

3: Covered Benefits & Asset Protection

COVERED BENEFITS & SCHEDULE OF PROTECTION

Policy Clause 3.1: Heavenly Windows & Supernatural Overflow Benefit
Policy Clause 3.2: Sovereign Health & Marrow Regeneration Coverage (**Proverbs 3:7-8**)
Policy Clause 3.3: Wall Street-Proof Asset Protection & Divine Watchman Guarantee
Policy Guarantor: Jehovah Jireh (The Lord Who Provides & Preserves)

3.1: Heavenly Windows & Supernatural Overflow Benefit

A. Definition of Covenant Overflow

When an insured covenant holder fulfils 2.1 by returning the Firstfruits Tithe (10%) to the local storehouse, the Sovereign Underwriter activates the *Heavenly Windows Provision*. This benefit does not function by arithmetic addition or natural salary increases; it operates through *supernatural multiplication, divine opportunities, and net-breaking favour*.

Supernatural Overflow Benefit Matrix	
Covenant Input (Firstfruits)	Covenant Benefit Output
10% Tithe Returned to Storehouse	Windows of Heaven Opened
Unlocks Sovereign Favor & Ideas	Outpouring Beyond Capacity (Malachi 3)
Sowing Bountifully in Faith	Good Measure, Pressed Down (Luke 6)

MALACHI 3:10 "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."

LUKE 6:38 "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 5:4-7 "Now when he had left speaking, he said unto Simon, Launch out into the deep, and let down your nets for a draught. And Simon answering said unto him, Master, we have toiled all the night, and have taken nothing: nevertheless at thy word I will let down the net. And when they had this done, they enclosed a great multitude of fishes: and their net brake. And they beckoned unto their partners, which were in the other ship, that they should come and help them. And they came, and filled both the ships, so that they began to sink."

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"Bring ye all your tithings into My storehouse, saith the Lord... And prove Me wherein saith God, that if I'll not open the windows of Heaven and pour out a blessing that you would not have room enough to receive it. I challenge any man or woman that's not a tithe payer to accept that."

When you open the windows of heaven through tithing, God doesn't just give you a raise at work He gives you divine wisdom, contracts, and opportunities that you could never earn by working 80 hours a week.

Peter worked all night by human effort and caught zero. But when he obeyed the Word of the Lord, he got a net-breaking, boat-sinking catch.

Giving with understanding releases *the law of overflow*. You don't give to get rich out of greed; you return God's portion because you have revelation that kingdom investment yields eternal dividends. God guarantees that what you give will return to you pressed down, shaken together, and running over." The law of overflow says that what consistently fills you will eventually flow out of you and affect those around you.

3.2: Sovereign Health & Marrow Regeneration Coverage

A. Biological & Spiritual Health Mechanism

Policy coverage extends beyond material wealth to encompass complete *physical immunity, mental peace, and cellular restoration*.

Under **Proverbs 3:7-8**, fearing the Lord and honouring Him with Firstfruits activates a biological promise: health to the navel and marrow to the bones.

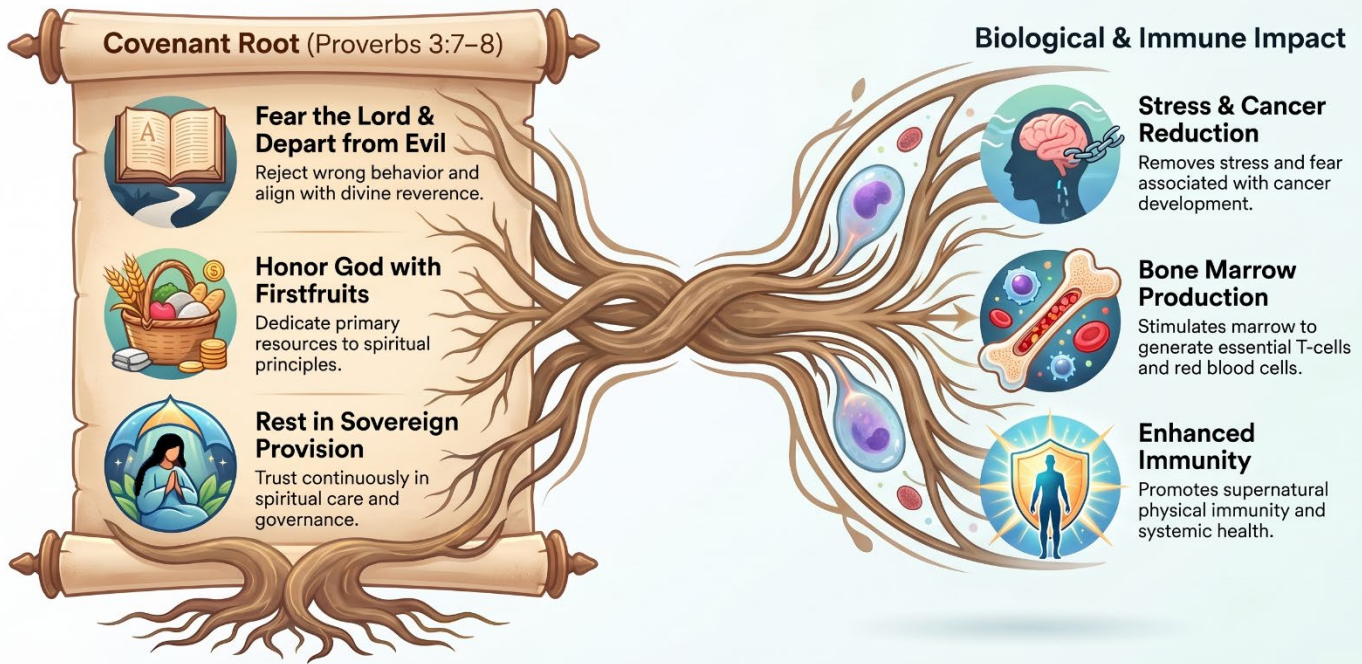
PROVERBS 3:7-8 *"Be not wise in thine own eyes: fear the LORD, and depart from evil. It shall be health to thy navel, and marrow to thy bones."*

Proverbs 3:7-8 explicitly links financial submission to physical health: 'It shall be health to thy navel, and marrow to thy bones.'

What does bone marrow do? Medical science proves that bone marrow creates red blood cells and T-cells that actively fight disease, infection, and cancer in your body. When you trust God with your finances instead of stressing and working 80 hours a week, you remove anxiety from your life. Fear and stress shut down your immune system and cause disease.

Divine Health Code:

Connecting Spiritual Roots to Biological Impact



But fearing the Lord and honouring Him gives you mental peace and regenerates your bone marrow to fight off sickness." Biologically, bone marrow is the factory of the body that produces red blood cells and T-cells (white blood cells that identify and destroy cancer cells and infectious pathogens). By removing financial anxiety, fear, and overwork, the covenant preserves the nervous system and optimizes immune function.

EXODUS 23:25 *"And ye shall serve the LORD your God, and he shall bless thy bread, and thy water; and I will take sickness away from the midst of thee."*

PSALMS 103:2-3 *"Bless the LORD, O my soul, and forget not all his benefits: Who forgiveth all thine iniquities; who healeth all thy diseases;"*

When a man walks in obedience to God's Word, God takes care of his physical body, his family, and his home.

3.3: Wall Street-Proof Asset Protection & Divine Watchman Guarantee

A. Immunity Against Economic Crises

Worldly investments are subject to market volatility, inflation, currency devaluations, and corporate bankruptcies. Covenant wealth under 3.3 is backed by a *Divine Watchman* (**Malachi 3:11**) that prohibits external predators, economic crashes, or thieves from consuming the insured holder's assets.

MALACHI 3:11 "And I will rebuke the devourer for your sakes, and he shall not destroy the fruits of your ground; neither shall your vine cast her fruit before the time in the field, saith the LORD of hosts."

A "*hedge of protection*" is a biblical expression that asks God to surround a person, family, ministry, home, or situation with His divine protection and care. The phrase comes primarily from **Job 1:10**, where Satan acknowledges God's protection over Job:

"Have You not made a hedge around him, around his household, and around all that he has on every side?" (NKJV)

The image is that of a protective fence or barrier surrounding something valuable, keeping danger out and providing safety within.

When believers pray for a hedge of protection, they are asking God to:

- Guard them from physical harm and danger.
- Protect them from spiritual attacks and temptation.
- Provide wisdom to avoid harmful situations.
- Watch over their families, homes, and possessions.
- Preserve their faith and relationship with God.

Importantly, a hedge of protection is not viewed as a magical shield. It is an expression of trust in God's sovereign care and protection.

PSALM 91:1-4 "He shall cover you with His feathers, and under His wings you shall take refuge."

PSALM 121:7-8 "The Lord shall preserve you from all evil; He shall preserve your soul."

2 THESSALONIANS 3:3 "But the Lord is faithful, who will establish you and guard you from the evil one."

PSALM 34:7 "The angel of the Lord encamps all around those who fear Him, and delivers them."

A hedge of protection is not only *protection from danger*; it can also be *protection through guidance and correction*. In **Hosea 2:6**, God "hedges" a person's path with thorns to keep them from wandering away from Him. Sometimes God's protective hedge keeps danger out; other times it keeps us from going where we should not go. In that sense, a biblical hedge of protection is God's loving boundary around our lives, preserving us, directing us, and drawing us closer to Him.

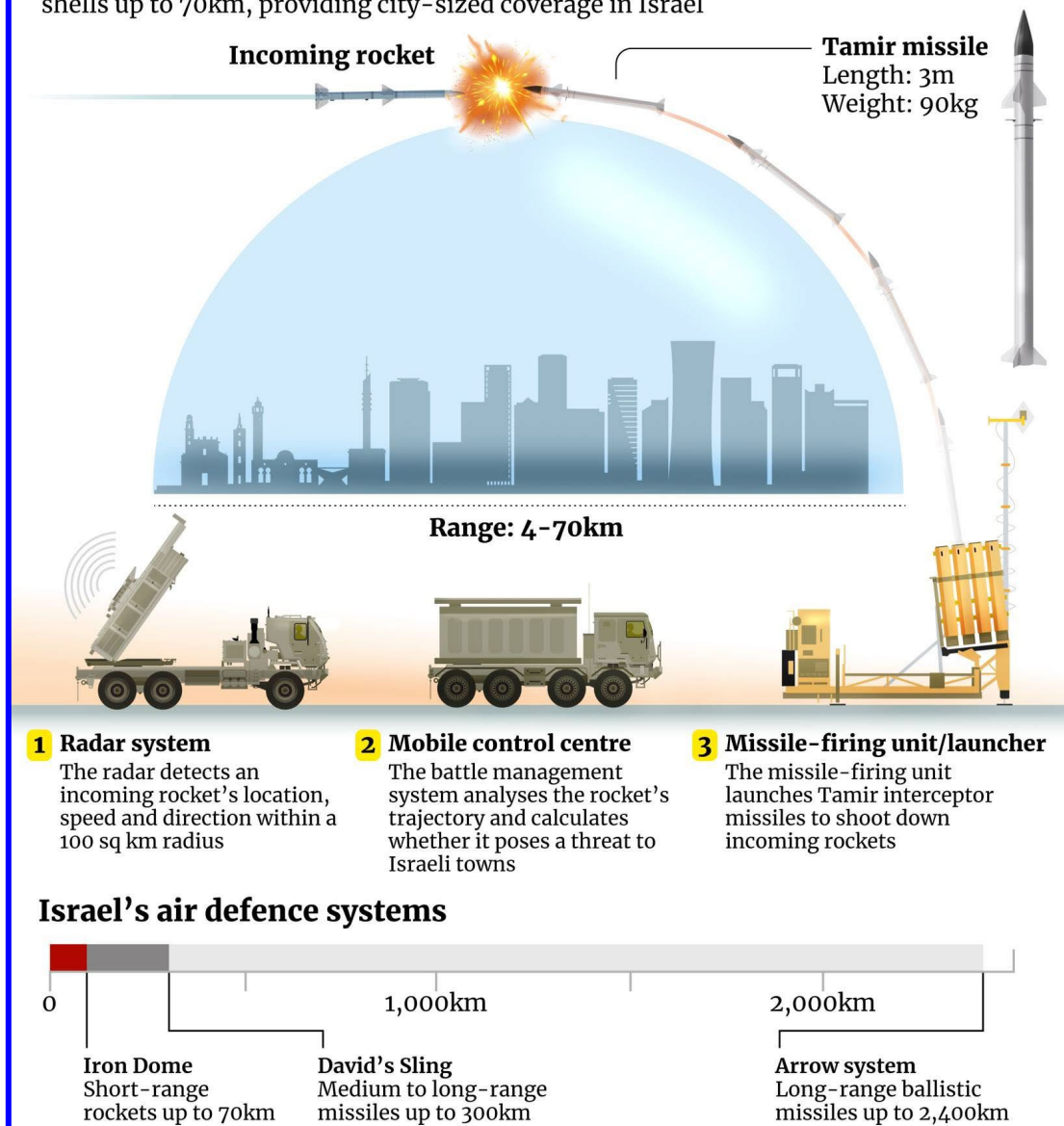
MATTHEW 6:19-21 "Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal: But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal: For where your treasure is, there will your heart be also."

"When God blesses a man and that man honours God with his substance, God places a hedge around that man's house and around everything he possesses."

Malachi 3:11 is God's insurance policy over your wealth. If God blesses you with wealth because you honour Him with Firstfruits, He places a Watchman over it. Wall Street could crash tomorrow, inflation could run rampant, banks could fail your money is safe because God has rebuked the devourer for your sake. The thief can break into a bank, but he cannot touch covenant wealth protected by Jehovah. This is why Abraham, Job, and Joseph of Arimathea were wealthy and secure their assets were anchored in the kingdom of God.

Israel's Iron Dome Air Defence System

The Iron Dome is a mobile system that intercepts short-range rockets and artillery shells up to 70km, providing city-sized coverage in Israel



Scriptural Meaning of "God's Hedge"

- *The Protective Wall around the Believer:* The concept of a divine hedge originates in the Book of Job, where Satan complained that he could not harm Job because Almighty God had placed a protective "hedge" or wall around Job, his household, his family, and all his property.
- *Boundaries Set Against Satan:* Although God allowed Satan to test Job by touching his outer material possessions, God established an absolute limit on Satan's reach ("*Don't you take his life*"). Satan cannot cross God's specified boundary, just as the ocean cannot cross its appointed shoreline.

The Word of God and the Holy Spirit as the Spiritual Wall

- *Fortified Behind the Word:* God's ordained method to hedge His believers from spiritual ruin, disease, and the enemy is *His unadulterated Word*. In Eden, God fortified Adam and Eve behind the wall of His spoken commandment. When Eve listened to Satan's intellectual reasoning, she stepped out from behind the Word and breached the hedge.
- *The "Heavy Voltage" of the Holy Spirit:* When a believer abides strictly behind the Word of God, the Holy Spirit acts like a powerful barrier. When Satan attempted to tempt Jesus in the wilderness, Jesus remained behind the written Word ("*It is written*"), causing the enemy to hit a heavy "voltage" that singed his wings and forced him to flee.

Tithing and How God Rebukes the Devourer

The Scriptural Covenant (Malachi 3:8-11): Scripturally, tithing is intimately linked with God's promise to protect the believer's substance from destruction. In **Malachi 3:8-11**, God declares that withholding tithes and offerings is robbing God, bringing a financial curse. Conversely, when a believer brings their tithe into God's storehouse, God promises: "*I will rebuke the devourer for your sakes, and he shall not destroy the fruits of your ground; neither shall your vine cast her fruit before the time in the field, saith the Lord of hosts*".

The Devourer Defined: The "devourer" represents Satanic destruction, spirits of loss, disease, decay, or ruin meant to devour a believer's life, family, and earnings.

An Obligation and Commandment:

Paying tithes (a tenth of one's increase) is not an optional suggestion or a legalistic bribe; it is a binding obligation and commandment for every Christian in both the Old and New Testaments.

By obeying this commandment, the believer honours God's storehouse order, activating God's covenant promise to rebuke the devourer.

Personal Testimonies from William Marrion Branham

Brother Branham made direct statements regarding the duty of tithing, the challenge of **Malachi 3**, and God's absolute faithfulness to protect and bless the tithe-payer.

- *On the Duty of Tithing:*
 - "Tithing is right. Every Christian is duty bound to pay tithe." *"I do believe that every Christian is obligated to pay tithings because it is a commandment of the Lord. 'And blessed are they that do all His commandments, that they might have a right to enter into the Life, the Tree of Life.'"* "Every Christian should pay tithes. That's right. It should be done."
- *On God's Challenge in Malachi 3:*
 - "Bring all your tithe and offerings into My storehouse and prove Me... if I will not open up the windows of heaven and pour out a blessing that there'll not be room enough to receive. That's a challenge to any individual." "I challenge any man or woman that's not a tithe payer to accept that."
- *On the Absolute Guarantee of God's Blessing:*
 - "I have never seen in my life, that any man or a woman, that if you only make one dollar a week, will bring the ten cents of that money and put it into your storehouse, your church where you come, if God don't bless that, call me a hypocrite. Yes, sir. That's a challenge to anybody."

His Personal Testimony of Tithing in Poverty:

Brother Branham shared how he personally put tithing to the test during times of extreme poverty, hunger, and sickness in his family: *"I would like to give you a personal testimony of how that I was even hungry, and my mother and them hungry, and my daddy sick, but I took my tithes out first and give it to God, and you ought to see what happened."*

Throughout his life and ministry, he maintained strict tithing from his wages and church salary, testifying that paying tithes is one of God's proven pathways to receiving divine protection and blessing.

Scriptural Storehouse Protocol for Tithes

To ensure that the tithe remains holy and fully effective under God's promise, specific protocols must be observed:

- *Destination of the Tithe:* The tithe belongs strictly to God and must be brought into His "storehouse" the local church where the believer receives their spiritual food and Word. It is used to support the pastor or minister so they can live by the Gospel.

- *Separation from General Charity*: Tithes cannot be diverted to personal charity or given directly to needy individuals. Brother Branham stated: "I know people take their tithes and give them to a widow woman. That's wrong. If you've got anything to give the widow woman, give her, but don't give her God's money. *That's not yours in the first place. That's God's.*"
- Personal charity must be given out of one's own remaining funds, while God's tenth remains reserved for His storehouse.
- *Separation from Building Funds*: Building funds and property maintenance are handled through separate freewill offerings and pledges, keeping the storehouse tithe distinct for ministerial support.

Christ as the Ultimate Fortress and Refuge

- *Insufficiency of Human Defences*: Man-made fallout shelters, financial accumulation, or human organizations offer no true defence against coming ruin.
- *The Mighty Tower*: The believer's true refuge and defence is Jesus Christ and His Word. As the Scripture confirms: "**The Name of the Lord is a mighty tower: the righteous run into it and are safe**".

Staying behind the Word and walking in full obedience including faithful stewardship in tithes and offerings places the believer directly under God's unshakeable hedge of protection.

In the sermons of William Marrion Branham, paying tithes and offerings is presented as a fundamental scriptural obligation for every believer. Citing **Malachi 3** and **Hebrews 7**, Brother Branham emphasizes that a tenth of one's increase belongs strictly to God's storehouse. He addresses the concept of unfaithfulness, coercion, and improper handling of tithes and offerings across several accounts, testimonies, and biblical illustrations:

- *False Preachers Who Threaten Farmers with Crop Failure*
 - *The High-Pressure Tactics*: Brother Branham strongly condemned evangelists and ministers who used high-pressure fundraising or false threats to force people to give money.
 - *The Threat of Destroyed Crops*: He recalled instances where preachers stood before audiences for hours, telling farmers: "Now, the Lord is going to send a storm through here and tear up your farms if you don't put in a couple of hundred dollars" or claiming their crops would burn up if they did not give fifty dollars a night.

- *Brother Branham's Rebuke*: He declared that these fear-based threats were a lie and of the Devil. He stated that he would rather lay on his stomach, drink branch water, eat soda crackers, and starve before he would ever use such high-pressure tactics or threaten people to get money.
- The Story of the Mexican Brother and Ricky's Doctor Bill
 - *Bringing Tithes in Need*: Brother Branham told the story of a poor Mexican brother who brought his tithes to him during a time of difficulty.
 - *Re-directing the Money to the Doctor*: Knowing the family's poverty and that the brother's son, Ricky, had an outstanding medical debt, Brother Branham told him: *"I can't receive that... put them on Ricky's bill"*.
 - *The Miraculous Cancellation*: When the Mexican father went to the doctor's office to pay the bill with his tithe money, the doctor looked at the records and told him: *"You don't owe me nothing... That's a great phenomena... you don't owe me one penny"*.
 - *Returning the Tithe*: The Mexican brother brought the money back to Brother Branham, testifying that the Lord told him Brother Branham was supposed to take it. Reminded of Jesus watching the poor widow put her last three pennies into the treasury, Brother Branham accepted the tithe and dedicated it to foreign mission work.
- Misdirecting God's Tithe: Giving Storehouse Money to Personal Charity
 - *Giving Tithes to Widows is Scripturally Wrong*: Brother Branham frequently corrected believers who were unfaithful to God's storehouse order by taking their tithes and giving them directly to poor widows or personal charitable causes. He stated: *"I know people take their tithes and give them to a widow woman. That's wrong. If you've got anything to give the widow woman, give her, but don't give her God's money. That's not yours in the first place. That's God's"*.
 - *The 25-Cent Loaf of Bread Illustration*: He illustrated this with a simple parable: If a person gives someone twenty-five cents and sends them downtown to buy a loaf of bread, and that messenger meets someone needy on the street and gives them the twenty-five cents, the messenger gave away money that did not belong to them.

- *The Proper Order*: If a believer wants to help a widow or a poor person, they must give out of their own remaining money; God's tithe must go exclusively into the storehouse to support the minister and the preaching of the Gospel.
- Brother Branham's Personal Testimony: Paying Tithes Before Personal Debts
 - *Overwhelming Medical Debt*: Brother Branham shared a personal testimony from his youth after recovering from a severe illness that left him owing about \$2,000 in hospital bills and \$300 to \$400 for medicine to a pharmacist named Mr. Mason.
 - *Setting the Priority*: When he went to Mr. Mason to discuss a payment plan, Brother Branham laid down his strict spiritual protocol: "*First thing, Mr. Mason, as my duty to God, I owe Him my tithes. I want to pay Him my tithings, first. And... my next duty is pay my debts*".
 - *Faithfulness Rewarded*: Even though he was physically weak and helping support a large family of ten children, he paid God His tithe first out of every wage and then paid twenty-five cents at a time toward his store bill until every debt was completely cleared.
- The Consequence of Stealing God's Devoted Goods: The Story of Achan
 - *Taking the Forbidden Spoils*: Brother Branham referenced the biblical story of Achan in Joshua 7 to demonstrate what happens when someone is unfaithful with that which is consecrated to God.
 - *Loss of Life and Divine Protection*: When Israel conquered Jericho, Achan secretly stole a garment and silver from the spoils that belonged to God's treasury. Because one man stepped out of line and stole God's property, God's protective presence left Israel, causing sixteen men to lose their lives in battle at Ai before the hidden sin was uncovered and dealt with.
- The Rich Fool and the Failure of Material Riches
 - *Increased Goods without Spiritual Riches*: Brother Branham often referred to the parable of the Rich Fool, whose fields brought forth abundantly until he had to tear down his barns and build larger ones.

- *Sweeping Crumbs to Lazarus:* Though he stayed a member of the church and occasionally swept a few crumbs or threw a minor offering to the poor beggar Lazarus at his gate, he remained completely unfaithful to God's spiritual calling.
- *The Final Payoff:* When his payoff day came and God required his soul, his vast material wealth could not save him, and he woke up in torment because he accumulated worldly goods while remaining bankrupt toward God.

Refusing to Spend God's Tithes on Sinful Uses

- *Encounter with a Former Bank President:* While walking down the street, Brother Branham was approached by a man who had once been a respected bank president but had fallen into severe alcoholism. The man asked Brother Branham for a quarter to buy another drink. Brother Branham refused to give him money for alcohol, explaining: "I'm a minister of the Gospel. What money I have comes from tithings from God's people. Therefore, I could not give you money to drink. I will buy you a sandwich, cup of coffee, or something...". He maintained that money brought as tithes by God's people is holy and can never be used to finance sin or worldly indulgences.



The Covenant Policy: Covered Benefits & Divine Asset Protection



Policy Guarantor: Jehovah Jireh

All benefits and asset protection schedules are backed and guaranteed by Jehovah Jireh, the Lord Who Provides and Preserves.

Covenant Activation via Firstfruits



Returning the 10% Firstfruits Tithe to the local Storehouse activates sovereign favour, supernatural multiplication, and divine protection.

Sovereign Favor

Supernatural Multiplication

Divine Protection

Clause 3.1: Heavenly Windows & Supernatural Overflow Benefit

Multiplication Over Natural Addition
Covenant overflow does not operate by natural salary increases or bureaucratic additions, but through divine opportunities, wisdom, contracts and not-breaking favour.



The Obedience of Simon Peter (Luke 5)

After waiting all night by human effort and failing, Peter obeyed the Word of the Lord and received a bountiful, net-breaking harvest.

Malachi 3:10 Challenge

God challenges believers to bring all tithes into the storehouses and prove if He will not open the windows of heaven and pour out an uncontainable blessing.

Covenant Input (Firstfruits)

Tithe Returned to the Storehouse

Unlocks Sovereign Favour & Ideas

Sowing Bountifully In Faith

Blessings unlocked

Windows of Heaven Opened

Outpouring Beyond Capacity (Malachi 3)

Good Measure, Pressed Down (Luke 6)

Clause 3.2: Sovereign Health & Marrow Regeneration Coverage

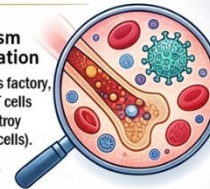
Physical Immunity Linked to Financial Submission

Proverbs 3:79 clearly links fearing the Lord and honouring Him with substances, with biological health in the navel and marrow in the bones.



Biological Mechanism of Marrow Regeneration

Bone marrow acts as the body's factory, producing red blood cells and T cells (immune cells that actively destroy disease, infection, and cancer cells).



Removal of Stress and Financial Anxiety

Trusting God with finances removes fear and the need to work extra hours (80 hour weeks (causing stress)). It preserves the nervous system & optimizes immune function.

Clause 3.3: Wall Street-Proof Asset Protection & Divine Watchman Guarantee

Rebuking the Devourer (Malachi 3:11)

God places a Divine Watchman over Covenant Wealth to prohibit external predators, economic crashes, inflation, or thieves from consuming assets



The Biblical "Hedge of Protection" (Job 1:10)

A divine barrier surrounding a Believer's person, family, ministry, and property, keeping danger out while preserving faith and providing safety within.



Kingdom Wealth vs. Worldly Volatility

Worldly investments are subject to market fluctuations & currency devaluation, whereas covenant wealth is anchored in the unshakable Kingdom of God.



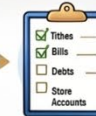
Scriptural Storehouse Protocol & Guidelines

Destination: The Local Storehouse



Strict Separation from General Charity

Tithes cannot be diverted to personal charity or widows; charitable giving must come out of the believer's remaining 60%, not God's 10%.



Priority Order of Finances

Believers are instructed to pay God's tithe that before paying personal debts, bills, or store accounts, collecting divine blessing even during times of lack.

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Divine Covenant Protection: God's Asset Protection Policy

Core Policy Provisions



Supernatural Financial Overflow (Clause 3.1)

Returning the 10% tithe opens heavenly windows, unlocking divine opportunities beyond human capacity.



Sovereign Biological Immunity (Clause 3.2)

Financial trust removes stress, optimizing bone marrow function to generate disease-fighting T-cells.



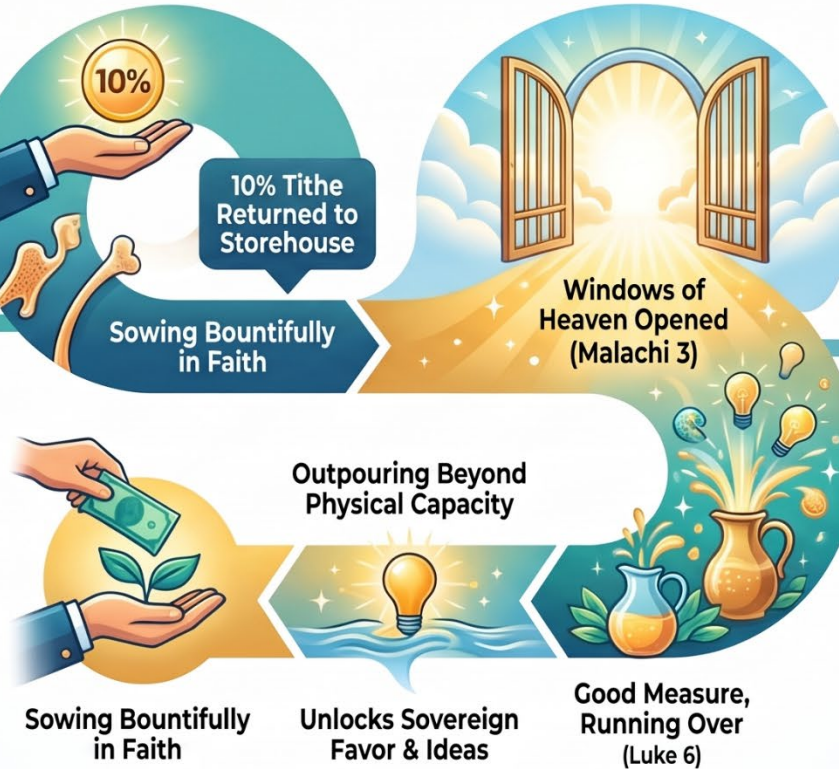
Wall Street-Proof Asset Security (Clause 3.3)

Assets are backed by a Divine Watchman that rebukes economic predators and market crashes.

Covenant Input (Firstfruits)



Covenant Benefit Output



Storehouse Protocols & Guarantees



Strict Destination Protocol

Tithes belong strictly to the local storehouse and cannot be diverted to personal charity.



The Divine Hedge Guarantee

Faithfulness places an unbreachable wall around the believer's household, faith, and property.



First-Priority Payment Rule

Tithes must be set aside first before personal debts or expenses are paid.

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