

How I Quit Tithing and Got Out of Debt

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For more than 30 years, my wife and I tithed regularly. I can't say that we were perfect but there were very few lapses in those 30 years where we gave less than ten-percent. For the most part, in the 30 years, we were faithful to pay a tithe and to occasionally give offerings and alms in support of the poor above the tithe. Nevertheless, as we raised our family during those three decades, we accumulated some financial debt that never seemed to go away no matter how faithful we were to tithe and give above the tithe. Honestly, I cannot remember a single testimony of financial increase coming from tithing. In contrast, I have many testimonies of giving an offering by the leading of the Holy Spirit and something unusual involving money would happen quickly thereafter. Likewise, I have many stories to tell of supernatural financial blessing from the three seasons in my life where God required me to give away everything.

In 1999, I was traveling regularly in ministry and was a tithing participant in a large fellowship of believers near where I lived at the time. My wife also worked as a registered nurse. We faithfully tithed and gave offerings to this fellowship and had a good relationship with the leadership. However, I felt that the Lord indicated to me in the winter of 1999 that I should not give any longer to this fellowship. I was not clear why the Lord had restrained me.

A few months later, early in 2000, I had a very specific divine dream that indicated to me that I must leave this fellowship because the leadership was on a negative path very different from where Christ was taking me. At the time, all the details of the dream did not make sense to me. Just a few days after the dream, the fellowship made a surprise change of leadership and the details of the divine dream began to come to pass. However, I did not cease going to this fellowship because of the new leadership but because of the dream. In obedience to the revelation contained in the dream, I left this fellowship quietly without any recrimination of the leadership or justification of myself for leaving. This fellowship of believers actually had some very fine individuals leading it. However, within a short time the dream was fulfilled in that the new leadership had created a situation in which the majority of the people left.

A few weeks after the dream, my wife and I began a search for a new place of fellowship. We understood that as believers in Christ that biblically we are already members of every group of believers. However, we felt the need to be committed specifically to a group of believers who would be committed to us. However, finding a fellowship of believers with strongly similar values was difficult, particularly since I was traveling on weekends. This is a common problem with displaced itinerate

ministers. It is often difficult for maturing believers who have functioning ministries to fit themselves into an existing organization. Often, doctrinal differences and suspicion of intentions of “sheep stealing” may emerge for an already fruitful ministry. It may take much longer for a functioning ministry to be trusted by a Church organization than the average Christian that does not function in ministry experiences.

As we searched for a new fellowship to commit to, we continued to give. We gave offerings at churches where we attended during this season but didn't tithe. This was partly because we saw the tithe as a special kind of commitment to a church and we had not found a place to commit in that fashion. We accepted at that time the Malachi Chapter 3 tithing teaching that presents a single church that you commit to as your “store house”. It took us about a year to finally determine where we should commit but by that time something else had drawn my attention.

During that year we did not tithe for the first time in 30 years. We gave offerings in various places as prompted by the Holy Spirit. Our giving all together for the year was somewhat less than ten-percent of our income. In that first year of not tithing, we saw a dramatic increase in my traveling ministry income. It was the greatest one-year increase in income that we had ever seen in our lives. My income quadrupled without me working any harder or receiving donations. We were completely out of debt in this first year that we didn't tithe!

This was exactly opposite of what I had been taught about tithing. Additionally, my wife, an ICU nurse, received a generous raise in her pay that came unexpectedly through very unusual circumstances. It was clearly a blessing from God. We also experienced fewer expenses than was normal for us. In other words, we greatly prospered financially in the first year that I didn't tithe as a Christian. This got my attention since I had encouraged and taught tithing practically everywhere I had ministered as I traveled. I immediately quit teaching tithing and removed tapes from my inventory that taught it knowing that something was amiss in my understanding. I began to realize that there were some important things that I didn't understand that my new financial experience was pointing to. However, I was working on a second book on the subject of healing so I put studying tithing on hold.

After completing the other book, I felt that the Lord told me to study diligently and write on finances. I knew that there were some things that I didn't fully understand and therefore began to study the subject in great detail in the Scriptures. After weeks of general study, I began to seriously study tithing itself. I was greatly surprised and somewhat dismayed about what I discovered. I determined that the New Testament really didn't really teach that Christians should tithe. I discovered many things that I didn't know about tithing. I came to realize that before this study of tithing that my understanding of tithing was very general and mostly misinformed

by what I had heard and been taught by others. I had glossed over many passages that I thought supported tithing. Now that I understood the details of those passages, I found that they didn't support tithing at all.

Shortly after this, I published 3 books on the subject of New Testament finances. This series of books is called the *Paid in Full* Financial series. The first book, *Radical Trust in God for Finances*, deals with the neglected teaching of Christ about finances. We often only hear in Church a few statements of Christ about money taken out of their context. This focuses on all of what Christ says about finances. The second book is called *Miracles, Money and Motives*. This book is what the Early Church seems to know about finances that the modern church does not seem to know. The third book is called *The Children are Free*. This book goes through the tithing teaching in detail to discover that tithing money or income is not a biblical doctrine.

My new understanding of giving was being formed by what I was discovering in Scripture. Late in March 2001, in prayer I verbally renounced tithing as a partial keeping of the Law and asked God's forgiveness for both practicing legalistic tithing and teaching it. The following Sunday morning, I was not traveling in ministry that Sunday and was attending a local fellowship of believers. I had felt earlier that morning that I should give an offering of \$500 to this ministry and did give it during the worship service. I recognize that this was not a large amount of money but it was what I felt that I should give that Sunday.

The following Monday, I went to my office. I met the owner of the building there and asked him if he could re-rent the space that we had leased, it would be a blessing to me. I had two more years on the lease but we were not using the space because we didn't really need it any longer. To my surprise he said I won't be able to rent it but I will let you out of the lease since you aren't using the space. The rent, which was due that day, was \$500. I quickly made the connection that I had given \$500 Sunday morning and now I was receiving back \$500 on Monday morning, although God was multiplying it 24 times in the next 24 months. The total amount that I still owed on the contract was \$12,000 over the next two years. This happened at the end of the first year that we didn't tithe. From this point forward we simply obeyed the Lord in regard to our giving and became convinced that the Lord was blessing our finances at a new level.

Since that time in 2001, we have not practiced tithing but have practiced generous giving as the Lord has guided. We have many testimonies of seeing a consistent blessing in our finances. We have never retreated back into debt. We have seen our net worth grow dramatically as the Lord has guided me through financial dreams. Dreams have accounted for hundreds of thousands of dollars of increase in our ministry. One dream in particular accounted for an increase of \$800,000 in

our net worth. We often get testimonies from those who have read our books about finances or have listened to our CDs or seen our DVDs on stewardship. Often after ceasing tithing, they come out of debt in an unusual way. We encourage you to study this issue completely if you are still tithing. There are many resources available for that purpose.

Blessings,

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