



Faith is a Contract

Like an Insurance Policy.

The Bible is a written contract between God and You.

How the New Agreement works for you.

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Tony Egar

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BUSHFIRE VICTIMS NOT INSURED.

This is an article from a newspaper in Australia 2020.

“Should uninsured bushfire victims receive donated or government money to rebuild their homes?

Is it fair for government or donated money to rebuild uninsured homes, given that it leaves little incentive for homeowners to insure their homes in future?

Close to 2000 homes have been destroyed by the Victorian bushfires, and fires are still burning.

It is suspected that while many of these homes were insured against fire, a large minority were not.

Bush fires in Victoria were estimated to have totally destroyed 1800 homes, and fires continue to burn.

30 percent of destroyed properties had no insurance and others are underinsured.

The Victorian Bushfire Appeal Fund has raised over \$200 million but there is disagreement over whether, Fund money should be used to help uninsured people whose homes have been destroyed or damaged:

“Why would you pay insurance premiums for 15 years when you know the bloke next door (without insurance) is going to get his home rebuilt to the same standard or higher?”

After the long droughts of recent times, many rural residents no doubt have trouble making ends meet. Property insurance may be a lower priority than putting food on the table and keeping the family vehicle running.

It seems unreasonable to think that because they took the risk of non-insurance, they are entitled to nothing at all.

Of course, people whose homes were burned out still own the block of land on which the home once stood. But they probably hope for better than just an army surplus tent to erect among the ashes.”

ARE YOU INSURED?

If you are a Christian, the answer is yes.

This is a short Bible study about your contract with God.

Called, the new agreement.

Introduction:

This is an idea that I have taken from my book called.

How To Be Rich in Faith.

I have selected two chapters from that book and used them to provide some teaching on the subject of the new agreement.

Using the words Jesus said at the last supper.

Luke 22: 20

At the last supper Jesus took the cup, saying,

“this cup is the new agreement in my blood”.

The Bible often uses the word covenant to refer to an agreement.

In this short book I am going to use the words:

Covenant.

Agreement.

Contract.

Policy.

In our normal daily lives, we do not use the word covenant very often.

We use the word agreement, contract or policy.

Chapter 1

This is a very short teaching on the different contracts that are in the Bible.

We all know about Adam and Eve.

Their contract was about not eating the fruit from a certain tree.

God made contracts with Noah, Abraham and many other people.

Here is the contract that God gave Moses.

One of the great contract stories is in Exodus 12.

Moses calls all the men and instructs them to select a lamb without defect.

They are to kill the lamb and eat it as a meal.

They are also told to get the lambs blood and sprinkle it on the tops and sides of the doorframes of their houses.

Then they and their families are to stay in the house overnight while the destroyer kills all the first-born of Egypt.

The most obvious benefit of this contract is... it provides protection.

God had instructed them through Moses to use the blood of the lamb for their protection and their children's protection.

Moses gave them another instruction.

The Israelites did as Moses instructed and asked the Egyptians for articles of silver and gold and for clothing. The Lord had made the Egyptians favourably disposed toward the people, and they gave them what they asked for; so they plundered the Egyptians.

[Exodus 12:35,36]

Immediately after these families applied the contract, they found themselves in a wealthy place.

Chapter 2

Here is another contract that God made.
He spoke to Abraham and said:

“I am God Almighty; walk before me faithfully and be blameless.

Then I will make my covenant between me and you and will greatly increase your numbers.”

[Genesis 17:1,2]

I always translate covenant for the word agreement, it just helps me understand things in a more modern way.

We see that Abraham has received “good news”.

His numbers are going to greatly increase.

Then God announces the “not so good news”.

You are to undergo circumcision, and it will be the sign of the agreement between me and you.

[Genesis 17:11]

For the rest of his life Abraham was going to wear a mark on his body that would remind him and his wife of God’s agreement.

Abraham was going to become a very important and influential man; these were serious promises and God made sure they were received in a serious way.

Here is another benefit of your contract with God.

One of the legal things that changed when you were saved was your citizenship.

“But our citizenship is in heaven.”

[Philippians 3:20]

I am reading a book about a man who is developing electric cars in America.

Elon Musk was born in South Africa, the son a Canadian-born mother and a South African father.

He moved to Canada after obtaining Canadian citizenship through his Canadian-born mother.

This man wanted to get to America because that was where the technology boom was happening in Silicon Valley, California.

His first step in his journey was to get Canadian citizenship and he was able to do this because he had a legal right.

His mother was Canadian born.

You and I became citizens of Heaven when we were born again.

This citizenship gives you some benefits that a non-Christian doesn't have.

Hebrews chapter 10 and verses 19 to 22 invite us to come into God's presence with boldness and confidence.

Here is the key statement that applies to every citizen of heaven.

"Therefore, brothers and sisters, we have confidence to enter the Most Holy Place by the blood of Jesus, having our hearts sprinkled to cleanse us from a guilty conscience."

You can enter God's presence with confidence.

And that is your legal right because you have a contract with God.

Chapter 3

This is chapter 6 from my book called:

How To Be Rich in Faith.

We have just been smashed! It's nearly five months since Lorna and I started our journey. Our routine fell over and our personal circumstances took a turn for the worse.

Nothing serious, but enough to blow us off course.

A financial, emotional and relational storm has just belted us.

That's life!

It happens to everyone and I bet it happens to everyone who sets out on any sort of self-improvement course.

We left Katherine in 1984 and went to live in Adelaide.

I worked as a sales representative selling commercial chemicals.

It was a good job but the pay wasn't great.

I looked around for another job in the same industry and was rewarded for my efforts.

My new job was high paying with a brand new company car.

My wife thought I was clever; she was going to find out just how clever I was.

It was the day before Christmas, I had been in my new job for three months, and my sales weren't as high as we had planned.

Thank goodness my employment agreement was for a six month trial.

I had another three months to turn things around.

Just an hour before I was to leave the office for my Christmas holidays in my brand new company car, my boss said he would like to chat.

"Tony, you are fired, please hand over the keys to the car," he said.

I couldn't believe it; my contract had three months to go before they could legally do that.

Eventually I took them to the Industrial Relations Court and they were charged with unfair dismissal.

My court case was successful for one reason.

It was written in my contract that I had a six month

trial period.

They couldn't fire me after three months.

The boss of the company had to write me a cheque for damages.

I learnt a big lesson about written agreements, these matter in court and they matter in life.

Chapter 4

The biggest understanding that has happened to me as I read the Bible is.

That in amongst all the stories, and all the miracles, and all the personalities, there is one outstanding factor.

The central issue about the words I am reading is that the Bible contains a legal document called the New Agreement.

Luke 22: 20

At the last supper Jesus took the cup, saying *“this cup is the new agreement in my blood, which is poured out for you.”*

Suddenly I was seeing legal agreements wherever I looked.

Agreements to buy a house, marriage agreements, insurance agreements, they were everywhere.

This was a very topical subject because we had just been through a large flood in Brisbane and the most

important document people had was their insurance policy.

People caught in the Brisbane floods; whose insurance policy was unclear about whether they were covered for flood... had a lot of stress.

There were two groups in the Brisbane floods, one with insurance policies in which they were completely covered and those with policies that didn't cover them at all.

One group was going to have their house fully restored as new.

The second group with faulty policies would only get their houses rebuilt by their own effort and their own funds.

The group with good flood policies had access to the wealth and resources of their insurance companies. The faulty policies brought bad news.

The message was that you were on your own, your house is destroyed, and it is not going to be rebuilt or renewed or restored by the insurance companies.

When you drive through the suburbs where the floods hit you can tell who had a good policy and who didn't.

Where you find the good insurance policies, you find activity and hope and houses being rebuilt.

You see tradesmen, builders, painters; you see lots of people and it looks like a building revival.

But drive down the street where there are property owners with faulty insurance policies, you will find inactivity, despair, anger, frustration, no builders and no progress.

It looks depressing and it is.

Romans 8 tells us, the same Spirit who raised Christ from the dead lives in you and will give life to your mortal body.

The reason for this is...you have a policy document with God himself that we call the New Agreement.

The price has been paid which is the blood of Jesus; the agreement was initiated at the last supper and then carried out on the cross before the courts of heaven. This makes it a heavenly legal document written down for us in the Bible.

The Holy Spirit raised, rebuilt and restored Jesus.

And gave Him a brand new glorified body.

If the Holy Spirit can do that for Jesus, can't He also do a similar thing for us?

And if it is written that He will give life to our mortal body.

Doesn't that mean that as a Christians, as sons and daughters of the living God, we have a policy document that covers more than flood.

Doesn't it cover us for every sickness and disease that tries to ravage our house, our body, the temple of the Holy Spirit?

We have a policy that brings good news; it has words that give us life, we have the same builder that rebuilt Jesus.

He was ravaged by the flood of judgment that washed across him on the cross and left him dead in a tomb. Raising Jesus from the dead was accomplished by the Holy Spirit.

Well, if He lives in us, won't He repair, restore and rebuild us physically, emotionally, financially and spiritually?

People in Brisbane found that their insurance policies were intended to help them.

But in the end they were not designed to help in their particular set of circumstances.

They were protected from fire, storm, theft and accidents but not flooding caused by a rising river. A few simple words changed people's lives and either lifted them up or threw them down. Some will financially never recover. The lucky ones get a second chance in life.

Chapter 5

This is chapter 18 from my book called:

“How To Be Rich in Faith.”

I have mentioned before that as I am reading the New Testament it is becoming obvious that the central action is the cross but the central theme is the new agreement.

Luke 22:20

In the same way after the supper he took the cup, saying, this cup is the new agreement in my blood, which is poured out for you.

Our daily lives are built on many examples of a written agreement.

Your driver's licence is a written agreement between you and the Government and police to allow you to drive a car on the road.

If you live on a farm you don't have to get anyone's permission to drive on the roads that are on your private property.

If you are a son or daughter growing up on your

parent's farm, you have to get their permission, but it is not written down, it is a verbal agreement.

The Bible is made up of many verbal agreements that God made with different people at different times and situations.

Adam and Eve had a verbal agreement with God not to eat the fruit from the tree of knowledge.

They broke this agreement and paid the penalty.

Our driver's licence works the same; if we speed or drink drive, we also pay the penalty. Even on your parent's farm there are penalties even if they didn't write down the rules, those rules are still there.

Some rules are unspoken because your parents think that you have inherited their common sense.

When you are fifteen years old you haven't inherited anyone's common sense.

On our farm I was allowed to ride the motorbike and drive the new four-wheel drive.

My Father never ever said to me "Tony, don't knock over a tree with the 4WD!"

He never mentioned trees and driving in the same sentence.

There was a large old dead gumtree in one of our

paddocks; it was rotten at the bottom.

It was about 30 feet high.

I drove up to it and gave it a nudge to knock it over.

Why not? It was dead. It would fall over easily.

I was right it did fall over easily.

I was trying to find reverse when it fell onto my father's new four-wheel drive.

It crushed the front of the vehicle and part of the roof.

Suddenly I realized I had broken a rule that I never knew was there.

It was not written; it was not spoken but it sure existed.

Here is the good news.

My father had car insurance.

What a relief.

Chapter 6

When Moses came along God decided to write down every rule and law that existed.

Moses wrote down spoken rules and unspoken rules so everyone would be quite clear about what was expected of them.

We call them the law and the commandments.

The old agreement under Moses works like this.

“If you behave you will receive.”

The new agreement under Jesus changed all that, it says

“If you believe you will receive.”

The old agreement under Moses depended on how hard you worked.

Paul sums it up in Galatians 3:10,

all who rely on observing the law are under a curse, for it is written; “Cursed is everyone who does not continue to do everything written in the book of the Law.”

The new agreement under Jesus depends on believing.

John 6: 28-29

“What must we do to do the works God requires?”

Jesus answered, “The work of God is this; to believe in the one he has sent! “

I have mentioned earlier that the floods that happened to Brisbane tore people's lives apart. Most people had an insurance policy; the problem was that a lot of the insurance policies did not cover people for flooding.

Or if they did cover them for flooding, it was storm water flooding or river flooding; not both.

Some people were flooded because water backed up in the storm water pipes and others just by the river rising.

What was confusing for the people was the insurance companies used different measurements to decide what was storm water and what was the river causing the flood. There were a number of people who just weren't covered for flooding at all.

Now the insurance companies have brought out new policies.

These new policies (new agreements) cover all flooding however it happens.

Everyone gets the same policy so that there is certainty.

I received a notice from my insurance company telling me that I am covered for flooding.

I live on a hill, miles from any river or storm water problem.

It's impossible for my house to flood. There was such bad publicity for these companies because of the Brisbane floods that they have now gone to the extreme.

Under the Law of Moses people were never sure whether they had been good enough. People never knew whether they worked hard enough for long enough.

There was a problem with doubt and uncertainty.

Hebrews 8:7

For if there had been nothing wrong with the first covenant (agreement), no place would have been sought for another.

If the insurance agreements had worked perfectly when Brisbane was flooded the companies would not have introduced new policies.

But they didn't work; a lot of people's lives were ruined.

So now we all have new insurance policies; these new policies are better than the old ones because they are based on better promises.

They promise that if your house is destroyed by any flood of any type, your house will be repaired, renewed and restored.

Guess what? You will be revived; you won't be depressed and stressed as you were before.

Job 36:16

He is wooing you from the jaws of distress to a spacious place free from restriction.

Chapter 7

The new agreement that Jesus has given us is superior to the old agreement Moses gave us, because it is based on better promises.

Moses - Only behave.

Jesus - Only believe.

John 1: 17

For the law came through Moses, grace and truth came through Jesus.

Here's the downside of the new insurance policy, they are a lot more expensive.

It makes sense doesn't it?

The more you pay the better the result.

Now here is an unwritten law that we all believe.

“You pay for quality!”

“Nothing comes cheap!”

When Moses proclaimed every commandment of the law, he used the blood of animals. When Jesus speaks to his disciples at the last supper he says;

“This cup is the new agreement in my blood.”

You have an insurance policy with God himself.
His son, the Lord Jesus Christ came to earth to organise it and bring it to pass through his death on the cross.
He shed His blood to pay the price for this new agreement.

Isaiah NKJ 59:19b

When the enemy comes in like a flood, the spirit of the Lord will lift up a standard against him.

If there are floods in Brisbane again, the people will be able to face those floods in faith instead of fear.
Because everyone knows that their insurance policy covers them for flood.

We have the same assurance and certainty because we also have a legal document, recognised by the courts of heaven.

A legal policy organised by Jesus himself.

A policy document paid for by Jesus in his own blood.

A few years ago, the glass in our shower cracked. It is a special laminated glass and is expensive to replace.

I had not read my house insurance policy before, because we had never used it to claim anything. As I started to read the document, I saw these words, "Glass shower doors are covered in this policy."

Instantly my attitude changed.

My shower door was replaced for free.

If earthly policy documents work like that, how much more should policy documents that are organised from heaven work?

If you were reading your earthly insurance policy and came across these words.

“Your insurance company will supply all your needs.”

You would think what a great company, what a great attitude.

How much happier should we be when we open the Bible and read these words.

Philippians 4:19

And my God will meet all your needs according to His glorious riches in Christ Jesus.

Chapter 8

The floods in Brisbane happened in 2011.

Now in 2020... Australia has experienced large bushfires.

A lot of people in country areas lost their houses.

Recently some of them were being interviewed on T.V.

The big question was?

“ARE YOU INSURED?”

Do you have fire insurance?

Do you have a contract?

Many of these people did not have an insurance policy.

They were living in tents on their property next to their burnt house.

They could not afford to rebuild.

They were financially ruined.

Other people did have fire insurance.

They also were living in tents or caravans.

But the big difference was..!!

Their houses were being rebuilt by the insurance company.

Their clothes and washing machines were being replaced with brand new clothes and washing machines.

Their contracts had these words written down.

NEW FOR OLD..!!

New house, new carpets, new curtains.

Everything was going to be brand new.

These people were living in tents.

But their faith was in their insurance contracts.

Their lives were going to be happy again.

Yes, outwardly they had wasted away...their houses were burnt.

But inwardly they were being renewed, day by day.

Because the builders were being organised.

Their new house was being prepared.

Soon the building would start.

So, their minds were fixed on their contract.

They knew that a new house was on the way.

Chapter 9

When we celebrate communion, we are encouraged to remember Jesus and his death.

1 Corinthians 11.

The Lord Jesus, on the night he was betrayed, took bread, and when he had given thanks, he broke it and said, "This is my body, which is for you; do this in remembrance of me."

In the same way, after supper he took the cup, saying, "This cup is the new covenant in my blood; do this, whenever you drink it, in remembrance of me."

Then we are encouraged to do this in a respectful attitude.

So then, whoever eats the bread or drinks the cup of the Lord in an unworthy manner will be guilty of sinning against the body and blood of the Lord.

Everyone ought to examine themselves before they eat of the bread and drink from the cup.

After we remember Jesus and his death, we then examine our hearts.

This is how we take communion.

I would like to recommend that you then take time to remember one more thing.

Remember that at communion you are celebrating a contract called the new agreement.

This contract contains all the promises of God in the New Testament.

Outwardly you may be wasting away.

But if you remember this contract called the new agreement.

Inwardly faith will rise up in your heart.

Because you have fixed your eyes on what is invisible. Your contract.

2 Corinthians 4:16

Therefore, we do not lose heart.

Though outwardly we are wasting away,

yet inwardly we are being renewed day by day.

So, we fix our eyes not on what is seen, but on what is unseen, since what is seen is temporary, but what is unseen is eternal.

Let me ask you a question.

ARE YOU INSURED?

If you are a Christian, then the answer is YES..!!

Chapter 10

At the moment I am reading a book about a young British couple who are travelling around India by motorbike.

They purchased brand new bikes because they wanted a full warranty and mechanical assistance.

The roads are a bit rough for motorbikes, so this young couple wanted to make sure they would be looked after if the bikes had any mechanical problems.

They took a year to finish their travels and the bikes did have a lot of mechanical breakdowns.

But every time they needed help all they needed to do was get their mobile phones out and ring the motorbike mechanic.

These mechanics were quickly on the scene and they fixed every problem this young couple had.

They had broken gearboxes and broken chains and flat tyres.

No matter what the problem was...it was always fixable.

Their warranty didn't cover wear and tear, but it did cover them for many of the things that happened to

them.

Christians are sometimes surprised to learn that they have a guarantee.

Here is a verse that mentions a guarantee.

His presence [the Holy Spirit] within us is God's guarantee.

[Ephesians 1:14]

We have a guarantee backed up by the Holy Spirit.

Guess what? The "GREAT MECHANIC" lives within you.

And he can give life to your mortal body.

Here is another verse that mentions a guarantee.

Makes Jesus the guarantee.

[Hebrews 7:22]

The New Agreement promises us a new life.

Here are two verses to support that promise.

You were taught, with regard to your former way of life, to put off your old self.

[Ephesians 4:22]

And to put on the new self.

[Ephesians 4:24]

Let me explain these promises.

Basically...we are promised a brand new life.

And Jesus and the Holy Spirit will guarantee our new life.

Just like the motorbikes...they were new and new things often have a guarantee.

It is the same with our new Christian lives...we are given new lives and God guarantees to fix up all the broken areas of our lives.

He promises to protect us.

He promises to provide for us.

And He promises to heal us and prosper us.

The key that makes it work is faith.

When the young couple travelling around India had a problem with their motorbike, they had to communicate with the service department.

They got on the phone and asked for help.

But this is the interesting thing to notice.

They were not asking for a favour...they were asking for their legal rights.

They had a warranty and they knew what that warranty covered.

They were asking the service department to do what the warranty promised.

The warranty promised to fix the motorbike and make it new again.

God's guarantee has better promises than a motorcycle warranty.

Look at this scripture.

The new agreement that Jesus passes on to us from God contains far more wonderful promises.

[Hebrews 8:6]

And guess who the mechanics are in God's kingdom...angels of course.

Are not all angels ministering spirits sent to serve those who will inherit salvation?

[Hebrews 1:14]

Chapter 11

Because you are now sons or daughters of the living God...you are heirs.

You have an inheritance and that means you are entitled to expect heavens help.

Entitlement is not always a popular attitude.

People worry about this word because it can lead to pride.

But we need to separate a good sense of entitlement from a bad sense of entitlement.

If you think you deserve a reward, you can fall into the trap of thinking more highly of yourself than you should.

But God has created a way... to get us over into a good realm of entitlement without pride being a problem.

God has designed our salvation experience.

He is the master craftsman.

He knows that humans suffer from the temptation of pride.

So he chose to give us everything and asked us to do the smallest thing a human can do.

He asked us to say "Yes".

When we receive everything just by saying YES...we don't feel proud at all.

We feel humbled because God gave us so much and we gave him so little.

That is why Christians don't suffer from a wrong sense of entitlement.

The problem we have is...we are hesitant to believe it could be that easy.

We have this inner urge...to try and earn our salvation. Or at least earn some of the blessings associated with our salvation.

But we cannot earn anything by our self-effort.

Christians learn things... they don't earn things.

You need to learn about the benefits of the New Agreement.

Instead of earning... the benefits of the New Agreement.

When something in your life breaks...you need knowledge...not effort.

Then Heaven can send the mechanics [Angels].

With the spare parts [provision]...to fix your problem.

All you have to do is communicate with God about the problem.

Do not be anxious about anything, but in every situation, by prayer and petition, with thanksgiving, present your requests to God.

[Philippians 4:6]

After letting Heaven know exactly what the problem is. Then you get your New Agreement out and read the appropriate verse.

Here is a promise from God to you.

And my God will meet all your needs according to the riches of his glory in Christ Jesus.

[Philippians 4:19]

Your guarantee promises to meet all your needs.

Now that is a life-changing promise.

The warranty from God includes...wear and tear.

It also includes problems caused by driver error.

You won't get that in a normal human warranty.

The warranty from heaven will always be superior.

Believe it...receive it...mix your faith with it.

Trust God from the bottom of your heart.

Don't try to figure out everything on your own.

Listen for God's voice in everything you do and everywhere you go.

He's the one who will keep you on track.

[Proverbs 4:5,6]

Christians have insurance.

Christians have a warranty.

Christians have a guarantee.

You received this when you were saved.

You accepted Jesus as your Lord and Saviour.

You said "YES".

Because you are a child of God.

You inherited all the benefits of the New Agreement.

Written by Tony Egar

Thank you for taking the time to read this devotional.

If you would like to share with us; please go to our website and leave a message.

God Bless from Tony and Lorna

<https://tonyegar.com/>

If you have time to write a review, that would be great!