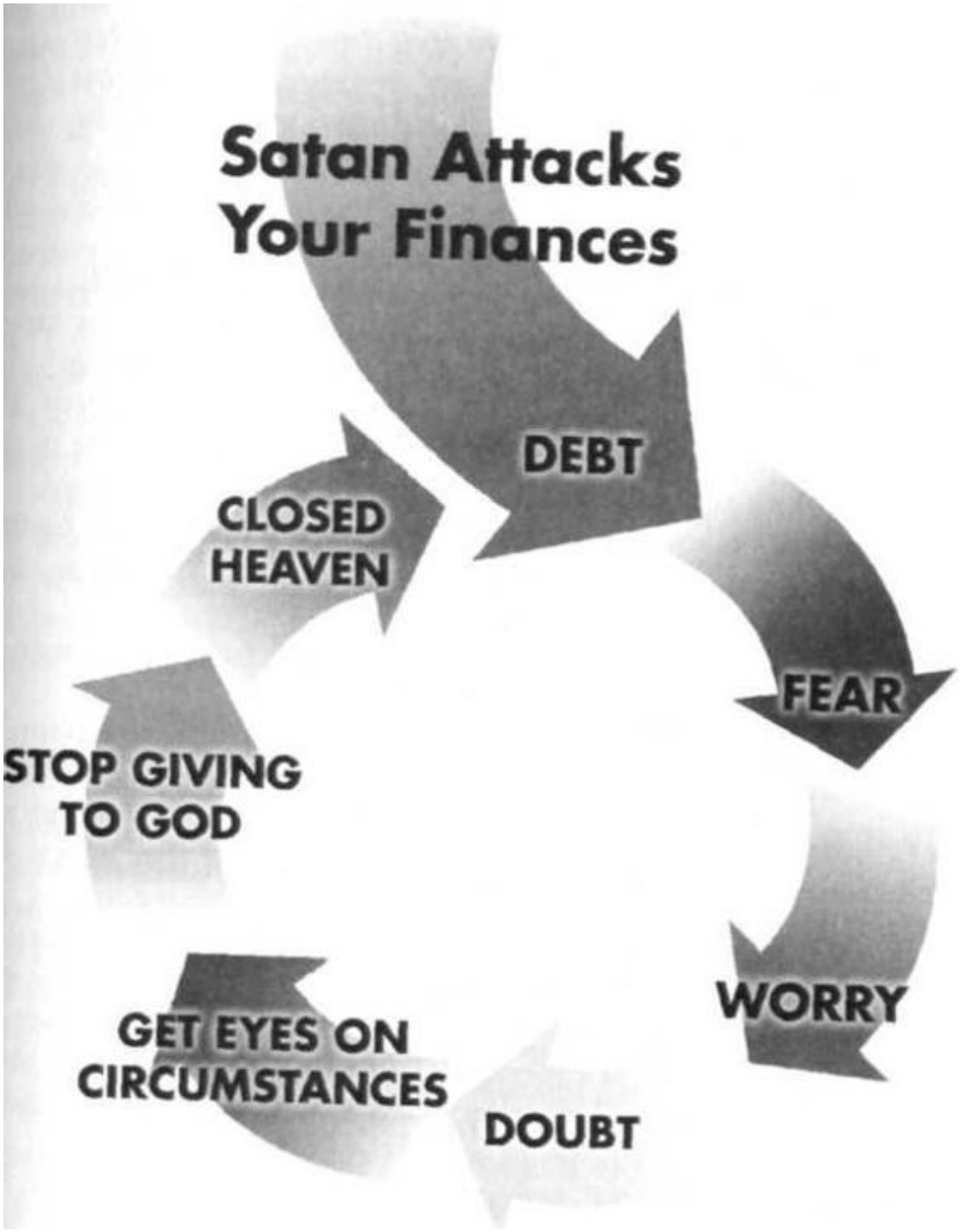
GOD WILL SATISFY YOU DURING FINANCIAL FAMINE

Financial famine is when overdue bills have piled up until it seems impossible for you to ever be able to pay them or get out of debt. It is when your finances are low and, regardless of what you do, there is never enough income to provide the basic necessities for you and your family or pay off your debts.

Financial famine is when you live under such a heavy bondage of debt that spirits of fear, doubt and hopelessness attack your mind until you become discouraged and depressed.

One of the biggest yokes of bondage in the Body of Christ today is the bondage of DEBT! Debt strangles! It kills! It holds God's people back from receiving what they need to fulfill His will in this end-time hour. During the time of financial famine, God promises to deliver you. You do not have to stay in financial bondage any longer! It is a curse and God has delivered us from under the curse.

I have shared the prophetic word of financial deliverance God has given me for the Body of Christ concerning a financial anointing He is releasing to break the bondage of debt from His people. If you will line yourself up in your faith, dare to believe it and dare to take it, you will experience FINANCIAL DELIVERANCE!



CYCLE OF FINANCIAL DEFEAT

Remember, it is the anointing that breaks every yoke.

"And it shall come to pass in that day, that his burden shall be taken away from off thy shoulder, and his yoke from off thy neck, and the yoke shall be destroyed because of the anointing."

Isaiah 10:27

BIND THE SPIRIT OF FEAR FROM YOUR MIND!

One of the first things that attacks your mind when you face a financial crisis or financial famine is the satanic spirit of fear.

When unexpected emergencies arise...car repairs...doctor and hospital bills...and you face overdue bills that you are unable to pay because of lack of finances, fear begins to torment your mind.

You face fear of insufficient funds to take care of basic necessities for yourself and your family: food, clothing, housing and transportation.

You face fear of losing your income and having no way to provide for yourself.

You face fear of losing your home, going bankrupt and having no place to live.

To reap God's provision in your time of financial famine you must know how to bind the satanic spirit of fear that keeps you from acting in faith upon the Word of God.

Satan will bind you with fear until you no longer look to God to supply your needs and you begin to withhold your tithes and offerings. He uses fear to stop you from giving to God and thereby blocks the flow of God's blessings. In chapter three, I will share more about the one thing you must not do during a time of financial famine.

To survive during the present worldwide financial crisis, you must know how to bind the spirits of fear and worry from your mind. The spirit of fear is a tormenting spirit that will bind you and keep you from acting in faith on God's promises.

You do not have to be bound or defeated by fear ever again. *"For God hath not given us the spirit of fear; but of power, and of love, and of a sound mind" (II Timothy 1:7).* Fear has no place in your life! You must recognize the spirit of fear the moment it attacks your mind. You must know how to reject it before it has a chance to enter in and take root.

Take authority over the spirit of fear and command it to go in Jesus' name! Remember, we have the power not Satan. His power was destroyed. *"...For this purpose the Son of God was manifested, that he might destroy the works of the devil." (I John 3:8)*

God has given you power and authority, through the Holy Spirit, over all

the power of the enemy. Jesus said, "*Behold, I give unto you power to tread on serpents and scorpions, and over all the power of the enemy: and nothing shall by any means hurt you.*" *(Luke 10:19)*

There is one living within you who is far greater than Satan and every demon in hell! *"...because greater is he that is in you, than he that is in the world." (I John 4:4)*

You have the power! Use the authority God has given you to command the spirit of fear to go and never return.

"Spirit of fear, in the Name of Jesus, I take authority over you. You are off limits! God has given me a spirit of power, love and a sound mind. I bind you and command you to stop tormenting my mind. In Jesus' Name, I command you to take your hands off my mind and leave now!"

REFUSE TO LOOK AT YOUR CIRCUMSTANCES AND LOOK TO GOD AS YOUR SOURCE!

In the Bible, there is a beautiful story of God's provision in the time of famine. A widow broke through the spirit of fear, acted upon the word spoken by the prophet and received God's supernatural provision.

It is important (not that I desire to lift man up - no, no, no)that we have confidence that God has prophets today and that He does use them. We need to know, to proclaim the future things of God and fulfill His Word, that the anointing of God is relevant today. *"...Believe in the **Lord** your God, so shall ye be established; believe his prophets, so shall ye prosper." (II Chronicles 20:20)*

At this time, there was a great famine throughout Israel and its surrounding borders. God sent this famine upon the nation of Israel in judgment of their sin and great apostasy. The heavens had been shut up according to Elijah's word. He prophesied that there would be a famine for three and one-half years.

The land became barren and parched. The crops dried up and the livestock, animals and people began to die of starvation.

In the midst of this great famine, we can see God's supernatural provision in meeting the needs of Elijah as well as those of the widow of Zarephath. God spoke to Elijah and gave him specific directions as to what he should do. God told Elijah to go to the Cherith brook, near the Jordan River, which was to be God's place of provision for him for about a year. God told Elijah, *have commanded the ravens to feed thee there.*" *(I Kings 17:4)*

Are you ready for this?

It was not a fluke of nature, or just a coincidence, that ravens brought Elijah

meat and bread every morning and afternoon. It was God's divine miracle provision!

Elijah did not question God. He did not fear or doubt. He obeyed. He followed the Lord's direction.

When you face financial crises, it is crucial for you to hear the word of the Lord concerning your circumstances and that you act in obedience to what He directs. Do not look to man or rely upon your own natural mind to determine what you should do. Wait upon God to receive His direction in your circumstances and then do whatever He directs you. Rely upon God for His provision.

When the brook dried up, about a year later, Elijah did not become fearful or doubt God's care and provision for him. He did not look at his circumstances but to God as his source.

Again, the Lord spoke to Elijah, giving him specific direction. God told him to go to Zarephath and live there. He said, *"...I have commanded a widow woman there to sustain thee." (IKings 17:9)*

To break the bondage of debt, you need to be in a position spiritually where you can hear the voice of the Lord clearly. Your financial deliverance is based upon acting in obedience to God and His Word.

To show His supernatural provision in Elijah's life, God did not choose a rich widow with a large storehouse filled with food and ample provision for his needs. He chose a poor woman...who was at the point of starvation.

The widow was a Gentile living in a country where the people served Baal. She did not know the God of Israel. She and her son were at the point of starvation. She was at the total end of herself...at the point of her greatest need. All that she had left was a handful of flour and a little oil in a jug. There was no one to look to or depend on for help. No doubt she was weak from not having enough food to eat. She had stretched her meager provisions as far as she could. She was weary and depressed. She had given up all hope and was preparing to die.

During a time of financial famine, a spirit of depression and hopelessness will try to get a stronghold in your life. But you must resist and bind these spirits in the Name of Jesus. Set your spiritual focus upon what God has promised you, not your need.

Put yourself in the place of this woman. Think about how she must have felt facing desperate circumstances. It was at a point of deep poverty and desperation she met the prophet, Elijah. She had gone to the gate of the city to

gather sticks to build a fire so she could prepare one final meal for herself and her son.

Elijah called out to her and asked, *"...Would you bring me a little water in a jar so I may have a drink?" As she was going to get it, he called, "And bring me, please, a piece of bread." (I Kings 17:10-11, NIV)* The woman told Elijah that all she had left was a handful of flour and a little oil. She was going to use it to cook her last meal and then she and her son would prepare to die.

Her natural resources were totally exhausted!

I'm sure a spirit of fear had her bound. She had her eyes on her own limited resources...on the last handful of flour and the small amount of oil she had.

To be sure, she had never heard of the God of Elijah!

In your life, your "handful of flour and oil" may represent your weekly paycheck or your own limited resources. As long as you keep your eyes on them, you will be fearful and will limit God and what He can do to multiply that little "handful of flour and oil" to provide for your needs. Your "handful of flour and oil" is all that God needs to multiply into a miracle for you.

Power does not travel in words but in relationships. Oh, how God longs to reveal Himself to you as a covenant-making and covenant-keeping God. God has promised:

"And I will make an everlasting covenant with them, that I will not turn away from them, to do them good... "

Jeremiah 32:40

If you keep your eyes on your financial problems, you will become fearful like this woman. The more you look at your circumstances, the more impossible they will seem until you no longer expect God to meet your needs.

Satanic fear will bind you from receiving God's promises into your spirit and will stop you from receiving your financial breakthrough.

The woman was so bound by fear that she was afraid to give to this prophet of God because she knew, in the natural, she would not have anything left for herself or her son. What she did not know was that God had placed a word in the mouth of this prophet and sent him to her to break the bondage of poverty and famine from her life.

Remember God's promise to you:

*"...Believe in the **Lord** your God, so shall ye be established; believe his prophets, so shall ye prosper!'*

II Chronicles 20:20

ACT IN FAITH ON GOD'S PROMISES TO YOU!

Elijah said,"FEAR NOT!" He directed her to go and use the small provision she had to make a small cake of bread and bring it to him first and then go home and make something for herself and her son.

Then Elijah gave her God's promise: *"For this is what the **Lord,** the God of Israel, says: 'The jar of flour will not be used up and the jug of oil will not run dry until the day the **Lord** gives rain on the land*." *(I Kings 17:14, NIV)*

The widow recognized Elijah as a prophet of the God of Israel and knew that he was speaking as directed by God on God's behalf. First, she acted on the Word of the God of Elijah. Without this, she could not have believed the word he spoke. She received the Word of the Lord on the prophet's lips, this was the power that enabled her to break through her fear and ACT on the promise God gave her. The power to overcome fear is the power released to us when we recognize, know and come into covenant with Jehovah, the only true and living God of heaven and earth.

She put God first, above her own needs, and gave from her own deep need. She could only do this because she recognized the God of Elijah as the true God. When she returned home, she built a fire and baked Elijah a cake of bread. After she brought it to him, she returned home and prepared some for herself and her son.

Just as God promised through Elijah, the jar of flour and the jug of oil did not run dry! Each day, as the widow reached down into the jar for the flour and poured the oil to prepare food for Elijah, herself and her son, it MULTIPLIED. Just as the prophet said, the jar of flour and jug of oil did not run dry during the time of famine. The woman, her son, and Elijah were fed supernaturally for approximately two and one-half years!

What this widow experienced was the supernatural provision of God on her behalf...TOTAL PROVISION...CONTINUAL SUPPLY! Every day, she learned to depend upon the God of Elijah to provide for her needs. There was continual daily provision in this woman's life.

God did not prosper her by supplying a large sum of money or by filling her cupboards with enough food to last during the famine, although He could have done these things. As she looked to God as her source of supernatural supply and went to the jar of flour and cruse of oil believing and expecting to receive His provision, her needs were met.

God has an unlimited supply...do not limit what he will do for you.

Expect His unusual, out of the ordinary, supernatural provision!

If God commanded the ravens to feed His servant Elijah bread and meat

twice daily for a year and used a poverty-stricken woman to provide for him for two and one-half years, He can do the same for you today!

Surely He will supernaturally meet the needs in our lives.

God's will for you, even during the time of your financial famine...in the midst of adversity or your great financial need, is that you have continual daily provision provided by His own hand.

The Word of the Lord to you today is "FEAR NOT!"

In the Name of Jesus, the God of Elijah, break the stronghold of fear from your life right now.

In the circumstances you face, break through the fear binding you and act in faith on God's promises to you. Wait upon God to hear what He directs you to do, then act in faith, believing He will fulfill His Word to you.

As an act of your faith, find out what God is saying to you to release to Him. Look to Him as your Source and GIVE out of your need, as this widow did, then GET READY!

The same supernatural God who multiplied the flour and cruse of oil for the widow will supply what you need and MULTIPLY what you sow. You will have total provision...continual supply as you draw from Him.

"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... "

II Corinthians 9:10

God is releasing an end-time financial anointing upon the Body of Christ to strengthen and prepare you to face the current financial crisis. In the midst of this financial crisis you will know how to stand in faith and draw upon his supernatural provision.

As you walk in a covenant relationship with God, He will manifest His power on your behalf. When the world is thrown into turmoil and people everywhere are in despair with no place to turn, God will supernaturally intervene on your behalf and supply your need. He will satisfy you, not according to the world's resources but according to His unlimited resources.

God's Word is clear, *"In famine He will redeem you from death, and in war from the power of the sword. You shall be hidden from the scourge of the tongue, neither shall you be afraid of destruction when it comes. At destruction and famine you shall laugh..." (Job 5:20-22, AMP)*

In the midst of this financial crisis, instead of being fearful, you will have God's peace covering your mind because you will know He is with you to

deliver you.

When the worldwide financial crisis hits, there is one thing you must guard against doing that will short circuit God's provision and bring you into a vicious cycle of defeat. In the following chapter, you will learn what this is and how to break the financial bondage off your life.

CHAPTER 3

THE ONE THING NOT TO DO DURING A FINANCIAL CRISIS

I want to share with you a major truth that will enable you to experience a financial breakthrough and walk in the prosperity that God has provided for you.

Throughout my fifty years of ministry and walking closely with the Lord, I have learned to apply this truth in my personal life as well as my ministry outreaches to see God's provision released to meet my needs.

It is a key to the financial breakthrough you need in your current financial difficulties and it is found in the following scripture:

"There are those who [generously] scatter abroad, and yet increase more; there are those who withhold more than is fitting or what is justly due, but it tends only to want. The liberal person shall be enriched, and he who waters shall himself be watered."

Proverbs 11:24-25, AMP

Release is the key to INCREASE!

WITHHOLDING leads to POVERTY!

In times of adversity or financial difficulty, the first reaction of the natural mind is to cut back or conserve. In the lives of the vast majority of Christians, one of the first areas in which they cut back is their giving to God. When unexpected emergencies arise, there is a decrease in their income or their savings begin to disappear, they start withholding their tithes and offerings.

The worst thing you can do when you are having financial difficulties is to stop giving...to withhold your tithes and offerings...to stop fulfilling your pledges and commitments you have made to God.



CYCLE OF FINANCIAL DEFEAT

The moment you begin to worry about your finances, you open yourself up for financial defeat! Satan will try to fill your mind with fear, worry and doubt. If you keep your eyes on your circumstances, you will stop giving to God which will block the flow of God's provision in your life. To break out of this Cycle of

Financial Defeat, cast out all fear, worry and doubt, get your eyes off your circumstances, continue to give to God, expecting, believing and trusting God to fulfill His promises to you.

The natural mind says, "Stop giving until your finances improve. Stop giving and you will have more to meet your financial obligations."

God's Word teaches you to give freely, willingly and liberally to God, even in times of adversity and He will multiply it back into your life to meet your needs.

Jesus said, *"Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over.."(Luke 6:38)*

IN TIMES OF ADVERSITY, GIVE LIBERALLY TO GOD!

In God's cycle of supernatural provision, He takes what you give and MULTIPLIES it so that you have an increase. As you give, not only are your needs met but you have more to give and the cycle continues until you have continual provision.

Paul said, *"And God is able to make all grace (every favor and earthly blessing) come to you in abundance, so that you may always and under all circumstances and whatever the need, be self-sufficient - possessing enough to require no aid or support and furnished in abundance for every good work and charitable donation...And [God] Who provides seed for the sower and bread for eating will also provide and multiply your [resourcesfor] sowing..." (II Corinthians 9:8, 10, AMP)*

When you face financial crisis, Satan's strategy is to cause you to withhold from God, short-circuit God's cycle of supernatural provision and bring you into a vicious cycle of financial defeat.

Don't let him do it!

Withholding leads to poverty. Those who withhold...who stop giving and selfishly cling to what they have, will go lacking. Look at these verses in the Amplified Version, *"There are those who [generously] scatter abroad, and yet increase more; there are those who withhold more than is fitting or what is justly due, but it tends only to want. The liberal person shall be enriched, and he who waters shall himself be watered." (Proverbs 11:24-25, AMP)*

Those who give liberally will receive an increase and will prosper. Paul said that those who give liberally shall reap abundance but those who give sparingly will reap a small harvest. (II Corinthians 9:6)

Do not fall into Satan's trap by withholding from God!

To break the bondage of poverty and debt from your life, you must determine in your heart that you will not withhold from giving to God but will continue to sow seed...to give liberally and faithfully your tithes and special offerings as He directs you.

Even during times of great financial difficulty and in times of want, continue to give the most liberal, generous gift possible to God, knowing that He will multiply what you give to meet your need.

SOW *SEEDS ACCORDING TO GOD'S PROMISES*

One of the major keys you must remember during this current worldwide financial crisis is to sow seeds according to God's promises, not according to your circumstances or natural ability.

God's will for you is that even during a time of financial famine...in the midst of adversity or your greatest financial need...you will have continual daily provision by his hand!

One of the major hindrances to financial breakthrough many Christians face during financial famine is that they limit their giving according to their current financial situation. If they are heavily in debt and have a limited income, they either withhold their tithes and offerings or give a very limited amount. They allow their financial crises and circumstances to determine the amount of seed they sow.

There is a man in the Old Testament who dared to believe God in the midst of great hunger, devastation and death. He refused to be bound by his natural limitations or the adverse circumstances he faced. Instead, he shut his eyes to unbelief and obeyed God.

That man's name is Isaac.

*"Then Isaac sowed in that land, and received in the same year an hundredfold: and the **Lord** blessed him. And the man waxed great, and went forward, and grew until he became very great:*

For he had possession of flocks, and possession of herds, and great store of servants: and the Philistines envied him."

Genesis 26:12-14

Isaac sowed seed during a time of famine and reaped a hundredfold!

The land was dried up...

The heavens were closed...

No rain...

Yet, Isaac sowed seed expecting a harvest.

Why did he sow during famine?

Isaac did not sow according to the natural conditions he faced, he sowed according to the promise God gave him.

He sowed because he knew God was faithful to fulfill His word.

Because of the famine, Isaac had gone to the city of Gerar, in the land of the Philistines. It was there that he had a divine encounter with God.

God appeared to Isaac and told him not to go to Egypt but to stay in the land. God promised Isaac: *"...I will be with thee, and will bless thee; for unto thee, and unto thy seed, I will give all these countries..." (Genesis 26:3)*

Isaac obeyed God. Instead of going to Egypt, he stayed in the land God promised to give him and his seed. He did not look at the dry, parched ground. He trusted God to fulfill His promise and he reaped a hundredfold harvest that same year!

DO NOT LOOK AT THE DRY PARCHED GROUND

In the financial crises you face, are you looking at the dry, parched ground of your circumstances? Or, is your heart and mind fixed upon God's promises to you?

Are you withholding from God because of your own personal lack or need? Or, are you sowing seed, through your giving, and trusting God to fulfill His promises?

God commanded His blessing upon Isaac until he was the richest man in the country. King Abimelech asked him to leave the country because he had acquired so much wealth and possessions. King Abimelech said, *"...Go from us; for thou art much mightier than we." (Genesis 26:16)*

God blessed and prospered Isaac so much during the famine that the Philistines were jealous! He had so much wealth the king asked him to leave the country.

As I shared with you in chapter two, God is going to release an end-time financial anointing upon His people. During this current worldwide financial crisis, His hand of provision will be upon His people - those who are living and walking with Him in a close covenant relationship.

It is time for your financial breakthrough when God will command His blessings upon you, your family and all that you touch!

God's promise to you is that, during times of adversity and financial famine, you will have His supernatural provision, and that you will be satisfied...filled full!

To reap an abundance of His promised blessings, you must not sow seed according to the natural conditions you face...your financial needs...your mountain of debt...your insufficient income. Do not look at the dry, parched ground! If you wait until these outward conditions and circumstances improve to sow seed, you will never sow and reap God's supernatural provision.

During your time of financial famine, you must sow seed according to God's promises. Regardless of the financial problems you face, act in faith upon God's promise that He will deliver you from your trouble, and that even during your financial famine, you will reap His supernatural provision and be satisfied.

Even during your time of greatest financial need, sow seed for your harvest by giving to God the best seed you can sow. Then, expect Him to multiply and increase what you have sown to meet your need.

Believe God for a hundredfold return, even during your time of financial famine!

WITHHOLDING FROM GOD WILL CAUSE YOU TO LIVE UNDER A CLOSED HEAVEN!

The worst thing you can do, when you face financial famine, is to forget God and stop giving your tithes and offerings. That is what Satan wants. Withholding from God will bring you into a cycle of financial defeat in which you live under a closed heaven.

One of Satan's greatest weapons against you, to bring you into a *cycle* of debt and poverty, is to cause you to forget God and His promises of supernatural provision.

When we go to the root cause to determine why many Christians no longer give their tithes and offerings to God, the reason is clear. It is because they have forgotten God and turned their hearts away from Him to follow after their own desires and lusts of the flesh.

God promised the children of Israel that as long as they would love, serve and obey Him, with all their heart, soul, mind and strength, they would live under an open heaven where He would pour out His blessings upon them and prosper them. He would send rain upon their crops and they would enjoy His total provision.

“And it shall come to pass, if ye shall hearken diligently unto my

*commandments which I command you this day, to love the **Lord** your God, and to serve him with all your heart and with all your soul, That I will give you the rain upon your land in his due season, the first rain and the latter rain, that thou mayest gather in thy corn, and thy wine, and thine oil. And I will send grass in thy fields for thy cattle, that thou mayest eat and he full*."

Deuteronomy 11:13-15

God also issued a warning. He said, *"Take heed to yourselves, that your heart be not deceived, and ye turn aside, and serve other gods, and worship them; And then the **Lord's** wrath be kindled against you, and he shut up the heaven, that there be no rain, and that the land yield not her fruit; and lest ye perish quickly from off the good land which the **Lord** giveth you." (Deuteronomy **11:16-17)***

When the children of Israel failed to heed this warning, they forgot God. They forgot His promises and their hearts were turned away from Him. They stopped giving their tithes and offerings and began worshipping idol gods of wood and stone. As a result, they lived under a closed heaven. God shut up the heavens. Instead of reaping the abundance and prosperity God promised, they lived in famine and poverty.

DO NOT FORGET GOD'S PROMISES!

Satan's objective is to cause you to forget God...to doubt His love and provision for you. When you face financial difficulties, the enemy wants you to forget God's promises and His faithfulness to you. He wants you to forget the promises and prophecies so you will be unable to get your needs met.

There are times God will allow you to go through deep waters, through tremendous financial difficulties, to prove you and see what is really in your heart. God says, "I want to know what's in your heart. I want to know how deep our relationship is...if you are sincere. I want to know if you are honest."

God told the children of Israel not to forget how He delivered them out of Egyptian bondage and led them through the wilderness. He said, *"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... " (Deuteronomy 8:2)*

God said,"I humbled you. I allowed you to suffer hunger." But then He said, "When I did, I fed you with manna. I did not leave you hungry. I fed you supernaturally with manna. Do not forget! Every day I fed you supernaturally by the work of My hand. Do not forget it."

REMEMBER GOD'S FAITHFULNESS TO YOU!

When you face financial problems, God does not want you to look to the right or the left. He does not want you to look to the arm of the flesh. He wants you to remember His faithfulness to you. He wants you to remember all the times he provided for you and met your needs.

When problems arise, He wants you to stand on the Word, to act on His promises and not be moved by your circumstances.

To walk in the financial victory God planned for you, the Word must be so much a part of your life that regardless of how difficult or impossible your circumstances are, you will cling to the Word and keep believing and trusting God to fulfill His promises and supernaturally meet your needs.

God warned the children of Israel to TAKE HEED...NOT TO FORGET, and then He told them to get the Word into their hearts until all that came out of their mouths was the Word!

Look at Deuteronomy 11:18-19 in the Amplified Version, "*"Therefore you shall lay up these My words in your [mind and] heart and in your [entire] being, and bind them for a sign upon your hand, and as forehead bands between your eyes. And you shall teach them to your children, speaking of them when you sit in your house, and when you walk along the road, when you lie down and when you rise up."*

Do you want to break the financial bondage from your life once and for all and live in the prosperity God planned for you?

Do not forget God! Do not forget his supernatural provision! Do not forget His Word! Get the Word into your heart and refuse to let go of His promises!

You may face the greatest financial difficulties and problems you have ever faced. Do not give up. Do not forget God by withholding your tithes and offerings. When you stop giving to God, you have forgotten that it is He who has blessed you and that it is not through your own efforts that you have prospered. Keep your mind fixed upon God and His Word.

Do not ever let go of the prophecies!

God has given you this prophetic promise:

A financial crisis is coming that will shake this whole world. In the midst of the end time, when the judgment of God is released on the right and left and the financial world collapses, God will bless you and set you apart. You will be marked by His Name and you shall prosper in the midst of the adversity of the world.

Receive this prophecy that God has given you. Hold on to it!

HOLD ON TO THE WORD!

Instead of fixing your eyes on the immensity of your financial problems, your lack, man's limited resources and talking about your circumstances, REMEMBER GOD and His Word. Do not speak about lack, talk about God's provision! Keep speaking and claiming His Word in every circumstance you face!

Remember, God's blessing is His supernatural power that He imparts to His people through which He pours out His abundance into our lives. To have the blessing of the Lord upon your life means to be blessed in every way.

God has given you a powerful key that will enable you to face every financial problem, every circumstance and every crisis with a total absence of fear and worry. In chapter four, I will share this with you.

CHAPTER 4

THE KEY TO FACING YOUR FINANCIAL CRISES AND NEVER BEING MOVED!

A good example of God's provision in times of famine is the story of Joseph and how God used him to help bring deliverance to God's people. During the seven years of worldwide famine, God's hand of supernatural provision was upon His chosen people. God used Joseph to preserve the lives of his father, Jacob, and his brothers.

God revealed to Joseph, through a prophetic dream, that there was coming seven years of plenty followed by seven years of famine: *"Behold, there come seven years of great plenty throughout all the land of Egypt: And there shall arise after them seven years of famine; and all the plenty shall be forgotten in the land of Egypt; and the famine shall consume the land."(Genesis 41:29-30)* God strategically placed Joseph over Pharaoh's house in Egypt and revealed to him what he should do to prepare for the coming famine.

During this worldwide famine, all the surrounding countries came to Joseph to buy corn. *"And all countries came into Egypt to Joseph for to buy corn; because that the famine was so sore in all lands." (Genesis 41:57)*

This famine was so great and food was so scarce that all the people in the land of Canaan and Egypt fainted. *"And there was no bread in all the land; for the famine was very sore, so that the land of Egypt and all the land of Canaan fainted by reason of the famine." (Genesis 47'.13)*

When their money failed, the Egyptians came to Joseph and sold him their cattle and land for food. But, Joseph and Jacob and the people of God, prospered even during this great famine. Pharaoh gave Jacob and Joseph's brothers the best of the land. *"And Joseph placed his father and his brethren, and gave them a possession in the land of Egypt, in the best of the land, in the land of Rameses, as Pharaoh had commanded*." *(Genesis 47:11)*

In a time of worldwide famine, when all their money was exhausted, God preserved His people. Joseph told his brothers, *"And God sent me before you to preserve you a posterity in the earth, and to save your lives by a great*

deliverance." (Genesis 45:7) Not only did He preserve them, but they prospered! *"And Israel dwelt in the land of Egypt, in the country of Goshen; and they had possessions therein, and grew, and multiplied exceedingly." (Genesis 47:27)*

This is an example of God's mighty deliverance and how His hand of provision will be upon you during this current worldwide financial crisis. In your financial circumstances during this time, God will not only preserve you, He will prosper and bless you!

But, you must step out in faith and act on His promises. Joseph would not have prospered during the famine and would not have been used to save Israel if he had not acted on what God showed him.

God revealed to Pharaoh in a dream about a seven-year worldwide famine that was coming. He not only revealed the interpretation of Pharaoh's dream to Joseph but He also showed Joseph what to do.

During the seven years of plenty that would supersede the seven years of famine, they were directed to take a fifth of the harvest and store up the grain in the cities to be used during the seven years of famine. (Genesis 41:34-35)

God gave Joseph His plan that would enable the people to survive the coming worldwide famine. As he acted according to God's direction, Joseph not only survived, he prospered and enjoyed God's supernatural provision during the famine.

I must warn you. There are many Christians who are not spiritually prepared to face this current worldwide financial crisis. They have not developed a covenant relationship with God and do not follow the plan God established in his Word concerning giving and receiving. They do not walk in obedience to His Word and have not learned to trust and rely on Him to meet their daily needs.

This is the time for God to give His people a financial breakthrough!

God has shown me that an end-time financial anointing is coming upon His people. Remember, it is the anointing that breaks every yoke. (Isaiah 10:27)

You may be wondering, "Brother Cerullo, what must I do to walk in God's provision during this current worldwide financial crisis?"

LOOK TO GOD AS YOUR TOTAL SOURCE OF SUPPLY!

God has given you a powerful key that will enable you to face every financial problem, every circumstance, every financial crisis, and your time of financial famine with the total absence of fear and worry!

That key is found in Jeremiah,

*"This is what the **Lord** says: " Cursed is the one who trusts in man, who depends on flesh for his strength and whose heart turns away from the **Lord.** He will be like a bush in the wastelands; he will not see prosperity when it comes. He will dwell in the parched places of the desert, in a salt land where no one lives."*

Jeremiah 17:5-6, NIV

God gives us a stark comparison between those who trust in man and lean to their own human strength versus those who trust and rely upon Him.

*"But blessed is the man who trusts in the **Lord,** whose confidence is in him. He will be like a tree planted by the water that sends out its roots by the stream. It does not fear when heat comes; its leaves are always green. It has no worries in a year of drought and never fails to bear fruit."*

Jeremiah 17:7-8, NIV

In verses 5-6, God compares the man who trusts in man and leans upon the arm of the flesh to a bush or shrub in the desert. The bush is a product of barren ground. In this barren environment, the bush eventually dries up. It is useless and unproductive.

Those who trust in their own efforts instead of trusting and relying upon God are like this barren bush in the desert. When good comes, they will not see it. They live in a barren place and have no lasting foundation. When others have a harvest, they have none.

The individual who trusts in the arm of the flesh is cursed but the one who trusts in God is blessed.

The individual who trusts in his own limited strength will live in barrenness and will not even see prosperity when it comes.

But the one who trusts in God will be strong and immovable! *"They that trust in the **Lord** shall be as mount Zion, which cannot be removed, but abideth for ever!' (Psalm 125:1)* He will not fear during this time of financial need, or this time of famine, but will continually be fruitful and prosperous.

This is not something man spoke, but something God said. *"This is what the **Lord** says..." (Jeremiah **17:5,** NIV)*

God's blessing is upon those who place their confidence, trust and faith in Him, believing Him to meet all their needs. In verses 7-8, those who trust in the Lord are compared to a tree planted by the water that sends out its roots.

Roots are one of the most important parts of a tree or plant. They spread underground, anchoring the plant and absorbing water and nutrients from the soil. New growth takes place at the ends of the smallest roots. Tiny root hairs

absorb water and nutrients from the soil, channeling them to the stem and leaves. Roots provide stability and nourishment. Most of the references to "root" in the Bible are symbolic, based on this important relationship of the root to the tree or plant.

To become rooted means to become firmly fixed and established - immovable.

A person who completely places his trust and hope in God is like a choice tree that has been planted in the best soil - by the river of God's provision. He becomes firmly rooted. His roots grow deep and spread out. Through his roots he draws an abundance of all that He needs to sustain him.

Notice God's blessings upon those who become rooted in Him:

1. He does not fear when drought or famine comes because he is rooted by the river of God! Like the tree planted by the water that is so well moistened from its roots and is sufficiently guarded against drought, there is continual security.

2. He will flourish, even in times of scarcity. Like the tree described in these verses, "its leaves are always green," those who trust in God's promises and faithfulness will never wither or become defeated, even in the most severe trials and circumstances they face.

3. He is not worried or anxious when hard times come. Like the tree, "It has no worries in a year of drought, he is at peace and satisfied even during the drought. There is a continual flow of God's sustaining power and provision flowing into him.

4. He continually bears fruit. Those who keep their trust in God, whose roots are planted near the river of God never cease to bear fruit. The life and provision of God continually flows into them.

If you continually trust in yourself...in your paycheck...in your bank account...in your investments, stocks, bonds...instead of relying and trusting God to meet your needs, you will never be able to live in the prosperity God planned for the end-time Church. During this current, worldwide, financial crisis, you will be unable to stand. As long as you trust in yourself, or in man, you will be unable to claim and take hold of God's promises of supernatural provision.

When you face financial problems...when you do not know where you will get the money to pay your bills, put food on the table and provide the basic necessities for your family...do you trust man, look to the arm of the flesh or trust in your own limited abilities to obtain the necessary finances to meet these needs?

And I heard a voice in the midst of the four beasts say, A measure of wheat for a penny, and three measures of barley for a penny; and see thou hurt not the oil and the wine"

Revelation 6:6

How do you react when you face financial setbacks...the loss of income or unexpected expenses...and you do not have enough money to meet your financial obligations?

Do you become worried, or fearful, and rely upon natural resources... a loan from the bank...or look to family and friends for help in securing the finances you need?

Who do you trust as your Source of Supply?

Who do you go to for your Source of Supply?

TRUST AND DEPENDENCE UPON GOD IS THE KEY TO YOUR PROSPERITY!

God wants you to trust and rely upon Him for your daily provision. Just as He supernaturally provided daily manna for the children of Israel during their forty years in the wilderness, God will provide all your daily needs as you keep your trust in Him. Man does not live by bread alone!

Moses told the children of Israel, *"He humbled you, causing you to hunger and then feeding you with manna, which neither you nor your fathers had known, to teach you that man does not live on bread alone but on every word that comes from the mouth of the* ***Lord.*** *" (Deuteronomy 8:3, NIV)*

When you face desperate financial needs, your trust must be in God's Word and the prophetic promises He has given you, not in man's limited natural resources.

Instead of trusting in man's limited natural resources, God wants you to act upon the Word...act upon His promises...to trust, believe and totally rely upon Him to meet all your needs.

Your trust and dependence upon God is the key to prosperity even during times of great financial difficulty. The Word reveals that those who learn to trust...to rely totally upon God will not be fearful or shaken when they face desperate needs or crises. *"For he shall be like a tree planted by the waters, that spreads out its roots by the river; and shall not see and fear when heat comes... " (Jeremiah 17:8)*

When you fully learn to trust God and live your life, *"...not...by bread alone, but by every word that proceedeth out of the mouth of God." (Matthew*

4:4), you will never be moved! Regardless of the financial problems or crises you face, you will not be affected by them. You will be like a tree that flourishes even during time of drought, *"...but his leaf shall be green; he shall not be anxious and careful in the year of drought..." (Jeremiah 17:8, TAB)*

I must warn you. In the coming worldwide, financial crisis, only those who have entered into a strong covenant relationship with God, in which they have learned to trust and totally rely upon Him for His daily provision, will be able to stand strong and immovable.

Only those who have entered by covenant into His House for protection and provision will be strong and immovable.

Even when the world is thrown into a time of crisis greater than we have ever experienced, those who wholeheartedly trust God will not be worried or fearful but their needs will be met.

They will have more than enough!

They will be like a tree that flourishes even during end-time droughts and never ceases to bear fruit!

When the whole world is reeling under the impact of the collapse of the monetary system, God's hand of provision will be upon His people!

Regardless of the financial problems and crises you face, you do not ever have to be fearful or anxious as long as you have built a solid foundation whereby your faith and trust are fixed upon God and His faithfulness to fulfill His promises. You will never suffer want but will be continually satisfied!

FOCUS YOUR EYES UPON GOD AS YOUR SOURCE OF TOTAL SUPPLY!

God does not want you to get your eyes focused upon your own limited resources. He does not want you to have your faith and trust in your weekly paycheck, savings accounts, stocks, bonds or business investments.

If you are trusting in your own limited resources, repent and ask God to forgive you.

Then, change your focus. In all the financial problems you face, look to God, release your faith and trust Him to supernaturally intervene and meet your needs. Rely on His covenant with you. God will never change His mind!

"When people take an oath, they call on someone greater than themselves to hold them to it. And without any question that oath is binding. God also bound himself with an oath, so that those who received the promise could be perfectly sure that he would never change his mind. So God has given us both his promise

and his oath..."

Hebrews 6:16-18, NLT

God wants you to learn total dependence upon Him...to recognize Him as your source of supply now, so that when you face financial crises, you will not be shaken, but will take hold of His supernatural provision by faith.

Your strength is remembering that God is your Source, and it is He who gives you power to get wealth. He is joined to you with a covenant that He will never break!

*"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

Do not depend on your natural resources...REMEMBER GOD GIVES YOU THE POWER TO GET WEALTH!

Do not look to man...REMEMBER GOD IS YOUR SOURCE AND HE GIVES YOU POWER TO GET WEALTH!

Do not become fearful concerning your financial circumstances...REMEMBER GOD IS YOUR SOURCE AND HE IS GREATER THAN ANY PROBLEM OR CRISIS YOU WILL EVER FACE!

Today there are many people searching for answers - a quick fix - a formula to help them experience a financial breakthrough. To survive during this current worldwide, financial crisis, you must no longer live according to the limitations of your natural mind. In chapter five, I will share more about the covenant relationship God wants you to have with Him where there is absolutely no fear of want!

CHAPTER 5

DON'T LOOK FOR A FORMULA WALK IN A COVENANT RELATIONSHIP

God's people, in this end-time hour, must come into an experience in which they know *"...Man shall not live by bread alone, but by every word that proceedeth out of the mouth of God*." *(Matthew 4:4)*

To survive during this worldwide financial crisis, you must no longer live according to the limitations of your natural mind but your life must be directed by the very words which proceed from the mouth of God. You must develop such spiritual sensitivity that you listen for God's voice and are ready to obey.

The key to your financial breakthrough and God's promised blessing in your life is your faithfulness as you walk in a covenant relationship with Him, where you live in obedience and line up your life with His Word.

There are many Christians who think they can live a half-hearted Christian life, follow after the carnal lusts of their flesh and still claim God's promises of blessing.

The truth is you will be unable to take hold of God's promises in faith unless you live in strong covenant relationship with Christ. Jesus said, *"If ye abide in me, and my words abide in you, ye shall ask what ye will, and it shall be done unto you." (John 15:7)* Only when you abide in Christ and His Word remains in you, changing and renewing your mind, will you be able to ask whatever you will and it will be done! Only when you live in continual fellowship with Christ, through your faithfulness to Him, will you be able to receive the fulfillment of His blessings.

PROSPERITY, BLESSING and ABUNDANCE were part of God's covenant with Israel. However, the fulfillment of these promises was based upon one thing...keeping their covenant with God through their faithfulness and obedience to all His commandments.

Moses told the children of Israel there would be no poor among them because God's blessings would be upon them if they would listen to God and faithfully obey the commandments God gave them. (Deuteronomy 15.4-5)

God promised to bless and multiply them above all people. (Deuteronomy 17.13-14)

He promised to take away all sickness from among them. (Deuteronomy

7:15)

He promised to drive out all the nations from before them. (Deuteronomy 11:23)

He promised, *"Every place where you set your foot will be yours..." (Deuteronomy 11:24, NIV)*

All of these blessings and more God promised to pour out upon His people if they were faithful to Him and kept His commandments. Their faithfulness was the key to walking in His supernatural provision. However, if they were not faithful, they would live under the curses about which He had warned them.

A major part of their covenant with God was that they were to give their offerings according to the instructions God had given them. In the wilderness, God gave them specific commandments regarding the various types of offerings they were to bring, how they were to give them and where they were to offer them.

The children of Israel were not to give their tithes and offerings wherever they chose. God told them, "I'm going to choose a place where I'm going to put my name and make my habitation, where my presence will dwell. That's where I will meet with you and where you must bring your tithes and offerings." It was through these sacrifices and offerings that they were able to approach God and fellowship with Him.

God told them, *"Then to the place the LORD your God will choose as a dwelling for his Name - there you are to bring everything I command you: your burnt offerings and sacrifices, your tithes and special gifts, and all the choice possessions you have vowed to the LORD." (Deuteronomy 12:11, NIV)*

When they gave their tithes and offerings, it was not to be a solemn time but a time of great rejoicing before the Lord with their family, servants and entire household! And, they were to give them at a certain place.

God directed them to build an altar to offer their sacrifices at the place where He chose to meet with them. It was there at His holy altar that He met with them and received their tithes and offerings. The altar was the place of sacrifice where He chose to meet with His people. It was the place where He spoke to them and where His purpose and plan was received with a commitment.

During a time of famine, God directed Isaac not to go to Egypt but to stay in the land God had promised the children of Israel. God said, *"Sojourn in this land, and I will be with thee, and will bless thee...*" *(Genesis 26:3)*

Isaac obeyed God and sowed IN THAT LAND and received a hundredfold increase the same year during a time of famine!

*"Then Isaac sowed in that land, and received in the same year an hundredfold: and the **Lord** blessed him." (Genesis 26:12)*

A RELATIONSHIP WITH GOD WHERE THERE IS NO FEAR OF WANT!

When you bring your tithes and offerings to the altar, it should be a time of communion and fellowship when you enter into His presence and worship Him. It should be a time of great rejoicing in the abundance of all that He has given you. You must give your tithes and offerings, according to the parable Jesus gave us in Matthew 13:23, in special soil, not just every church, every need, every Christian effort or endeavor, but in that land. It has to be the spiritually fertile soil that has within it the power to grow your seed and multiply it!

What the children of Israel had was not a formula for getting their needs met, but a relationship with Almighty God!

In this relationship, there was absolutely no fear of want. Having been faithful and obedient to God in their giving and in keeping His commandments, they knew God would do exactly what He had promised. They believed and acted on God's promise to them.

There was no fear of crop failure.

There was no fear of drought.

There was no fear of famine.

There was no fear of hunger or starvation.

There was no fear of being barren!

They did not live in fear but rejoiced before God for His abundant provision in their lives.

This is the relationship God wants you to have with Him as you worship Him with your tithes and offerings.

The prosperity and strength of the children of Israel was dependent upon their covenant relationship with God. God promised to bless and prosper them above all other people upon the earth.

God told 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." (Deuteronomy 28:1)*

As long as the children of Israel walked in covenant relationship with God through their obedience in giving their tithes and offerings, and in keeping His commandments, God COMMANDED His blessings upon them, upon their

families, upon their flocks and livestock, upon their crops and upon everything they did. Moses told them,

*"The **Lord** shall command the blessing upon thee in thy storehouses and in all that thou settest thine hand unto... "*

Deuteronomy 28:8

They did not have to struggle to obtain God's blessings. As they obeyed God and were faithful in their giving, God's blessings pursued them!

*"And all these blessings shall come on thee, and overtake thee, if thou shalt hearken unto the voice of the **Lord** thy God*."

Deuteronomy 28:2

The children of Israel did not go searching after God's blessings, they came running after them!

As they walked in a covenant relationship with God, acknowledged Him as their Source of Supply and honored Him through the giving of their tithes and offerings, God prospered them until they were the richest people upon the earth!

When they presented God their first fruits, tithes and offerings, they did not worry or become fearful concerning their crops or their coming harvest. They did not worry about crop failure.

There was no fear of lack. God promised them, *"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)*

Having fulfilled God's commands, they left their gifts at the altar KNOWING that God was faithful and would do ALL He had promised. They did not wonder or question God; they knew He would release His blessings upon them.

The children of Israel knew that God would rebuke the devourer for their sakes!

They knew that God would open the windows of heaven on their behalf!

They knew that God would open the floodgates, release his blessings upon them and give them the increase!

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

Malachi 3:10, NIV

They knew that they would reap an abundant harvest!

GOD WANTS YOU TO TAKE HIM AT HIS WORD-TEST HIM!

The only way you will be able to stand during the current worldwide financial crisis is to have this same strong covenant relationship with God. You must have a personal intimate relationship with Him, whereby your dependence is upon Him and you look to Him as your Source of Total Supply.

God wants you to walk and live continually in a covenant relationship with Him whereby you honor Him by giving your tithes and offerings according to the plan He gave you in His Word.

Regardless of your financial problems, as you give God the very best of all that you have, He wants you to release your faith and trust Him to pour His blessings back into your life. When you faithfully give as He directs you to give, He wants you to take Him at His Word that He will not only meet your needs but that His blessings will come running after you!

When you learn how to give according to His plan, you will not question or doubt His provision. You will KNOW that He will release His abundance into your life.

COVENANT WITH GOD THROUGH YOUR GIVING!

In this current worldwide financial crisis God wants you to covenant with Him now, through your giving. Just as the children of Israel gave their tithes and offerings in obedience to Him, knowing that he would pour His promised blessings into their lives, you can do the same!

When you give freely and liberally according to all He has directed you, you can leave your gifts at the altar knowing God will rebuke the devourer for your sake!

You will not be fearful about having sufficient finances for your needs because you will know that your God will open the windows of heaven and pour you out such a blessing that you will not even be able to receive it!

You will not worry about the provision for your daily needs. You will know that God will fulfill all that He promised.

If you limit your giving according to your natural mind and what you think you can give instead of raising the level of your faith and giving whatever God directs you to give, you will never experience the abundance God planned you to have.

There are many people who are so bound by the limitations of their natural

minds that they cannot believe God for the financial miracle they need. Instead of giving to God, believing Him to supply their need, they are bound by fear.

Instead of living in fear and discouragement concerning your finances, you must live according to the promises God has given you:

*"The **Lord** shall command the blessing upon thee in thy storehouses, and in all that thou settest thine hand unto.." (Deuteronomy 28:8)*

*"And the **Lord** shall make thee plenteous in goods..." (Deuteronomy 28:11)*

*"The **Lord** shall open unto thee his good treasure..." (Deuteronomy 28:12)*

*"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" (Malachi 3:10)*

"Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom..." (Luke 6:38)

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

I am not talking about just memorizing and repeating these verses. I am talking about getting these promises so deeply into your spirit that they come alive within you.

I am talking about these promises becoming living realities in your life!

Instead of allowing financial problems or crises to discourage and defeat you, you must act in faith on the Word, believing God will fulfill His will and supernaturally meet your need.

ALLOW GOD TO DIRECT YOU IN YOUR GIVING!

In this covenant relationship with God, you must be directed by His Spirit in your giving. You must learn to hear His voice and then obey.

Give whatever He asks you to give...

When He says to give...

Where He wants you to give!

Your faithfulness and obedience are the keys to living in the blessings and prosperity God provided for you.

You must begin to face your financial problems head on. You cannot afford to deal with them on a superficial level or in the natural realm. There are many people who are so far in debt that there is no possible solution in the natural. The

only way for them to get out from under the tremendous load of debt that they carry is for God to supernaturally intervene and give them a miracle of debt cancellation.

To experience your financial breakthrough, you cannot face your financial problems in your own name or in your own strength. You must face them in the name that is above every other name...Jesus Christ, the Son of the living God.

WITHOUT FEAR... AND WITHOUT A DOUBT!

God wants you to come into a covenant agreement so strong that you stand before Him, in faith, with the total absence of doubt!

Knowing that it is His will to prosper you and knowing that you have been faithful and obedient through your giving, you must go before God, without doubt, believing and expecting Him to break the bondage of debt from your life and release His supernatural provision.

In chapter six, I will share with you about how Satan uses unbelief as a major weapon to keep you in financial bondage and how to go beyond doubt to a position of faith.

This is God's time to release a financial anointing upon you and give you your financial breakthrough. But, you must TAKE IT BY FAITH! DO NOT WAVER! RELEASE YOUR FAITH NOW AND TAKE IT IN JESUS' NAME!

CHAPTER 6

RAISE THE LEVEL OF YOUR FAITH

In the midst of the financial turmoil that is already sweeping around the world, God has given me a word of financial deliverance for you:

This is God's time to give you a financial breakthrough! God will not only break the bondage of debt and release a miracle of debt cancellation, He will release His supernatural increase into your life.

Are you ready to receive a blessing unlike any other blessing you have ever received?

God wants you to experience a financial breakthrough now!

It is His hour for you to receive your full financial release.

God showed me many hundreds and thousands of people who are having financial struggles greater than they have ever experienced.

God showed me some of the heartaches, trials and tests you have been going through with your finances. You may have become so burdened down under the financial pressures and burdens you carry that you are at a point of losing hope.

LINE YOURSELF UP WITH GOD'S WORD!

God placed a word of financial deliverance in my mouth for you. If you will line yourself up with the Word, raise your level of faith and dare to take it, God will break the bondage of debt from your life and give you the financial miracle you need.

There are three basic actions you must take to break out of financial bondage and position yourself to receive the financial increase God wants you to have.

1. You must know it is God's will to prosper you.
2. You must face your financial problems head on. You must not face them in your own name or in your own limited, natural power, but in the name that is above every other name, WITHOUT FEAR!
3. You must come into covenant relationship with God where you stand before Him by faith...with the TOTAL ABSENCE OF DOUBT!

Jesus said, *"...If ye have faith, and doubt not..."* you will be able to say to the mountain, be removed and cast into the seas and it would be done! (Matthew 21:21) He said, "And all things, whatsoever ye shall ask in prayer, believing, ye

shall receive." (Matthew 21:22)

If you have doubt and waver or hesitate to take hold of God's promises, you will never receive anything. The Apostle 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." (James 1:6)*

UNBELIEF WILL KEEP YOU IN FINANCIAL BONDAGE!

In the midst of a great famine that covered Samaria, God placed a word of financial deliverance in Elisha's mouth. Ben Hadad, King of Syria, and his armies had besieged Samaria. It was the King's plan to capture the city, not by battering down the walls but by cutting off all its supplies and starving the people to death.

Hunger and starvation in the city had reached a point of great 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 at all except as a last resort. The horror of starvation had driven the people to cannibalism! Conditions were so devastating that mothers had actually eaten their own babies!

The King of Samaria became so enraged over the terrible conditions of the famine, he swore that he would cut off Elisha's head and he sent one of his men ahead of him to arrest Elisha.

Elisha was not afraid. God had given him advance information, a breakthrough in the Spirit and he knew the King and his messenger were on their way. (II Kings 7:31-33) He was not fearful regarding his circumstances or concerning the famine. His eyes were not on the famine but upon Almighty God!

God gave him a prophetic message and promise of deliverance for the people of Samaria. Elisha 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!" (II Kings 7:i, AMP)*

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." (II Kings 7:2, TAB)* In this story, we see another major weapon that Satan will use to keep you in financial bondage...UNBELIEF!

Whenever any prophetic message from God is given, those who are full of unbelief will always challenge it. In this instance, the captain would not receive this prophetic promise because he had already placed limitations upon what God

could do, according to his own natural mind. He could not believe God was able to fulfill His promises and supernaturally provide the flour and barley they needed even if He made windows in heaven and poured it down upon them!

DON'T BLAME SOMEONE ELSE! UNBELIEF IS A PERSONAL MATTER. IS IT YOURS?

His unbelief did not shake Elisha. It did not cause him to waver or wonder if he had really heard from God. He did not back down or compromise his message to make it more acceptable. He told the captain, "You're going to see it with your own eyes, but you're not going to have any part in it!"

This is what unbelief will do in your life. Unbelief will blind you from seeing what God wants to do in your finances.

Unbelief will block you from receiving God's promises into your spirit and stop you from stepping out in faith to appropriate them in your circumstances.

UNBELIEF WILL CAUSE YOU TO QUESTION GOD

Deliverance for the people of Samaria came through God's supernatural intervention. In one day, without them even lifting their swords, God supernaturally put their enemies to flight and there was a supernatural transference of the wealth of the Syrians into their hands! *"...the wealth of the sinner is laid up for the just." (Proverbs 13:22)*

During the night, God caused the Syrians to hear the noise of a great multitude of men and horses and the Syrians thought the king of Israel had sent the kings of the Hittites and Egyptians to fight against them.

The Syrians were so stricken with terror that they ran for their lives, leaving behind their horses, tents, supplies and all their silver and gold! (verses 6-7)!

When the four lepers marched into the camp of the Syrians and saw that the Syrians had fled leaving everything behind them, they began to eat and drink and take some of the spoils for themselves. When they realized that what they were doing was wrong, they returned to Samaria to tell the king what had happened. After the king sent some servants to verify what the lepers said was true, the people rushed out of the city into the Syrian camp and took the spoils.

The prophecy spoken through Elisha was fulfilled! *"...So a measure of fine flour was sold for a shekel, and two measures of barley for a shekel, according to the word of the **Lord."** (II Kings 7:16)* And it will come to pass in this end-time hour.

"When he had broken the third seal, I heard the third Living Being say,

"Come!" And I saw a black horse, with its rider holding a pair of balances in his hand. And a voice from among the four Living Beings said, "A *loaf of bread for $20, or three pounds of barley flour, but there is no olive oil or wine"*

Revelation 6:5-6, NIV

The captain, who was full of unbelief and had challenged Elisha and the prophecy, saw the fulfillment of the prophecy but he did not partake of it. He was appointed to be in charge of the gate. The starving people, who came to the gate to get the food and spoils, trampled him and he was killed.

Unbelief shut an entire generation of the children of Israel out of the Promised Land! (Hebrews *5.19)*

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 cause you, in your time of need, to harden your heart against God because of the circumstances you face. Instead of reaching out to God, you will depend upon your own limited resources. There will be many Christians in this end-time hour who will see the fulfillment of God's promises but will be unable to partake of them through their unbelief.

However, when you have entered into a covenant relationship with God in which you know it is His will to prosper you, and you have lined yourself up with the Word and walk in obedience to the pattern He set for giving, and you come before Him boldly, without doubt, God will release His supernatural provision into your life. The bondage of debt will be broken and you will live in His cycle of supernatural provision!

WHERE IS THE LEVEL OF YOUR FAITH?

Is your faith fixed on the only thing in this world which cannot be shaken...the infallible, impregnable Word of the living God?

Do you believe God will release His supernatural provision in the financial circumstances you face?

Do you expect God to bless and prosper you...to multiply and release His supernatural increase into your life?

In your giving to God, where is the level of your faith?

Do you give according to the limitations of your natural mind, or do you take the limits off God and give even beyond your natural ability to give?

If your faith is at a level where you expect God to enable you to pay off an overdue bill, raise the level of your faith to believe God for a miracle of debt cancellation for all your overdue bills so that you will be debt free!

If your faith is at a level where you believe God to meet your immediate needs, raise the level of your faith to believe God to release His abundance into your life so that not only will your needs be met but you will be able to sow more into the work of God in the nations of the world.

Whatever you do, do not limit God. Take the limits off what God will do for you and through you!

GOD DESIRES TO POUR HIS ABUNDANCE INTO YOUR LIFE

God showed me that now is the time for Him to transfer the wealth of the wicked into the hands of the just! Throughout the Word, we read time after time of how God gave the children of Israel the "spoils" of their enemies and how He took the wealth of the heathen nations and placed it within their hands, *"...the wealth of the sinner is laid up for the just*." *(Proverbs 13:22)* Just as God transferred the wealth of the heathen nations into the hands of the children of Israel, He will transfer the wealth of ungodly men, today, into the Kingdom of God...into the hands of His people!

God set a time when He will shake the nations and the wealth of the nations will come into the Kingdom of God! God spoke through the prophet Haggai, *"And 1 will shake all the nations; and they will come with the wealth of all nations; and **I** will fill this house with glory, says the **Lord** of hosts. 'The silver is Mine, and the gold is Mine,' declares the **Lord** of hosts. 'The latter glory of this house will be greater than the former,' says the **Lord** of hosts, and in this place I shall give peace,' declares the **Lord** of hosts*." *(Haggai 2:7 **-9,** NAS)*

It is God's will today, in this end-time harvest, to bless and prosper His people above all other people upon the earth! God's Word, from cover to cover, is filled with His promises concerning His supernatural provision and the abundance He desires to pour out upon His people. Within the Body of Christ, we have not yet seen nor experienced the supernatural abundance God promised. Yet, it is clearly God's will that there be no lack in the House of God and that His work flourish around the world!

He desires to break the bondage of debt from your life and give you all that you have the faith to claim of His immeasurable, unlimited riches and supernatural provision!

God has revealed to me that now is the time for Him to begin a new system of transferring the wealth of the wicked into the hands of the just! He has placed a prophetic word in my mouth for the Body of Christ concerning the end-time

finances of His people:

The time has come for God to begin transferring the wealth of the wicked into the hands of the righteous! God will shake the nations and cause the wealth of the nations to come to His people!

God is raising up a specific breed of end-time people who have heard the call and have responded to the inner wooing of the Holy Spirit by laying their lives down before God as living sacrifices.

This will be a people who have passed over the line and are not looking back to the world, a people who have joined themselves in holiness, righteousness and sanctification to the end time purposes of God Almighty.

These people will hear and act according to God's direction. They will be uniquely joined together with God and the world will know, as it knew through the Jew, that there is only one true God. He is not Mohamed. He is not Buddha. He is Jehovah, God Almighty!

God will bless and set these people apart. They will be marked by His name and they will prosper in the midst of the adversity of the world. He will pour His wealth and blessings into their lives, unlike anything we have ever seen before, and use them as end-time financiers to finance the end-time harvest.

Receive the Word of the Lord into your spirit and act on it!

The wealth of this world does not belong to the sinner!

It is not under the control of the world's governments or banking institutions!

The diamond and gold mines, the oil fields and other precious minerals, the earth with all its riches belong to God. "*"The earth is the **Lord's,** and the fullness thereof; the world, and they that dwell therein" (Psalm 24:1).* The *"...cattle upon a thousand hills" belong to Him. (Psalm 50:10) God said, "The silver is mine, and the gold is mine..." (Haggai 2:8)*

DO NOT ALLOW SATAN TO ROB YOU!

During this end-time harvest, the most incredible wealth will be transferred to the Kingdom of God from the ungodly. God will cause the wealth of the sinners to be transferred into the hands of His people. Businesses, houses, land and other sources of wealth will be supernaturally given to God's people. The ungodly will not give it. God will take it from them.

The purpose of this transfer of wealth is not so that God's people will be able to keep it or hoard it for themselves. God will put it into the hands of those who will use it in fulfilling the divine mandate He gave us to evangelize the world.

God is raising up a holy remnant of people who are 100 percent consecrated and sold out to Him, through whom He can pour great wealth and blessings to finance the end-time harvest. The wicked, unbelieving generation, will not do it. God wants to do it through us! He wants to do it through you!

In this end-time hour, before Christ returns, God did not plan for the Church to be limited by a lack of finances. It is His will to pour His abundance into our lives so that we will accomplish all the work He called us to do in our cities, nations and around the world.

The Church has been hindered because we have limited what God will do for us according to our limited, natural understanding. We have allowed Satan to rob us and take what rightfully belongs to us, instead of exercising the power and authority God has given us as joint-heirs of the Kingdom of God, to rebuke Satan and take hold of God's supernatural provision.

Do you think for one moment that God wants churches and ministries to cut back on the ministry outreaches He called us to do, in reaching more than two billion people who have never heard the name of Jesus?

Absolutely not!

Our time is short...Jesus is coming!

We do not have time to make excuses as to why we are not getting the job done. Nor can we refrain from stepping out in faith to obey God and do what He called us to do because we think we do not have the necessary finances.

Now is the time for God to begin transferring the wealth of the wicked into the hands of the righteous! God is now preparing a people who will set themselves apart to be used in these closing moments of time before Christ returns, to finance the end-time harvest. God will set these people apart and, even during worldwide economic crisis, He will release His blessings upon them to fulfill His purposes.

Are you ready for God to transfer the wealth of the wicked into your hands?

"...the wealth of the sinner is laid up for the just."

Proverbs 13:22

ACT UPON GOD'S PROPHETIC WORD TO YOU!

The time has come for God to open the windows of heaven and pour out such a blessing upon His people that they will be unable to contain it. His purpose is to release this wealth into the hands of His people but not for selfish

reasons.

In this great end-time harvest, it will take multiplied millions of dollars to reach the world with the Gospel. As you respond in faith and dedicate yourself and all that you have to God, He will give you a financial breakthrough, release His blessings upon you and use you as a conduit to pour His finances through you. You will become one of God's End-Time Financiers for His end-time harvest!

Position yourself right now to experience the financial breakthrough that you need:

1. Focus your eyes upon God as your source of total supply!
2. Walk in covenant relationship with God wherein you live in obedience to Him and give according to the plan He revealed in His Word.
3. Bind the spirits of fear, worry and doubt from your mind!
4. Raise the level of your faith by acting upon the Word God has spoken to you!
5. Dedicate your finances to God.

You have a choice. You can hear the word of revelation, sit back and say to yourself, "My, what a wonderful prophecy," but never act upon it and never experience the fulfillment of it in your life. Or, you can let God raise the level of your faith to understand how He wants to pour His wealth and blessings into your life and act upon this prophetic word, believing God to fulfill it in your life.

Get ready for God to take you beyond the limitations of your natural mind into a new realm of faith where you believe and expect Him to pour His wealth and blessings through you as one of His End-Time Financiers!

Are you ready to move into a cycle of God's supernatural provision? In chapter seven, I will share with you more about this cycle and three powerful keys to walking in financial victory!

Do not miss acting on God's revelation.

Do not miss activating God's supernatural provision.

Do not miss entering into your covenant relationship.

Timing is God's key to any kind of breakthrough - spiritual, physical or financial.

USE THE KEY!

CHAPTER 7

LIVE IN GOD'S CYCLE OF SUPERNATURAL PROVISION

The key to breakthrough is timing...knowing God's timing and not getting ahead of God nor falling behind.

The key to your financial breakthrough is timing. The Bible teaches us that there is a time, a season, for everything, *"... a time to plant, and a time to pluck up..." (Ecclesiastes 3:2)* There is a time to grow and a time to harvest and then there is the time of the manifestation of partaking, enjoying, reaping and eating what we have harvested. Each period of time, in God's manifestations to the world, brings forth unique manifestations.

God moves in cycles. A cycle is a period of time in which an event occurs. It has a beginning point and an ending point. We are living in God's end-time harvest cycle. And, in this end-time harvest, God has an end-time cycle of prosperity for His people.

God put a word in my mouth for you and revealed that this is His time to release upon His people an end-time financial anointing to break the bondage of debt from their lives and release a miracle of debt cancellation!

Are you ready to take it?

There are many Christians who have experienced tremendous struggles, heartaches and trials in the area of their finances. There have been times when they have been so discouraged, weary and depressed they did not know if they would ever survive. They were ready to give up.

You may be at this point.

If you will hear the word of the Lord, believe it and act upon it, in faith, God will not only release this financial anointing upon you, but you will also experience the miracle of debt cancellation.

You must get your eyes off your circumstances, off the bigness of your debt and onto the supernatural provision of the Almighty God! The time for you to act upon God's Word to you is now, while this financial anointing is being released.

FOUR THINGS GOD WANTS TO DO FOR YOU NOW!

There are four things God will do if you will release your faith and act on His Word:

1. God will break the yoke of financial bondage from your life but He wants you to prove Him through your obedience in following the pattern He established concerning giving and receiving.

2. He will give you a miracle of debt cancellation but you must get your eyes off the bigness of your debt and obey Him.

3. You will reap a hundredfold return if you faint not. But, you must first sow the seed, even in your time of financial famine. 4. God will transfer the world's wealth to His children. This is God's time! It is His hour for you to receive your financial release! It is time for you to claim Malachi 3:11 over your finances. God promised, as you give your tithes and offering, that He will rebuke the devourer for "your" sake!

Whatever stranglehold the enemy has upon your finances will be broken in Jesus' name!

To experience financial deliverance and receive God's provision during this present worldwide financial crisis and your time of financial famine, there are six major steps you must take:

1. Bind spirits of fear, worry and unbelief from your mind.
2. Get your eyes off your lack and off your financial problems.
3. Stop depending upon your own limited, natural resources, and depend upon God as your source of total supply.
4. Do not withhold from God your tithes and offerings. Give liberally, expecting God to multiply it back into your life.
5. Line yourself up with the Word and walk in obedience to God.
6. Ask in faith, without doubting.

It is impossible to take these six important acts of faith in your own limited strength. It is the anointing of the Holy Spirit flowing through you that will enable you to take these steps to receive God's supernatural provision.

This anointing of the Holy Spirit comes from God. Jesus promised, *"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 14:26)*

The Holy Spirit remains in you and releases His power within you to act in accordance with God's Word.

"But the anointing which ye have received of him abideth in you, and ye need not 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

GOD WANTS YOU TO DRAW UPON THE SUPERNATURAL RESOURCES OF HEAVEN!

Jesus taught His disciples, through His example, how to trust and believe God for His supernatural provision. There is one story I really love. Jesus manifested a miracle to teach Peter not to rely upon man's resources but to draw from God's supernatural resources.

This story ministers to me because it not only reveals God's great desire to release His supernatural provision to meet our needs but also because it is recorded as a living testimony so that we will know God will do the same for us.

As you read this story, think about your financial problems.

Are you struggling under a weight of debt? Is there a financial need in your life to which there is no natural answer?

Release your faith, expecting God to supernaturally intervene and release a financial miracle into your life.

The tax collectors came to Peter to collect the yearly temple tax of a shekel, which was required of every Jew. When Peter came into the house to gather the money for the taxes, Jesus stopped him. He asked Peter, "What do you think, Simon? From whom do the kings of the earth collect duty and taxes - from their own sons or from others?" "From others," Peter answered. Jesus said, "Then the sons are exempt."

Jesus was the Son of God. The Temple was His Father's house and He was not obligated to pay this tax for the service of the Temple. But since He did not want to offend the Jewish leaders by refusing to pay the tax, He paid it through an incredible miracle of debt cancellation.

Everything Jesus did was for a divine purpose. He could have had Peter pay this tax from their own treasury but He didn't. Instead, He chose to draw upon the supernatural resources of Heaven. Jesus told Peter to go to the sea and cast his hook into the water. He told Peter to take the first fish he caught, open its mouth and that he would find a piece of money in it.

Peter did not try to rationalize or determine how this could possibly take place. In the natural, it was impossible! He did not try to pump up faith to receive this miracle. He simply believed and acted according to Christ's word.

CAST YOUR HOOK INTO THE SEA!

As Peter acted, God prepared a special fish with the exact amount of money necessary in its mouth to pay the Temple tax. Peter went to the sea and cast his hook expecting to receive what Christ had promised.

In the financial circumstance you face, are you looking to God expecting to receive the fulfillment of His promises?

This miracle of God's supernatural provision is what He will do in your life to meet the financial problems you face. To receive a miracle of debt cancellation, you must have a breakthrough that will take you beyond the limitations of your natural mind and your natural resources.

Revelation is never interpreted through the natural mind. *"But the natural man receiveth not the things of the Spirit of God: for they are foolishness unto him: neither can he know them, because they are spiritually discerned" (I Corinthians 2:14).*

If Peter had limited what Christ could do according to his natural mind, he would never have received God's supernatural provision. It was foolish to his natural mind that a fish would have money in its mouth to pay the tax.

God wants to cancel your debt by His supernatural provision, not by the natural laws of man. If you limit what God will do for you according to your natural mind, you will never be able to comprehend how God can supernaturally cancel your debt.

Your natural mind will tell you it's impossible!

Your natural mind will tell you your debt is too large!

Your natural mind will hinder you from acting upon God's promises!

This is God's time for you to receive a miracle of debt cancellation. Act while the financial anointing is being released. Peter did not receive a miracle of debt cancellation until he cast his hook into the sea.

Right now, ask God to take you beyond the limitations of your natural mind. Ask Him to raise the level of your faith to believe and expect Him to supernaturally cancel your debt.

Cast your hook into the sea! Act upon God's promises. Give to God what He directs. Take every limitation off Him and be set free from every bondage of debt, in Jesus' Name. Raise your spiritual sight! Go beyond horizon vision! Lift the level of your faith!

"Now unto him that 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'S PLAN OF PROVISION FOR HIS PEOPLE

Christians today are tired of the manipulation of man concerning their giving to God. In the past ten years, within the Body of Christ, there has been a major emphasis in teaching finances and God's plan to prosper His people.

With all the various "theories" and "formulas" concerning finance, there is confusion regarding the "prosperity" message. There are many Christians who don't know what to believe. They do not know God's will and they have not had a breakthrough in understanding and appropriating His promises in their circumstances.

What God's people need today is not another man-made "formula" about how to get their needs met. What we must have, within the Body of Christ, is a fresh revelation of God's plan of provision for His people!

We do not need to hear more of man's theology or more head-knowledge. We need to hear, *"Thus saith the Lord"*... what God's Word reveals and what God is saying to us in this end-time hour concerning our finances!

As God's plan of supernatural provision is unveiled to you through His Word, you will have a new understanding of the covenant relationship God entered into with you. You will no longer depend upon your own limited natural resources. You will receive a financial breakthrough in which you will live in a cycle where you experience His supernatural provision in your life.

God wants you to see...to know...to experience...His supernatural provision in your life. He has entered into a blood covenant with you that is sealed with the blood of Jesus. Within this covenant, there is total provision for every need in your life.

The key to releasing God's blessings upon your finances is not in following a "formula" to get what you need from God. The key is in developing your relationship with Him, where you understand all that He provides for you in His covenant with you, recognize Him as your Source and faithfully walk in obedience to the pattern He established concerning giving and receiving.

Just as God supernaturally provided the tax money Peter needed, God wants you to live in a cycle of His supernatural provision, whereby, He meets all your needs.

This cycle of God's supernatural provision is found in II Corinthians. *"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. For the administration of this service not only supplieth the want of the saints, but is abundant also by many thanksgivings unto God;" (II*

Corinthians 9:10-12)

The words "ministereth" and "ministers" are translated from a Greek word which means "to furnish abundantly". Paul said, "God, who furnishes an abundance of seed to the sower, will also provide an abundance of bread for your food." You will be enriched. ..made rich in everything and in every way...not just spiritually rich but in every way.

GOD HAS PLANNED FOR YOU TO HAVE A CONTINUAL FLOW OF HIS PROVISION INTO YOUR LIFE

In these verses, there are three powerful keys to walking in financial victory and living in God's cycle of supernatural provision:

1. God will provide seed for you to sow.
2. God will supply your need.
3. God will multiply your seed.

Man lives in two worlds...the natural world and the spiritual world. In the natural world, a farmer who wants to reap a big crop of wheat or corn prepares the soil and sows the seed. Within each seed is the ability to multiply and reproduce. In some instances, one seed can produce hundreds of other seeds.

When harvest time comes and the farmer returns to his field to reap his crop, he does not simply reap the yield of the initial seed he sowed but an abundance. He also reaps an increase of the seed he sowed. He may have planted five bushels of corn seed but his crop has multiplied many times over that amount. He reaps many times over and above what he planted.

From the abundance of the harvest, the farmer selects the best seed and sets it aside to use in planting his next crop. He does not set aside damaged seed or "culls" but the very best seed to ensure that he will have a good harvest the following year.

The farmer does not struggle to produce more seed. The seeds which he sows each year produce more until there is a continual supply. He not only reaps an abundant harvest which provides for his own needs, but also one which provides more seed for a future harvest. The farmer plants the seed but it is God who causes the seed to grow and multiply. It is God who provides the seed.

All truth is parallel.

In the spiritual world, when you plant a seed...give to God and His work...you can not only expect a harvest but an abundance. The seed, which you plant...the monies, tithes and offerings you give to God...are like the natural

seeds you plant. They possess within them the ability to multiply. As you plant your seed into the work of God, He causes it to multiply until there is an abundance.

Not only do you reap a yield from the initial seed that you sow, but also the increase of the seed sown. As a result, you reap many times over and above what you plant. From this abundance, you have sufficient supply for your needs and more to sow back into the Kingdom of God.

You need not struggle to produce the seed, it is God who ministereth...provides abundantly...the seed for you to sow. As you plant a seed, God takes what you give and multiplies it until there is an abundance. Then, as you take part of your harvest and sow it back into the work of God, He multiplies it again.

The more you give to God and to the work of building the Kingdom of God, the more you will receive in return...the more you will be able to give...the more you will receive...until you live in a cycle of God's supernatural provision in which there is a continual flow of God's blessing and provision in your life.

BELIEVE GOD FOR CONTINUAL DAILY PROVISION

In God's cycle of supernatural provision, there is no fear, doubt, unbelief, worry, confusion or hesitancy. You give to God and receive His supernatural provision in return, plus increase. As you give from your increase, the cycle continues.

In this cycle is total provision and continual supply. What you give to God multiplies so fast you cannot harvest it fast enough!

Think about the needs you face now in your life...the financial problems that seem impossible, the overdue bills, the lack of sufficient income. Not only has God made it possible, through His covenant, to meet those specific needs, He wants you to enter into a covenant relationship with Him in which there is continual daily provision for all your needs.

Begin today to draw near to Him, by faith, in unbroken fellowship in which you continually draw from Him everything you need. If you have not been consistent or faithful in your giving, make a recommitment like the children of Israel did in this scripture.

Give liberally and joyfully to God. Put Him first in your finances. God will multiply what you give, not only will your needs be met, you will have plenty to spare!

As you continually look to God and walk in a covenant relationship with Him, you will not only survive during the current worldwide financial crisis, you will walk in His supernatural provision.

Receive your financial breakthrough, in Jesus' Name!

In chapter eight, I have given you nine scriptural guidelines for giving. I challenge you to memorize these along with the Scriptures.

Meditate on them and get them deep into your spirit to apply them in your giving.

As you act in faith on God's Word and give Him your best, I believe you will enter a new dimension of God's supernatural provision.

CHAPTER 8

NINE SCRIPTURAL GUIDELINES FOR GIVING

1. 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." (II Corinthians 8:12)

2. GIVE UNGRUDGINGLY AND CHEERFULLY.

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

3. GIVE SACRIFICIALLY.

"Moreover, brethren, we do you to wit of the grace of God bestowed on the churches of Macedonia; How that in a great trial of affliction the abundance of their joy and their deep poverty abounded unto the riches of their liberality. For to their power, I bear record, yea, and beyond their power they were willing of themselves; Praying us with much entreaty that we would receive the gift, and take upon us the fellowship of the ministering to the saints." (II Corinthians 8:1-4)

"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 her living" (Mark 12:43-44)

4. GIVE LIBERALLY.

"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)

5. GIVE WITH PURE MOTIVES.

"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." (I Chronicles 29:9)*

"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." (I Corinthians

13 -3)

6. GIVE UNBLEMISHED OFFERINGS.

"Speak unto Aaron, and to his sons, and unto all the children of Israel, and say unto them, Whatsoever he be of the house of Israel, or of the strangers in Israel, that will offer his oblation for all his vows, and for all his freewill offerings, which they will offer unto the ***Lord*** *for a burnt offering; Ye shall offer at your own will a male without blemish, of the beeves, of the sheep, or of the goats.*

But whatsoever hath a blemish, that shall ye not offer: for it shall not be acceptable for you." (Leviticus 22:18-20)

7. GIVE WITH SIMPLICITY.

"Or he that exhorteth, on exhortation: he that giveth, let him do it with simplicity; he that ruleth, with diligence; he that showeth mercy, with cheerfulness." (Romans 12:8)

8. GIVE WITHOUT SEEKING MAN'S RECOGNITION.

"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)

9. GIVE EXPECTING GOD TO MEET YOUR NEEDS.

"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)*

"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)

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

In the following chapter there are ten crucial questions you must ask yourself that will enable you to take hold of God's promises of supernatural provision.

Please, whatever you do, do not take these questions lightly. Do not rush through them. As you read each question, ask the Holy Spirit to speak to you and

open your spiritual eyes to determine any areas where you may not be giving according to what He has revealed in His Word.

Chapter nine is one of the most important chapters in this book.

If you want to experience a financial breakthrough and enter a flow of God's supernatural provision, you must apply the Scriptures and act in faith upon God's promises to you.

Faith is a fact but faith is an act!

CHAPTER 9

FINANCIAL BREAKTHROUGH CHECKLIST

When you face financial problems, there are major considerations to make, based upon strong scriptural principles, that will enable you to experience your financial breakthrough.

The checklist is based upon major foundational truths concerning giving and receiving that God established which will enable you to take hold of His promises of supernatural provision.

Use this checklist to determine if you are following God's plan of giving and receiving. Prayerfully ask yourself the following questions and read the references listed. Ask God to help you determine any areas where you are not acting in accordance with His plan.

1. Do I act in faith on God's promises, expecting Him to meet my needs, or am I bound by fear, worry and doubt concerning my financial circums tances ?

Read: I Kings 17:1-16 II Kings 4:1-7 Luke 12:22-29

ACTION: The moment spirits of fear and doubt attack your mind concerning your financial problems, take authority over them in the name of Jesus!

Satan's objective is to keep your mind in a constant state of turmoil worrying over your finances. Be on your guard! The moment you begin to worry or allow fear and doubt into your heart and mind concerning your financial circumstance, you open yourself to defeat.

Bind the spirits of fear, doubt and worry from your mind and release your faith. Act in faith upon God's promises to you.

2. Do I focus on my lack, look to man or depend on limited resources, or do I trust and depend on God as my source of total supply?

Read: II Chronicles 31:4-10 Deuteronomy 8:3-10,18 Philippians 4:19

ACTION: Get your eyes off your lack...off your needs...off your financial circumstances...off your overdue bills...off your seemingly impossible circumstances!

Change your spiritual focus! Remember that God is your source of total supply. It is He who gives you the power to get wealth. Focus your spiritual eyes

on His unlimited resources instead of your financial needs or problems. By faith, begin to praise and thank Him for His provision in your life. Offer a sacrifice of praise for the financial miracle you need even before you see it manifested.

3. Have I followed God's plan of giving and receiving or have I withheld my tithes and offerings?

Read: Deuteronomy 28:12, 15, 23-24 Deuteronomy 14:22-29 Deuteronomy 11:16-21 Proverbs 11:24-25

ACTION: The worst action you can take when you face financial difficulties is to forget God and to withhold your tithes and offerings. Withholding from God will bring you into a cycle of financial defeat in which you live under a "closed heaven."

Reevaluate your giving. If you have been withholding your tithes and offerings, ask God to forgive you. God's Word teaches that we are to give freely, willingly and liberally to God, even in times of adversity, and He will multiply it back into our lives to meet our needs.

Break the bondage of debt from your life! Determine that you will not withhold your giving to God but will continue to sow seeds...to give liberally and faithfully even in times of great difficulty, knowing that He will multiply what you give to meet your need.

RELEASE IS THE KEY TO YOUR INCREASE. As you release your offering in faith, God will take what you give and RELEASE His abundance into your life.

4. Do I walk in a strong covenant relationship with Christ whereby I live in obedience to Him and His Word? Do I obey God's directives concerning my giving?

Read: Deuteronomy 12:5-9 Deuteronomy 28:1-8,11 Joshua 1:7-8 I Samuel 15:22-23

ACTION: The one major key to walking in financial freedom and victory wherein you reap God's promised blessings is obedience. God is not interested in your going through the outward observances and routine of giving your offerings without your obedience. All your offerings and sacrificial gifts are unacceptable if you do not give in obedience to Him.

If you have disobeyed God by failing to give what He directed you, ask Him to forgive you. Regardless of your financial circumstances, ask God to reveal what He would have you give. Then give whatever he asks you to give as a sacrifice of obedience.

5. Do I give to God from pure motives?

Read: I Chronicles 29:2-9

Matthew 6:1-4 Matthew 26:6-13 Mark 11:15-17

ACTION: If you give with pure motives, from your heart of love as an act of worship, your offerings will be accepted by God and He will reward you. You can give a million dollars but if it is not given from a heart of love it is not acceptable to God and it profits you nothing!

Be open and honest before God. What are your motives for giving? Do you give to receive the recognition and approval of man? Is the major reason you give to God because you want to receive more in return to fulfill your own carnal, selfish lusts? Do you give because you feel pressured to give or from a sense of obligation or fear?

If you have not given to God with pure motives, ask God to forgive you and cleanse you of all impure motives and desires. Each time you give your tithes and offerings, be sure that you give to God because of your love for Him, with a thankful heart, in worship and praise for who He is and all He has done for you.

6. Do I need to reconcile differences with a brother or sister in the Lord?

Read: Matthew 5:23-24

ACTION: Not only is your relationship with God a major factor in your giving but also your relationship with other members of the Body of Christ. As long as there is a breach in your relationship with your brother or sister, you are unfit to approach God with your offerings and they are unacceptable. Jesus taught that if your brother or sister has something against you and you may have done something in word or deed that has hurt someone else, you are to go to them first and be reconciled. You must ask their forgiveness and then make restitution, where possible.

Once you are reconciled in your relationship, then you are welcome to come before God and offer your gifts to Him and He will accept them.

Is there a brother or sister who has something against you and you need to restore your relationship? Go to them and first be restored. Then come before God and present your offering, knowing that He will accept it and release His blessings into your life.

7. Have I allowed a spirit of covetousness to take root in my heart?

Read: Luke 12:15-21

ACTION: Jesus taught that we must guard our hearts and refuse to allow a spirit of covetousness to take root in our lives. Ask God to search your heart and reveal to you if a spirit of covetousness has taken root in your life.

Do you lay up treasures for yourself? Is your major concern your own satisfaction and future provision? Do you use the finances that God gives you over and above your own needs to give to the work of God or use it to buy more of the world's possessions? Do you continually long for more of the world's riches?

Allow God to cleanse and purge you of any sign of covetousness. Recognize the spirit of covetousness and guard your heart diligently against it. The moment you recognize it, take authority over it and bind it in Jesus' Name!

8. Do I give offerings that are acceptable to God or do I give blemished offerings?

Read: Leviticus 1:1-4 Malachi 1:6-14

ACTION: The offerings that God accepts are those:

1. That are the VERY BEST OF ALL WE HAVE
2. That are given according to His will and what he revealed in His Word
3. That are given from a heart of love, as an act of worship
4. That are given to glorify God
5. That are given freely and willingly
6. That are given with clean hands and a pure heart

Consider the offerings you give to God. It may be that you do not see a manifestation of God's blessings in your finances because your offerings are unacceptable to God. When we fail to give the very best of all that we have...our time, talents and finances...we are guilty of giving God blemished offerings.

If you give to God haphazardly...with little or no consideration to the quality of your offerings, the consistency of your giving, or your motive for giving...this is the time to rededicate your finances to God.

9. Do I give my tithes and offerings on unholy altars?

Read: Exodus 29:35-37 I Kings 13:1-6 Matthew 23:17-20

ACTION: The altars at which we worship today are personal altars and corporate altars of the church or ministry where we worship God and give our tithes and offerings. If either our personal altar or the corporate altar of the church or ministry is unholy it will stop the flow of God's blessings in our lives.

Is it possible that you are in financial bondage because you give to God on unholy altars? Could it be that the reason you do not reap God's promised blessings is that you live under a "closed heaven?"

Take personal inventory of where you give your tithes and offerings. Is the major motivation to minister to the needs of the people and fulfill God's will or to increase membership and build the mailing list? Has a spirit of manipulation

taken root? Is there an unwillingness to submit to the correction of the Holy Spirit? Ask yourself, "Do I give according to what God has revealed in His Word?"

Do I listen to God concerning the amount of my offering and the distribution of my tithes?

Take time to seek God's will and direction. Ask Him to reveal if you are giving your offerings on unholy altars. If you have built an unholy altar, tear it down. Then rededicate your tithes, offerings and special gifts to God and give them into His storehouse where you know that God's will and work is done according to His direction and where there is 100 percent obedience to His Word!

10. Do I have any unpaid vows and pledges that I need to fulfill?

Read: Ecclesiastes 5:4-5 Judges 11:30-31 Acts 5:1-11

ACTION: Vows are made to God, not man. They are voluntary. God does not require us to make vows or pledges. However, when an individual makes a vow, he binds himself to do whatever he promised. If he is slack in paying his vows or if he fails to pay them, it is sin and he is cut off from the flow of God's blessings.

Today, our churches are full of Christians who live in financial bondage because they made pledges to God which they have not paid. Instead of reaping God's blessings, they live under a "closed heaven." As long as their pledges remain unfilled, it is considered sin in God's eyes.

Could it be that you live under a "closed heaven" because you made pledges and failed to pay them? If you have any unpaid pledges, repent and ask God to forgive you. Do whatever it takes to get caught up on all your pledges or vows. As you take this step of faith in obeying God, you will begin to see the flow of God's blessings pouring into your life! *"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." (Malachi 3:10)*

Is it possible that many of God's people are robbing Him?

The key to God opening the floodgates of Heaven and releasing His blessing into your life is tied to giving your tithes and offerings.

Your offerings determine the measure that God will use to flow His blessing to you.

In chapter ten are answers to some of the major questions Christians ask

regarding tithing.

Did you know that the practice of tithing did not begin with the giving of the Law?

Under the New Covenant, are Christians still required to give one-tenth of their income as tithes?

Jesus teaching established a new level of giving that is no longer limited to a set formula or dictated by duty. As we give out tithes and offerings, we must give according to the pattern Christ set of unlimited, liberal giving!

Who are the modern-day Levites?

What is God's "Storehouse?" Where should we give our tithes?

I share the answers to these questions and give more of the revelation God has given me concerning tithes that will enable you to rejoice in giving your tithes and offerings and live under an "open heaven" where God's blessings are flooding into you life.

CHAPTER 10

TITHING-ANSWERS TO MAJOR QUESTIONS

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

Malachi 3:10, NIV

QUESTION: Is tithing required under the New Covenant?

ANSWER: One of the major questions many Christians have concerning tithes is whether or not tithing is still required under the New Covenant. Many think that tithing was instituted under the Old Covenant...under the Law...and since we now live under the New Covenant, Christians are no longer required to give their tithes... a tenth of their income...to God.

To answer this question, we must determine when the practice of tithing was first instituted. Tithing is not a man-made ordinance or tradition. It is not a legalistic form or ritual required by the Law. It is an outward expression of the covenant relationship we have with God and it is God's method of pouring out His blessings upon us.

Tithing did not begin with the giving of the Law. God set tithing into order before the Law was given. The practice of giving one-tenth of the produce of the land and of the spoils of war to priests and kings was an ancient and deeply-rooted custom in existence for more than 400 years, long before the time of Moses and the giving of the Law.

Abram gave tithes of the spoils of war that he won over the kings of Sodom and Gomorrah. He recognized Melchizedek as being God's representative and gave him his tithe. *"But this person who has not their Levitical ancestry received tithes from Abraham [himself] and blessed him who possessed the promises [of God*]" *(Hebrews 7:6, TAB)* Jacob made a vow to God that he would give tithes of all that He gave him. (Genesis 28:22)

Later, as part of His covenant with Israel, God required the children of Israel to give the tithe... a tenth...of all they possessed. God considered the tithe as belonging to Him. When they gave their tithes in obedience to Him, the

children of Israel were only giving what already belonged to Him. *"And all the tithe of the land, whether of the seed of the land, or of the fruit of the tree, is the **Lord's:** it is holy unto the **Lord.** " (Leviticus **2730)***

When Jesus established the New Covenant, He did not abolish the practice of tithing. Jesus said, *"Think not that I am come to destroy the law, or the prophets: I am not come to destroy, but to fulfill." (Matthew 5:17)* He confirmed that we must not neglect giving our tithes. He told the Pharisees, *"Woe unto you, scribes and Pharisees, hypocrites! for ye pay tithe of mint and anise and cummin, an have omitted the weightier matters of the law, judgment, mercy, and faith: these ought ye to have done and not to leave the other undone*." *(Matthew 23:23)* He did not reprove nor condemn them for their strict adherence to tithing but for their neglect of the more important matters of the Law...justice, mercy and faithfulness. Jesus said, *"...You should have practiced the latter, without neglecting the former" (Matthew 23:23, NIV)*

Jesus' teaching established a new level of giving which extends beyond the tithe. He taught through His words and actions that our giving must become our lifestyle. He is our pattern for giving. With the ultimate price He paid, we must also be willing to give, not only 10 percent but 100 percent of all that we are and all that we have!

We must not limit our giving to our tithe. We must be willing to give 100 percent of ourselves...our time...our abilities...our finances in fulfilling the will of God upon the earth.

Tithing is still part of our covenant of giving but God desires to take us beyond our current level of giving. Under the New Covenant, our giving to God is no longer limited to a set formula or dictated by duty. When we give our tithes and offerings to Him, we must give according to the pattern Christ set of UNLIMITED, LIBERAL GIVING!

We are not bound by a legalistic approach but give our tithe and offering according to the direction of the Holy Spirit. We give it not out of duty but from our covenant relationship with God. As we do this, God will pour His blessing into our lives in such abundance that, not only will our needs be met but the work of God throughout the world will continue to flourish and His end-time plan will be accomplished.

QUESTION: What is the purpose of our tithes?

ANSWER: God's purpose for the tithes is very clear. God spoke through Malachi, *"Bring ye all the tithes into the storehouse, that there may be meat in mine house..." (Malachi 3:10)* What does this mean?

God planned for there to be a divine sufficiency in the work of the Lord. His purpose for the tithe was to support the Levites who devoted themselves solely to their responsibility in the service of the Tabernacle.

When the children of Israel took possession of the promised land, God did not give any of the land to the Levites for their inheritance. God gave them the tithes of the children of Israel as their inheritance. God said, *"And, behold, I have given the children of Levi all the tenth in Israel for an inheritance, for their service which they serve, even the service of the tabernacle of the congregation" (Numbers 18:21)*

The tithes of the children of Israel were distributed among the Levites and their families for their necessary food and provision so they would not be encumbered or concerned with the cares of providing for themselves or accumulating houses and lands. The tithes of the children of Israel were their only means of support.

From the tithes they received from the children of Israel, they were required to give a tithe of all they received from God as a heave offering to the Lord. God instructed the Levites through Moses, *"...When ye take of the children of Israel the tithes which I have given you from them for your inheritance, then ye shall offer up an heave offering of it for the* ***Lord,*** *even a tenth part of the tithe." (Number 18:26)* This heave offering was to be the very best of all they received. (Numbers 18:29)

After they presented the very best portions to God and gave it to Aaron, the High priest, the remaining portion belonged to them, their families and all their households. God told Moses to tell the Levites, *"And ye shall eat it in every place, ye and your households: for it is your reward for your service in the tabernacle of the congregation" (Numbers 18:31)*

Who are the modern-day Levites?

Ministers within the five-fold ministry who give themselves solely to the work of the ministry, are modern-day Levites. God placed apostles, prophets, evangelists, pastors and teachers within the Body of Christ and gave them the responsibility of building up and bringing the Body of Christ to full maturity. (Ephesians 4:11-14)

Today, God intends that the ministers within the five-fold ministry be supported and undergirded by the members of the Body of Christ through the giving of their tithes and special offerings.

Consistently throughout the Scripture, God's plan was that the Temple or meeting place was built and maintained by offerings and the Levites were

supported through tithes. The atonement offering of one-half shekel for all males, 20 years of age and older, was used for the upkeep of the Tabernacle.

Freewill offerings were used for the building of the Tabernacle in the wilderness, the Temple in Jerusalem, and later for the Temple's restoration.

Our tithes today should be given to support the apostles, prophets, evangelists, pastors and teachers whom God placed within the Body of Christ, and the freewill offerings should be used for the upkeep of our church buildings and the work of God in the nations of the world.

God planned that there be no lack in the House of God! If every member of the Body of Christ were faithful in giving their tithes and offerings, there would be more than enough to fulfill the work of God around the world. We would have the necessary finances now to evangelize the entire world and bring in the final end-time harvest before Christ's return.

QUESTION: What is God's "storehouse?" Where should we give our tithes?

ANSWER: God directed the children of Israel to bring their tithes to the place where He would establish His name. Moses told the people,

*"But unto the place which the **Lord** your God shall choose out of all your tribes to put his name there, even unto his habitation shall ye seek, and thither thou shalt come: And thither ye shall bring your burnt offerings, and your sacrifices, and your tithes, and heave offerings of your hand, and your vows, and your freewill offerings, and the firstlings of your herds and of your flocks*."

Deuteronomy 12:5-6

The children of Israel were not allowed to eat their tithe wherever they chose. They were required to eat it, along with their household and the Levites, at the place God directed in the House of the Lord. (Deuteronomy 6:17-19)

As they brought their tithes and offerings, God wanted them to rejoice before Him in His sacred presence over the abundance that He had poured into their lives.

God said, *"Bring ye all the tithes into the storehouse, that there may be meat in mine house..." (Malachi 3:10)* The storehouse was comprised of special storerooms or treasuries which had been built in the House of God where they stored the tithes that the children of Israel brought to present to God. Every year, they brought their tithes, along with their firstfruits and offerings to the House of God. Out of this storehouse, the tithes were given to the Levites.

The teaching that is prevalent today within the Body of Christ is that the local church is the "storehouse" and that members are to limit giving of their

tithes to their local church. In reality, the local church is only a part of God's "storehouse." The purpose of the tithes is to support the five-fold ministry...apostles, prophets, evangelists, pastors and teachers who have given themselves totally to the ministry of building the Body of Christ around the world.

God's "storehouse" today is not just a single church, nor a particular denomination, but the overall work of God throughout the world. The storehouse is the total work of the Kingdom. God never intended the tithes to stay within a local body of believers so that they could consume it only for the needs of the local congregation. There is not one Scripture where God ever gave the tithes to the local synagogue. God does not intend local churches to get "fat" from their tithes but that the church sow part of it into the work of God in other areas of ministry.

God held the individual responsible for the distribution of the tithes. When they had obeyed God fully regarding the tithes THEN they were able to ask God's blessings to be released upon them. Moses instructed the children of Israel:

"When you have finished setting aside a tenth of all your produce in the third year, the year of the tithe, you shall give it to the Levite, the alien, the fatherless and the widow, so that they may eat in your towns and be satisfied. Then say to the ***Lord*** *your God: "I have removed from my house the sacred portion and have given it to the Levite, the alien, the fatherless and the widow, according to all you commanded. L have not turned aside from your commands nor have I forgotten any of them. I have not eaten any of the sacred portion while I was in mourning, nor have I removed any of it while I was unclean, nor have I offered any of it to the dead. I have obeyed the* ***Lord*** *my God; I have done everything you commanded me. Look down from heaven, your holy dwelling place, and bless your people Israel and the land you have given us as you promised on oath to our forefathers, a land flowing with mild and honey."*

Deuteronomy 26:12-15, NIV

God expects you to pray and seek His direction regarding where He wants you to give your tithes. Once you receive His direction and so as He directs you by His Spirit, you can clearly say to God, "I have obeyed your voice. I gave what you asked me to give where you asked me to give." Then, you can look up to heaven and ask God to RELEASE HIS SUPERNATURAL INCREASE! After you have obeyed Him,THEN you can call for the blessing God promised as a result of your being obedient in giving you tithe and offerings.

When you act in obedience to God, it sets in motion a chain of events which causes God's promises to happen!

The bottom line is: you must be led and directed by God's Spirit as you give your tithes into His "storehouse" to support the five-fold ministry He established. "God's storehouse" includes all ministries where the Word of God is preached in a demonstration of power, souls are continually being won into the Kingdom of God and people are healed and delivered by the power of God!

QUESTION: Do we give our tithes on our gross or net income?

ANSWER: To answer this question, we must first have a breakthrough in our understanding regarding the type of giving God expects us to practice today!

During Jesus' ministry, He demonstrated and taught a new level of UNLIMITED LIBERAL giving which far exceeds the tithes. The tenth of our income...of all that God gives us...already belongs to Him. Under the New Covenant, we must not be limited to giving just our tithe. We must follow the example Christ set for our giving.

All that we are and all that we possess belongs to God. All our finances should be dedicated and consecrated to Him and we must be willing to be led and directed by His Spirit in our giving. What we give is no longer dictated by a legalistic approach or formula but by the direction of the Holy Spirit.

The children of Israel were directed to give tithes OF ALL THEY POSSESSED...all their crops, all the fruit of their trees all their livestock! Today, God expects us to give tithes of ALL He has given us. I believe this involves giving a tenth off the top of all our income!

When God's people receive a fresh revelation concerning their finances and the UNLIMITED, LIBERAL GIVING God wants us to practice, they will no longer be concerned with how much they are required to give but will give freely and liberally as a result of their relationship with Almighty God as their Source of Total Supply!

QUESTION: Can we give something besides money for our tithes?

ANSWER: There are many Christians who think by giving their time and devoting their talents to the work of God they have given their tithes. With the establishment of the New Covenant, God expects us to give 100 percent of all that we are and all that we have! The apostle Paul told the Romans, *"I beseech you therefore, brethren, by the mercies of God, that ye present your bodies a living sacrifice, holy, acceptable unto God, which is your reasonable service." (Romans 12:1)*

Giving 100 percent of ourselves...our time...our abilities...our finances to

God is our REASONABLE SERVICE! Giving your time is not a substitute for giving the tenth of your income and does not negate your responsibility for giving your tithes.

QUESTION: When we fail to give our tithes and offerings to God, is it sin?

ANSWER: God considers the tithe... a tenth of all that he gave us...as belonging to Him. Moses told the children of Israel, *"And all the tithe of the land, whether of the seed of the land, or of the fruit of the tree, is the **Lord's** it is holy unto the **Lord.** " (Leviticus 27-30**)***

When we give our tithes, we actually give the Lord's tithe. It belongs to Him and we are only giving what is His.

When we withhold or fail to give God tithes, we are ROBBING Him! God asked the children of Israel, *"Will a man rob God? Yet ye have robbed me. But ye say, Wherein have we robbed thee? In tithes and offerings. Ye are cursed with a curse: for ye have robbed me, even this whole nation*." *(Malachi 3:8-9)*

Now, let me ask you a question. Is it a sin to steal something that does not belong to you? Yes! But what about stealing from God what rightfully belongs to Him? Yes, it is sin, and when we fail to give our tithes, we are disobedient to Him. God said, *"Bring ye all the tithes into the storehouse..." (Malachi 3:10) God's Word teaches us, "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)*

Before the majority of Christians filling our churches today experience a financial breakthrough wherein they receive God's promised blessings, they must repent for withholding their tithes! Many live in financial bondage because they have not been faithful and obedient in giving God their tithes. God is saying to the Church, as He said to the children of Israel, *"...Return unto me, and I will return unto you, saith the LORD of hosts..." (Malachi 3**:7**)*

If every born-again child of God was faithful in giving his or her tithes according to God's plan that he revealed to us through the Word, there would be no lack! If every Spirit-filled, on-fire Christian gave the way God intended us to give, we would have an abundance to fulfill His work of bringing in a harvest of souls in this end-time hour!

If you have been withholding your tithes and offerings, repent and ask God's forgiveness. Then, regardless of the financial circumstances you face, start giving God your tithes and offerings. As you take this step of faith, believe God to break the bondage of debt from you life, open the windows of heaven and

pour out His supernatural increase until there is not enough room for you to receive it!

The apostle Paul said, *"Now this I say, he who sows sparingly shall also reap sparingly; and he who sows bountifully shall also reap bountifully. Let each one do just as he has purposed in his heart; not grudgingly or under compulsion; for God loves a cheerful giver. And God is able to make all grace abound to you, that always having all sufficiency in everything, you may have an abundance for every good deed;" (II Corinthians 9:6-8, NAS).*

God's Word is clear! As you faithfully give your tithes and offerings to God, in accordance with His Word, you will have His DIVINE SUFFICIENCY!

The tithe opens the windows of heaven. Your offerings determine the measure that God will use to flow His blessing to you through the open windows of heaven!

A FINAL WORD

Currently, many nations of the world are reeling under economic crises. As hundreds of thousands lose their jobs, oil prices soar and businesses are forced into bankruptcy because of power shortages and the escalating cost of utilities, people are fearful of the future and do not know what to do.

Perplexity...

Confusion...

Instability...

Fear abounds.

Regardless of how Wall Street and the stock markets around the world continue to fluctuate up and down, God has clearly revealed in His Word that there is an end-time financial shaking coming.

It will go beyond the natural.

Man will do everything possible to find solutions - to no avail.

Nothing will stop it because it will be God's end-time judgment upon the world!

In this book, I have shared revelation truths that will enable you to be strong and immovable regardless of the financial problems and crises you may face. God wants you to enter a new dimension of His miracle provision whereby you are continually drawing from His unlimited supply.

Do not place this book on a shelf where it will just gather dust and you will forget what I have shared with you. Read it again and again. Ask God to speak to you as you read it and begin to apply this revelation in your life.

Raise the level of your faith and begin to sow seed, giving as God directs you and believe God's blessings will be released in every area of your life.

OPEN YOUR HEART

*"...Believe in the **Lord** your God, so shall ye be established; believe his prophets, so shall ye prosper."*

II Chronicles 20:20

Friends, in this book I have attached a special financial breakthrough envelope. Take it in your hands right now! Hold it! Look at it! It will do no good to read the truths in this book and not act while the Word is fresh.

In this hour, God is releasing an end-time financial anointing. To receive it, you must sow for it. In other words, believe it and take a step of faith to receive

it.



Covenant with God for your end time financial covering. God said *"Do not harm the oil and the wine."* (Revelation 6:6 AMP) Look at the challenge on the envelope.

"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

Here is what the Holy Spirit is asking me to ask you:

1. Place a gift of finances in the special enclosed envelope to literally help bring Jesus back. (Matthew 24:14) Sow in this land - this good ministry. This is part of the key to this end-time financial breakthrough. Where do you give your money? The land you sow it in will determine the extent that you receive back from God.

2. Send it today! Do not procrastinate! Do not delay! The faster you put your faith to work - the faster you will begin to receive your end-time financial anointing.

Remember, it is the anointing that breaks every yoke. "And it shall come to pass in that day, that his burden shall be taken away from off thy shoulder, and his yoke from off thy neck, and the yoke shall be destroyed because of the anointing." (Isaiah 10:27)

As you sow to bring Jesus back, you will receive an end-time financial anointing that will break every financial bondage and hindrance you have.

"BELOVED, I WISH ABOVE ALL THINGS THAT THOU MAYEST PROSPER AND BE IN HEALTH, EVEN AS THY SOUL PROSPERETH."

I *JOHN 1:2*

GOD WILL RELEASE AN END-TIME FINANCIAL ANOINTING INTO YOUR LIFE!

A PROPHETIC LOOK AT THE CURRENT FINANCIAL CRISIS THAT SENT SHOCKWAVES AROUND THE WORLD AND A WARNING CONCERNING A COMING END-TIME WORLD-WIDE ECONOMIC SHAKING THAT WILL THROW THE ENTIRE WORLD INTO A STATE OF GREAT FINANCIAL PERPLEXITY.

NOTHING WILL BE ABLE TO STOP IT AND THERE WILL BE NO SOLUTION OUTSIDE OF WHAT YOU READ AND RECEIVE IN THIS BOOK.

- **As the world's economy continues to crumble, God intends for you to draw from His strong arm of provision.**
- **God will supernaturally intervene on your behalf and will supply your need.**
- **He will satisfy you, not according to the world's resources, but according to His unlimited resources.**
- **Are you ready for God to break the bondage of debt and release His end time financial anointing into**

your life?



RECEIVE GOD'S FINANCIAL DELIVERANCE AND SUPERNATURAL PROVISION

Sod has called, anointed and sent Morris Cerullo as a irophet and apostle to the nations. For more than ifty-three years God has used him to release prophetic

MORRIS CERULLO messa9es over people and nations and to strengthen *President Morris cemi/o* and prepare the Church to fulfill His purposes in this *World evangelism* end time hour.

God has given Dr. Cerullo a timely, prophetic word concerning an end-time financial anointing He is releasing upon the Church. One of the biggest yokes of bondage in the Body of Christ today is the bondage of debt. Receive this prophetic word and a financial anointing that will break the bondage of debt in your life.

In the midst of worldwide financial crisis, God's

supernatural provision will be upon His people as a witness of His mighty power!

JABEZ' PRAYER

"...Oh, that you would bless me and enlarge my territory! Let your hand be with me, and keep me from harm so that I will be free from pain." Am God granted his **request.**

1 Chronicles 4:10, NIV