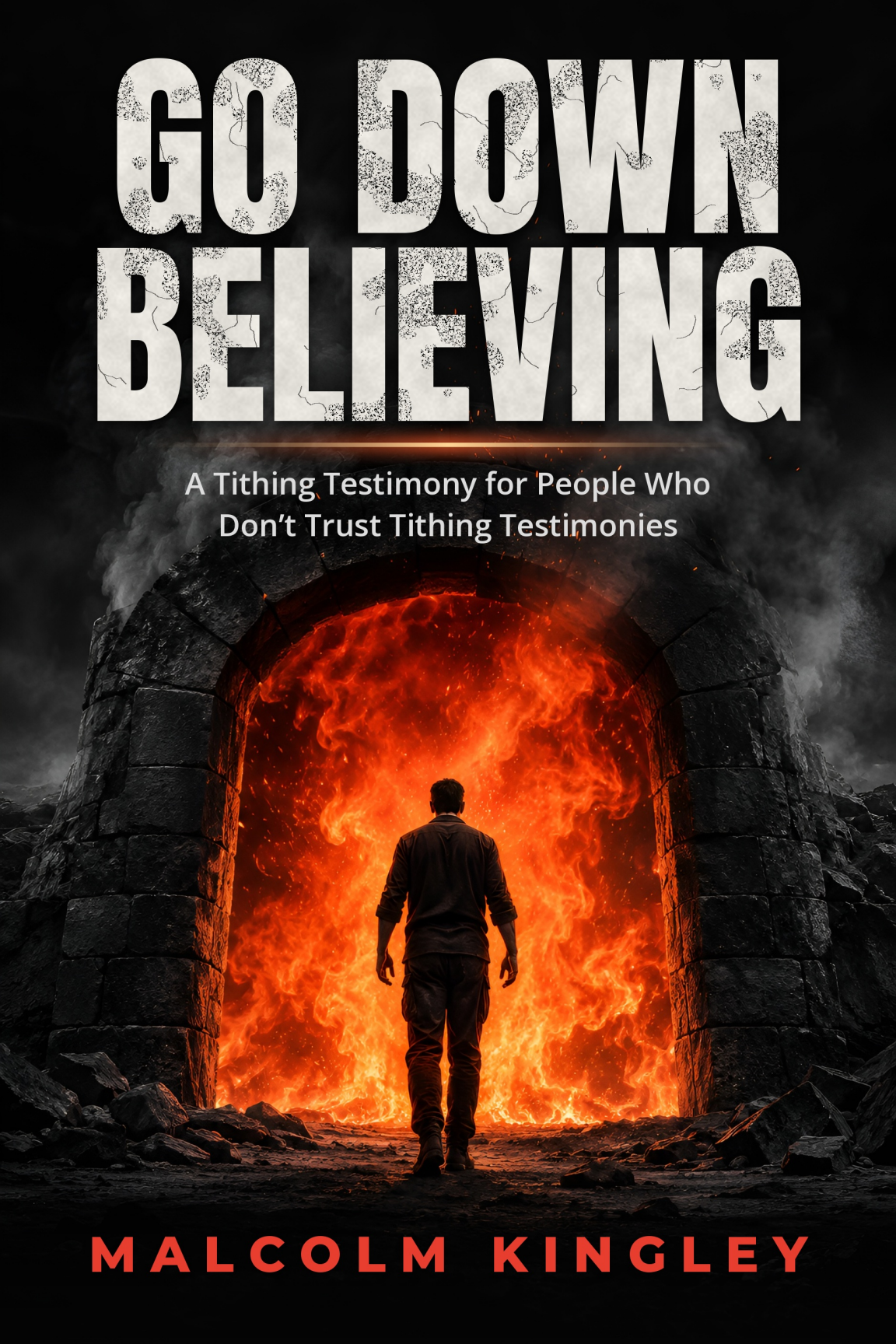
GO DOWN BELIEVING

A Tithing Testimony for People Who Don't Trust Tithing Testimonies



MALCOLM KINGLEY

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A tithing testimony for people who don't trust tithing testimonies.

KINGLEY FOUNDATION

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First edition

KINGLEY FOUNDATION

For my son and my daughters.

Don't ever try to do this life without God. I don't care how smart you think you are. I don't care who you know. None of that matters unless you put God first. If you put God first, all of it becomes beautiful, and God can use it. Without Him, none of it matters.

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“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. And I will rebuke the devourer for your sakes.”

MALACHI 3:10–11

“If it be so, our God whom we serve is able to deliver us from the burning fiery furnace, and he will deliver us out of thine hand, O king. But if not, be it known unto thee, O king, that we will not serve thy gods.”

DANIEL 3:17–18

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A Word Before We Begin

You're probably thinking something like this.

You picked up a book about tithing. Part of you is hoping. And part of you is braced, because you've seen this before. The man on television with the gold watch, asking for your "best seed." The preacher who promised your healing would come this week if you sowed a thousand dollars tonight. Maybe you gave. Maybe nothing happened except your rent was late.

And now here comes another one. A guy with stories about mansions and seven-figure years. *Is he trying to one-up me? Is my money about to pay for his next Rolex?*

Those are fair questions. I'd ask them too. And the devourer is real in your life right now, so you can't afford to be fooled. So before you read a single one of my stories, here are straight answers to the questions you're actually asking.

KINGSLEY FOUNDATION

"Is this a scam?"

There's a simple way to tell, with me or with anybody.

The oldest Christian handbook we have outside the New Testament is called the Didache, which means "the Teaching." It was written around the end of the first century, and it was lost for most of church history until a copy turned up in a library in Constantinople in 1873. It gave the early church a simple test for anyone who came teaching:

> *"But whoever says in the Spirit, Give me money, or something else, you shall not listen to him; but if he tells you to give for others' sake who are in need, let no one judge him."*
>
> DIDACHE 11:12

That's the test. If a teacher says, *Give it to me*, be on guard. If he says, *Give to people in need*, he's on solid ground.

This book is not a fundraiser for me. My ministry has a website, and people can support it if they choose, but I'm not asking you to. I'll tell you exactly where I give, including a ministry that feeds the homeless, and I'll tell you where Scripture points you to give: where you're actually being fed spiritually, and to people who can't feed themselves.

And so we're clear about the order of things: I didn't start a ministry and then start teaching tithing so I could raise money. That's never been what I'm about. I was tithing, as much as I was able to, for more than a decade before I founded the Kingley Foundation in 2018. I started teaching it because I'd already lived it.

The mansion you'll read about came years before the ministry. That was business income, back when I was living for myself. I have never lived in a mansion while doing ministry. The whole time I've been in ministry, I've lived modestly, on purpose. God changed my heart about that, and He did it before I ever stood up to teach.

And nobody sells healing. Jesus never charged for one. The tithe promise in Malachi doesn't even mention healing. If anyone, including me, ever tells you to give to *him* to get your miracle, close the book.

"Who says it's true?"

Not me. This is the most important thing I'll say in this whole book.

My stories don't prove anything. A testimony is a witness, not a proof. Anybody can tell a story. So throughout this book, I'm going to keep three things separate, so you can always tell which one you're reading:

- **What God said.** Scripture, quoted in full, with chapter and verse, so you can open your own Bible and check it. I quote the King James Version.
- **What I believe it means.** My reasoning. When I'm interpreting, I'll tell you I'm interpreting, and I'll show you why.
- **What happened to me.** My story, with the failures left in. It shows you what one man saw when he acted on what God said. It doesn't guarantee what you'll see.

If you only keep one thing from this page, keep this: build on the first one. The other two are only there to help you stand on it.

"Isn't this old news?"

The tithe is older than Moses. Abraham gave one. But the way it usually gets preached today, ten percent of your paycheck, in cash, to an institution, is much younger than the Bible, and it's only part of the picture.

The tithe in Scripture is bigger and stranger than most sermons. It fed a whole tribe that owned no land. Part of it was eaten by the family that gave it, at a feast before the Lord. Every third year, a tithe stayed in your own town for the widow, the orphan, and the stranger. And it sits inside a story about a nation that stopped bringing it, and a God who said, *Prove me.*

I'm going to show it to you the way it's actually written, and some of it you've probably never heard. Then I'll show you why I believe the heart of it still stands today. And you can judge.

KINGSLEY FOUNDATION

"Why should I listen to you?"

I'm not a theologian. I didn't go to seminary. I dropped out of college. I'm not a prophet, either. I'm a teacher, because I've lived it. What I have is more than twenty-five years of putting one promise of God to the test, through some of the best and worst seasons a man can live through.

I've been broke. I've been bedridden. I've sat in a bankruptcy court. I've lived in a bug-infested farmhouse and in a mansion with a movie theater. I've built seven-figure businesses and watched them collapse. I've been poisoned by carbon monoxide in my own home and spent months unable to function.

And I didn't do it perfectly. I walked away from the tithe four times, and I'll tell you every time, and what it cost. A man who has fallen through the floor four times can at least show you where the boards are rotten.

My ex-wife, Sabrina, had a way of summing me up. She said I was Bob from *What About Bob?* and Wallace from *The Man Who Knew Too Little*, rolled into one guy. Both are Bill Murray characters, if you haven't seen them. Bob is so full of fears he has to take baby steps just to get through the day. Wallace stumbles into the middle of an international spy plot, thinks the whole thing is interactive theater, and somehow saves the day while everybody around him stands there with their mouths hanging open.

That's me. Having a panic attack and hitting it out of the park, at the same time. Nobody watching could figure out how I pulled it off. Most days, neither could I.

So how did I pull it off? I didn't. That's God's sense of humor, and you're going to see a lot of it in this book.

WINDSOR FOUNDATION

> *"But God hath chosen the foolish things of the world to confound the wise; and God hath chosen the weak things of the world to confound the things which are mighty."*
>
> 1 CORINTHIANS 1:27

So if you're reading this thinking, *I'm not the type. I'm too scared, too broke, too much of a mess*, good. You're exactly the type. If God could do it with Bob and Wallace, He can do it with you.

I've also written other books, under my old name and this one, that I've since changed my mind about. More on that in Chapter 15. What I've never had to take back is what God did with the tithe.

"Why should I do this?"

Don't do it because I said so. Do it because God said, *Prove me now*, and He's the only one who can back that up.

Now, that promise is no vending machine, and God never handed anybody a contract with a delivery date. What He gave you is an invitation. Put Him first, before the bills get a vote, and then watch what a faithful God does with a faithful heart. That's what I did. This book is what I saw.

KINGDOM FOUNDATION

How this book is built

Part One, The Testimony, is my story. You'll see what the devourer looks like when it's eating a life alive, and what it looks like when God rebukes it.

Part Two, The Law, is what God actually said about provision. What the tithe was in the Bible, what changed, what didn't, and why I believe the promise still stands.

Part Three, The Mind, is where most people lose the blessing, and the simple practices that keep you in faith and keep you clean.

Part Four, The Walk, is about staying in it: real repentance, letting go of yesterday, remembering the stranger at your gate, and settling it once and for all.

At the back you'll find the provision scriptures, every practice on one page, the hard questions people ask about tithing with straight answers, a short history of the tithe, and a few pages for anyone who wants to teach this.

Read with your Bible open. Check me. Argue with me. Then decide.

Much love,

Malcolm

KINGLEY FOUNDATION

PROLOGUE

The Year I Couldn't Show Up

This past year, I couldn't show up for anybody.

For months, I was breathing carbon monoxide in my own home, and I didn't know it. I found out when a repairman looked at my water heater, turned around, and said, *You're lucky to be alive, man.*

Afterward came the worst nervous system sensitization of my life, worse than anything Lyme disease ever did to me. There were stretches when I couldn't function at all. I couldn't work the way I used to. I couldn't be there for the people who counted on me. And I was alone. Isolated, with no community around me.

One day I walked into a ministry called God Connection, by myself. They didn't owe me anything. And they prayed for me.

And I still can't get over this part. That year, the year I could do almost nothing, God prospered me anyway.

I couldn't hustle. I couldn't strategize. I couldn't show up. But every time He put something in my hand, I could still do one thing. I could give Him the first tenth, and tell Him I trusted Him.

And He never stopped. Not once.

I'm not telling you this to impress you. I'm telling you because if God is like that, then whatever you're afraid of about money right now is smaller than it looks. And because you deserve to know how a man can be that sure.

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So let's go back. Way back, to a broke young man in a bookstore who'd read hundreds of books on success and still couldn't make rent. That's where it started.

And at the end, I'll bring you back here, to that ministry that prayed for me, and to the people God put on my heart because of it. In between is everything I learned about a God who has never failed me.

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PART ONE

THE TESTIMONY

What the devourer looks like when it's eating a life alive, and what it looks like when God rebukes it.



CHAPTER ONE

Notes From the Field

“Trust in the LORD with all thine heart; and lean not unto thine own understanding. In all thy ways acknowledge him, and he shall direct thy paths.”

PROVERBS 3:5-6

KINDLEY FOUNDATION

By the time I was twenty-four years old, I had read somewhere between seven hundred and eight hundred books. I was probably the best-read broke guy in Wisconsin.

Not novels. Books on how to make money. How to build a business. Influence and persuasion. Sales. Mindset. Every book I could find that promised to increase my human capital. How can I be better at being me? How can I get the advantage over my competition? How can I do more?

I was smart. I was hungry. I'd built a physique I was proud of. I was hustling harder than anybody I knew.

And I was broke.

Not a little short. Broke. Always running out of money. Always chasing the next hustle. Always coming up short on rent. Never making the car payment on time. Always borrowing from family. Always trying to pull the pieces together just to get through one more day. There was no long-term vision, because the downward pressure was so steep that all I could see was today.

It was tragedy after tragedy. One thing, then the next thing, then the next. Nothing was working out, and it didn't matter what I did. It just kept coming.

And from the outside, you'd never have known it. I had a job with a boss, and every morning the alarm went off and I went and got my latte. Shirt and tie pristine. Hair perfect. Car spotless. I'd hit the coffee shop three times a day, about twenty dollars a day on coffee. That's six hundred bucks a month so I could look like a guy who had six hundred bucks a month. I called it the white-collar corner spot, my daily dopamine fix. I hated that job. I was slaving away so my boss could have his big house and his big cars. And I was pretending life was good, because that's what everybody around me was doing.

KINLEY FOUNDATION

One day at that coffee shop I got to talking with a chubby guy in gym shorts. He was making thirty thousand dollars a month selling cameras and imports online off a few websites. He wore workout clothes every day. He looked like he'd rolled out of bed. I looked like I was running for office. He told me he hated coffee shops. He said the guys driving a new Mercedes and wearing Prada shoes were wannabes, and that real life was freedom, family, and fortune, in that order. Everybody else had it backwards. Fortune first, family squeezed in, and freedom someday.

As he talked, I could feel my tie getting tighter. Here I was, decked out, keeping it a secret that I was broke, and I'm pretty sure he knew. He was the rich one. I was the poor one. He was free, and I wasn't.

By twenty-six, twenty-seven, I was tired. Bone tired. Tired of being broke. Tired of adding to myself and getting nowhere.

I didn't get it yet, but I was living outside of faith. My whole attitude was *I can do it myself, and I'm going to show you.* And the Bible has a word for anything we do outside of faith.

> *"For whatsoever is not of faith is sin."*
>
> ROMANS 14:23

Paul wrote that about food and conscience, but the principle underneath it runs deep: whatever I do that isn't rooted in trust in God misses the mark. By that standard, my whole twenties missed it. I wasn't a bad guy. I was just my own source. I had made myself god over my own life, and the fruit of that was exactly what you'd expect.

Where that came from

I came by that attitude honestly.

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I grew up without my father in the house. I resented him for leaving, and I vowed I would never be like him. My mother was tough on me. I think she saw him in me, and a lot of the time I felt unloved. So I grew up angry, and underneath the anger was a kid who didn't think he was worth much.

So I set out to prove I was somebody. I grew up wanting to be a high school hockey star, and I got there. I played defense as an enforcer. Eventually all that force came back on me. Four concussions. Which might explain a few things in this book. There's a reason I never pushed my own kids into contact sports.

Off the ice, we weren't exactly geniuses either. My buddies A.J. and David and I were three hockey players who wanted tacos, girls, and a car, in roughly that order. None of us had a driver's license. David's dad, Lou, had a car. Lou was also the school principal. You can see where this is going.

Late at night we'd sneak out, push Lou's car out of the driveway, and David would steer it down the street. We wouldn't start it until we were half a block away, so we wouldn't wake up his parents. Criminal masterminds.

It never felt right. We did it anyway. And of course, the night I was the one driving, the cops pulled us over. I had to go to my grandmother, and then to the school principal, and apologize to their faces for taking his car. I don't recommend it.

The next year, when my driver's test came around, Lou jokingly asked if I'd like to borrow his car for the test, seeing how I already had so much experience behind the wheel. I took him up on it. I passed. And David grew up and opened a taco restaurant.

God's got jokes.

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I was lucky enough to be coached by Bob Suter. Different Bob. This one didn't take baby steps. Bob was on the 1980 U.S. Olympic team, the Miracle on Ice team that won the gold. And he saw something I didn't want to see: winning had come too easy for me. My skills were solid, so I slacked off. My goal was too small.

So Bob did something I'd never heard of a coach doing. He scheduled our high school team against a top-ranked select school, a program full of the most elite high school players around.

By the end of the first period, we were down fourteen to one. They put the game on running time. That's hockey's polite way of saying, Let's get these poor kids home before somebody gets hurt. It was a world-class beatdown, and out there I was just average, on a team that looked like a bunch of pond hockey players. My ego got humbled, big time.

Then Bob started a new team and recruited talent at that level, and he invited me to play. *No excuses.* That was his motto. Full speed, every practice, every drill. It took faith for me just to skate with those guys. I had a lot of doubts.

And yes, we played that select school again. This time we beat them.

Bob passed away in 2014, but I still carry what he gave me. A great coach doesn't let you sit on yesterday's wins. The trouble was, off the ice, I didn't want anybody coaching me. I was going to do it myself and show everybody.

KINGSLEY FOUNDATION

The cure on the shelf

One day I'm in a Borders bookstore, wandering through the spirituality section, and I pull a book off the shelf. It's Catherine Ponder's *The Dynamic Laws of Prosperity*. I open it up, and there's this line that hits me square between the eyes. As I remember it, she said that tithing establishes order in mind, body, and affairs, and where order exists, one cannot remain in debt.

So what do you think I said?

I said, *What the heck is tithing? Whatever that is, I need it.* That sounded like my cure right there. Order? I didn't have any. Debt? I was drowning in it.

Around the same time, I was in network marketing, trying to build something on the side of my job. This was back when the internet was still new, and everybody was trying to hustle some opportunity. And there was a man in that industry who came from my own city, Madison, Wisconsin. He'd become a multimillionaire, and he wrote a whole prosperity series. So I grabbed everything he wrote and devoured it.

His story stopped me cold.

He'd started as a dishwasher in a pancake house. His life was being eaten alive. He'd been to jail. He'd been shot. And then somebody taught him about tithing. He said the first time he did it, he threw a couple of bucks down the aisle at church and watched it go, thinking, *That's all I've got.*

A couple of days later, an unexpected refund check showed up in the mail for an overpayment on a utility bill.

And here's the funny part. He said, *I never paid that bill.*

Within five years, that dishwasher was a multimillionaire.

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He talked about the man he'd learned it from, Dr. Mike Murdock, so I went and read Murdock. Then I found Jesse Duplantis and Kenneth Copeland and the rest of the teachers people love to argue about. And all of them were saying the same thing my mentor told me plainly:

There are laws of prosperity. All you have to do is follow the law.

The law. The law. The law. God's law.

What a law does

You need to understand what a law is, because this is the whole foundation of this book.

A law doesn't select. It doesn't wake up one morning and say, *I like Tom, so Tom gets the goods, and I don't really care for Mary, so Mary gets nothing.* A law just functions. It operates the same way for everybody, every time.

Take gravity. Gravity doesn't care if you're a good person or a bad person. If you step off a ten-story building, gravity is going to take you where you're going, and you're going to fall. Your opinion of gravity doesn't enter into it. Nobody has ever stepped off a roof and floated down because they had a really positive attitude.

I was in my mid-twenties the first time I heard it put that way. God has laws for provision, and they work the same way gravity does, every time. And when you use them in faith, when you're trusting God's Word and putting the burden back on Him, they produce.

Now, I was not in a position of strength when I heard this. I'll tell you exactly where I was in Chapter 3, and it wasn't pretty. I had nothing to lose. And maybe that was the gift. Because when you have nothing to lose, you're finally willing to try what God said.

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The polarizing conversation

I know what some of you are already thinking, because I've heard it a thousand times. *Prosperity preachers. They just want your money.*

Twenty-five years in, I've noticed the tithing conversation gets heated mostly because of where people are standing when they hear it. If you know it and you live it, you can be bold as a lion about it.

> *"The wicked flee when no man pursueth: but the righteous are bold as a lion."*
>
> PROVERBS 28:1

But if you're suspicious, and you feel like everybody in this world is already trying to steal from you, then it sounds terrible. *Great. On top of everybody else picking my pocket, now the preachers want a cut.*

I understand that. And there is a line between biblical giving and manipulation. If somebody gets up on a stage and tells you the people who give $50,000 today are the ones who'll get their healing, be suspicious. Nowhere does the Bible say you have to pay for a healing. Jesus never sold one.

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> *"Freely ye have received, freely give."*
>
> MATTHEW 10:8

But that's not what this book is about. This book is about something God said with His own mouth, and something He told you to test. We'll get there.

I was suspicious too

I know that feeling from the inside, by the way.

That man from Madison, the dishwasher with the refund check, became my first mentor. He believed in me. His patience with me was unbelievable. And I didn't want any part of what he was offering. I thought he was trying to take advantage of me. I had nothing he didn't already have. What was he going to take, my eight hundred books? And my mind still couldn't believe he really cared.

Then I watched the people who did listen to him start to succeed. Two guys I'd been mentoring myself broke the million-dollar mark in earnings before I did. They were willing to reach and be coached. I wasn't. My pride kept me broke.

Eventually I swallowed it. I started showing up to the meetings with his other leaders, and something opened up in me. I started to believe.

KINGLEY FOUNDATION

The sentence that changed my life

I didn't start tithing because I had it all figured out. I started because the people teaching it were producing far better results than I was, and I was out of options. So I made a decision. It ended up being the title of this book.

I said, in my heart:

God, if I go down, I'm going down believing in You.

Even if they're lying to me. Even if I look like a fool. I'm willing to be wrong, and I'm willing to be humiliated, as long as I go down believing in You. Because when I'm standing before You at the end of all this, I need to be able to say one thing: *I did what You said.*

That's what matters. *I did what You said.*

And the worst case? If I go down believing in God, the worst thing that can happen is that I went down believing in God. That's it. Money comes and money goes. It circulates. The enemy is going to

attack you either way, especially if you're next in line for a promotion in God's kingdom. So you might as well be attacked while standing on a promise.

That sentence put fear out of my mind. It still does.

STAND ON THIS

What God said: "Trust in the LORD with all thine heart; and lean not unto thine own understanding" (Proverbs 3:5).

What I saw: Eight hundred books couldn't fix my life. One decision to trust God started to.

And I'll tell you what happened next: everything. But first, you need to see what I was up against, because you're up against it too. It has a name. God calls it *the devourer*.

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CHAPTER TWO

The Devourer

"Ye have sown much, and bring in little; ye eat, but ye have not enough; ye drink, but ye are not filled with drink; ye clothe you, but there is none warm; and he that earneth wages earneth wages to put it into a bag with holes."

HAGGAI 1:6

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Have you ever had a good week financially and still ended the month behind?

You get a bonus check on Friday. Ten thousand dollars. You feel rich. You feel like you can finally breathe. And by next Wednesday an unexpected bill hits, the transmission goes, somebody gets sick, the roof leaks, and that ten thousand is gone, plus another five, eaten like it was candy.

Call it bad luck if you want. I call it the devourer.

And it'll come again. And again. And again.

What the devourer is

God names it in Malachi, in the same breath as the tithe:

> *"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."*
>
> **MALACHI 3:11**

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Simplest way I know to say it? The devourer is anything that comes to destroy the good in your life.

Your finances. Your health. Your marriage. Your family. Your peace. Your joy. Anything good that you're growing, the devourer comes to eat it before it ripens. *Neither shall your vine cast her fruit before the time.* It's the harvest that rots before you can pick it. The deal that falls apart at the closing table. The raise that gets swallowed by the rent increase.

Now, about the word itself. In Hebrew, Malachi's word is *ha'okhel*, which simply means "the eater." In a farming nation, that was the locust, the crop pest that stripped a field bare. When I say the devourer is anything that destroys the good in your life, I'm applying

that picture to a paycheck world. I believe it fits, and Jesus' words about the thief point the same direction. But you should know where the word starts.

Jesus described the same force:

> *"The thief cometh not, but for to steal, and to kill, and to destroy: I am come that they might have life, and that they might have it more abundantly."*
>
> JOHN 10:10

Think of something parasitic. Something that attaches itself to your life and sucks the life energy right out of you. It eats your crops, your time, your strength. And it doesn't take days off. Not weekends. Not holidays. Especially not Christmas. It's operating whether you believe in it or not, the same way gravity is.

For most people, their whole life is spent captive to it. They do everything they can just to swim hard enough to keep their head above water. Not to get ahead. Just to keep from drowning. Drowning in debt. Drowning in demands. Drowning in burdens. Literally being consumed.

That was me in my twenties. I described it in the last chapter. It didn't matter how hard I worked or how many books I read. It just kept coming.

What it looks like now

Look around. The devourer isn't hiding.

You get robbed at the gas pump. You get robbed at the grocery store. The cost of living keeps climbing, and everything costs more while the package gets smaller. You buy a burger, and it's noticeably smaller than the one you bought a few years ago, and they cleverly

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try to hide it. You look at it and think, *Did something change*? Yes. It's called theft. At this rate they'll be selling us the wrapper with a picture of a burger on it.

And it's not just that the food costs more. Much of what's cheap is processed, a bag full of air, while really clean, healthy food is priced like it's only for the wealthy. So the devourer gets your wallet and your body at the same time.

Then there's the stress of it all. The news is fear, fear, fear. Inflation. War. Markets you can't trust. Jobs disappearing to technology. Another crisis, another headline. And what does all of that do? It gets you in sync with fear, until fear becomes your operating system. Your nervous system gets so sensitized that a bill in the mail makes your stomach drop.

Money is one of the most common things couples fight about, and plenty of marriages break under the weight of it. Money is why people can't give their lives to the work of God. Money is why most people don't have peace of mind. Ask anybody what they're so stressed about, and sooner or later the answer comes back to the toll booth: paying the tax to Caesar, paying the landlord, paying the bank, and never having enough left to breathe.

That's war. It's a devourer. And it's happened so gradually, over so many years, that most people don't even see it. It's the frog in the pot, and the water's been heating up for decades.

Why it's here

Now, God doesn't leave you guessing about where it comes from. Read Malachi 3 from verse 8:

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> *"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**

Ye are cursed with a curse. What curse? Keep reading. The curse is the devourer. When God is not first, there's no covering, and the devourer has free run of the field.

I'm not throwing you personally into this. I'm talking about the mass consensus. Over the last century and more, a lot of people have quietly made themselves their own god. *I don't need God. I can do it all myself. That Old Testament stuff doesn't apply to me.* God got put on the back burner. And our quality of life has been going down ever since. It isn't hard to see the fruit of it.

If you belong to Christ, you are not under a curse. "*Christ hath redeemed us from the curse of the law*" (Galatians 3:13). I'm not telling you God is cursing you for not tithing. I'm telling you that when God isn't first, you're outside the covering He offered, and the eater has room to work. Big difference.

When the first commandment goes, everything goes with it.

> *"Thou shalt have no other gods before me."*
>
> **EXODUS 20:3**

Break the first commandment, and you'll break every other one. That's the common denominator of nearly every sin in the Bible: turning away from God, not obeying, not trusting, and turning to something else for what only He can provide.

The prophet Haggai, who gave us that picture of the bag with holes, preached a couple of generations before Malachi, and he named the same cause:

> *"Ye looked for much, and, lo, it came to little; and when ye brought it home, I did blow upon it. Why? saith the LORD of hosts. Because of mine house that is waste, and ye run every man unto his own house."*
>
> HAGGAI 1:9

Two prophets. Same symptom. Same cause. God's house came last.

This is personal

The devourer may be playing out on a massive scale across the nation, but the remedy is personal. It's between you and God.

God said something sobering through the prophet Ezekiel. Even if a whole land were judged, and the most righteous men who ever lived were standing in it, their righteousness would only deliver themselves.

> *"Though these three men, Noah, Daniel, and Job, were in it, they should deliver but their own souls by their righteousness, saith the Lord GOD."*
>
> EZEKIEL 14:14

You can't ride on somebody else's covenant. Not your pastor's. Not your parents'. Not mine. And your children can't ride on yours forever, either.

That's something I learned the hard way. You can leave your kids all the money in the world, and if they don't know how to prosper under God's laws, they'll squander it. Because the devourer doesn't stop at you. It continues to them. The best inheritance you can leave them is

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the law, not the money. Teach them how to put God first, and you've given them something no devourer can eat.

> "A *good man leaveth an inheritance to his children's children.*"
>
> PROVERBS 13:22

Only God can rebuke it

So how do you fight a force like that?

You don't. Not by yourself. You can't out-hustle it. I tried for a decade. You can't out-think it. I read eight hundred books. Your next political vote isn't going to do it. Your next job isn't going to do it. A bigger paycheck just means a bigger bag with holes in it.

Only God rebukes the devourer. And He told you exactly how He'll do it: *Bring ye all the tithes into the storehouse … and I will rebuke the devourer for your sakes.*

For your sakes. That's you, personally.

And the promise doesn't stop at protection. God doesn't just say He'll stop the bleeding. He promises restoration.

> "*And I will restore to you the years that the locust hath eaten.*"
>
> JOEL 2:25

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Two things God told me

Along my journey, God spoke two things into my heart that I've never forgotten. They're not Scripture, so weigh them against the Word, like everything else in this book. But I've lived by them.

When man thinks he is giving, he is receiving.

If man says he has nothing left to give, it means he has no room for forgiveness in his heart.

STAND ON THIS

What God said: "I will rebuke the devourer for your sakes" (Malachi 3:11).

What I saw: For years, every good week got eaten. That changed when God came first.

The devourer has come. I won't pretend it hasn't. But I've watched God rebuke it in my own life, over and over, for more than twenty-five years. The first time, I was living in a basement.

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CHAPTER THREE

Order in Mind, Body, and Affairs

"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

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When I started tithing, I was living in my girlfriend's parents' basement.

They were a big-hearted Italian family. Her mom loved me. Every night she'd make these enormous pasta dinners, and I'd devour them, and she loved watching me do it. Her dad was another story. He couldn't stand me. As far as he was concerned, there was a grown man living under his house with no real job and no plans. *What a bum. He doesn't want to do anything.*

Looking at it from his side of the floorboards, I can't totally blame him. But it wasn't that I didn't want to do anything. My car had broken down on the side of the road, and I couldn't afford to fix it. Things were just not working.

That's where I started. In a basement.

What I did right

I started small. A couple of bucks. And I sent it in.

But I did something in the very beginning that I thank God for every time I look back, because I didn't even understand what I was doing. I know now that I was releasing Jesus Christ to multiply the loaves and fishes in my life, the same way He did on the hillside.

Every time I was going to sow my tithe, I prayed over it first. I'd get myself into an uplifted state of mind, where I could feel my faith stirring up. And then I'd speak over it, out loud:

I release this money freely, and it returns to me exceedingly, multiplied a hundred times over, in Jesus' name.

I'd say it like that every single time. Then I'd let it go.

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Your tithe is a snapshot of your faith. Anybody can say they trust God. The tithe is where you prove it. It's your faith with its sleeves rolled up.

And then weird things started happening.

Eight dollars at Woodman's

At the time, I was still trying to build that network marketing business, and things were finally starting to work. A couple had joined and expanded the business (I'll tell you how that happened in Chapter 9), so I had regular income and a lot more confidence.

One day I pulled a business card off a little tack board in a local business. The woman on it sold real estate on the side and did gymnastics at Whitewater. I called her, set up a meeting, and recruited her. For her first meeting, she wanted to bring a friend from gymnastics. We met at Pedro's Mexican Restaurant in Madison, and her friend was a young woman named Sabrina. I sat across the table from her and showed her the plan.

She was not impressed. At all. *Oh. Okay. Yeah, cool.* I couldn't sell her on the money pitch. She didn't care about the dream I was trying to paint. I walked away thinking, *Dang. Couldn't close that one.*

A couple of weeks later, maybe a month, I'd gotten my car running again, and late one night I drove to Woodman's to grab a protein bar. I wasn't exactly buying groceries in those days. Woodman's is open twenty-four hours, and it was nearly empty. Just a few people in that whole huge store.

And there's Sabrina, pushing a little cart.

She was walking right toward me. *Oh, hey*, I said. She remembered me. *Oh, hey.* She was about to check out, and I just needed my protein bar, so I got in line right behind her. Then she came up eight dollars short and started to put things back.

I said, *Hey, I got you.* And I paid the eight bucks.

She waited for me, and we walked out together into this massive parking lot. Of all the hundreds of spaces in that lot, our cars were parked facing each other, nose to nose, right in the middle. I took that as a sign.

I said, *It's so weird that I saw you again. Here, let me give you my number.* And she said, *Here's mine.*

We became friends first. We hung out a lot. Then one night, after several weeks, I asked her out, and the rest is history. Sabrina became my wife of almost twenty years, before we eventually divorced and went our own ways, and the mother of my three children.

Years later, when we taught workshops together through the ministry, she had a line she loved to use. *He gave me eight dollars, and in exchange, I had to give him three children.* And I'd say, *That's the ultimate alms right there.*

That was the first thing God did.

Remember what I read in that bookstore? Tithing establishes order in mind, body, and affairs. God started with the most important affair of all. He brought me a family.

> "*Except the LORD build the house, they labour in vain that build it.*"
>
> **PSALM 127:1**

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The doors start opening

Then I got a new job selling memberships at one of the biggest health clubs in Madison. This was the era of the big-box gym, before all the small chains came along, and between its two locations it had something like twenty-eight thousand members.

And all of a sudden, that job was kicking butt. I was making between two hundred fifty and five hundred dollars a day in commission. Part-time. About five hours a night. I was living my dream. I'd get my cardio and my workout in every morning, live the gym life, go sell some memberships, and check out.

Sabrina got a new job too, at a furniture store, and she was making good money. Between the two of us, we were making more than a hundred and twenty thousand dollars a year, which twenty-some years ago was more than enough to start planning a future. We got a condo. We started planning a wedding.

And then the manager of the health club came to me and said, *Listen, I'm going to let you barter out the club's services to fund your wedding, as much as you want.* He was so good to me. I traded close to thirty thousand dollars' worth into that wedding. We had a DJ, a full nightclub setup, and an incredible view at the House on the Rock in Spring Green, Wisconsin. Everything we wanted, we had.

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It was one of the best days of my entire life. Maybe still the best.

God was putting the pieces together. And the whole time, I'm tithing. I made a covenant with God, and I was keeping it. I was putting Him first, and I was excited, because my life was finally working.

Poppy's check

Then it got even better.

We flew out to St. Petersburg, Florida, so I could meet Sabrina's grandparents. Her grandfather, Poppy, took a liking to me. He wasn't in the best of health by then. He'd be gone within a few years. But when he found out I liked to work out, he wanted to be part of it. He drove me to the gym himself and made sure I got a membership, so I'd feel at home while we were there. He was always laughing, and he loved Monopoly, so we played it every night.

On the second night, we were playing Monopoly again, passing the play money back and forth and talking about the wedding. Poppy had retired comfortably after running a medical supply company. Then he asked Sabrina a question.

Do you two have any debt?

She felt a little ashamed. *Well, yeah. He has debt. I have debt.* And she told him.

I kid you not, nobody asked him for anything. We didn't want to talk about our debt at all. I was still carrying all of it, and so was she.

Right before we left, Poppy handed us a check. *You guys can pay me back when you can*, he said. Later he made it clear he never expected a dime back. It was a gift. Over thirty thousand dollars, and it paid off every bit of our debt. He wanted us debt-free when we got married. Turns out Poppy wasn't only playing with Monopoly money.

Nothing like that had ever happened in my life. Nothing even close. Not until I started putting God first and really putting my trust in Him.

And remember the second half of what I read in that bookstore? *Where order exists, one cannot remain in debt.*

I didn't remain in debt.

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> *"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

Where the law was working

Look at how that first season came together. I didn't earn my wife; I paid for eight dollars of groceries. A man I'd just met wrote a check nobody asked for, and that was my debt freedom. And a thirty-thousand-dollar wedding? A boss offered it. I never negotiated a thing.

That's what God's favor looks like. Unexpected circumstances showing up out of nowhere, exactly like that refund check my first mentor got for a bill he'd never paid. Years later I heard Dr. Mike Murdock put it this way, and I've lived it again and again: an ounce of God's favor is worth more than a lifetime of labor.

God did in one season what I couldn't do in ten years of grinding.

That's the Wallace side of me. I wander into a grocery store at midnight looking for a protein bar, and I walk out with a wife. I sit down to a game of Monopoly, and I get up debt-free. I couldn't have planned any of it if I tried. Believe me, I'd been trying for ten years.

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STAND ON THIS

What God said: "Honour the LORD with thy substance, and with the firstfruits of all thine increase: so shall thy barns be filled with plenty" (Proverbs 3:9–10).

What I saw: A wife, a wedding, and every dollar of debt paid by a man nobody asked.

And you'd think that after all that, I'd never stop. But I stopped.



CHAPTER FOUR

Four Times I Walked Away

"And thou say in thine heart, My power and the might of mine hand hath gotten me this wealth. But thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth."

DEUTERONOMY 8:17–18

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I'm going to tell you about the worst mistake of my life. I made it four times.

After Poppy's check, after the wedding, after the condo and the commissions and all the doors flying open, I was on fire. I'd found God, and I'd found out I could put Him first in my finances. I thought, *Wow, this is amazing.* So I went and told my boss.

The people managing that health club called themselves Christians. It was a big organization: a huge health club with its own house of prayer built into the same property, and they were prominent with church groups all over the area. My boss had been around Christianity a lot longer than I had. He was the same manager who'd let me barter the club's services for my wedding. He was so good to me, and he was very successful in his own right. And he downplayed the whole thing. He told me tithing would probably never make me any money, and that I shouldn't expect much from it. The whole bunch of them were pretty negative on the subject.

I felt doubt creep in. Here's a guy who's done well, who's known God longer than I have, telling me not to get my hopes up.

Looking back, that was just his opinion and his belief about God. It's a big part of why, today, I mostly learn from people who teach faith on this, people who actually do it. That's what works for me.

So I took it as my excuse. The money was bigger now, and I thought, *Well, this is just money I get to keep.*

So I stopped tithing.

That's the whole story of the fall, right there in one sentence. Moses warned Israel about it before they ever crossed the Jordan. When you've eaten and you're full, when your houses are built and your silver and gold are multiplied, don't you dare say in your heart that your own power got you this. Because it didn't.

> *"Pride goeth before destruction, and an haughty spirit before a fall."*
> PROVERBS 16:18

The Matrix

You want to see what pride looks like in a driveway? Right around then, Sabrina was pregnant with our first child, and I was driving a Mercedes-Benz. A really nice car. A car I definitely could not afford, eating up a ton of our money.

So Sabrina said, *Let's consolidate. Instead of two cars, let's go down to one and get a family vehicle.*

I reluctantly agreed. In my head, we were getting something cool. An SUV, maybe.

The salesman says, *I've got just the car for you,* and he pulls up in a Toyota Matrix.

My jaw hit the floor like a pelican's. This tiny little Toyota Matrix. I stood there and felt my manhood being stripped away. *Oh boy. This is what we're driving.*

And Sabrina was so excited. So naturally, I had to be excited, because she was excited. But in the back of my mind, I kept thinking, *I want my Mercedes back.*

That Matrix ended up being one of our favorite cars. Sabrina was right. The Mercedes was my pride, and I was paying for it every month.

To make a long story short, things fell apart fast.

Within a year

Within a year, I was bedridden with Lyme disease.

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We lost everything. The condo was foreclosed on. My car was repossessed. We went poor. Our marriage fractured, badly. We moved to St. Louis for a while, and I'm still not tithing. I'd already burned through all my credit lines, and now I was spending all of Sabrina's, trying to get well. Lyme disease is no joke.

I'd go back to Madison once in a while, and one day my friend Mike saw me. I was down to about a hundred and fifty pounds, forty or fifty pounds below my normal weight. He started crying on the spot.

I don't know what to say, man, he told me. *You look like you're dying.*

I said, *I am.*

It didn't just look like it. That was the reality I was living in. I was dying, and it was so, so hard.

It took me forever to figure out what had happened. That's how clever the human condition is. It thinks it knows better, and it will believe every lie under the sun. And that lie almost killed me.

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Vegas

Now let me show you exactly what kind of guy God was dealing with.

While we were in St. Louis, I was desperate to get well, and I was trying anything. So we decided to go to a big-name self-help guru's event in Las Vegas. We didn't have the money. We were running on fumes. So we threw about fifteen hundred dollars on a credit card and flew out. I'm still not sure what we were supposed to learn. I think we just needed hope.

I'll say this for the guru: the man could dance. He could really break it down.

Then he did a money exercise. *Everybody take out whatever cash you have and hold it in your hand.* We had about five hundred dollars in

cash. That was just about everything. *Now start exchanging it. Pass it around. Don't think. Don't hold on to it. Just pass it, pass it, pass it.*

So I did. I handed off our money, and then it hit me. *Oh, crap. There goes all of our money.* I was in a full-blown panic.

But I caught on to the game pretty quick, and I started collecting. Grabbing. Hoarding it back until I had our money again. Yes, I see the irony. A man writing a book about letting go, and his big move at the money exercise was grabbing. Some people really got stiffed. They were left holding nothing, and a lot of them were upset. We came out slightly ahead. We started with about five hundred and ended with about five-thirty.

And what did I do with it?

After the first day, I wanted to surprise Sabrina. I told her, *Come along, and trust me.* I'd set up an appointment, and I rented a Corvette for about five hundred dollars. I pulled up in front of her and said, *Get in.*

She looked at me like, *What in the heck did you just do?*

I had just spent nearly every dollar we had on a rented Corvette. We were down to bare bones.

The next day I went to the nickel slots and won about eighty-one dollars. Just enough for food and to get us back home.

Years later, a doctor diagnosed me as what they call a fear-adrenaline type. That surprised exactly nobody who knew me. I've always run hot. Bob at the money exercise, Wallace in the Corvette.

So when I tell you tithing brings order to your mind, body, and affairs, understand who it brought order to. If God could bring order to a guy who rented a Corvette with his last five hundred dollars, He can bring order to you.

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Laughing in bankruptcy court

Everything led to bankruptcy.

I remember sitting in that bankruptcy court in St. Louis with the attorney, a woman reading off every debt on the filing, one after another. And somewhere in the middle of it, I started laughing. Not a polite little chuckle. Real laughing. In bankruptcy court.

She looked up at me. *Well, you're in good spirits for the position you're in.*

I said, *I know why I'm here. I made one bad decision. One real bad mistake.*

I didn't explain it to her. I didn't tell her it was the tithe. But I knew. I just knew. Sitting in that courtroom, it finally hit me: *I stopped putting God first. This is insane. What did I do?*

Now listen, because you may be sick right now, or someone you love is. I'm not telling you Lyme disease was God punishing me for not tithing. Faithful people get sick. When the disciples asked Jesus whose sin had caused a man's blindness, He said, "*Neither hath this man sinned, nor his parents: but that the works of God should be made manifest in him*" (John 9:3). What I know is simpler than that. I had stepped out of God's order, and when the storm came, I was standing outside the covering. I won't claim to know more than that, and I'd be wary of anyone who does.

So I changed it. Right there. I started tithing again.

The money that came back

It wasn't an instant fix. Not even close. Things didn't turn around overnight. But God started moving, and some of it I only saw clearly in hindsight.

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Around that time, we were still in St. Louis, and we had a neighbor who came over every day to visit. We had a little emergency stash of cash put away, all we had left. One day I went looking for it, and it was gone. I told Sabrina, and she said, *Oh my God. I had a vision of that. He was in our house.*

I stormed over there and confronted him. He told me off and denied everything.

My approach was storming over there. Sabrina's approach was prayer.

A week later, he brought the money back. Score one for Sabrina.

The farmhouse

After that, we decided St. Louis was a failed experiment. We had to go home, but we couldn't afford Madison. Sabrina said, *I need to take you somewhere we can afford.*

So we moved back to Wisconsin, to her parents' old farmhouse in Clyde, out on Highway 23, right outside Spring Green.

This was a hundred-and-twenty-year-old house nobody had lived in for ages. It was rough. Cracks everywhere. Box elder bugs infesting the whole place. They were in the walls, on the floors, in our bed sheets.

And it gets worse. Somebody had filmed an independent horror movie in that house. I'm not making that up. If I were making things up, I'd have given myself a nicer house. The walls were covered in spray paint, demonic symbols, omens, all of it.

I remember walking in there on my hundred-and-forty-eight-pound frame, barely able to walk, and looking around at that. I couldn't even cry. I was past crying. I remember thinking, *It's one thing to go*

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through this physical condition. It's another thing to have sand kicked in my face on top of it.

I was too weak to help clean it up. Sabrina and her mom, and her sisters too, painted over all of it and got the place livable while I watched. Our expenses were under five hundred dollars a month, and we were on government assistance.

But I'm putting God first again. I'm trusting Him again. And the weeks go by, and some months go by, and I know exactly where I turned the wrong direction.

> *"I waited patiently for the LORD; and he inclined unto me, and heard my cry. He brought me up also out of an horrible pit, out of the miry clay, and set my feet upon a rock, and established my goings."*
>
> PSALM 40:1–2

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Rock bottom on Highway 23

And then it got worse.

I was sick, and my attitude was terrible. I was so negative. And Sabrina's dad had had enough. As far as he was concerned, I was useless. He told her, *Get rid of him. I don't care. Throw him out.*

So I was told to leave. *Doesn't matter where you go. You just have to go.*

That's when I hit rock bottom.

I could walk about a mile, and then I'd be down for the rest of the day, in tears from the pain and the shaking. I knew my limits. And we were living in the middle of nowhere, out on Highway 23. The nearest neighbor was three football fields away. The next one, a wellness retreat, was a mile down the road.

So I spent my one mile. I walked over there, and I didn't know what to do. I was talking to the owner, and I was in real distress. And she said, *Listen. If you need a place, you can stay here.*

God was opening a door.

But understand where I was. When you're that sick, and you have nowhere to live, and the people you love have put you out, that's about as low as it gets.

But I knew I had put God first again. I'd seen what God could do. I'd seen the eight dollars and the parked cars and Poppy's check. I knew whose side I was on. *I don't know how He's going to do it, but I'm going down believing. I'm doing it. I'm putting God first.*

So every time I got any scrap of money, a little here and a little there, I tithed on it. Tithe and trust. Tithe and trust.

Over time, that situation got resolved. I was able to come back to the house. Things smoothed over. It took a while, but I got back on slightly better terms with her dad. Slightly. Let's not oversell it.

And then God gave me an idea.

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The pattern you need to see

Before I tell you what happened next, look at the pattern. This was only the first time.

Four times in my life I went back and forth with God on this. *I trust You, God. I trust You.* And then the blessing got big, and I'd think, *No, no, no. That's getting too big now.* I'd start reasoning with God. *I don't know if I can do this. It's just too much.* And I'd stop.

Boom. Gone. Blessing gone.

Why? Because God is the blessing. His Word is the expression of Him, His very nature. So when I rejected His Word because I got into

my head and listened to the world's knowledge, the faith was gone. And what's left when faith leaves? Sin. And what does sin bring? The consequences, so that we can feel what it costs to turn away from what God commanded, and be reformed.

God has grace. He gives second, third, fourth, fifth, sixth, seventh chances. But I'll tell you something I learned the hard way: every time I turned away, it got worse. Starting over is one thing. Starting over again and again as you get older is something else. The stakes get higher. There's more responsibility, because you have more knowledge, and you're expected to use it.

> *"For unto whomsoever much is given, of him shall be much required."*
>
> LUKE 12:48

Learn it from me. Don't learn it four times.

STAND ON THIS

What God said: "Thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth" (Deuteronomy 8:18).

What I saw: I walked away four times. Each time cost more. Each time He took me back.

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CHAPTER FIVE

If It's Not Your Harvest, It's Your Seed

"Then Isaac sowed in that land, and received in the same year an hundredfold: and the LORD blessed him."

GENESIS 26:12

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Do you know when Isaac sowed that seed? Read the chapter before it. There was a famine in the land. Isaac sowed in the famine and reaped a hundredfold in the same year.

That's this chapter.

The guitar

The only joy I had in those farmhouse days was my guitar. When the pain was bad, I'd play. It was the only peace I could find.

So one day I bought a guitar, and because I knew guitars, I knew I'd gotten it about a hundred dollars under fair market value. And I thought, *Well, heck. I'll sell it and keep the hundred.* So I did. I made a hundred bucks, and I tithed on it.

Then I had an idea. I went to Sabrina. *Can I borrow your credit card? I need about five or six hundred dollars.*

For what?

I just sold my guitar. I need to buy another one.

She looked at me like I'd lost my mind. We had no money, and I wanted to buy a guitar. I said, *Just trust me.* And she did. Mind you, her husband is sick, broke, living in a farmhouse full of bugs, and asking for her credit card because he has a guitar problem. She always did that. However boneheaded my idea looked on the surface, she'd hand me the money and trust me.

I put in about a dozen lowball offers on eBay for guitars I knew were in high demand in a certain price range. One seller came back: *I'll take it.* I'd gotten it for about two hundred and fifty dollars under what I knew it was worth. He shipped it, I relisted it, sold it, and cleared about three hundred.

So I got smarter. I started making lowball offers several times a day. When a seller accepted, I'd tell them, *Hold on, don't ship it yet. I'll send*

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you the address soon. Then I'd relist that same guitar, with their same pictures, that same day, at the higher price. When it sold, I'd have the first seller ship it straight to the new buyer, and I'd keep the difference in the middle. Arbitrage, right there on eBay. Within the first thirty days I'd made over eight hundred dollars.

Now, our rent to her parents for that old house was about two hundred a month. With that and the utilities, I could suddenly cover everything. I started to feel better about myself. More than that, for the first time I saw myself as somebody who could make money online. Everything that came after grew out of that. God was showing me step by step. He was giving me ideas, and I just kept putting Him first.

> *"I am the LORD thy God which teacheth thee to profit, which leadeth thee by the way that thou shouldest go."*
>
> ISAIAH 48:17

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Hope again

The next door God opened was for my health. I found someone online who was working with people recovering from Lyme disease, and he sent me a magazine full of sworn testimonies from people who'd gotten well. For the first time in a long time, I had hope. *Maybe I can get well.*

I entered that program, and over about twenty weeks I got better and better, stronger and more confident.

Back in 2009, while we were still in St. Louis, I'd started listening to an online radio show that really resonated with me. A doctor was a regular guest on the show. I started hearing their ideas, their products, their concepts, and I reached out to her for private sessions. I started getting more answers. Another man connected to

the show became a mentor, and he gave me a challenge I've never forgotten: *Follow the fastest path to your joy.*

So I did. The first place it took me was massage school. Touch has always been my love language, and I liked the idea of helping people heal with it. But nobody in my family could help with the tuition.

I went and met with the owner of the school anyway. He was a funny, charismatic guy, but he was a businessman, and he liked making money, so I was worried. He asked me how I was going to pay. I told him I couldn't.

He walked away for a minute to think about it. When he came back, he offered me a job at the school to cover my tuition. It was an easy job, and it solved both our problems. That was my first real step of faith after being bedridden.

A couple of months in, though, I knew massage wasn't my joy anymore. Learning it was fun. Doing it all day, every day, was a whole other thing.

Then one night I decided I'd accept nothing less than a job I loved, around people. Within minutes, an ad showed up on Craigslist: smoothie bar at a nutrition store, seven dollars an hour plus commission. In Madison. An hour and a half from the farmhouse. The gas alone would cost more than I'd make. It made no logical sense, and I took it anyway.

I broke sales records for that store. Within six months, the owner handed me the whole franchise location, a quarter-million-dollar store, debts and all, for three hundred dollars out of pocket. My last paycheck. I had my weight back. I was in the gym again part-time. God was opening doors left and right.

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Two customers a day

And then I got the news. The city was shutting down University Avenue, the main road past my store, for construction.

We went from about forty-eight customers a day to two or three.

Now think about that. My rent was high. It was a prestigious location. To keep the doors open, I'd have to sell about five hundred dollars to every single person who walked in, without fail or exception. Two swings at bat a day. Grandma walks in for a bottle of fish oil, and I've got to send her out with five hundred dollars' worth of protein powder.

That's what hyperinflation feels like. You might have it coming at you right now: costs going up so fast you can't afford to live. I had that exact threat in front of me.

The first thing I did was let my employee go and take all the hours myself. Then I watched the shelves dwindle, because I couldn't afford to reorder. My accountant came in and told me it was over. *You're done. There's nothing you can do.* The franchise manager came in, looked at the empty shelves, and called the franchise owner.

And I realized something. The owner knew the road closure was coming. That's why he handed me the store. In his mind, it was already a failure.

Faith seeds

That's when I learned about faith seeds, and this goes beyond the tithe.

Write this one down:

If what you're holding in your hand isn't your harvest, it must be your seed.

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I was averaging about fifteen dollars a day in actual profit. That's all. Fifteen dollars. It certainly wasn't a harvest. So I made it my seed. Every day, I took that day's profit and sowed it into God's work. Every single day. And I'd pray:

God, it looks like I'm going down. But I'm going down believing in You, because I love You, and You've done it before. I don't know what You're going to do, but I'd rather go down believing in You.

> *"In the morning sow thy seed, and in the evening withhold not thine hand: for thou knowest not whether shall prosper, either this or that, or whether they both shall be alike good."*
>
> **ECCLESIASTES 11:6**

Meanwhile, my mentor kept telling me, *Stay in your joy. Don't get discouraged. If you're in your joy, you'll be able to hear God's ideas.* Joy is a fruit of the Spirit. When you're in it, you're aligned with Him, and you can hear.

> *"The joy of the LORD is your strength."*
>
> **NEHEMIAH 8:10**

Well, my joy was not sitting in an empty store all day waiting for somebody to walk in.

So one afternoon I locked the front door, went in the back room, made myself a smoothie, and played my guitar. If my accountant had walked in right then, he'd have had me committed.

And God gave me a download.

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The video

It came all at once. I got up, grabbed my camera, and filmed myself walking into the store. *Hey, this is my store. You see all these products? They're all good. But let me show you what you actually need if you want to put on real muscle.*

I showed the exact stack I used. I reviewed the top ten products in that category and showed people the one I recommended, which they could buy from us. I put up a simple landing page with the product line and my own before-and-after picture. That picture is in The Receipts at the back. Each sale carried about a hundred and twenty dollars in profit.

The video ran just over seven minutes. This was 2010, the early days of YouTube, and by the grace of God I was one of the first people doing it.

I'd gone from having no audience, because the road was closed, to God showing me how to reach the whole world.

The orders kept coming in, every single day. So I went all in. A business friend loaned me seven thousand dollars to develop my own brand of products. If it flopped, I'd liquidate the inventory and pay him back. It didn't flop. Within thirty days, I was making over ten thousand dollars a month online.

A couple of months after that, I closed the physical store. The road construction was still killing the walk-in traffic, and I didn't need the overhead. I lost money on that store. I made a lot more by putting everything into what was working.

YouTube put that video at the top of the search results. It got hundreds of thousands of views. I made one video a year for three years, and every one went straight to the front page. No grind. No marketing machine. That was a God idea, and it turned a dying store

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into a six-figure business. Then God parlayed that into a seven-figure enterprise.

From fifteen dollars a day. Bob was panicking in an empty store. Wallace was on the front page of YouTube. Same guy.

We had several months in a row with thirty-some thousand dollars a month coming through that online business, at seventy to seventy-five percent profit margins. Meanwhile, the box elder bugs in that farmhouse were getting pretty bad. It was time. And by faith, we found a rent-to-own ranch house close by, in Lone Rock. We put down a chunk of money and took it as a rental with a buyout, a balloon payment we could make within about five years to own it outright. I figured by then we'd just do that. So that's what we did.

Thanksgiving

Remember Sabrina's dad, the one who wanted me thrown out of the farmhouse? By now the store had turned around, the online business had taken off, and the money was really coming in. And he had a totally different outlook on me. I wasn't the sick, useless son-in-law anymore.

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> *"When a man's ways please the LORD, he maketh even his enemies to be at peace with him."*
>
> PROVERBS 16:7

Now, I wouldn't call my father-in-law an enemy. But he'd have been on the short list.

That year he invited me to the family Thanksgiving. He was a farmer at heart and a very, very smart man. He'd developed seeds of his own and held patents on them. And there I was, sitting in his kitchen with the whole family, everybody laughing and having a good time. Not long before, he'd wanted me gone. Now I had a seat at his table.

That should have been the end of my walking away. It wasn't.

STAND ON THIS

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

What I saw: Fifteen dollars a day, sown in an empty store, became a seven-figure business.

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CHAPTER SIX

Three More Times

“There is that scattereth, and yet increaseth; and there is that withholdeth more than is meet, but it tendeth to poverty.”

PROVERBS 11:24

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The second time

After the bankruptcy court, I'd started tithing again, and you just watched what God did with it. A farmhouse with bugs in the sheets turned into a six-figure business. I had never touched that kind of money in my life. It was the next level for me.

And at that level, my tithe wasn't fifteen dollars anymore. It was thousands.

I started to think that was too much.

I'm not sure what pulled me off. I think part of it was fear. *What if I'm wrong? What if this tithing thing is all just a belief?* And then somebody sowed that exact doubt in my mind.

I had a mentor at the time, a lady who was teaching me manifestation techniques. She worked a lot with the methods of Phineas Parkhurst Quimby. And she told me everything was belief. She said tithing was just something I believed, and that's why it worked. *It's nothing but a belief.*

That sounded really flimsy to me. Really weak. But I took it anyway, because it was an exit. Funny how fast a flimsy argument starts sounding brilliant when it saves you money. Now I didn't have to give thousands away. I could keep it for other purposes.

So I checked out of tithing. Again.

Then we touched seven figures. Two hundred, three hundred thousand dollars a month coming in. The mansion with the movie theater. And I'd already checked out of tithing.

Why the money kept coming

Now, a sharp reader is going to stop me right here. *Wait. Your biggest money came after you stopped tithing?*

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Yes, it did. And I don't fully know why. It's the weirdest part of the whole story.

The best way I can describe it is a top spinning on a table. When you're tithing, you're spinning the top. If you stop, it doesn't fall over right away. It keeps going for a while. And then it starts to wobble, and eventually it just fizzles out.

I also wasn't all in or all out. There were always parts I'd tithe on. I got selective. I'd tithe on the business income but not on the crypto, things like that. Maybe some of what kept coming was that. Maybe it was grace.

Solomon wrote about the delay:

> *"Because sentence against an evil work is not executed speedily, therefore the heart of the sons of men is fully set in them to do evil."*
>
> ECCLESIASTES 8:11

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I think that's part of it. When the consequence doesn't come right away, it's easy to believe it isn't coming.

I don't think you can always see this in black and white. I believe the law works according to what God sees in our hearts. And I'll go as far as this: maybe God was instructing me the whole time, letting it build and letting it collapse, to show me that without Him, it's nothing.

I don't know everything. That's part of the mystery. But I know how this part of the story ended.

I didn't tell anybody this back then. Somewhere in those mansion years, I got resentful of tithing. It started to feel like a chore, a burden, some old-timey religious rule. My heart was getting haughty. I was reading new-age philosophy that quietly took God out of the picture and put me in His place. And I started patting myself on the back and taking the credit for all of it.

That's when the fallout started.

And then I found out what that seven-figure business was sitting on.

Remember the doctor from that online radio show? By 2010, she and her group had noticed what I was doing at the supplement store. They liked how I'd executed the launch of my own product, and they recruited me to do the same kind of launch for new product lines. We became the distribution arm for her products. I wasn't an insider in their group, but for a while there, I was their golden boy.

Then we found out that one of the people in their group was under indictment. He ended up going to prison. We brought what we'd found to their attention.

And everything changed. From where I stood, it felt like I'd gone overnight from golden boy to the one they wanted out of the picture. I can't tell you everything that was in their hearts. I can only tell you what happened to us. The lawsuits started coming, one after another, and by the time it was all said and done, defending my family had cost us six figures.

I hired a private investigator to help me understand who I was really dealing with. When he was done, he told me straight: I was going to have to walk away from them completely. All of it was going to go away.

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The last day in the mansion

I remember my last day in that mansion. I looked around and realized it was all going to be gone. The theater. The house. The whole lifestyle.

I didn't understand at first how devastating it was going to be. We went from two or three hundred thousand dollars a month to maybe seven thousand, and that wasn't profit. That was just the leftover sales we could still do while I pulled together a company of our own

so we could start selling again. It was the best I could come up with. It covered the house payment and the food and the things we had to have, and thank God it did.

By God's grace, we still had that rent-to-own ranch house in Lone Rock, and we were able to keep it. That was a fortunate thing for us.

But it was a total, utter collapse. I had to leave all of it behind. And the lifestyle carried a lot of debt, so as the income disappeared, the debts kept stacking.

Back to the seed

So, out of necessity, I put God first again. I started tithing, and I really put my faith back in Him. And I decided this couldn't be all there was to it. I remembered what faith seeds had done in that empty supplement store, so I went back to them on a bigger level. I started doubling my tithes. Twenty percent.

After sowing like that for a while, around 2014 or 2015, a customer of ours mentioned me to a woman who had a large audience on YouTube. She took a liking to my message and put me on a couple of interviews. Right after the interview, sales spiked. Massively. And it didn't fade. Those customers kept coming back, again and again. Loyal, dedicated people. That one connection basically doubled the business overnight.

Then the ideas started coming again, just like they had in that store. I kept thinking about that bodybuilding stack from the supplement store, how good it was. I wanted something like that again. I'd contemplate it every night.

And then I saw it in a dream. The name, the symbol, everything. It was called DNA Evolve. I saw the double helix. Even the formulation presented itself to me, right there in the dream.

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I woke up and wrote it all down on a piece of paper. Then I contacted our suppliers, and we put the formula together just the way I'd seen it. I put the label on, called it what it was, put up a funnel, and started putting out videos.

It was a hit. It became our big seller, doing numbers in the same range as that old bodybuilding stack, and it added another six figures to the income. It was the next level of God bringing that good back into my life.

That's when I knew that I knew. From then on I was pretty darn consistent with my tithes.

But I still had a blind spot, and it was about to cost me.

The third time

By then I'd been sowing at least twenty percent for quite a while, and things started escalating again. Then, around March of 2017, the product business stalled. Nothing I tried moved the sales. I was stressed, frustrated, and scared I'd lost my touch. So I did the bold thing. I started tithing on the income I wanted to have, not the income I had.

A weird string of events followed, and a long-lost friend got in touch out of nowhere and urged me to buy Bitcoin. I hadn't even been thinking about it.

The funny part is, back in 2013, in the mansion, I lay down on a hundred-thousand-dollar rug imported from Italy, with the fireplace going, and recorded an audio series on prosperity. Yes, a hundred thousand dollars. For a rug. That was me in 2013. On that recording, I talked about Bitcoin. I never bought any. I didn't even remember saying it until I listened to it again years later.

This time I listened. Right before I founded the ministry, we got in when Bitcoin was around three thousand dollars.

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I watched it go past ten thousand. Then it ran up to twenty. And the better part of me said, *You'd better tithe some of this.*

I knew it was the Holy Spirit. And I said, No. *Let's just wait.*

After twenty, it collapsed. It round-tripped all the way back down to about three thousand, and by then it was too late. The season didn't last long. But God told me to sow, and I didn't.

That was the third time. Free tip from a professional: when the Holy Spirit tells you to do something, *Let's just wait* is not an investment strategy.

Now, Bitcoin crashed for everybody that year, not just me. I'm not telling you my disobedience moved the market. I'm telling you God spoke, I heard Him, I sat on it, and I watched the seed I was supposed to plant disappear.

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The fourth time

You'd think I would have learned. You would think that. We invested again, and in the cycle that topped out in 2021, Cardano hit, and we did very, very well. Well enough that the tithe coming due was six figures.

When I first started tithing, I'd set a goal: *Someday I want to give a thousand-dollar tithe.* That seemed like a big deal back then. And it takes a lot to give at a higher level, because every time you give, part of you still thinks it's your substance. You haven't learned yet that everything belongs to God. I hadn't.

It reminds me of an old story. A preacher is visiting a farmer. *If you had two farms, would you give one to the Lord? Absolutely. If you had two tractors, would you give one to the Lord? Of course I would. If you had two cows, would you give one to the Lord?* The farmer freezes. *Now hold on, preacher. That's not fair. You know I've got two cows.*

That was me with my thousand-dollar tithe. Easy to promise when it wasn't real yet. Once it was sitting in my account, I was the guy with two cows.

> *"The earth is the LORD's, and the fulness thereof; the world, and they that dwell therein."*
>
> **PSALM 24:1**

So I said, *Well, maybe we shouldn't do that. Let's just wait.* A lot of it was crypto, and crypto goes up and down. I wasn't sure. But right around the top of that cycle, God put it on my heart: *It's time to tithe.*

And I didn't do it. Same three words as last time. I should've had them printed on a T-shirt.

A massive amount of it collapsed, again.

Four times I went back and forth like that. And what I finally understood is that it was never too big, because it was never mine to begin with. None of it belonged to me. Ever. The irony is that man thinks he's his own god, and that's breaking the first commandment all over again. Stewardship is simply understanding what God said and doing it, because He's the boss. You don't rob the boss.

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The Bitcoin I finally let go

After I watched all that collapse, I came back around for good. Through 2023, 2024, and 2025, as things were building again, I kept tithing.

But there was one thing I was still holding on to. I was scared to tithe on Bitcoin. It was such a valuable asset. Everybody online sells it to you as the pristine asset, the perfect collateral, the one thing you never let go of.

And in prayer I could feel it. Bitcoin had become an idol. Anything that's an idol doesn't fit with what I know to be true about God. And I'd been here before. Every time I told myself the tithe was too big because I was thinking about what I could do with it, everything collapsed.

So I said it out loud. God is my source of supply. Bitcoin is just a stream of supply. It's something God used at the time. It's not my God.

Then I remembered what God asks for: the first and the best. "*The first of the firstfruits of thy land thou shalt bring into the house of the LORD thy God*" (Exodus 23:19). Even the Levites, when they tithed off what they received, were told to give "*of all the best thereof*" (Numbers 18:29).

And Bitcoin was the best of what we had. That's where our value was. So late in 2025 I said, *This is what we're going to give.*

We sowed it into two of the ministers who taught me the truth about tithing: half to Kenneth Copeland Ministries and half to Jesse Duplantis Ministries. I've given to Mike Murdock and other places too. They all accept crypto, so sending a larger amount was about as easy as it gets.

One day I just got up the courage. I said, *You know what? This is going to be a little challenging, but I'm doing it.* I did it, and it was over in a couple of seconds. Years of wrestling with God, and the actual giving took two seconds. Six figures. *Well,* I said, *it's gone now.* Then I prayed over it the way I always do.

And I felt great. I want to honor God first and foremost. I don't want to stand in front of Him one day knowing I put this thing in front of Him.

My goal now is to give away millions, maybe someday hundreds of millions, whatever God has in store.

Greed has nothing to do with it. This is stewardship. God gives you a vision, and as you expand your vision, He increases your provision. And you know what? When you start tithing and putting God first, He changes your heart. You don't become greedy. You were greedy before you tithed. Arrogant people won't tithe. They'll come up with every excuse not to.

What the ministry gave

There's one more part of my story people get wrong more than any other: the ministry money.

I founded the Kingley Foundation in 2018. By then I'd been tithing for well over a decade, and the mansion years were behind me. Over the years since, people have given six figures in donations through the ministry. Almost all of it, we gave freely onward to the ministries and teachers who had fed me spiritually, the way Paul said: "*Let him that is taught in the word communicate unto him that teacheth in all good things*" (Galatians 6:6). We didn't keep it. We sowed it.

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And yet, after giving almost all of it away, the ministry stood many times over where it started. That's separate from my own personal tithe. I'm telling you both so you never confuse one with the other, and so you know the money people gave to God's work went to God's work.

The money that froze

One more story, and I'm only going to tell you half of it here.

Right before that Bitcoin tithe, I made a mistake.

Years earlier, God had shown me another coin. I was running hills one day and saw the number 53 right on an electric meter, and God

said, *Look it up.* So I did. Number 53 on CoinMarketCap was Zcash. The market was suppressed back then, and Zcash was on its way down toward its lows. But God put it on my heart: *That's the one.* I held on to that and kept it as my little secret.

I know how that sounds. A guy jogging past an electric meter and getting investment advice. Stay with me. It gets better, and then it gets worse.

On November 21, 2025, I went to make the move. I sent one whole Bitcoin from the ministry into a prominent online exchange to swap it for Zcash. They advertise that you can swap without an intermediary. They do act as one. You just don't know it.

They froze it. The Bitcoin never came back out, and the Zcash never came in. Month after month, nothing.

And for the first time in more than twenty years of putting God first, I found myself asking, *God, where are You?*

I'll tell you how that ended in Chapter 14. It's a story about forgiveness, and it taught me that putting God first with my money was never going to be enough if my heart was still holding something against somebody.

Not every season is a straight line up. It's not *I gave God two dollars, so I'd better get twenty back.* God is testing your heart to see if you really believe He's your source.

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STAND ON THIS

What God said: "There is that scattereth, and yet increaseth; and there is that withholdeth more than is meet, but it tendeth to poverty" (Proverbs 11:24).

What I saw: Three more times I held back what God asked for, and what I held on to collapsed. Then I gave Him the very thing I was clutching.

He was mine. He still is. Now for why it works.

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PART TWO

THE LAW

What God actually said about provision, and how to put His law to work.



CHAPTER SEVEN

A Law Is a Law

“For I am the LORD, I change not.”

MALACHI 3:6

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Before there was a temple, before there was a law, before there was a Bible, two brothers brought God an offering.

> "*And in process of time it came to pass, that Cain brought of the fruit of the ground an offering unto the LORD. And Abel, he also brought of the firstlings of his flock and of the fat thereof. And the LORD had respect unto Abel and to his offering: But unto Cain and to his offering he had not respect.*"
>
> **GENESIS 4:3–5**

Cain brought *of the fruit of the ground.* Abel brought *the firstlings of his flock and of the fat thereof.* The first, and the best. And the book of Hebrews tells you what was going on underneath:

> "*By faith Abel offered unto God a more excellent sacrifice than Cain.*"
>
> **HEBREWS 11:4**

By faith. The very first offering in the Bible was nobody's tax. It was a man trusting God with the first and the best before he knew what the rest of the season would bring. Everything else in this chapter grows out of that.

I'm going to tell you something in this chapter that most tithing preachers never will.

When I first taught this, I taught it the simple way. *The tithe is a law, like gravity. It never changed. Ten percent of your paycheck, end of discussion.* And the heart of that is true. I've lived it for twenty-five years.

But if I'm asking you to make one of the hardest financial decisions of your life on the strength of what God said, then I owe you the whole picture. Including the parts that make my argument harder. Because

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if I hide those parts and you find them later, you'll wonder what else I hid.

So let's open the file.

What the tithe actually was

This is the law, straight from God's mouth.

> *"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. ... And concerning the tithe of the herd, or of the flock, even of whatsoever passeth under the rod, the tenth shall be holy unto the LORD."*
>
> LEVITICUS 27:30, 32

Seed, fruit, herd, flock. Israel was a farming nation, and the tithe was assessed on harvests and animals. There's no line in the law of Moses about wages.

And here's where it went.

> *"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. ... Among the children of Israel they shall have no inheritance."*
>
> NUMBERS 18:21, 24

The Levites were the tribe that served God's house, and they owned no land. Every other tribe got a territory. Levi got the tithe instead. The tithe *was* their land. And the Levites weren't exempt. They had to give a tenth of the tithe they received, up to the priests (Numbers 18:26).

Now here's something I never heard in a sermon. There was a second tithe, and the family that gave it ate it.

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> *"And thou shalt eat before the LORD thy God, in the place which he shall choose to place his name there, the tithe of thy corn, of thy wine, and of thine oil, and the firstlings of thy herds and of thy flocks; that thou mayest learn to fear the LORD thy God always."*
>
> **DEUTERONOMY 14:23**

If you lived too far from Jerusalem to carry it, God said you could sell it, carry the money, and buy food there for a feast before the Lord (Deuteronomy 14:24–26). *And thou shalt rejoice, thou, and thine household.* God built a celebration into the tithe. Part of the tithe was a party. I have never once heard that announced during the offering.

And every third year, the tithe stayed home.

> *"At the end of three years thou shalt bring forth all the tithe of thine increase the same year, and shalt lay it up within thy gates: And the Levite, (because he hath no part nor inheritance with thee,) and the stranger, and the fatherless, and the widow, which are within thy gates, shall come, and shall eat and be satisfied; that the LORD thy God may bless thee in all the work of thine hand which thou doest."*
>
> **DEUTERONOMY 14:28-29**

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Ancient Jewish readers understood these as separate tithes. The book of Tobit, written a couple of centuries before Jesus, describes a man giving a first, a second, and a third tenth. That's history, not Scripture, but it shows you how God's people read their own law.

One more detail. You could buy your tithe back. "*And if a man will at all redeem ought of his tithes, he shall add thereto the fifth part thereof*" (Leviticus 27:31). Keep the grain, pay its value plus twenty percent. The law itself treated the tithe as something with a price.

So when someone tells you the Bible commands ten percent of your paycheck, in cash, to a church building, they're telling you less than

the whole truth. The tithe in Scripture was harvest and herd. It supported a tribe with no land. Part of it fed your own family at a feast before God. And every third year it fed the poor in your own town.

That's bigger than the sermon, not smaller.

Firstfruits are not the tithe

I have to correct something I used to say, and probably something you've heard.

I used to talk about the tithe as "the first and best." But the Bible has a separate offering for the first: the firstfruits. The first ripe produce of the harvest, brought to God's house in a basket, with a spoken confession of what God had done (Deuteronomy 26:1–11). It was small, and it was first. The tithe was a tenth, measured as the harvest came in.

When Solomon says "*Honour the LORD with thy substance, and with the firstfruits of all thine increase*" (Proverbs 3:9), he's talking about firstfruits. Not the tithe.

Why does that matter? Because it shows you that *first* and *tenth* are two different principles, and both are in the Word. One is about order. The other is about measure.

What about Abraham?

I've pointed to Abraham and Jacob to show the tithe is older than Moses. That's true. But the details are better than the slogan.

Abraham gave Melchizedek a tenth once, after a battle, from the spoils of war. The book of Hebrews uses a word that means the top of the pile, the best of the plunder (Hebrews 7:4). Then he gave the rest back to the king of Sodom and kept nothing for himself (Genesis 14:21–24).

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Jacob made a vow: "*If God will be with me, and will keep me in this way that I go … of all that thou shalt give me I will surely give the tenth unto thee*" (Genesis 28:20, 22). An *if*. A promise made to God, on God's faithfulness.

So neither one is a weekly payroll deduction. What they show you is a man giving God the top portion, freely, before anyone commanded it. That's firstness, the same thing Abel did with the firstlings of his flock.

What the New Testament says, straight

Now here's the hardest thing for my argument, and I'm going to say it plainly: **the New Testament never commands Christians to tithe.**

Jesus affirmed the tithe to the Pharisees, who were living under the law: "*these ought ye to have done, and not to leave the other undone*" (Matthew 23:23). But no apostle ever writes to a church and says, *Give ten percent.*

So what does the New Testament say about money and God's work? A lot more than people realize.

It says to support the people who teach you.

> "*Let him that is taught in the word communicate unto him that teacheth in all good things.*"
>
> GALATIANS 6:6

And Paul's very next sentence? "*Be not deceived; God is not mocked: for whatsoever a man soweth, that shall he also reap*" (Galatians 6:7). Paul puts sowing and reaping right next to supporting your teachers.

It says God's house still has to feed the people who serve it.

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> *"Do ye not know that they which minister about holy things live of the things of the temple? and they which wait at the altar are partakers with the altar? Even so hath the Lord ordained that they which preach the gospel should live of the gospel."*
>
> **1 CORINTHIANS 9:13–14**

Even so. Paul looks straight at the temple system the tithe paid for and says the Lord set up the same pattern for the gospel.

And look at this one. It's the strongest verse I know on this subject, and I rarely hear it preached.

> *"For the scripture saith, Thou shalt not muzzle the ox that treadeth out the corn. And, The labourer is worthy of his reward."*
>
> **1 TIMOTHY 5:18**

Paul takes a farming law from Deuteronomy 25:4, about letting the ox eat while it works, and applies it to paying the people who preach and teach. He carries an Old Testament economic law straight into the church and calls it Scripture. That's exactly the move I'm making with the tithe.

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The New Testament also commands proportion, and it commands an order.

> *"Upon the first day of the week let every one of you lay by him in store, as God hath prospered him."*
>
> **1 CORINTHIANS 16:2**

First day. As God hath prospered. Firstness and proportion, together.

Grace raised the bar

So did grace make the tithe obsolete? The first Christians sure didn't act like it.

> "*And sold their possessions and goods, and parted them to all men, as every man had need.*"
>
> ACTS 2:45

They didn't give less than the law. They gave more. And around the year 180, a church leader named Irenaeus, who learned from a man taught by the apostle John, put it this way. The Jews, he said, "*had indeed the tithes of their goods consecrated to Him, but those who have received liberty set aside all their possessions for the Lord's purposes.*" And he pointed to the widow who gave her last two coins.

The earliest Christians didn't think freedom from the law meant giving less. They gave more freely, and they gave more. Grace never lowered the floor on anybody. If anything, it raised the ceiling.

So if someone tells you, *We're under grace now, so I just give what I feel*, and what they feel is thirty-five dollars out of a ten-thousand-dollar month, that's not grace talking. Grace has never produced that in the history of the church. That's the carnal mind wearing grace's clothes.

The priest who still receives it

There's one more New Testament passage, and it deserves more than a passing mention.

Hebrews 7 is a whole chapter about Melchizedek, the priest Abraham tithed to. The writer's point is that Jesus is a priest of Melchizedek's order, higher than Levi. And then he says this, decades after the resurrection:

> *"And here men that die receive tithes; but there he receiveth them, of whom it is witnessed that he liveth."*
>
> HEBREWS 7:8

Receiveth. Present tense. *He liveth.* This is my reading, so weigh it: the destination of the tithe didn't disappear when the temple did. It went up. From a Levite who dies to a Priest who lives.

So what's the law?

So where do I land? This is my conclusion, built on everything you just read. Weigh it for yourself.

The economy changed. Harvests became paychecks. The temple was destroyed in AD 70. The Levites are gone. But four things run through the whole Bible, Old Testament and New, and none of them ever changed:

1. **Firstness.** God gets the first, before anything else. Abel, Abraham, the firstfruits, Proverbs 3:9, the first day of the week. Off the top, before the bills get a vote.
2. **The storehouse must feed the house.** "*That there may be meat in mine house*" (Malachi 3:10). The ones who serve God's house and teach God's Word are to be fed by God's people. Numbers 18, 1 Corinthians 9, Galatians 6:6, 1 Timothy 5:18.
3. **Sowing and reaping.** "*He which soweth bountifully shall reap also bountifully*" (2 Corinthians 9:6).
4. **The stranger at the gate.** The widow, the orphan, and the man with no land have always been part of God's economy. We'll spend a whole chapter on this one.

And the tenth? The tenth is the measure God attached the test to. When He said "*prove me now*," the thing He told them to bring was

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the tithe. The law measured it on harvests. My income is my harvest. So I tithe on my income, off the top.

That last step, from harvest to paycheck, is my application. You won't find it written word for word. Jewish teachers made the same move centuries ago. They call it *ma'aser kesafim*, the tithe of money, and their scholars still debate whether it's a requirement or a godly custom. Either way, the people who have studied this law the longest kept it alive in a money economy. I'm in good company.

Where I've seen it

I promised I'd keep what God said separate from what I lived. So here they are, side by side.

The principle	What God said	Where I lived it
Firstness	"Honour the LORD with thy substance, and with the firstfruits of all thine increase" (Proverbs 3:9)	My tithe comes off the top every time money comes in, and I sow it as a ceremony every Sunday
Feed the house	"That there may be meat in mine house" (Malachi 3:10)	The ministry gave almost all its donations to the teachers who fed me, and still stood many times over
Sow and reap	"He which soweth bountifully shall reap also bountifully" (2 Corinthians 9:6)	Fifteen dollars a day sown in an empty store, then a seven-figure business
Pity the poor	"He that hath pity upon the poor lendeth unto the LORD" (Proverbs 19:17)	Eight dollars at Woodman's, and the family God gave me
The stranger	"Love ye therefore the stranger" (Deuteronomy 10:19)	God Connection prayed for me when I had no one; now it's where I feed the homeless
The tenth, tested	"Prove me now herewith" (Malachi 3:10)	From a couple of bucks in a basement to a six-figure tithe

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Now gravity makes sense

This is why I still say a law is a law.

A law doesn't select. It doesn't wake up one morning and say, *I like Tom, so Tom gets the goods.* It just functions. Gravity doesn't care whether you're a good person. If you step off a ten-story building, you're going to fall.

Firstness works like that. Sowing works like that. Say a man goes up to the roof of that building, has a few cocktails, feels puffed up and confident, and decides that because he feels different, gravity has probably stopped working. You'd never do that. But that's exactly what people do with their money. They feel differently about God's order, so they decide the order must have changed.

It's like the old joke about the man who fell off the top of a fifty-story building. As he passed each floor, the people inside heard him say, *So far, so good.*

That was me, every time I stopped tithing and the money kept coming anyway. So far, so good. Remember the spinning top from Chapter 6? It spins for a while. Then it wobbles. Then it fizzles out.

It didn't. God changes not.

Monona Terrace

I know that pull, to decide the order changed. I've felt it right after I obeyed.

The ministry was pretty young. We had a workshop coming up in Madison, Wisconsin, at the Monona Terrace. It was only our third workshop ever, and I was very optimistic about this one.

Going into it, God put it on my heart to do more than the usual tithe. The tithe would have been around twelve hundred dollars. God said, *Sow five thousand, in faith.* So I did. I sowed it to Kenneth Copeland

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Ministries, with my faith set on that workshop: that it would go well, that enough people would want to take part, and that things would really kick off from there.

And right after I sowed it, I felt stupid.

Am I trying to force God's hand? Am I trying to bribe Him? Am I just throwing money at this to trick God into giving me money? Five thousand dollars is not a tithe. And it was a substantial amount compared to what we actually had in the account. I thought I was in over my head. That's the Bob in me. Two minutes after obeying God, I'm having a full-blown panic attack about it.

Then I remembered something I'd heard Mike Murdock say: anything you do in an attempt to please God will always be rewarded. And that was it. I really did want to please God. My motive was right, and I think the motive is what really mattered. I wanted to come from abundance. I wanted to celebrate and honor the fact that God had given me the opportunity to put Him first. So I put the doubt down.

That weekend, one gentleman sowed a twenty-five-thousand-dollar check into the ministry, all by himself. A lady sowed a ten-thousand-dollar check. I'll tell you about her in a minute, because the money is the least interesting part of her story. All told, over eighty-five thousand dollars came in that weekend. Panic attack going in. Eighty-five thousand coming out. That's my life in a nutshell.

And we didn't ask. We didn't run a donation drive. We didn't pass a basket. None of that. It all just lined up. It was spectacular.

My feelings said I'd been a fool. The law didn't care how I felt. It just worked.

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His economy for His people never changed: first things first, feed the house, sow and reap, remember the stranger. And the measure He put His name on, when He said *prove me*, was the tenth.

Sonia

I've changed the names here, for the privacy of the people and families involved.

A couple of months before Monona Terrace, we held our second workshop, in Wisconsin Dells. A woman I'll call Sonia came. She'd been following my videos for a while and using some of the practices. And she was in a really dark place. Her husband, a truck driver, had been killed in a trucking accident. On top of that, she'd been injured herself, and she was bedridden for months. All of that at the same time.

She came anyway, by faith. She wore dark sunglasses the whole time, hiding behind them. She was quiet. But she did the work. I was teaching how to take God's promises in Scripture and put them to work in your life when you're starting over, and how to be open to receiving His good.

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Then she showed up at Monona Terrace a couple of months later, and she was a different person. No sunglasses. Joyful. Optimistic. Smiling. She told us she was ready to move forward. She didn't want to be stuck in grief and isolation forever. In her own words, she was ready to meet an alpha male.

There were fifty-six people in that room, and the seats were assigned at random. Sonia's seat landed right next to a man I'll call Terry. A very kind, loving man. They clicked that weekend, and they did the work together.

Sonia was the lady who sowed that ten-thousand-dollar seed. And she ended up marrying Terry.

Terry passed away several years later, right after COVID. But I'm pretty certain the years they had together were some of the best of his life, and I believe the same is true for her. From that workshop on, they stayed optimistic, and they stayed in love.

A widow in dark sunglasses, one random seat out of fifty-six, and good years God gave them both. You can call that a coincidence. I don't.

STAND ON THIS

What God said: "For I am the LORD, I change not" (Malachi 3:6).

What I saw: Twenty-five years of putting Him first, through the best seasons and the worst.

Now let's look at that test.

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CHAPTER EIGHT

Prove Me Now

“God is not a man, that he should lie; neither the son of man, that he should repent: hath he said, and shall he not do it? or hath he spoken, and shall he not make it good?”

NUMBERS 23:19

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In all of Scripture, God warns us again and again not to put Him to the test. *Thou shalt not tempt the LORD thy God.* And then, in one place, He turns it around and invites it.

> *"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

Prove me now. Some translations say *test me in this.* Others say *try me.* However you read it, this is the only place I know of in the Bible where God attaches a test to an act of obedience and says, *Do this, and watch what I do.* Gideon asked God for a sign with a fleece. God offered King Ahaz a sign. But nowhere else does God command His people to test Him.

And He chose money.

God understands how important money is in this world better than any of us do.

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Olbrich Hill

Before we get into what God promised, I want to tell you about the first time I ever heard His voice. It wasn't in a church.

I told you my dad wasn't around. He left when I was three. After that, my grandpa was the man in my life. He was from Spain, no-nonsense, zero excuses, and he was always pushing me to find my courage on the ice. When I got older, I told my mom his house was my home now and I wasn't leaving. She let me stay with my grandparents, and it was the best thing for me.

Grandpa earned a plaque during my hockey years. It said *Alfonso P. Hurtado, The Ambassador of Goodwill.* He cheered for both teams.

Half the time I'd look up and he'd be sitting on the wrong side of the rink, making friends with the other kids' parents. I thought he was confused. He wasn't. He just saw the bigger picture.

Then he got cancer. When the sores showed up on his skin, I quit going outside. I quit wanting to play hockey. I sat in my room and played guitar, because I knew he was leaving, and it broke my heart. He wrote me a letter about becoming a man and making good choices. Right before he died, I was at the hospital, and he took my grandmother in his arms and told her, *Make sure Matthew lives his dreams.*

At his church service, the pastor asked me to say a few words about him. I stood up, and I couldn't speak. I could only cry.

After that, I stuffed it all down. I barely talked for months. Then the acne showed up, bad, and the kids at school started calling me *Mafeo*. *Feo* means ugly in Spanish. I was about thirteen, I was a nobody, and I felt completely alone in the world.

So at night I'd ride my bike up to Olbrich Hill, throw it down in the grass, and punch the ground. One night I threw that bike down and screamed at the sky, *I hate you, God!*

And something answered me. A voice, deep and clear, inside my head: *Say it as you want it to be.*

So I did. I was thirteen, so this is what came out: *I am lean, sexy, and gorgeous, and all the girls want me!*

Very spiritual. I know. But peace came over me, right there on that hill. Every time a rotten thought came at me after that, I said it again, counting on my fingers. Over the next few months, I quit hating myself. (In fairness, a friend also introduced me to Accutane. God uses all kinds of things.)

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I wasn't testing God that night. I was yelling at Him. And He answered me anyway.

So when God says *Prove me now* in Malachi, I believe Him. He was answering me long before I learned to ask nicely.

The rabbi and the boy

I'd bet most Christians have never heard this one.

The Jewish rabbis who spent their lives studying these Scriptures noticed something about the tithing command in Deuteronomy 14:22. In English it reads, *Thou shalt truly tithe.* In Hebrew, the verb is doubled: *aser te'aser*, literally "tithe, you shall tithe." Why say it twice?

Their answer is hidden in the letters. The same Hebrew letters that spell *te'aser*, "you shall tithe," can also be read *titasher*, "you will become wealthy." One small dot over one letter makes the difference. So the rabbis read the command this way: *Tithe, so that you will become wealthy.*

The Talmud, the great collection of ancient Jewish teaching, tells a story about it in a passage called Ta'anit 9a. A famous rabbi named Yochanan met a young boy and asked him to recite the verse he'd learned in school that day. The boy said, "Tithe, you shall tithe." Then he asked the rabbi what it meant.

The rabbi told him, *Tithe, so that you will become wealthy.*

The boy asked, *How do you know?*

And the rabbi said, *Go and test it.*

Now watch what the boy did. He pushed back, and he quoted Scripture to do it. *Isn't it forbidden to test God? Doesn't the Torah say, "Thou shalt not tempt the LORD thy God"?*

The rabbi's answer: testing God is forbidden in every way except one. The tithe. Because God Himself made the exception in Malachi 3:10. *Prove me now herewith.*

Centuries later, that teaching was written into Jewish law: giving makes a person rich, and this is the one area where a person is allowed to test God. And here's the line I love. The rabbis read the end of Malachi 3:10, *that there shall not be room enough to receive it*, and said it means a blessing so big your lips will wear out from saying, *Enough!*

The rabbis didn't treat it like magic, and neither do I. They taught that a man who tithes but is lazy in his work won't get rich. Faith and work walk together. God gave me the guitar idea and the video idea, but I still had to get up and do them.

It reminds me of the man who prayed every night for years. *Lord, please let me win the lottery. Please, Lord. Just once.* Nothing. Year after year. Finally, one night, a voice booms out of heaven: *Work with Me here. Buy a ticket.*

That little boy is every one of us. His objection sounded humble. It sounded devout. He even had a verse for it. That's usually how the carnal mind talks you out of the tithe: not with greed, but with something that sounds like wisdom. We'll take that apart in Chapter 11.

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Why money

Money is the blood of the material realm.

The Bible says the life is in the blood. In this physical world, money is what everything flows through. You can't eat without it. You can't keep a roof over your children without it. You can't give to someone in need without it. Very little in your material life doesn't depend, somewhere down the line, on money.

So when people tell me, *Money's not important to me. I live on spirit*, I understand the sentiment. I've also never met a landlord who takes spirit for rent. But it's a half-truth. God is a Spirit. Absolutely. And that same God, who knows every detail of your material life, said, *Prove me now* about the tithe.

God isn't against you having provision. He's against you being a slave.

If God isn't your provider, you're a slave in this world, because you'll always be subject to the opinions of man, and those change by the minute. One day you're blessed. The next day you're out of a job, cancelled, or cut off, for reasons that have nothing to do with you. When God is your provider, nobody can turn off your supply.

> *"The rich ruleth over the poor, and the borrower is servant to the lender."*
>
> **PROVERBS 22:7**

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What He promises

Read what God actually says He'll do.

He'll open the windows of heaven. He'll pour out a blessing so big there won't be room enough to receive it. He'll rebuke the devourer. He'll keep your vine from losing its fruit. And all nations will call you blessed.

Now go back to Deuteronomy 28, because Malachi didn't invent this. God laid it down from the beginning.

> *"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: And all these blessings shall come on thee, and overtake thee, if thou shalt hearken unto the voice of the LORD thy God. Blessed shalt thou be in the city, and blessed shalt thou be in the field. Blessed shall be the fruit of thy body, and the fruit of thy ground, and the fruit of thy cattle, the increase of thy kine, and the flocks of thy sheep. Blessed shall be thy basket and thy store. Blessed shalt thou be when thou comest in, and blessed shalt thou be when thou goest out. ... The LORD shall command the blessing upon thee in thy storehouses, and in all that thou settest thine hand unto."*
>
> **DEUTERONOMY 28:1–6, 8**

Blessings on obedience. That's what I call it, and I've said it a thousand times. The blessings don't just come. They *overtake* you. They chase you down.

And look at the condition: *if thou shalt hearken diligently unto the voice of the LORD thy God.* That means we pray, and we listen. When you make God your partner, when you put Him first, you become sensitive to His voice. You start hearing Him. He'll show you where you're off the mark. He'll give you ideas. He'll guide you. That's how the guitar idea came. That's how the video came. Because I was always thinking of Him, always looking to Him.

> *"I will instruct thee and teach thee in the way which thou shalt go: I will guide thee with mine eye."*
>
> **PSALM 32:8**

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The windows of heaven

The windows of heaven. That phrase shows up only a handful of times in the whole Bible, and every time, it's loaded.

The first time is the Flood. "*The same day were all the fountains of the great deep broken up, and the windows of heaven were opened*" (Genesis 7:11). When the windows of heaven open, it doesn't trickle.

Then there's a story in 2 Kings that I wish every tither knew. The city of Samaria was under siege, and the famine was so bad that a donkey's head sold for eighty pieces of silver. The prophet Elisha stood up and said that by this time tomorrow, fine flour would sell for almost nothing at the city gate.

And the king's right-hand man scoffed at him.

> "*Then a lord on whose hand the king leaned answered the man of God, and said, Behold, if the LORD would make windows in heaven, might this thing be? And he said, Behold, thou shalt see it with thine eyes, but shalt not eat thereof.*"
>
> 2 KINGS 7:2

That night, God made the enemy army hear the sound of a great host, and they ran, leaving everything behind. The next day food poured into the city, exactly as Elisha said. The king put that same officer in charge of the gate. He saw the abundance with his own eyes. And the crowd rushing out for food trampled him in the gateway, and he died (2 Kings 7:16–20).

The windows of heaven opened, and the man who mocked the promise stood right at the gate where it came through, and never tasted it.

That's what doubt costs you. God moves anyway, and you're standing right there, and you can't receive it.

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Who God was talking to

Now get this. *Prove me* is plural. God wasn't talking to one man. One verse earlier He says, "*ye have robbed me, even this whole nation*" (Malachi 3:9). He was speaking to a whole people, bringing into one shared storehouse.

And we know exactly what was going on, because another book of the Bible recorded the same crisis from the inside. Nehemiah was governor in Jerusalem in the same era Malachi prophesied. He came back from a trip and found this:

> *"And I perceived that the portions of the Levites had not been given them: for the Levites and the singers, that did the work, were fled every one to his field."*
>
> NEHEMIAH 13:10

The people had stopped bringing the tithe, so the men who served God's house had to walk away from it and go farm to survive. God's house was empty. So Nehemiah fixed it.

> *"Then brought all Judah the tithe of the corn and the new wine and the oil unto the treasuries. And I made treasurers over the treasuries ... for they were counted faithful."*
>
> NEHEMIAH 13:12–13

Read Malachi 3:10 next to Nehemiah 13, and it stops sounding like a formula. It's a report from a starving house. *That there may be meat in mine house.* God's house had nothing in it.

It reminds me of the pastor who stood up one Sunday and said, *Church, I have good news and bad news. The good news is, we have all the money we need for the new building. The bad news is, it's still in your pockets.*

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That was Nehemiah's problem. The people had the grain. It just never made it to God's house.

We also know what it looks like when it works. A few centuries earlier, under King Hezekiah, the people started bringing their tithes again, and they piled them up in heaps for months. The chief priest reported:

> *"Since the people began to bring the offerings into the house of the LORD, we have had enough to eat, and have left plenty: for the LORD hath blessed his people; and that which is left is this great store."*
>
> 2 CHRONICLES 31:10

Enough to eat, *and left plenty*. That's the storehouse doing what God designed it to do.

So this is my reading: the promise was given to a people, and it works best among a people. You can apply it personally. I did, and God was faithful to me. But it was never a private deal between you and a vending machine. It's a family promise. Remember that when we get to the people who say, *It didn't work for me.*

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Read the verses around it

Go back five verses before the tithe promise.

> *"And I will come near to you to judgment; and I will be a swift witness against the sorcerers, and against the adulterers, and against false swearers, and against those that oppress the hireling in his wages, the widow, and the fatherless, and that turn aside the stranger from his right, and fear not me, saith the LORD of hosts."*
>
> MALACHI 3:5

The worker cheated out of his pay. The widow. The fatherless. The stranger. They're in the same breath as the tithe. In Malachi, robbing God and neglecting the poor are one subject. Hold on to that. It comes back in Part Four.

And look at how the chapter ends, a few verses after the promise.

> *"Then they that feared the LORD spake often one to another: and the LORD hearkened, and heard it, and a book of remembrance was written before him for them that feared the LORD, and that thought upon his name. And they shall be mine, saith the LORD of hosts, in that day when I make up my jewels."*
>
> MALACHI 3:16–17

And the story ends with a book that has your name in it. God keeps a record of the people who feared Him and trusted Him when it was hard. The barns are real. The book of remembrance is better.

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It's not a casino

Now, people get this part wrong all the time.

God's not a casino. God's not a lottery. You don't drop two dollars in and pull the lever, expecting twenty to pour out. That's not faith. That's gambling with religious words.

The test isn't you testing whether God pays out. The test is God revealing whether you really believe He's your source. He's looking at your heart. And He's patient. Some seasons the harvest comes fast, like Poppy's check. Some seasons you sow fifteen dollars a day into an empty store for weeks before the download comes. It is not a straight moonshot.

My own beginning was nothing dramatic. When I first started tithing, it was a couple of bucks here and there, because I didn't have much income. I honestly can't remember the very first thing that happened.

I know things started to shift. I know my car, which had been giving me all kinds of trouble, got fixed soon after. But it wasn't like I tithed once and won the lottery. Nothing like that happened right away.

But every single time I held to it, God delivered. Without fail or exception.

Bring ye all the tithes

So what exactly is the tithe?

The way I practice it: ten percent of everything that comes in, set aside first, before anything else gets paid. That's the two principles from Chapter 7 working together: the tenth, the measure God attached to the test, and firstness, the order He has always asked for. The first portion, not the leftovers. That portion is His.

> "*And all the tithe of the land … is the* LORD*'s: it is holy unto the* LORD."
>
> LEVITICUS 27:30

Every time substance comes in, from any source, I tally it up. Ten percent is God's, off the top. Non-negotiable. It never was my money. It never will be. It's always been His.

And I don't treat it as a once-a-year thing or even a once-a-month thing. I'll show you my weekly rhythm in Chapter 17, but the short version is that I ask God on Friday, *Where have I been getting my spiritual nourishment this week? Where do You want Your tithe to go?* And by Sunday, I'm ready to sow.

Where's the storehouse?

That there may be meat in mine house. The storehouse is where the food is. Where you're being fed.

So the answer to *Where should I tithe?* is simple: give it to wherever you're getting your spiritual nourishment. Your home church, if that's where you're fed. A ministry whose teaching is building your faith, if that's where God is feeding you.

And don't make the excuse that you can't find anywhere. You wouldn't do that with your body. You'd never say, *I'm starving to death because there's nothing to eat anywhere. I looked.* Don't make that excuse with your soul. Your soul needs the Word of God continuously, and wherever you're receiving it, that's your storehouse.

Here are three questions I'd ask of any storehouse, straight from the text.

1. **Does it feed people?** *That there may be meat in mine house.* A storehouse that feeds nobody isn't a storehouse.
2. **Is the money in faithful hands?** Nehemiah put men in charge "*for they were counted faithful.*" Ask who counts the money, and whether they'd show you where it goes.
3. **Is this where you're actually being taught?** "*Let him that is taught in the word communicate unto him that teacheth*" (Galatians 6:6). The earliest Christians sent their firstfruits to the ones who taught them, and if there was no teacher, to the poor (Didache 13).

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The objection

I know what some people say about all this. *That's the prosperity gospel. It's greedy. It's even satanic.*

So I've got a few questions for that.

If you don't want money, why do you go to work? Give your paycheck back. You won't, and you shouldn't. You want to provide for your family. Everybody does.

Is the problem with the Word, or with the implied greed? Because God said He takes pleasure in His servants prospering.

> *"Let them say continually, Let the LORD be magnified, which hath pleasure in the prosperity of his servant."*
>
> **PSALM 35:27**

> *"Beloved, I wish above all things that thou mayest prosper and be in health, even as thy soul prospereth."*
>
> **3 JOHN 2**

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Now, Paul did warn that *the love of money is the root of all evil.* That's true, and I take it seriously. But it's the *love* of money, not the money itself. And greed is taking what doesn't belong to you and making it yours. Which is exactly what withholding the tithe does. That's why God calls it robbery.

When you give God what belongs to Him, and He pours out a blessing you don't have room to receive, that's not greed. That's His Word.

And think about these times. Wouldn't it be better to have more provision than less? Wouldn't it be safer to be the one who can give to someone in need than to be the one in need all the time?

> *"It is more blessed to give than to receive."*
>
> **ACTS 20:35**

It doesn't mean you'll be a billionaire. It doesn't give you power over anyone. It just says God is a big God, and He wants to open the

windows of heaven. His words, not mine. If He said it, it was spoken, and if it was spoken, it's settled.

> *"Let God be true, but every man a liar."*
>
> ROMANS 3:4

So here's your invitation. It's His invitation, really. *Prove me now.*

You don't have to believe me. God said it. Try Him.

STAND ON THIS

What God said: "Prove me now herewith, saith the LORD of hosts, if I will not open you the windows of heaven" (Malachi 3:10).

What I saw: Every time I held to it, He delivered. Not always quickly. Never once failed.

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CHAPTER NINE

The Four Laws of Giving

"Be not deceived; God is not mocked: for whatsoever a man soweth, that shall he also reap."

GALATIANS 6:7

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One day Jesus sat down across from the temple treasury and watched people give.

> *"And Jesus sat over against the treasury, and beheld how the people cast money into the treasury: and many that were rich cast in much. And there came a certain poor widow, and she threw in two mites, which make a farthing. 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 all her living."*
>
> MARK 12:41–44

Jesus watched. He wasn't counting the amounts. He was reading the hearts. The rich gave a lot, and it cost them almost nothing. The widow gave two tiny coins, and it cost her everything. And Jesus said she gave more than all of them.

The size of the gift never impressed Him. What He saw was who she trusted.

Most people think giving is giving. You put money somewhere good, and that's that.

But over twenty-five years I learned that the Bible talks about giving in several distinct ways. Each one has a different motive behind it, and each one puts a different principle to work. If you don't know which one you're doing, you won't know what to expect, and you'll get confused when the harvest doesn't look the way you thought it would.

Now, the four categories in this chapter are a teaching framework. It's how I organize what Scripture says so it's easy to remember and use. The Bible doesn't hand you a list titled "The Four Laws of Giving." But every piece of it comes from the text, and I'll show you where. A

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lot of what I know about these categories, especially alms, I learned from Jesse Duplantis.

Here they are at a glance.

Kind of giving	What it is	The principle at work	Key scripture
The tithe	A tenth of all increase, set aside first, brought to where you're fed	Obedience: God opens the windows of heaven and rebukes the devourer	Malachi 3:10–11
The faith seed	Anything sown beyond the tithe, with a specific increase in view	Sowing and reaping: what you sow multiplies	2 Corinthians 9:6, 10
Alms	Giving directly to someone poor or in need	Lending to the Lord: He repays	Proverbs 19:17; Matthew 6:3–4
Charity	Free-hearted generosity from your overflow	The cheerful giver: grace that abounds	2 Corinthians 9:7–8

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1. The tithe: obedience

The tithe is the foundation everything else stands on. As we saw in Chapter 7, in the Bible it was holy, set apart, God's portion. "*It is holy unto the LORD*" (Leviticus 27:30). You don't really give God what's already His. You return it.

The tithe is about obedience. It puts God in His rightful place, first, and Malachi tells you the result: the windows of heaven open, and the devourer is rebuked.

And the tithe does something nothing else does. Tithing creates supernatural expectation. We'll dig into that in Chapter 12. When you're in obedience, you quit swimming upstream, trying to make

things happen like you're running the show. You're standing inside a promise.

2. The faith seed: increase

A faith seed is anything above the tithe. And where the tithe is about obedience, the faith seed is about increase.

This is the empty store. Fifteen dollars a day. When what you're holding isn't your harvest, it's your seed. You sow it with something specific in your heart. *God, I'm sowing this for the big idea. I'm sowing this for a breakthrough. I'm trusting You to provide.*

> *"But this I say, He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully."*
>
> 2 CORINTHIANS 9:6

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Now here's something about that verse most people miss. Paul wrote it about a collection he was taking up for poor believers in Jerusalem who were going hungry. The great New Testament sowing chapter is about giving to people in need. Read a few verses later:

> *"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."*
>
> 2 CORINTHIANS 9:10

God gives *seed to the sower*. The hoarder doesn't get it. God multiplies seed so the sowing never has to stop, so a good chunk of the increase is really next season's seed.

Dr. Mike Murdock taught something I've found to be true: the seed that leaves your hand never leaves your life. It goes into your future, where it multiplies. A farmer doesn't eat his seed corn. And he

doesn't plant it and dig it up every morning to check on it. He sows it, waters it, and expects.

I've watched that happen with something as small as a watch.

In 2018, I went to a training on hands-on healing. The man teaching it did a wonderful job, and his whole presentation was so polished. But I noticed he was wearing a regular, average watch. I looked at my own wrist. Mine was a Movado. Not a major luxury watch, but a nice one. I'd paid somewhere around eighteen hundred to two thousand dollars for it.

And the Holy Spirit said, *Give him your watch.*

I know how that sounds. So after the presentation, I went up and introduced myself. I said, *The Holy Spirit told me to give you my watch. Would you like it?* I took it off and handed it to him.

He looked at it and paused. *Hold on a second,* he said. *I'll be right back.* He went over and talked to his wife, then came back. He told me she had tears in her eyes when he told her. On a missions trip in South Africa, she'd been wearing a Movado watch, and she gave it away to another minister there. *And here you are bringing me a Movado watch,* he said. *This is definitely the Holy Spirit.*

That was my only watch. I'm not a collector. So I went without one. A man teaching about God's timing, with no watch. You can't make this stuff up.

In 2019, we held our fourth workshop, in Texas. That morning I said, *God, I'm ready to get my watch back.* I kid you not, those were my exact words, and my wife was there to hear them.

We walked into the opening day, and a couple came in. I'll call them Amber and Maurice. Amber came up and said, *Hey, I have something for you.* Maurice handed me a box. I opened it, and it was a black Movado watch.

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Not the exact same watch. But the same color, the same brand. One to one. I loved it, and I knew God was involved. God's got a sense of humor, and apparently He's got good taste in watches.

3. Alms: lending to the Lord

Alms is giving to the poor. Somebody can't afford groceries. They need a hundred dollars, and you give it to them.

I love this one.

> *"He that hath pity upon the poor lendeth unto the LORD; and that which he hath given will he pay him again."*
>
> PROVERBS 19:17

When you give to the poor, God counts it as a loan to Himself, and He promises to repay. In my own life, I've seen it come back about one to one. I give someone a hundred dollars, and a hundred dollars comes back to me some unexpected way. That's my experience, not a formula. God's job is to repay. Mine is to have pity.

Jesse Duplantis teaches that God restores alms one to one, and in 2025 I saw it almost to the minute. There was a woman who was near and dear to me. I'll call her Sarah. We had history, and I knew she was in a transition. She was leaving a career she didn't have much interest in, starting a new chapter, moving to a new place, and I knew money was an issue. So I offered her three hundred dollars, just as a love offering. She said sure, and took it.

I kid you not, about an hour later, somebody sent me three hundred dollars through Cash App, with a note: *with love.*

One to one. And almost instant.

Remember eight dollars at Woodman's? I covered eight dollars of groceries for a woman I'd met exactly once. And God paid me back

with a wife and three children. So one to one is the floor, not the ceiling.

Jesus told us how to give alms: quietly.

> *"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 6:3-4**

Normally I keep the particulars to myself. That's between me and God, the way Jesus said. But God has already rewarded these three openly, so for the sake of this book I'll tell them. They're three out of many.

The first was right before I met Sabrina, before I really understood the tithing principle. Maybe I understood it a little. That's kind of the point. Money was hard for me back then, because I was dead set on building that network marketing income and didn't want to do anything else. I was trying to make it happen with my own will instead of letting God bless me.

I was at a Gold's Gym in Madison, Wisconsin, talking to the girl at the front desk. She seemed sad, a little frantic. She didn't have any money to feed her daughter.

I didn't have any money either. But I carried a hundred-dollar bill around with me, as a kind of security blanket. A broke grown man with a hundred-dollar blankie. That was me. And out of love, I just gave it to her.

Two weeks later, I met a couple who joined my network marketing business. They were very well connected and very wealthy, and they brought in dozens of people. They took that business from nothing to

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a consistent income. Two weeks after one small act. It was a true miracle.

The second one you'll read in Chapter 19, though you might not recognize it as alms when you get there. I was getting sick and didn't know it was carbon monoxide yet. I just wanted to get my puppy, Oracle, to the dog park so she could have a good day. She played with another woman's puppy there, and the woman told me she had to be out of her place in a couple of days and had nowhere to go. Out of plain generosity and love, I offered her a place to stay. And her laundry is what led to finding we had no hot water, and that's what exposed the very thing that was killing me.

The third goes back to 2012. I'd been in and out of the emergency room for a persistent headache, and I had a medical procedure done with six different drugs through an IV in my arm. I had a very bad reaction to it, and it took many months to heal. I couldn't walk very well afterward, and my whole system was fragile. It was a very scary time.

My wife had to travel, and things were too hard for me to handle alone, so I hired a caretaker for two weeks. I'll call her Becca. That's not her real name. She was so kind and generous. She put real emphasis on making healthy meals, and when I wanted to get out, she helped me walk.

Back then I'd frequently have to call the ambulance. I'd go into these somatic episodes, hours of shaking, and the secondary fear would get so bad that the hospital would give me a benzodiazepine to calm me down. That season is where I first learned what those episodes were.

Right around the middle of her two weeks, I pushed myself a little harder than normal, and I started to collapse into one of those episodes. Becca asked if she could just hold me while we waited for

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the ambulance, to give my system some safety and comfort. I said sure. She sat behind me, wrapped her arms around me, and held me.

I'm crying even now, thinking about it. It was that feeling of being connected, safe, and loved. The secondary fear backed off, and I rode out the storm. For the first time, I came through one of those episodes without being sedated.

At the end of her stay, I knew her car was unreliable. We were doing pretty well financially then, so I spent several thousand dollars and got her a reliable car. Not brand new, but reliable. It was just a gift, to bless her for what she'd helped me through.

It didn't impoverish me. There was no slowdown in the income at all. If anything, the income went up after that. I don't think we can ever be impoverished by giving, when we're doing it out of love.

> *"The liberal soul shall be made fat: and he that watereth shall be watered also himself."*
>
> PROVERBS 11:25

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I've done it on many occasions, and I can tell you this: every single time I helped somebody in need, God paid it back. That much or more. Every time.

Alms and the tithe are two different things. Alms is good and godly, and it works by its own promise. If you're giving alms and expecting the windows of heaven, you're using the wrong key for that lock.

4. Charity: the overflow

Charity, the way I use the word, is what happens when you're full.

When you've been faithful with the tithe and you've been sowing your seeds, you begin to come into overflow. And in the overflow, generosity becomes something you simply want to do. Buying a car

for a family that needs one. Covering someone's rent. Supporting causes near and dear to your heart.

> *"Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver. And God is able to make all grace abound toward you; that ye, always having all sufficiency in all things, may abound to every good work."*
>
> **2 CORINTHIANS 9:7-8**

You can see from that same chapter that alms and charity overlap. Paul's "cheerful giver" was giving to the poor. The difference in my framework is where you're giving from: alms meets a specific need in front of you, while charity flows out of overflow, and it can go anywhere God puts on your heart.

Jesus said, "*lay up for yourselves treasures in heaven*" (Matthew 6:20). Which reminds me of the rich man who died and went to heaven. Saint Peter walked him down a street lined with beautiful mansions. *Who lives there? Your old housekeeper. And that one? The kid who used to deliver your newspaper.* Then they turned the corner and stopped in front of a little shack. *And this one's yours.* The man said, *A shack? Why do I get a shack?* And Peter said, *We did the best we could with what you sent up.*

For most people, order matters here. Be faithful with the tithe and your seeds first, so you come into overflow. You can't pour from an empty cup, and God doesn't want your cup empty. He wants it running over.

Two more the Bible names

There are two other kinds of giving in Scripture you should know about, because they explain a lot.

Firstfruits. As we saw in Chapter 7, the firstfruits were the first of the harvest, brought to God's house in a basket with a spoken thanksgiving (Deuteronomy 26:1–11). Small, and first. This is where the principle of firstness lives. When you set your tithe aside the moment money comes in, you're honoring firstfruits and the tithe together.

Vows. A vow is a promise you make to God, on terms you set, and then keep. Jacob vowed a tenth: "*If God will be with me … I will surely give the tenth unto thee*" (Genesis 28:20–22). And Scripture takes vows seriously:

> "*When thou vowest a vow unto God, defer not to pay it; for he hath no pleasure in fools: pay that which thou hast vowed. Better is it that thou shouldest not vow, than that thou shouldest vow and not pay.*"
>
> ECCLESIASTES 5:4–5

The 90-day covenant in Chapter 17 is a kind of vow. That's why I tell people to set the terms carefully and then keep them.

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Dam or conduit

Picture a river.

You can be a dam or a conduit.

When you decide to be a dam, when you say, *My money is mine, and that's that*, everything stops with you. The water backs up. Nothing new flows in, because nothing flows out.

When you decide to be a conduit, God pours in, and it pours through you, and He keeps pouring because He's found someone He can trust with the flow.

God's will is for you to prosper. Not only so you can tithe, but so you can save, invest in things that grow, take His ideas and build with

them, and bless people you haven't even met yet. Appendix G shows exactly how I divide it.

What none of this is

None of these are about buying anything from God.

You never had to buy a healing from Jesus Christ. You can't buy your way into the kingdom. You can't purchase favor. If anyone tells you otherwise, walk away.

There's a passage I love on this in Ecclesiasticus, also called Sirach. It's part of the Apocrypha. Most Protestant Bibles leave it out, but the original 1611 King James printed it between the Testaments. This one means a lot to me:

> *"In all thy gifts shew a cheerful countenance, and dedicate thy tithes with gladness. Give unto the most High according as he hath enriched thee; and as thou hast gotten, give with a cheerful eye. For the Lord recompenseth, and will give thee seven times as much. Do not think to corrupt with gifts; for such he will not receive: and trust not to unrighteous sacrifices; for the Lord is judge, and with him is no respect of persons."*
>
> ECCLESIASTICUS 35:9–12 (KJV APOCRYPHA)

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Look at the order. Tithe with gladness. He repays seven times as much. And in the very next breath: don't think you can bribe Him. God is generous, and God is not for sale.

These are how God set up His creation to work. Return what's His, and He opens heaven. Sow, and He multiplies seed to the sower. Have pity on the poor, and He repays. Give cheerfully from your overflow, and He makes all grace abound. Just know what you're doing, and know which promise you're standing on.

STAND ON THIS

What God said: "Whatsoever a man soweth, that shall he also reap" (Galatians 6:7).

What I saw: Eight dollars of alms. Fifteen dollars a day of seed. A tithe that grew from a couple of bucks to six figures.

And then, before the seed ever leaves your hand, there's one more thing to do. Speak over it.

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CHAPTER TEN

Multiplying the Loaves and Fishes

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"Verily, verily, I say unto you, He that believeth on me, the works that I do shall he do also; and greater works than these shall he do; because I go unto my Father."

JOHN 14:12

Picture the hillside.

Thousands of people. Evening coming on. No food. The disciples do the math, and the math says it's impossible. *Send them away, Lord, so they can buy food in the villages.*

> *"But Jesus said unto them, They need not depart; give ye them to eat. And they say unto him, We have here but five loaves, and two fishes. He said, Bring them hither to me. And he commanded the multitude to sit down on the grass, and took the five loaves, and the two fishes, and looking up to heaven, he blessed, and brake, and gave the loaves to his disciples, and the disciples to the multitude. And they did all eat, and were filled: and they took up of the fragments that remained twelve baskets full. And they that had eaten were about five thousand men, beside women and children."*
>
> MATTHEW 14:16–21

Now bring that hillside into your kitchen.

You're sitting at the table with your paycheck in one hand and a stack of bills in the other. And the math says it's impossible. *There are so many bills. I don't have enough to feed all of them.*

And Jesus says, *Bring it to me.*

He takes it. He looks up to heaven. He blesses it. He breaks it. And He begins to pour it out, fearlessly.

That power didn't stay on the hillside. If you've received Jesus Christ into your heart, He lives in you, which means His power to bless, to multiply, to prosper, and to heal lives in you. Right here. Right now. And you can release it.

This is what I believe, standing on John 14:12: the same God who multiplied the loaves and the fishes is at work, in Jesus' name,

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through your obedience. That has nothing to do with who you are and everything to do with who He is in you.

Authority plus obedience

Most people miss the combination.

On one side, there's the law: putting God first, tithing, being obedient. On the other side, there's the authority of Jesus: His name, His anointing, His power to multiply.

You need both.

When you're doing it in Jesus' name, it's His authority, His anointing, His power. But you're also practicing the law. You're not robbing God and then saying, *Well, Jesus is going to bless me anyway.*

That's the hypocrisy I had to get out of. *I won't give my ten percent, because that's Old Testament, but Jesus is going to take care of me.* It doesn't work. If it did, it would have already worked, for you and for everyone else who has tried it.

But when you're in obedience, and you bring your tithe to God, and you speak over it in Jesus' name, now the law and the authority are working together. That's when the loaves start multiplying.

> *"Verily I say unto you, Whatsoever ye shall bind on earth shall be bound in heaven: and whatsoever ye shall loose on earth shall be loosed in heaven."*
>
> MATTHEW 18:18

What I say over every seed

From the very first couple of bucks I ever tithed in that basement, I did this. I didn't fully understand it then. I just accepted it. Looking back, it may be the most important thing I ever did.

Every time I sow my tithe or a faith seed, I say something like this, out loud:

I release this money freely, and it returns to me exceedingly, multiplied, in Jesus' name.

Simple. And sometimes I'll say more:

God, I release this money to You freely. Thank You for Your law. Thank You for Your blessing. The same anointing of Jesus Christ that multiplied the loaves and the fishes, I release right now through my obedience to Your Word, in faith, in Jesus' name. It returns to me exceedingly, abundantly, above all I could ask or think.

You don't need any other words than that. That's scriptural. You're loosing what heaven has already made available.

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Look at what Jesus did

Read the hillside again. Jesus did four things, and you can do the same four with every seed.

1. **He said, "Bring them hither to me."** He took what was in their hands, small as it was. Your first move is to bring it to Him. Stop staring at how little it is. Hand it over.
2. **He looked up to heaven.** He didn't look at the crowd or the math. He looked to the Father. Before you sow, turn your eyes away from the bills and toward God.
3. **He blessed.** He spoke over it. This is your declaration. Speak the blessing over the seed in His name.
4. **He brake, and gave.** He released it. He didn't clutch it. He broke it apart and poured it out. Let your seed go with love and gratitude, fearlessly.

And don't miss the ending. *They took up of the fragments that remained twelve baskets full.* They ended with more than they started with. Heaven's math, man.

Make it a ceremony

I don't toss my tithe out like a bill payment. I make a ceremony of it.

I sow my tithe every Sunday. Before I do, I build my faith. I get back into the inspiration of knowing how good God is. I remember what He's done: the eight dollars, Poppy's check, the store, the money that came home. I get into an uplifted state where I can feel my faith stirring.

Then I speak the blessing over it, and I release it with love and gratitude.

I'm not trying to turn twenty dollars into two hundred like it's a lottery ticket. I do it because God gave me the privilege of putting Him into my life, of making Him the boss, and the power of Christ is within me, and I'm loosing it.

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> *"Death and life are in the power of the tongue: and they that love it shall eat the fruit thereof."*
>
> PROVERBS 18:21

Two widows

The Bible has two stories about widows and oil that every struggling believer should know. They're the clearest pictures I know of what happens when someone gives God the first portion out of almost nothing.

The first is in 1 Kings 17. There's a famine. A widow in a town called Zarephath is gathering sticks to cook one last meal for herself and

her son, and then, she says, they'll die. The prophet Elijah asks her to make him a little cake first.

> "*For thus saith the LORD God of Israel, The barrel of meal shall not waste, neither shall the cruse of oil fail, until the day that the LORD sendeth rain upon the earth.*"
>
> 1 KINGS 17:14

She did it. She gave the first portion of her last meal. And "*she, and he, and her house, did eat many days*" (1 Kings 17:15).

And she wasn't even an Israelite! Zarephath was in Sidon, foreign territory. Not one line of the law of Moses applied to her. Jesus pointed that out Himself (Luke 4:25–26). She received her miracle by trusting the word God sent her and giving first, out of scarcity, to the man who brought her that word.

The second is in 2 Kings 4. A widow owes a debt she can't pay, and the creditor is coming to take her two sons as slaves. Elisha asks her what she has in the house. Just a pot of oil. He tells her to borrow empty vessels from all her neighbors, "*borrow not a few*," shut the door, and start pouring.

She poured, and the oil kept flowing, vessel after vessel.

> "*And it came to pass, when the vessels were full, that she said unto her son, Bring me yet a vessel. And he said unto her, There is not a vessel more. And the oil stayed.*"
>
> 2 KINGS 4:6

The oil didn't stop because God ran out. It stopped because she ran out of jars. She sold the oil, paid the debt, and lived on the rest (2 Kings 4:7).

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That's Malachi 3:10 acted out. *There shall not be room enough to receive it.* God's supply never ran short. Her capacity to hold it did. So when God starts moving in your life, go get more vessels. Borrow every jar your neighbors own. Raid their Tupperware.

A kernel has to die

One more picture, from Jesus Himself.

> *"Verily, verily, I say unto you, Except a corn of wheat fall into the ground and die, it abideth alone: but if it die, it bringeth forth much fruit."*
>
> JOHN 12:24

When you release a seed, it's gone. You can't see it anymore. It's in the ground, and from where you stand it looks dead. That's the moment your carnal mind panics. But that's exactly how multiplication works. A seed held in your hand stays one seed forever. A seed that goes into the ground and dies comes back as a harvest.

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And here's the part that takes the pressure off. Jesus said a man casts seed into the ground, goes to sleep, gets up, and the seed grows *"he knoweth not how. For the earth bringeth forth fruit of herself"* (Mark 4:27–28). The growing isn't your job. Your job is to sow.

Watch your mouth

Which brings up something important. If your words have that kind of power over your seed, they have power over everything else too.

Be very careful about the words that come out of your mouth. Don't speak poverty. Don't talk about how broke you are. Don't speak bad things about other people. Don't spend your day rehearsing what's going wrong.

You can't bless your seed on Sunday in Jesus' name and curse your finances Monday through Saturday with your own mouth. Those words are seeds, too.

> *"So shall my word be that goeth forth out of my mouth: it shall not return unto me void, but it shall accomplish that which I please, and it shall prosper in the thing whereto I sent it."*
>
> ISAIAH 55:11

Speak what God says. Speak the blessing. Speak increase. It's what that voice told a thirteen-year-old kid on Olbrich Hill: say it as you want it to be. I've been learning what that means ever since.

The same Jesus who stood on that hillside and said, *Bring them hither to me*, is saying it to you right now about whatever you're holding.

Bring it to Him.

STAND ON THIS

What God said: "He said, Bring them hither to me" (Matthew 14:18).

What I saw: From the first couple of bucks in a basement, every seed I've spoken over in His name.

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Now, if all of this is so simple, why doesn't everyone do it? Because there's something inside every one of us that fights it with everything it has. And that's where we're going next.



PART THREE

THE MIND

Where most people lose the blessing, and how to keep it.



CHAPTER ELEVEN

Fear or Faith

“For to be carnally minded is death; but to be spiritually minded is life and peace. Because the carnal mind is enmity against God: for it is not subject to the law of God, neither indeed can be.”

ROMANS 8:6-7

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Years ago, before I'd ever really read the Bible, I had a dream. In it I saw a Bible fall open, and the Holy Spirit showed me a verse and told me it was my life scripture. When I woke up, I looked it up.

> *"And if Christ be in you, the body is dead because of sin; but the Spirit is life because of righteousness."*
>
> ROMANS 8:10

I've lived inside that chapter ever since. And just a few verses earlier, Paul names the enemy you'll fight every single time you try to put God first. And the first enemy is usually your own carnal mind, before the devil ever gets involved.

Your mind is at war with God

The carnal mind is enmity against God. Enmity means hostility. War. Your natural, human, conditioned mind is actively fighting against God and His ways. It is not subject to God's law, and Paul says it can't be.

That's a strong statement. And I've found it to be completely true.

The moment you decide to hand God the holy tenth, your carnal mind throws a fit, like a toddler in the cereal aisle. It comes up with every reason under the sun. *That's Old Testament. We're free now. Jesus will take care of everything. Tithing back then was about grain and barns, and nobody has barns anymore.* It will try to talk you out of every blessing and every opportunity God puts in front of you.

And its favorite weapon is math.

If I can't live on a hundred percent of my income, how am I supposed to live on ninety?

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It doesn't make sense. It looks at everything in the material world, adds it up with logic and reasoning, and builds a case. And the case always says the same thing: *Don't trust God with this.*

Of course God's ways look foolish to that mind. They always have.

> *"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."*
>
> 1 CORINTHIANS 2:14

The disciples on the hillside had the same math. Five loaves. Two fishes. Five thousand men. It's not possible, Jesus.

And He said, *Bring them to me.*

The sooner you settle it, the sooner you act as if God's Word is true and become willing to go down believing in it, the sooner you'll start seeing the evidence. Not before. After.

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The light bill

So what does this look like on an ordinary Tuesday?

Say you've set up your tithing rhythm. It's time to sow. And then a big bill comes due. The electricity just went up. The heat went up. Your tithe is three hundred dollars this week, and the light bill is staring at you.

And your carnal mind starts talking. *If I don't pay this, I'm in real trouble. I'll push the tithe back. Maybe next month, when there's a little extra.*

Stop right there and ask yourself one question:

Am I choosing fear, or am I choosing faith?

It reminds me of the man who slipped off a cliff and grabbed a branch on the way down. He's hanging there, hundreds of feet above the rocks, and he yells, *Is anybody up there?* A voice booms from heaven: *I'm here, my son. Let go, and I will catch you.* The man looks down at the rocks. Looks back up. And yells, *Is anybody else up there?*

That's me with the light bill. God says, *Let go.* And we go shopping for a second opinion.

Because in that moment, you're choosing which god you serve. And your action is the answer. Not your words. Your action shows where your faith is.

Now, you might be thinking, *Malcolm, that's lunacy. If I sow the tithe and don't pay the bill, I'm a fool.*

I've been there. Remember, I'm Bob. Nobody's more qualified to panic over a light bill than me. I've been in that exact knowledge, many times, feeling like I had to rob Peter to pay Paul just to get by, and that tithing was silly because I didn't have extra money to give God.

News flash: the tithe was never the extra money. It's the first. All substance comes from God. And if you find yourself in this same squeeze month after month, if this is just the way your life is set up, the chances are good that it's the fruit of not putting God first, of living by human reasoning instead of by faith.

This is exactly why I teach you to take the tithe off the top the moment money comes in. When God's portion is set apart first, before anything else is assigned, the light bill never gets the chance to argue with Him. And if ten percent feels like a mountain right now, remember where I started: a couple of bucks in a basement. Start in faith, stay consistent, and let God grow it.

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> *"Therefore take no thought, saying, What shall we eat? or, What shall we drink? or, Wherewithal shall we be clothed? ... for your heavenly Father knoweth that ye have need of all these things. But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you."*
>
> MATTHEW 6:31–33

Fear as an operating system

I know what fear does to a body. After my carbon monoxide poisoning, my nervous system was so sensitized that I could barely function. Everything startled me. So I'm not speaking about this from a distance.

And it isn't new. Even when things were going well, Bob showed up to work.

By our second workshop, the one in Wisconsin Dells, the ministry was starting to take off. On the final day, I was under a lot of stress. I'm still not sure why. I just wasn't doing well. So I asked a young man named Vince, who'd been through a real health transformation, if he'd come up and teach a couple of segments. He said yes.

Nobody knew it, but I went back to my room, and I was so nervous I threw up. A few times. Then I lay on the floor and pulled myself together.

After the lunch break, I walked back in and taught the afternoon sessions as if nothing had happened.

That wasn't a one-time thing. With my history, the Lyme, the anxiety, the agoraphobia, the PTSD, flares came and went, and I had to find my way around them. So if you've ever thrown up before the big moment and then gone and done it anyway, I'm with you. Throw up if you have to. Then go back in after lunch.

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When you feed on fear all day, the news, the wars, the markets, the next crisis, fear becomes your operating system. Your nervous system becomes hypersensitized. Then everything scares you. A bill comes in the mail, and you're panicking before you've opened it.

Turn it off. Tune it out. The problems are real, I know. But fear is a spirit, and it's not from God.

> *"For God hath not given us the spirit of fear; but of power, and of love, and of a sound mind."*
>
> 2 TIMOTHY 1:7

This next part flipped a switch for me. When you put God first, you realize you don't have finances. You have life. God gave you life in Him, in spirit, in truth, in love. And God is your provider. The bills are real, but they are not your source, and they are not your master.

The only thing I've ever found that breaks the back of fear over money is obedience to God's law, and then letting His law prove to you that your human reasoning doesn't have a clue.

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It's just a UFO

Fear will make you do some ridiculous things. I'm living proof.

First you need to know something about Sabrina. She always believed in the extraordinary: the paranormal, the unexplained, all of it. Her grandfather, Poppy, the same Poppy with the Monopoly board and the check, ran a chapter of MUFON, the Mutual UFO Network. So she grew up around this stuff. She used to irritate me, talking about aliens all the time and how cool they were. I didn't believe in any of it.

Then one night in August 2014, I was up at the mansion. It sat alone on top of a hill in the country, right across from a private airport. And

out the big family-room windows, I saw something enormous hovering over the landing strip.

I'm not asking you to believe what it was. I'm telling you what I did.

I grabbed my shotgun. Threw it in the truck. Flew down that winding driveway and floored it in the opposite direction. And I called Sabrina to make sure the kids were okay.

She chuckled. *It's just a UFO. It's not going to hurt you.*

There you have it. Bob, with a shotgun, fleeing a spaceship in the dark. And on the other end of the phone, Sabrina, completely unbothered.

Fear does that to you. It grabs the shotgun and floors it, every time. Whatever's hovering over your life right now, a bill, a diagnosis, a headline, God has been telling His people what Sabrina told me for a very long time.

> *"Fear thou not; for I am with thee: be not dismayed; for I am thy God: I will strengthen thee; yea, I will help thee; yea, I will uphold thee with the right hand of my righteousness."*
>
> ISAIAH 41:10

> *"Be careful for nothing; but in every thing by prayer and supplication with thanksgiving let your requests be made known unto God. And the peace of God, which passeth all understanding, shall keep your hearts and minds through Christ Jesus."*
>
> PHILIPPIANS 4:6-7

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"It didn't work for me"

I've heard this so many times. *I tried putting God first. I tithed. Nothing happened. It just didn't work.*

I understand the frustration. But think about what that sentence actually says. It says the Word of God isn't true.

That's a heavy condemnation to put on the Word. Because if one thing God said isn't true, then nothing He said is. God is consistent, and God cannot lie. So either His Word is all correct, or it's all falsehood. There isn't a middle.

So when it looks like it isn't working, the question isn't whether God's law failed. The question is what else is going on. Are you holding unforgiveness? Are you living as the person who has already received, or as the person who's still begging? Is there sin you haven't repented of? Are you tithing steadily, or on and off? We'll take each of those apart in the coming chapters. They're usually where the blockage is.

One more thing. Remember from Chapter 8 that God gave this promise to a whole people bringing into a shared storehouse. If you're the only one in your circle putting God first, or your storehouse isn't feeding anybody, you may be carrying a family promise by yourself. Don't be quick to condemn yourself. Check the storehouse, find people who believe, and keep going.

"How do you know Satan didn't give you that money?"

A man once said that to me. A good man, a man of God. I think he'd heard it from someone else and was repeating it, as if he could talk me out of something I'd demonstrated for twenty-five years.

I told him my tithing testimony, and he said, *Well, how do you know Satan didn't give you that money?*

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I said, *That's interesting.* Because if it was Satan, Satan is a real idiot. Satan tried to cut off my supply many times. He shut down businesses. He brought persecution and oppression, war in my body, sickness, calamity, and left me bedridden. And at the same time, he's supposedly the one who prospered me and gave me enough resources to buy my family time, freedom, and safety?

Either Satan is incredibly merciful and really wanted me to win after all, or it wasn't Satan. It was God, protecting me from what Satan actually had planned.

Yes, the attacks were real. They're real in your life too. But when you're in covenant with God, I can tell you from firsthand experience: you're better off going down believing in Him.

Keep it simple

One last thing about the carnal mind. It loves complexity.

I've spent thousands and thousands of hours on the etymology, the Hebrew, the original this and the hidden that, the so-called lost gospels, the esoteric teachings. I studied all of it. And I came around full circle to two realizations. First, half the time it was pointless. Second, the one thing that worked every single time was the simplest thing: trusting what God said and doing it.

Whenever someone wants to make God's Word complicated, I've noticed it's usually because they don't really believe it. They're building a case against something that's already spoken.

Before you open your Bible, pray. Ask the Holy Spirit for wisdom and discernment. Then read it through the lens of wisdom itself.

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> *"If any of you lack wisdom, let him ask of God, that giveth to all men liberally, and upbraideth not; and it shall be given him."*
>
> JAMES 1:5

So put your trust in the Word, and let your carnal mind lose the argument.

STAND ON THIS

What God said: "For God hath not given us the spirit of fear; but of power, and of love, and of a sound mind" (2 Timothy 1:7).

What I saw: Every time fear won, I lost ground. Every time I chose faith, God provided.

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CHAPTER TWELVE

Vision Before Provision

“Therefore I say unto you, What things soever ye desire, when ye pray, believe that ye receive them, and ye shall have them.”

MARK 11:24

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I've watched this play out for twenty-five years: expand your vision, and the provision will come to fill it.

When I was asking God for a ten-dollar blessing, I got ten-dollar blessings. When my vision got bigger, my provision got bigger. You stretch your vision, and God fills it with His provision, as long as it's in alignment with His will for you to prosper. And it is His will.

But there's a difference between wanting something and expecting it. And that difference is everything.

Supernatural expectation

Most people, including me at various times, live in wishing. *I want increase. I want to do better. I want to have more.*

That's not going to be enough.

Wishing keeps what you want out there, in the future, somewhere you aren't. Expectation is different. Expectation means you're so sure it's coming that when it shows up, it's just a formality.

And this is the thing the tithe does that nothing else does: tithing creates supernatural expectation. When you're in obedience, when you've put God first and you know you're standing in the covenant, you have a legal right to expect. Hoping God might come through is one thing. Expecting Him to keep His Word, because He always has, is a whole different place to live.

> *"For surely there is an end; and thine expectation shall not be cut off."*
> PROVERBS 23:18

So the first step is obedience. Put God first through the tithe. Have the whole force of heaven behind you, so you're not swimming upstream.

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The second step is your vision. And Mark 11:24 tells you exactly how to hold it.

Believe that ye receive them

Slow down on that one. *What things soever ye desire, when ye pray, believe that ye* receive *them, and ye* shall have *them.*

Two tenses. *Receive* is now. *Shall have* is later. You believe you've received it now, in the moment you pray, and then you will have it.

That means you live as if it's true now. You act from it. You come from it.

Abraham did this. God called him a father of many nations while he was still childless, and Paul says God does this as a matter of His nature.

> *"(As it is written, I have made thee a father of many nations,) before him whom he believed, even God, who quickeneth the dead, and calleth those things which be not as though they were."*
>
> ROMANS 4:17

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God calls things that are not as though they were. And He invites you to see the way He sees.

> *"Now faith is the substance of things hoped for, the evidence of things not seen."*
>
> HEBREWS 11:1

The way I explain it, whatever lack you see in front of you, the opposite is sitting right there in the same space, like two sides of one coin. The adult in you is staring at one side: the deficiency, the problem, what's missing. But the other side is right there too: the

fulfillment, the answer, the gratitude. You're choosing which side you look at.

It reminds me of the story about twin boys, one a hopeless pessimist and the other a relentless optimist. Their worried parents took them to a psychiatrist. He put the pessimist in a room full of brand-new toys, and the boy burst into tears. *They'll just break.* Then he put the optimist in a room piled high with horse manure. When he came back, the kid was digging through it with a huge grin on his face. *What on earth are you doing?* And the boy said, *With all this manure, there's got to be a pony in here somewhere!*

That's believing that you receive. You walk into a room full of manure, and you start digging for the pony.

A woman I was counseling recently was believing God for a new home. She was tithing, she was in obedience, and she told me, *Malcolm, I don't know what to do.* I said, *Honestly, I don't know what to say. Let's pray about it.* And as we prayed, the answer popped into my head. *Wait. I know exactly how to describe this.*

The place she's unhappy in, and the home she's grateful for, are both present right now. She gets to choose which one she lives in.

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The castle in the farmhouse

I know this because I've lived it.

Remember the farmhouse? A hundred and twenty years old. Cracks in the walls. Box elder bugs in our bed sheets. That was the poorhouse.

At the time, I had a desire, and I told one of my mentors about it. I wanted to live in a castle. I wanted to go from the poorhouse to living like a king.

And he said, *You already live in a castle.*

I could have argued with him. I could have pointed at the bugs, and the bugs would have backed me up. Instead, I got up right then, and I got into my imagination, and I pretended that farmhouse was the castle. And I kept doing it. And I kept doing it. Every day, I lived in the castle.

A year and a half later, I was living in an 8,500-square-foot mansion. A five-and-a-half-million-dollar build. It had a real indoor movie theater with rows of seats, curtains down the sides, and stars on the ceiling. It had a helicopter landing pad.

A year and a half. Coming off bankruptcy and being bedridden with Lyme disease.

Because I kept living in my imagination as if it were real, right now.

Like a little child

Jesus said something about this that most adults skip right past.

> *"Verily I say unto you, Except ye be converted, and become as little children, ye shall not enter into the kingdom of heaven."*
>
> MATTHEW 18:3

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Watch children play. A kid picks up a stick in the backyard and starts swinging it around like a lightsaber. An adult walks by and sees kids playing with sticks. But to those kids, they're not holding sticks. They're holding lightsabers. They're living inside their imagination, completely, acting as if they have already received.

I did this as a kid without knowing it. I built a whole world in my head where I was a hockey star, and then I lived it out.

That's believing that you receive.

The adult lives by what the eyes say. The adult takes all its feedback from the outside world and calls that reality. But the eyes only show you what was. Faith looks at what is, in God, and what will be.

> *"While we look not at the things which are seen, but at the things which are not seen: for the things which are seen are temporal; but the things which are not seen are eternal."*
>
> 2 CORINTHIANS 4:18

The twenty-one-minute plank

Fine, Malcolm. That works for money. But this is my body.

I had to do it with my body too.

I was bedridden with Lyme disease in late 2008, very ill through 2009, and started making changes in 2010. A couple of years later I'd recovered enough to live, but I was a fractured version of my former self. Poor endurance. Extra weight. I honestly thought those days were behind me.

Then a woman I'd met in California sent me a training video from a Navy SEAL-style fitness program, including a twenty-one-minute plank challenge. I tried it. I lasted about a minute, maybe less.

And I thought, *What a loser, man. I'll never be able to do this.*

Then I changed my mind. *Wait. What if I use the same process?*

So I ordered ten of the program's training shirts, five orange and five black. Every day I put one on, and I pretended I was in training with those guys. A guy who can't hold a plank for sixty seconds, walking around his house dressed for SEAL training. Peak Bob. I lived in it, in my imagination.

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It took months. It wasn't the next day. And I was also training three times a day. Faith without works is dead. But it wasn't long before I could hold the twenty-one-minute plank. I got down to about six percent body fat. I broke personal records I hadn't even hit before Lyme disease.

And a few years later, I was sharing speaking stages with Michael Jaco, a former Navy SEAL, teaching mindset workshops together.

From one minute on the floor, thinking I was a loser, to standing on stage beside a SEAL. I kid you not.

Your person is already here

It works in relationships too.

Maybe you're lonely. You look at the dating world and it seems toxic. You don't trust anybody. You've had one bad relationship after another.

None of that matters. That's not what Scripture tells you to look at. It tells you to believe that you receive.

So think of the qualities of the person you're believing God for. Then be with that person, now, in your imagination. Feel the presence. Talk with them. Notice how harmonious it is. When you get up from praying, take them with you on your walk. You're not alone.

Someone might say, *Malcolm, that's delusional. I can see there's nobody there.*

And I'd say, *You're looking through the lens of what was. I'm looking through the lens of what is and what will be.*

Repeat it. And repeat it. And repeat it. That's how you shift your vision, and then the provision comes in and fills it. The promise is God's, in Mark 11:24. The method is mine, and it's how I've lived that promise for years.

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> *"Write the vision, and make it plain upon tables, that he may run that readeth it. For the vision is yet for an appointed time, but at the end it shall speak, and not lie: though it tarry, wait for it; because it will surely come, it will not tarry."*
>
> HABAKKUK 2:2-3

Put God first. Then look at your vision. Ask yourself honestly: Are you being an adult, letting your eyes tell you what's true? Or are you going to be like a little child and live in what God has said?

STAND ON THIS

What God said: "What things soever ye desire, when ye pray, believe that ye receive them, and ye shall have them" (Mark 11:24).

What I saw: A farmhouse with bugs in the sheets. A year and a half later, a mansion.

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And if you want a simple, repeatable way to do that five times a day, God showed me one.



CHAPTER THIRTEEN

The ABC Break Process

"And be not conformed to this world: but be ye transformed by the renewing of your mind, that ye may prove what is that good, and acceptable, and perfect, will of God."

ROMANS 12:2

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The first ABC Break I ever did, I didn't know I was doing one.

I was sitting in an empty store. Two customers a day. Shelves I couldn't afford to restock. An accountant who had just told me it was over. And a mentor who kept saying, *Stay in your joy.*

So one afternoon I locked the front door, went into the back room, made myself a smoothie, and picked up my guitar. I stopped trying to fix the problem from inside the problem. I let it be exactly what it was. I went to the one place I had peace. And in that place, God gave me the idea that changed everything.

Years later, I turned what happened in that back room into five simple steps.

Knowing Mark 11:24 is one thing. Living in it all day long is another.

You can read *believe that ye receive* in the morning, and by ten o'clock an email, a bill, or a bad conversation has dragged you right back into problem consciousness. You're thinking from lack again, deciding from lack again, acting from lack again.

So years ago I built a simple technique to pull myself back into the state of having already received, as many times a day as I needed it. I called it the ABC Break Process. It's just a handful of biblical keys put into a streamlined, repeatable form. You can call it whatever you want. It's the doing of it that matters.

Most people try to solve their problems from the same level of thinking that created them. There's a line often attributed to Einstein about exactly that: you can't solve a problem with the same consciousness that created it.

Think of your current reality as a box. Everything that matches that box fits in it, so that's all you get. And your human reasoning mind circles around inside the box all day long, asking who, what, when,

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where, why, and how, trying to figure out how to get out. But the reasoning mind is the very thing keeping you in.

You don't think your way out of the box. You shift your state of being outside of it.

Shift your position, and you change your possession.

The five steps

1. **Stop. "It is not it."** Snap your fingers and say it out loud: *Stop. It is not it.* What's not it? Trying to figure out how to fix this from the level of consciousness you're in right now. That's not it. You're breaking the pattern.
2. **Allow.** Ask yourself: *Could I allow, for just this moment, everything to be exactly as it is?* Answer honestly. Then ask again: *Could I allow it even more, for just this moment, to be exactly as it is?* This is surrender. It releases the resistance. You stop fighting what is so that God can bring what will be.
3. **Go to your place of peace.** Close your eyes and retreat, in your mind, to a place of perfect peace. For me, it's the beach on a warm summer day. Wherever yours is, go there and stay for fifteen or twenty seconds. Take in the feeling of peace.
4. **Become the one who has already received.** Ask yourself: *Who would I be being if I were already living from having received this?* The way I do it is to project myself three years past the answer. It happened three years ago. I'm not seeking it anymore. I'm not desperate for it. It's simply true, and I'm grateful for it. Get into that state, and look out from there.
5. **Send yourself the message.** From that position of already having received, look back at yourself in the moment you started this process. What would you tell yourself? What's the breakthrough message? Let it come. Then receive it.

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Then stay there, in the end result, looking back, for about a minute. Don't rush out.

Do it five times a day, and keep it up for a few weeks, so it becomes your habitual train of thought instead of an occasional visit.

The cup of water

Now, about step one. A snap of the fingers is plenty. I learned that the hard way.

Years ago, when I was building my network marketing business, I discovered Tony Robbins and his idea of a pattern interrupt. Stop the mind dead in its tracks, then put a new choice in its place. I loved it.

Maybe I loved it a little too much.

Four of us were at dinner in a nice, cozy restaurant, going over our game plan. A woman on my team started to spiral. She had some bad memories of recruiting and getting rejected, and she was heading to a negative place in her mind, fast. Her boyfriend wasn't paying attention. Nobody saw my next move coming.

I tossed a cup of cold water in her face.

She gasped. I'll admit, as far as breaking a pattern goes, it worked perfectly. It also happened in a public place, which is probably the only reason I didn't end up with a dinner knife in my eye. I got reamed out, and I had it coming. And then we all ended up laughing about it, a laugh I'll never forget.

So, for the record: snap your fingers. Say *Stop. It is not it.* Leave the water in the glass.

The scripture underneath it

None of this is new. It's the Word, made practical.

Step one is taking a thought captive. *Casting down imaginations … and bringing into captivity every thought to the obedience of Christ* (2 Corinthians 10:5).

Step two is surrender: *not my will, but thine, be done* (Luke 22:42).

Step three is the peace God promises to the mind that stays on Him.

> *"Thou wilt keep him in perfect peace, whose mind is stayed on thee: because he trusteth in thee."*
>
> ISAIAH 26:3

Step four is Mark 11:24: believe that you receive.

And step five is receiving wisdom. You're asking from a place of faith, and you're listening.

But the key word, the revelation underneath all five steps, is **dwelling**.

> *"He that dwelleth in the secret place of the most High shall abide under the shadow of the Almighty."*
>
> PSALM 91:1

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Psalm 91 is about living in God's presence, not about a mental technique. But it points at the very thing these steps are after: where you live on the inside matters. That's why you stay in the end result for a full minute. You're moving in with the God who already answered, not stopping by.

> *"Finally, brethren, whatsoever things are true, whatsoever things are honest, whatsoever things are just, whatsoever things are pure, whatsoever things are lovely, whatsoever things are of good report; if there be any virtue, and if there be any praise, think on these things."*
>
> PHILIPPIANS 4:8

Bonus: the six-item list

Now it gets practical. I used to teach this at my workshops, and it was an eye-opener for everyone. When I first learned it, it blew my mind wide open.

Every morning, I make a list of six things I'm going to accomplish that day that move me closer to my desired outcome. That alone helps a ton. Without a list, most people just scroll. They get sidetracked and segue from one thing to the next, and at the end of the day they've accomplished nothing. We're creatures of habit, especially with all the information coming at us. Moving forward takes a conscious effort.

But the list gets ten times better when you write it from the other side of the ABC Break.

Say I'm worn out today. I've been training hard. I'm still recovering from the injury I had months ago. If I made my list from right here, from where I am, it might look like this:

- Go to the gym
- Go for a walk
- Walk the dog

That's from the level of consciousness I'm in now.

Now I run the process.

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One: *Stop. It is not it.*

Two: Could I allow myself to feel this tired, for just this moment? Yes. Could I allow it even more? Yes.

Three: I go to my place of peace. I detach from where I'm at and become aware of myself there.

Four: I step out three years past having resolved all of this, and I look back. I sit there, and I dwell.

Five: I send myself a memo, a message that comes back through time and lands right here. And it says:

Embrace love.

That goes on the list as number one. What else do I need to know? *Relax and watch a funny movie.* Number two. (I'll let you guess which Bill Murray movies.) What else? *Find a way to laugh and get more joy into your day.* Number three.

See the difference?

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From where I was	From having already received
Go to the gym	Embrace love
Go for a walk	Relax and watch a funny movie
Walk the dog	Find a way to laugh and get more joy into my day

Completely different lists. Most people write their to-do list from problem consciousness, so they keep producing more of the problem. When you write it from the place of having received, every action you take carries that consciousness into the world. And every action is imbued with the consciousness behind it.

Measure it

Write your list down. At the end of the day, look at what you did and what happened. Record your progress. What gets measured is what you can change. If you don't document your life, it's very hard to tell whether you're making progress at all, and unfortunately most people make little to none, because they're distracted constantly.

When I began doing this, I went from the poorhouse to the penthouse in a year and a half, and from zero to multiple millions in just under three years. I'm not guaranteeing that's your path. I don't know your road. But I know this is how I did it.

And I wasn't perfect. I was working through health issues and relationship challenges. Life was not perfect. You don't have to be perfect either. You might miss a day or two. Just pick yourself back up and keep going. You'll find you gain serious momentum.

This ties in with the tithe perfectly. When you put God first, you surrender the details. The covenant is what's blessing you. You've laid down your self-will for His covenant, and now you're simply shifting your position so you can receive what He's already promised.

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STAND ON THIS

What God said: "Be ye transformed by the renewing of your mind" (Romans 12:2).

What I saw: An empty store, a locked door, a guitar, and the idea that changed everything.

But there's one more thing that can quietly undo all of it. And it's so important that Jesus put it in the very next verse after Mark 11:24.



CHAPTER FOURTEEN

The Safe Touch

"And when ye stand praying, forgive, if ye have ought against any: that your Father also which is in heaven may forgive you your trespasses. But if ye do not forgive, neither will your Father which is in heaven forgive your trespasses."

MARK 11:25-26

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For the first time in more than twenty years, I found myself asking, *God, where are You?*

That exchange had frozen the ministry's Bitcoin. They wanted documents, so I sent everything. The KYC. The financials. The entire trail of the money: the PayPal, the Stripe, every original source. My name-change documentation. The foundation's documentation. At first it seemed like it was going to be okay. Then they asked for the same things again. And again. Three or four times over three or four weeks. And in between, they blew me off and wouldn't respond at all.

I went online and found report after report of the same thing. A lot of people had lost money with them and just walked away. I found one person who got their money back. Everybody else seemed to absorb it as the cost of doing business with somebody you have no legal jurisdiction over. You can't go after a company in another country. What are you going to do?

I was angry. Vengeful, honestly, at the beginning. *You can't rob God. You can't rob a ministry. What kind of people are you? Our whole paper trail is right here. You can see exactly where the money came from.*

And I had a choice to make. I could hold on to that anger, rehearse it, and let it sit in my heart. Or I could forgive the people who took it.

At first I couldn't do it. I thought they were just rotten people. Why should I forgive them?

Meanwhile, God was already working. Remember, this was right before I sowed that Bitcoin tithe. I'd given Him my first and best. And in the middle of the worst season of my health, which I'll tell you about in Chapter 19, God showed me another opportunity, another coin I knew was going to move. I put one Bitcoin into it, and it did a 4X. It made up for everything we'd lost, and it brought in a harvest on top of that.

I'm not going to name that one. I'm not a financial advisor, and I don't want anybody reading this as a tip. That was between me and God.

Then God went to work on my heart. It was like He said, *Look. I took care of it. It's already handled.*

So I finally forgave them. I really let it go.

And then, out of the blue, an email. *Following an additional review of the case, we are considering proceeding with the return of the funds.*

Considering proceeding. Nothing says *we value you as a customer* like *considering proceeding.* That rubbed me the wrong way. Why are they playing games with me? Is this just to make me mad? But then I remembered what God was doing in me, and I forgave them all the way. I wrote back, *Listen, you have the address. I'm really grateful the money's coming back.*

Two days later, they sent it. Close to a year after I'd sent it in. The whole timeline, my angry emails included, is in The Receipts at the back of the book.

> *"The LORD shall cause thine enemies that rise up against thee to be smitten before thy face: they shall come out against thee one way, and flee before thee seven ways."*
>
> DEUTERONOMY 28:7

I believe God timed that. And I don't believe it would have happened if I'd held on to the grudge.

Read where those verses sit. Right after *believe that ye receive them, and ye shall have them.* The very next breath out of Jesus' mouth is *forgive.*

Jesus is telling you that receiving and forgiving are tied together. You can believe all day long, but if you're holding something against

someone, you've got your hand clenched around the very thing that's blocking the blessing.

When people tell me the tithe isn't producing what they expected, the first two things I check are always the same. One: are they living in the identity of having already received? That's the ABC Break. Two: are they holding unforgiveness? That's this chapter.

The plus-eight that ends up at zero

When I used to teach the Spiritual Millionaire workshops, I'd draw a simple picture. It's not a scientific formula, but it makes sense.

Say you're tithing and putting God first. You're sowing faith seeds and expecting. You've activated the law of obedience and the law of expectation, and those are strong. Then you're doing the ABC Break five times a day, shifting your position to change your possession. Let's call that a plus eight. You're in a good spot.

But at the same time, you're not forgiving people. You're not repenting of things you know you did. You're not cleansing yourself.

Well, you can't override God's laws. Unforgiveness and unrepented sin are a repelling force. They push away everything you're calling in, because you're calling for condemnation on yourself at the same time.

> *"Judge not, that ye be not judged. For with what judgment ye judge, ye shall be judged: and with what measure ye mete, it shall be measured to you again."*
>
> MATTHEW 7:1-2

The Bible is clear. If we hold anyone in judgment, we'll be judged. And if we don't forgive, we'll be tormented. Jesus told a whole parable

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about a servant who was forgiven an enormous debt and then refused to forgive a small one.

> *"And his lord was wroth, and delivered him to the tormentors, till he should pay all that was due unto him. So likewise shall my heavenly Father do also unto you, if ye from your hearts forgive not every one his brother their trespasses."*
>
> MATTHEW 18:34–35

My father

I had to learn this one with my own dad.

I told you he wasn't around when I was growing up. For years I judged him for it. I vowed I'd never be like him. And that judgment didn't stay in one place. It got into everything. I disrespected girls, because I figured they were all out to screw me over. I figured men were out to betray me and walk away. I believed it, so that's what I kept running into.

> *"Honour thy father and mother; (which is the first commandment with promise;) That it may be well with thee, and thou mayest live long on the earth."*
>
> EPHESIANS 6:2–3

Nobody taught me that growing up. The judgment I put on my father turned into a net thrown over my own head.

It wasn't until I surrendered and stopped judging him that I could see it any other way. If my father hadn't left, I would never have gone looking for the mentors who shaped my life. If my mother hadn't been so tough on me, I wouldn't have built the strength to get

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through what came later. I'm not saying what happened was right. I'm saying I stopped carrying it.

The balance sheet

The natural world often mirrors the spiritual one.

Picture a balance sheet. On one side you have assets. Assets put money in your pocket; they produce for you. On the other side you have liabilities, debts, and judgments against you, and they siphon away everything coming in. You could be bringing in a lot and still be running at a net negative.

Unforgiveness is a liability on your spiritual balance sheet. So is guilt. So is shame. So is sin you've never confessed. And the worst part is that we pick up new ones every single day.

It reminds me of the old story about a man who got bitten by a dog. The doctor ran the tests and came back with bad news. *I'm sorry. The dog had rabies.* The man grabbed a notepad and started writing furiously. The doctor said, *Hold on, it's treatable. You don't need to write your will.* And the man said, *This isn't my will. It's a list of people I'm going to bite.*

I carried a list like that for years. My dad was at the top of it. And the only one it ever made sick was me.

Go back and read the Lord's Prayer. Most of it is about forgiveness.

> *"And forgive us our debts, as we forgive our debtors. … For if ye forgive men their trespasses, your heavenly Father will also forgive you: But if ye forgive not men their trespasses, neither will your Father forgive your trespasses."*
>
> MATTHEW 6:12, 14–15

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Forgive us our debts. Clear the liabilities off the balance sheet. Every day.

The four steps

God showed me this technique years ago, after a long time of working with the tithe and seeing how faithful He is. I shared it with people, and some of them told me it was their favorite thing I ever taught. I called it the Safe Touch.

It takes about a minute. Do it first thing in the morning and last thing at night.

1. **Look into your own eyes.** Use a mirror. I often do it in my car's rearview mirror. Parked, please. Your eyes are the windows of the soul. Look into them and say: *I intend to release any and all unforgiveness, guilt, and shame now.*
2. **Hands together: ask who to forgive.** Put your hands together and ask the Holy Spirit, *Who do I need to forgive?* Whoever comes to mind, forgive them, mentally and from your heart. Keep going until you feel complete. And don't forget yourself.
3. **Hands on your heart: confess and repent.** Ask the Holy Spirit to show you any wrong you had a part in, whether you were wronged or you did the wrong. Any place you're holding someone in contempt, including yourself. Any sin you know isn't of God: sexual sin, greed, gluttony, whatever it is. Don't try to make anything up. The Holy Spirit is so reliable; He'll show you and convict you. Then confess it. *I repent of this.* It could even be, *I repent of fear. I repent of fearing that God won't take care of me.*
4. **Send safety and comfort.** With one hand, gently stroke the opposite arm, from the shoulder down toward the elbow, slowly and repeatedly. This comes from a technique called havening, and it sends messages of safety and comfort to your brain. As you do it, say: *I love, accept, and forgive myself. I love, accept, and*

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forgive myself. Keep sending that message until you feel the shame let go.

Admit it, quit it, forget it.

The scripture underneath it

Step one is an intention, set before God. Step two is Mark 11:25: *when ye stand praying, forgive.* Step three is the promise of confession.

> *"He that covereth his sins shall not prosper: but whoso confesseth and forsaketh them shall have mercy."*
>
> PROVERBS 28:13

> *"If we confess our sins, he is faithful and just to forgive us our sins, and to cleanse us from all unrighteousness."*
>
> 1 JOHN 1:9

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Read Proverbs 28:13 again. *He that covereth his sins shall not prosper.* There it is. Unconfessed sin is a prosperity issue, not just a spiritual one.

And step four is receiving the mercy God already offers. If God has forgiven you, who are you to keep condemning yourself?

> *"There is therefore now no condemnation to them which are in Christ Jesus, who walk not after the flesh, but after the Spirit."*
>
> ROMANS 8:1

When you ask the Holy Spirit to search you, you're praying one of David's prayers:

> *"Search me, O God, and know my heart: try me, and know my thoughts: And see if there be any wicked way in me, and lead me in the way everlasting."*
>
> PSALM 139:23-24

If you're carrying something especially heavy from your past, this practice can sit right alongside a good pastor or counselor. It doesn't replace them. But it will keep you clean day by day.

Steering the ship

So now you have two tools, and they work together.

The **ABC Break**, five times a day, pulls you into the position of having already received. It's the attracting force.

The **Safe Touch**, morning and night, clears out the unforgiveness, guilt, and shame. It removes the repelling force.

Together, with the tithe as your foundation, you're not violating God's laws while you're trying to receive from them. Watch how your ability to receive multiplies.

I love these because they're simple, fun, and efficient. They let me engage with the Bible in a way that feels alive. It's not just looking at the letter of the Word and quoting it. Anybody can quote it. Live it. Do it.

And you don't have to use mine. Make up your own if you want. I don't really care. Just don't skip the forgiving.

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STAND ON THIS

What God said: "And when ye stand praying, forgive, if ye have ought against any" (Mark 11:25).

What I saw: I forgave the people who froze the ministry's money. God replaced it, and then it came back.

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PART FOUR

THE WALK

Staying in it, letting go of yesterday, remembering the stranger at the gate, and settling it once and for all.



CHAPTER FIFTEEN

Hate What God Hates

"Ye that love the LORD, hate evil."

PSALM 97:10

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I've sinned in just about every way you can imagine. There are a couple of things I haven't done, but most of them, I have. And I learned most of my lessons the hard way, many times over.

So I'm not writing this chapter from a pedestal. I'm writing it from the bottom of a lot of holes I dug myself. If they gave out frequent-flyer miles for holes, I'd fly free for life.

All those holes taught me something. You know you've truly overcome a sin when you hate it as much as God does. Feeling bad about it and saying sorry don't get you there. You have to see what it costs, the suffering it brings, and hate it for that.

That's how you know you've been changed. Your heart doesn't choose the sin anymore. It chooses righteousness, because it knows the consequences of both.

> "*Abhor that which is evil; cleave to that which is good.*"
>
> ROMANS 12:9

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Sorry with the mouth

Most of us do this, me included.

We sin, and then we say, *I'm sorry, God. I didn't mean it.* And we go right back and do it again. Then we say sorry again. And again.

I've done that a thousand times, maybe more. I did it with tithing four times.

There's an old joke that goes like this. *When I was a kid, I prayed every night for a new bike. Then I figured out God doesn't work that way. So I stole a bike and asked Him to forgive me.*

That's sorry with the mouth.

And a confession with the mouth when the heart doesn't mean it is actually worse than no confession at all. It's lying to God to His face. And God's not stupid.

> *"This people draw near me with their mouth, and with their lips do honour me, but have removed their heart far from me."*
>
> ISAIAH 29:13

Real repentance means you turn around, and you turn around because your heart changed. Regret alone won't do it.

> *"For godly sorrow worketh repentance to salvation not to be repented of: but the sorrow of the world worketh death."*
>
> 2 CORINTHIANS 7:10

So how do you get there? Often, through the consequences. That's what sin does. It brings the punishment. God doesn't enjoy watching us hurt. He lets us feel the cost of turning away and be reformed. *For whom the Lord loveth he chasteneth* (Hebrews 12:6). The pain is the teacher, and it keeps teaching until we learn.

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A hard one

I'll be candid about one area: sexual morality. God's Word is clear that sex belongs in the covenant of marriage, and when I was young, I didn't want to hear it. I'm divorced now, after twenty-some years of marriage, and I won't lay the blame on any one person or any one thing. But losing my family structure was the most painful thing I've ever been through, and it taught me to hate what God hates in this area. Not from self-righteousness. From scar tissue.

> *"The fear of the LORD is to hate evil: pride, and arrogancy, and the evil way, and the froward mouth, do I hate."*
>
> PROVERBS 8:13

The tithe was a sin issue too

The same is true with money.

When I think back on the four times I walked away from the tithe, I can see now that each one was the same sin wearing a different coat. I got proud. I got scared. I decided it was too big, as if it were mine to begin with. That's breaking the first commandment. That's making myself God.

And I only stopped doing it when I came to hate it, when I'd felt the bankruptcy, the foreclosure, the sickness, the starting over, enough times that I would never willingly walk back into it.

That's when the tithe stopped being a struggle and became a joy.

Error and defiance

There's something in the law that gave me hope about those years.

God made a distinction between sins committed in ignorance and sins committed defiantly. For sins done unknowingly, there was an offering, even when a whole congregation went wrong together (Leviticus 4:2, 13). But the person who sinned *presumptuously*, as the King James puts it, knowing full well and doing it anyway, was in a different place (Numbers 15:27–31).

Some of my years without the tithe were ignorance. I didn't know. Some of them were flat-out defiance. I knew, I was scared, and I held back anyway. I've confessed both.

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And here's what I've learned. The presumptuous man isn't the one who got it wrong. He's the one who won't admit he got it wrong. I'd rather show you my mistakes than pretend I never made any. A teacher who has been corrected is safer to follow than one who claims he's never been wrong.

Full circle

Some of you are on the same road I was on spiritually, so I'll tell you where it took me.

I've studied just about everything. For a season, I was involved in occult things, deep-level things, with some very powerful people who did not have my best interests in mind. I had to repent of all of it. That was a very hard reality to face.

I lived the world's dream for a while. The mansion. The seven-figure income. A lavish life. Some of that had to go, too.

And I spent many years in Christian Science. I studied it inside and out, to the last letter. I devoured it. I thought there was some big secret I was about to learn, that I was finally going to understand how the whole universe works. I spent hours a day on it. I loved it for a long time.

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But what I really loved was God. And over time I came to feel that I was being steered into a narrative that watered down the truth that Jesus Christ is Lord and Savior. I also noticed something that didn't sit right with me: Jesus gave His healing freely, but I was being charged for treatment when no healing came. And when it didn't come, the message I kept hearing was, in effect, *You don't know enough yet. Study more.*

By the end, I'd been invoiced close to eight thousand dollars in practitioner bills. Several bills, and they're still sitting on my desk. Eight thousand dollars, for prayer. Are you serious? In the Bible,

prayer was given freely: "*freely ye have received, freely give*" (Matthew 10:8).

Nowhere in the Bible does it say you aren't being healed because you don't know enough.

When that hit me, I had to ask myself a hard question: *Could I be wrong*? And I came to the conclusion that I was. For a lot of reasons, I walked away from Christian Science completely.

And here's what's ironic. Through all of it, through the occult years and the metaphysics and the decades of study, there was only one thing that stayed constant.

My tithes kept working.

The simplest thing. Understanding what God said and saying yes to it. Everything else was like going to college to study my navel.

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The books I wrote along the way

I need to tell you something, because if you look me up, you'll find it anyway.

Years ago, under my old name, Matthew David Hurtado, I wrote books called *ALLOW* and *ASK UNTIL IT IS GIVEN!*, and Sabrina and I wrote one together called *TRUST*. *ALLOW* and *ASK* were law-of-attraction books. Some of what's in them I still use. You've already met the ABC Break and the Safe Touch, and a few of my stories showed up there first. But in those books, the power sat with me. I called it God-like power. I talked about the Universe a lot more than I talked about Jesus.

Later, as Malcolm Kingley, I wrote a whole series of books on Christian Science. Heavy-duty analysis: *MIND*, *SOUL*, *PRINCIPLE*, and more. You just read why I walked away from it.

So yes, I've changed my mind about a lot. My understanding of God grew up, and Jesus is back at the center of everything, right where He belongs. I'd rather show you that than hide it.

But this is the part that never changed. The financial principles in this book were never one of my phases. I'm not a guy who got interested in tithing last year and decided to write about it. Through every one of those seasons, the law-of-attraction years, the Christian Science years, the mansion, the bankruptcy, I was living these laws. Twenty-five years of them. When I walked away from the tithe, I felt it. When I came back, God moved. Every time.

So I'm not teaching you something I'm still figuring out. I'm showing you a road I've already walked, and I'm only telling you what I've seen with my own eyes.

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What actually mattered

So I've come full circle, right back to the beginning. Jesus Christ is Lord and Savior. The miracles are still happening today. And Jesus Christ expects us to walk in obedience to God's Word, so He can demonstrate His power through us.

When I look back over my whole life, the only thing that ever really mattered was when I put my faith in something God said. Then it was up to God to be God. My studies and my daily rituals didn't do it. He did.

Just humbling ourselves before God, putting our faith in His Word, and letting it be settled.

If He said it, He meant it. Settle it. And be willing to go down believing in it.

> *"Create in me a clean heart, O God; and renew a right spirit within me."*
>
> PSALM 51:10

That's how the supernatural gets into the natural. Faith makes room for God to be God in your life.

STAND ON THIS

What God said: "Ye that love the LORD, hate evil" (Psalm 97:10).

What I saw: Four walk-aways and a lost marriage, and every hard lesson I'd rather you learn from me.

One more thing will stop it, though, even after you've repented. And it's a trap I still have to watch for.

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CHAPTER SIXTEEN

Yesterday's Empty Tombs

"Why seek ye the living among the dead? He is not here, but is risen."

LUKE 24:5-6

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The women came to the tomb early on that first Easter morning, carrying spices for a dead body. And the angels asked them the question I've had to ask myself more times than I can count.

Why are you looking for the living among the dead?

I've seen this over and over, in my own life and in the lives of people I've counseled. You can't find tomorrow's good in yesterday's empty tomb.

God's good keeps coming in fresh. It's new every morning. But we get attached to the place where God moved last time, and we keep going back there, digging, expecting Him to do it again in exactly the same spot. Meanwhile, He's already somewhere else, doing a new thing.

> *"Remember ye not the former things, neither consider the things of old. Behold, I will do a new thing; now it shall spring forth; shall ye not know it? I will even make a way in the wilderness, and rivers in the desert."*
>
> ISAIAH 43:18–19

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The license plate

There's a time God moved that shows both sides of this.

When I founded the Kingley Foundation in 2018, we had a few thousand dollars saved. A little over seven thousand. And I prayed, *God, I don't even know what You want me to do yet. But I want to multiply this so we have provision to do Your work.*

And God spoke to me through a license plate. I know. First an electric meter, now a license plate. Stay with me.

It was right in front of me. It read ADA, followed by some numbers. ADA is the symbol for Cardano, a cryptocurrency. And I heard the Holy Spirit as clearly as I've ever heard Him. *Buy it.* I obeyed the voice

of the Lord, the way Deuteronomy 28 says. He speaks in a way I can hear, and He will for you, too.

So, by faith, I did it. Back then, in the early days, it wasn't simple. I had to drive to Chicago, deal with a broker, figure out how to store the thing, all of it.

And right after I bought it, the price went down. It stayed down for a long time. That seven thousand dollars was worth about four thousand for months. Everything I heard said it could go to zero. It was speculative. It was really high risk.

But I knew God had said it. So I held on through the doubt.

That investment went up about a hundredfold.

I am not a financial advisor, and I'm not telling you to buy anything because of a license plate. That was between me and God, for that moment, and I could have lost all of it. What I'm telling you is that when you put God first and become sensitive to His voice, He will guide you. Sometimes He'll guide you into something that looks foolish. And when He does, you hold on to what He said, not to the price.

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When the flow dries up

Now the other side.

The ministry did very well in that market for a season. And because it had done so well, I got attached. *Remember 2017? Remember 2021? It'll happen again. I just know it.*

No, I didn't know it. And the more I wanted it to happen again, the clearer the signal was that I should lay it down and listen. Because I was becoming attached to something that wasn't God.

After a while, I came to the realization that, for me personally, I don't like crypto anymore. That's opinion, not doctrine. I'm not saying

every cryptocurrency is bad. But I've seen too many hacks, too many vulnerabilities, too much downside, and more and more centralization and control coming in. And most of all, I don't sense God working in that area for me like He once did.

So I went back to Him. *God, I don't think my next level of good is stored in yesterday's good. I don't want to live in the past. Cleanse my mind. Give me a new set of eyes. Let me see Your hand. Let me hear Your voice. Show me where the new is.*

So how do you know you're standing in yesterday's tomb? The flow is drying up, or it's going nowhere. There's no life in there anymore.

> *"Brethren, I count not myself to have apprehended: but this one thing I do, forgetting those things which are behind, and reaching forth unto those things which are before, I press toward the mark for the prize of the high calling of God in Christ Jesus."*
>
> PHILIPPIANS 3:13–14

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The same business, year after year

I once counseled a man who'd had a business that did really well for a season. Then he tried to do it again. And again. Year after year after year. And it did nothing.

Now, if you love something, and it's your passion, enjoy it. There's nothing wrong with that. But in terms of it producing fruit, you have to realize that your good comes in fresh. You have to be open to something completely new.

The phone call

I know what it looks like to be open, because it happened to me in 2017.

At the time I had big plans. I'd flown out with a friend who knew the owner of a direct sales company. We met with the owner, and I was excited about building sales teams and a whole territory for them. I was all in.

And then a guy named Joel called me, someone I hadn't heard from in years. *Have you heard about Bitcoin? You need to get in right now.*

Because I was open and receptive, I segued. I didn't know how to buy it. I didn't know how to store it. So I started binging videos and learning, learning, learning. I immersed myself.

Be ready for that in this season. When you start sowing and putting God first, when you're working your vision and doing the ABC Break, you'll start aligning with the ideas God is putting in front of you. And sometimes those ideas will completely interrupt your plans.

Every big opportunity I've ever had came from something fresh. Early social media in 2010. Early crypto. Something new, still open, before everyone else crowded in. God can show you those things if you're thinking of Him and putting Him first.

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Man plans

One of the biggest traps I've seen is this. People sow, they set their focus, they set their minds on the right things, they're not lazy, they're working. But they apply all of it to yesterday's tomb, waiting for their good to sprout there, when God is trying to bring them something new.

And part of the trap is thinking you know how your vision is going to play out. *I've got it all strategically laid out. I know exactly how this is going to happen.*

It's impossible to know how it's going to work. That's not your job. There's an old saying: man plans, and God laughs. He's gotten a lot of laughs out of me.

> "A man's heart deviseth his way: but the LORD directeth his steps."
> PROVERBS 16:9

So lay your plans down at the altar. *God, this is what I've been holding on to. How about I just stay open to what You're putting in front of me right now?*

It reminds me of the man in the flood. The water's rising, and he's standing on his porch praying, *Lord, save me.* A neighbor drives by in a truck. *Get in! No thanks. God's going to save me.* The water rises, and now he's at the second-floor window. A guy comes by in a boat. *Get in! No thanks. God's going to save me.* Now he's on the roof, and a helicopter drops a ladder. *Grab on! No thanks. God's going to save me.* And he drowns.

In heaven, he says, *Lord, I trusted You. Why didn't You save me?* And God says, *I sent you a truck, a boat, and a helicopter. What were you waiting for?*

He was waiting for the miracle to show up the way he'd planned it. When Joel called me about Bitcoin, I could have said, *No thanks, I'm building sales teams.*

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A prayer for the new

If you're sensing that you've been digging in yesterday's tomb, pray something like this:

God, I lay down my plans. I open myself to receive Your good. Show me. Make it clear. Make it so obvious I can't miss it, so that I know that I know. Convict me by the Holy Spirit where my opportunity is. I pray this in Jesus' mighty name. Amen.

Then clear the slate. That doesn't mean you abandon everything you were doing. It means you create a space, a vacuum, so you're aware. Be aware of being aware. Stay open, and watch what God does.

Don't sit and reminisce on yesterday, trying to squeeze it into now. He is not there. He is risen.

STAND ON THIS

What God said: "Behold, I will do a new thing; now it shall spring forth" (Isaiah 43:19).

What I saw: A license plate led to a hundredfold. Holding on after the flow stopped taught me to let go.

KINGLEY FOUNDATION



CHAPTER SEVENTEEN

The 90-Day Covenant

“Then Samuel took a stone, and set it between Mizpeh and Shen, and called the name of it Ebenezer, saying, Hitherto hath the LORD helped us.”

1 SAMUEL 7:12

KINGLEY FOUNDATION

In the spring of 2026, I could feel something was wrong. I'd moved into a new house that fall, and I was declining. Carbon monoxide takes your ambition. It takes your normal capacity to function. I didn't know yet that's what it was. I just sensed something was amiss.

But I knew one thing. In the past, I could always turn to God and use my faith. In my study there's a painting on the wall that says *faith makes all things possible*. It hangs right in the center of my home, because it's the centerpiece of my whole life. Jesus said it first: "*all things are possible to him that believeth*" (Mark 9:23).

So I knew I needed to do something with my faith. One day I sat down to read, and a line jumped out at me about bringing your tithes every three days. I said, *That's what I need to do.*

I thought back to the supplement store. When that business was failing, I took the profit every single day, about fifteen bucks, and sowed it in faith. If I couldn't make it work, I had to transfer everything to God and trust Him to do something. What He'd do, I didn't know. That's His job.

Later I went looking for where I'd read it. The closest verse is Amos 4:4. The King James reads "*your tithes after three years*," but many newer translations, like the New King James, read "*your tithes every three days.*" And in context, Amos is rebuking Israel for putting on a religious show while they crushed the poor. So I don't stand the three-day rhythm on that verse. I stand it on what I lived in that store. Three days is a practice, not a commandment.

There was so much coming at people. Chaos, disruption, war, inflation. The devourer showing up in its fullest form. And God showed me that the way to stay in faith through a season like that is simple. Do it more often.

Once a year isn't enough faith. Once a month isn't enough. Even once a week can leave too much room for fear to creep back in between.

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So for ninety days, I moved my giving to every three days. Tithe, faith seeds, alms, charity, every kingdom law of finance, practiced on a three-day rhythm so I was never more than a couple of days away from an act of faith.

And I documented every bit of it.

Why write it down

If God said, *Prove me now*, that's worth documenting.

God invited you to test Him. Would you run a test and not record the results? Israel set up stones of remembrance every time God moved, so their children would ask, *What mean these stones?* and they could tell the story. Samuel set up a stone and called it Ebenezer: *Hitherto hath the LORD helped us.*

Your journal is your stack of stones.

> *"Bless the LORD, O my soul, and forget not all his benefits."*
> PSALM 103:2

We forget, man. God does something amazing in March, and by July the carnal mind has explained it away as coincidence. A written record shuts that argument down. You open the journal and there it is, in your own handwriting, with the date.

And there's another reason. What gets measured is what you can change. If you don't document your life, it's very hard to know if you're making progress at all.

And treat it as an experiment with stated terms. Nobody's guaranteeing anything here. Write your terms down before you start. How much. Where it goes. For how long. Then keep them, and let God answer. An experiment just records whatever happens. People get hurt when they turn it into a formula with promises attached.

WIGLEY FOUNDATION

What goes in each day

Every day of the ninety, I wrote down four things.

1. **My intention.** I started every day with it. *Today I intend…* Write it plainly.
2. **My giving**, on giving days, broken out by kind, because each kind carries its own law. How much was tithe? How much was a faith seed, and what was I sowing it for? Did I give alms to someone in need? Any charity from the overflow?
3. **My results.** What happened. The unexpected check. The idea that came out of nowhere. The phone call. The door that opened. Even small things. Especially small things.
4. **My gratitude.** I closed every night with thanks. Gratitude is where you want to be living.

A giving day might look something like this.

Day 12	Entry
Intention	I intend to stay in faith today and listen for God's idea for the new project.
Tithe	$500, the first and best 10% of everything that came in since my last giving day, sown where I've been fed this week.
Faith seed	$100, sown for the big idea. Trusting God to provide it.
Alms	$100 to a neighbor who couldn't cover groceries. The Lord repays.
Charity	None today. Building toward overflow.
Results	A client I hadn't heard from in a year called and booked work.
Gratitude	Thank You, God, for being my source. Thank You for Your law.

The numbers are just an example. Yours will be yours. Start where you are.

KINGSLEY FOUNDATION

The three things the covenant does

When you do the ninety days, three things happen.

First, it keeps you in persistent faith. Every three days, you're stepping out again. Persistent faith. Persistent faith. Persistent faith. Fear never gets a long enough runway to take off.

Second, it documents the proof. By day ninety you have a record of what God did, in detail, that no one can argue you out of.

Third, it closes every day with gratitude. And a grateful heart is a receiving heart.

> *"In every thing give thanks: for this is the will of God in Christ Jesus concerning you."*
>
> 1 THESSALONIANS 5:18

ANGLEY FOUNDATION

What my ninety days really looked like

That sample day looks tidy. My real journal didn't.

My first giving day, I tithed two hundred dollars. By the second month, some days the tithe was eight dollars. Then four. I tithed five, because five was my minimum. My account went negative. I was in and out of the ER. Some days I could barely walk. Near the end, I even moved the tithe to once a week at a local church. But I never stopped giving.

And I argued with God on paper. *Is God real?* I wrote. *This is humiliation, not humility.* On day sixty-three: *Income up? No. Down. Health restored? No. Wrecked. God, I love you, but this has failed miserably.* On day sixty-six, I wrote things to God I won't print here.

There were wins along the way. Small donations to the ministry kept trickling in, ten dollars here, eighty there. But on paper, the losses won.

When it was over, I ran the whole journal through an AI. It told me the experiment had failed, that I didn't know what I was talking about, and that I should quit and start hoarding my money. Thanks for the pep talk, robot.

Now look at what was really happening inside those pages.

Around day fifty-seven, the water heater went out. I wrote in that journal that it was game over. That there was no God. That God had abandoned me, and I'd never been more hopeless. That same water heater is what exposed the carbon monoxide that was killing me. The day I wrote that God had abandoned me was the day He saved my life. A few days later, I wrote it down a different way: a silent killer was in my home, and God rooted it out. Those journal entries, word for word, are in The Receipts at the back.

Remember who was writing those pages. A man breathing carbon monoxide. Not in his right mind. Negative much of the time. That's what faith and obedience can really look like.

And during those ninety days, I'd put a Bitcoin into the one coin God told me to. Right after the ninety days ended, it popped. It did a 4X. By my count, that one move came to at least a hundred times everything I'd sown during the whole ninety days. It more than covered the Bitcoin that froze, and later the frozen Bitcoin came back too. (Chapter 14)

So on the surface, the ninety days failed. They didn't. It was a win, a win, and a win. A few months later, I wrote in the journal: *Although A.I. told me it was a failure, God said otherwise.*

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I stayed obedient when nothing on paper said it would pay off. And one moment changed everything.

If you want to model this, I built the Covenant Blueprint, a free 90-day covenant journal, into malcolmkingley.com. You can track your ninety days right on your phone or computer. It walks you through the daily strategy: your intention, your giving, your results, gratitude every night, with the ABC Break and the Safe Touch built right in. It saves privately on your own device, not out on the internet somewhere. You can search it, back it up, move it to another device, and print it when you're done, so at the end you have your own covenant book. A notebook from the drugstore works just as well. The tool doesn't matter. The record does.

Putting it all together

So how does everything in this book fit into an ordinary life? This is the rhythm I live by.

When	Practice	What it does
First thing every morning	The Safe Touch (Chapter 14)	Clears unforgiveness, guilt, and shame
Morning	Write the day's intention	Sets your focus before the world sets it for you
Morning	The ABC Break, then the six-item list (Chapter 13)	Plans your day from having already received
Five times through the day	The ABC Break	Keeps you dwelling in the end result
Every time money comes in	Set aside the first 10%	Keeps God first before any bill can argue
Every three days (during the 90 days)	Giving day: tithe, seeds, alms, charity, each named and recorded	Persistent faith
Every time you sow	Speak the blessing over the seed (Chapter 10)	Releases the power that multiplied the loaves

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When	Practice	What it does
Fridays	Ask God where you've been fed and where His tithe should go	Puts the tithe under His direction
Sundays	Sow the tithe as a ceremony	Faith with its sleeves rolled up
Every night	Record results and gratitude, then the Safe Touch	Remembers His benefits and keeps you clean

It looks like a lot written down in a table. In practice, it's a few minutes here and there. And those few minutes change the direction of your whole life.

You don't have to be perfect. You'll miss a day. Pick it back up the next day and keep going.

The world can't weaponize itself against the law of God. The devourer has come. But in Jesus' name, the devourer is already rebuked.

Go build your stones.

RINGLEY FOUNDATION

STAND ON THIS

What God said: "Bless the LORD, O my soul, and forget not all his benefits" (Psalm 103:2).

What I saw: Ninety days that looked like failure on paper. The water heater I cursed exposed what was killing me, and the harvest came right after.



CHAPTER EIGHTEEN

The Stranger at the Gate

“Love ye therefore the stranger: for ye were strangers in the land of Egypt.”

DEUTERONOMY 10:19

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There was a season, during the carbon monoxide poisoning and the long aftermath, when I couldn't take care of myself.

I've told you about my nervous system. What I haven't told you is how alone I was. I was isolated. Struggling. I could barely function, and I didn't have a community around me. God had already provided for me financially. That was never the problem in that season. What I didn't have was people.

I'd been keeping a journal through all of it. Once I knew what had happened to me, I started working with AI to help me track my nervous system recovery, day by day, and keep a log of everything. At one point it told me I needed to connect with people, because I was becoming very isolated.

So who could I trust? It got so bad I couldn't sit around people. I was shaky, nervous, panicky all the time. I figured the only people I could really trust were people who might be a little broken right now too, because they were going to see me in a pretty rough spot.

Then I'm driving down the road, and I see a sign: God Connection. I'd seen it before. But this day, the glass door was literally propped open, with the open sign right there. I looked in from my car. Three people sitting at a table, some snacks, a TV going. It looked like an apartment, but it was all glass, so you could see right in.

I parked down the street and walked in. I said hello and started talking with them. They asked about me and my story and why I'd come in. I said, *I just want to be around Christians. If you guys don't mind, if you want to pray, I'd be glad to receive prayer today.*

And they prayed for me, for the healing of my nervous system. I stayed and hung out with them.

I went back again, and I sat with the director. He told me his story, how he'd lost his wife, and how he has a heart for helping people. I

watched people come in and out. A lot of them really rely on that place for food. Some come in just to sit in a chair and sleep, because they're living on the streets.

The next time, we talked about grief. I told him I thought I had a lot of grief too, years and years of it, suppressed, and I was getting down to the deeper layers now. He told me about some grief groups in the area, and I started plugging into them. Just sitting in, participating, meeting people. People going through real suffering. Real human calamity.

And I told him, *It's on my heart to bless what you're doing. My heart right now, in this season, is for people who are going through a hard time and can't help themselves.*

I said that because I know what it feels like. If it weren't for God, honestly, I might have gotten to the point where I contemplated suicide. It was that bad. Nothing could take me out of it. Money couldn't. But money sure does help provide what's needed. You need a place to sleep and eat. You need time to heal. God can provide all of that, and for me, He did.

If you're in that place right now, please don't carry it alone. In the U.S., you can call or text 988 any time, day or night. I say that humbly, because I've called it myself. Not once, but a few times. It wasn't because I wanted to end my life. It was because I was suffering so much, and I didn't know how to resolve it. Carbon monoxide poisoning is an awful, awful thing, and coming back from it has not been easy. So make the call. Then go find God's people. Walk through the open door.

I just felt for those people at God Connection. It seems like nobody loves them. Nobody cares about them. But God does.

I can't tell you how much that meant. I was the stranger at their gate, and they took me in.

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And then something happened in me that I didn't plan. This year, God put the people who can't take care of themselves on my heart. The homeless. The ones on the ground. Because I had been in their situation, at least for a season, with one difference: God had already taken care of me, to the point of surplus. So now I give to the homeless through God Connection, the same ministry that prayed for me when I had no one.

When I went looking in the Word to understand what God was doing in me, I found that He had written it down three thousand years ago.

The tithe that stayed home

You saw this in Chapter 7. Read it again now, with the stranger in mind.

> *"When thou hast made an end of tithing all the tithes of thine increase the third year, which is the year of tithing, and hast given it unto the Levite, the stranger, the fatherless, and the widow, that they may eat within thy gates, and be filled."*
>
> DEUTERONOMY 26:12

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Every third year, the tithe didn't travel to the temple. It stayed in your town. And it went to four kinds of people: the Levite, who had no land; the stranger, the outsider with no family to protect him; the fatherless; and the widow.

The goal is right there. *That they may eat within thy gates, and be filled.* Filled. Fed full. That's the measure God gave, and it's a lot higher than "served."

And the law attached a promise to it, the same way Malachi does:

> *"Thou shalt surely give him, and thine heart shall not be grieved when thou givest unto him: because that for this thing the LORD thy God shall bless thee in all thy works, and in all that thou puttest thine hand unto."*
>
> DEUTERONOMY 15:10

Give with an open hand and an ungrieved heart, and God blesses the work of your hands. Paul said the same thing centuries later: "*not grudgingly, or of necessity: for God loveth a cheerful giver*" (2 Corinthians 9:7).

You were the stranger

Why does God care so much about the stranger? He tells you why, and the reason is personal.

Love ye therefore the stranger: for ye were strangers in the land of Egypt.

God didn't ask Israel to care for outsiders out of pity. He asked them to remember. You were the outsider once. You were the slave. You were the one with nothing. Now that you're not, don't you dare forget.

And He built that memory right into the giving. In Deuteronomy 26, there are two prayers God's people spoke out loud when they brought their offerings. The first came with the firstfruits basket, and it opens like this:

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> *"And thou shalt speak and say before the LORD thy God, A Syrian ready to perish was my father, and he went down into Egypt, and sojourned there with a few, and became there a nation, great, mighty, and populous."*
>
> **DEUTERONOMY 26:5**

Before you give, you say out loud: *We were nobody. We were perishing. God brought us out.* You can't make that offering without first telling the story of your own helplessness.

I have that story. I was the man who couldn't take care of himself. I've been the stranger at the gate. And now God has handed me the people who are still there.

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The prayer of the third-year tithe

The second prayer in Deuteronomy 26 went with the third-year tithe, the one for the poor. Listen to how it's spoken.

> *"Then thou shalt say before the LORD thy God, I have brought away the hallowed things out of mine house, and also have given them unto the Levite, and unto the stranger, to the fatherless, and to the widow, according to all thy commandments which thou hast commanded me: I have not transgressed thy commandments, neither have I forgotten them. ... Look down from thy holy habitation, from heaven, and bless thy people Israel, and the land which thou hast given us."*
>
> **DEUTERONOMY 26:13, 15**

Two things jump out.

First, it's past tense. *I have given.* You don't pray it hoping. You pray it after you've done it, as a report of obedience.

Second, look what it asks for. *Bless thy people.* Not *bless me.* The giver asks God to bless everyone.

I still speak the blessing over my seed, like I showed you in Chapter 10. I'm not giving that up. But I've added this prayer too, and I think you should. When you've given to the stranger, stand before God and tell Him what you did, and then ask Him to bless His people. All of them.

Malachi lands here

Remember Malachi 3:5, the verse just before the tithe promise? God said He'd be a swift witness against those who "*oppress the hireling in his wages, the widow, and the fatherless, and that turn aside the stranger from his right.*"

The same names. The widow. The fatherless. The stranger. In Malachi, the tithe and the poor are one argument. So when God put the homeless on my heart, He wasn't adding a new chapter to my story. He was finishing the one He'd been writing all along.

Hold both. Don't trade.

Now a caution, and I feel the pull of this one myself.

Giving to someone hungry feels more real than writing a check to a ministry. You can see the plate. You can see the face. It's easy to start thinking that's the *real* giving, and stop supporting the people who teach you.

Don't. In the law, the third-year tithe never canceled the Levite's portion. The Levite is in the same list. God's house still had to be fed, and the stranger still had to be filled. Both.

So I keep giving to the ministries that feed me spiritually, and I give to the homeless. If I swapped one for the other, I'd just be moving money sideways and calling it obedience.

And the way ancient Jewish teachers counted it, the law of Moses asked for roughly twenty percent of the harvest in most years once

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you add the second tithe or the poor tithe to the Levite's tithe. I'm not laying that on you as a rule. I'm telling you so you know ten percent was never the ceiling of a generous heart. It was the starting line.

Surplus is a commission

This is what I believe God was teaching me through all of it.

God didn't carry me through that season, and give me more than enough, so I could be comfortable. He did it so I could reach the people still on the ground.

> *"And God is able to make all grace abound toward you; that ye, always having all sufficiency in all things, may abound to every good work."*
>
> 2 CORINTHIANS 9:8

Sufficiency for you. *Abounding* for every good work. Your surplus already has a job. Paul even reached back to the manna in the wilderness to describe how God's people should share: "*He that had gathered much had nothing over; and he that had gathered little had no lack*" (2 Corinthians 8:15).

Surplus is a commission. God didn't send it to be your cushion.

Who's at your gate?

So I'll ask you what God asked me.

Who in your town has no inheritance? Who's the widow, the orphan, the stranger near you? Is there food in that house?

You don't have to wait until you have surplus to start. Remember alms: "*He that hath pity upon the poor lendeth unto the LORD*" (Proverbs 19:17). Start with what's in your hand.

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And if you're the one standing at the gate right now, if you're the stranger, the one who can't take care of yourself this season, hear me. This law was written to protect you. God sees you. There's no shame in receiving. I received, in my season, from people who prayed over me when I had no one. Let God's people be God's people to you. And when He lifts you, and He will, you'll know exactly who to look for at the gate.

STAND ON THIS

What God said: "Love ye therefore the stranger: for ye were strangers in the land of Egypt" (Deuteronomy 10:19).

What I saw: The ministry that prayed for me when I had no one is now where I feed the homeless.

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CHAPTER NINETEEN

Go Down Believing

“Although the fig tree shall not blossom, neither shall fruit be in the vines; the labour of the olive shall fail, and the fields shall yield no meat; the flock shall be cut off from the fold, and there shall be no herd in the stalls: Yet I will rejoice in the LORD, I will joy in the God of my salvation.”

HABAKKUK 3:17–18

VALLEY FOUNDATION

I'm writing the end of this book from a hill.

There's a park near me where I come to walk, and this time of year the leaves are changing. The colors look like artwork. I come here to do my warm-ups, to work the hill, and to think. It's my reflective time, where I take the truth I'm working with and walk it into my bones.

I'm still recovering. In the last year, I went through months of carbon monoxide poisoning in my own home. And afterward came the worst nervous system sensitization I've ever experienced in my life. Worse than Lyme. There were stretches when I could not function at all.

So I'm not writing this last chapter from the top of the mountain. I'm writing it from the middle of the climb.

But if not

You know the story of the three Hebrew men in Babylon. King Nebuchadnezzar built a golden image and commanded everyone to bow. Shadrach, Meshach, and Abednego wouldn't. So the king gave them one more chance, standing in front of a furnace heated seven times hotter than usual.

And they said this:

> *"If it be so, our God whom we serve is able to deliver us from the burning fiery furnace, and he will deliver us out of thine hand, O king. But if not, be it known unto thee, O king, that we will not serve thy gods, nor worship the golden image which thou hast set up."*
>
> DANIEL 3:17–18

But if not.

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Those three words are the whole book. They are the sentence I said in my heart in my twenties, the one that changed my life. *God, if I go down, I'm going down believing in You.*

The three Hebrews weren't sure exactly how God would handle it. They were sure of Him. And because they were willing to go down believing, they didn't go down at all. They walked around in the fire with a fourth man, and they came out without even the smell of smoke on them.

That's what happens when you settle it. When you stop negotiating with God and decide you'll trust Him whether you see the outcome or not, you make space for God to be God.

> *"Though he slay me, yet will I trust in him."*
> JOB 13:15

KINGDEY FOUNDATION

I've never had an easy life

I'm not telling you this works because life has been easy for me. It hasn't. Not once.

It started before I could even walk. I was born two months early, and the doctors told my mom I wouldn't survive. She couldn't bond with me at birth. Then, when I was two years old, my mother was holding me in the front seat of our car when a drunk driver hit my dad head-on. I went through the windshield. Multiple concussions, the kind of head trauma that follows you.

I'm not a doctor, and I'm not going to diagnose myself. But I've often wondered if that's where it all started. The trauma. The stress. A nervous system that has always been on high alert, scanning for the next hit. I've lived with that kind of hypervigilance my whole life.

Maybe some of it was set in motion before I ever had a chance to know any different.

Since then I've faced sicknesses, injuries, accidents, things that made life very, very difficult. I've been bedridden. I've lost a marriage. I've lost fortunes. I've seen hell on earth.

And in all of that, I learned to turn to God and let Him be the strength in my weakness. What God has done for me, I could never have done for myself. Never in a million years. Believe me, I tried.

> *"And he said unto me, My grace is sufficient for thee: for my strength is made perfect in weakness."*
>
> 2 CORINTHIANS 12:9

YANCEY FOUNDATION

The year I couldn't show up

Let's talk about this last year.

I bought a house in October 2025. I didn't sense anything coming. But a few things started getting weird.

The first was my dog, Oracle. My puppy would walk maybe half a block, then lie down like she was out of breath and falling asleep. Again and again. I thought it was parasites or something.

Then I noticed it in me. I'd go up a flight of stairs, and my breathing would be perfectly fine, but I'd feel like I had no oxygen. *This is crazy*, I thought.

My teenage daughter stayed with me for a little while that fall, and she had a lot of the same issues. In some of the pictures she looked kind of dopey. She wasn't happy. She was getting depressed, and she said she'd get lightheaded on the treadmill. We had her thyroid checked, and nothing showed up. Then she decided she wanted to

stay mostly at her mom's, and so did her younger sister, because those two are intertwined like that. So they didn't stay here much after that. I believe that was God, keeping my girls out of that house.

The dog was the canary in the coal mine. She'd been showing the symptoms, I was starting to have them, and I kept trying to chalk it up to something else. But it was creeping.

By March and April, my body was in real trouble. I'd been through so much in my life, and I'd never had symptoms like these. I wondered if it was an old Lyme flare-up. By April and May, I couldn't even walk properly. It was like I couldn't lift a limb. Things were so strange in my body. It was really, really scary.

I was calling people for prayer left and right. I reached out to a lot of Christian Scientists, because they claim to heal everything, and I'd studied it so intensely. Maybe some of those prayers helped. I'll never know. You already read in Chapter 15 what I was billed for them. What I do know is how the thing finally got exposed: through an act of unselfed love. In my experience, what we make happen for others, God makes happen for us.

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No hot water

Then one day I was focused on getting my dog to the dog park, because I wanted her to have a good time. It was about a mile away, and by then a mile was a real challenge for me. But I got her there.

At the park I met a young woman with a puppy of her own. We got to talking, about her health issues, about these strange health issues of mine. She said she had to get out of her place in two days or less and didn't know where she'd go. Our puppies got along great, so I said, *Here's my number. Reach out. Maybe I have some space for you.*

She took me up on it and moved right in. And she started doing laundry. Load after load after load.

A couple of weeks later, in early July, I was out trying to walk again. I could barely make it a couple of blocks. I was praying the whole time. I was literally on the phone, receiving prayer. And she calls. *Hey, the water's cold. We don't have any hot water. I need to shower. I need to do laundry.*

Oh, great, I thought. *Just what I need on top of everything else.*

I turned around and came home and tried to get the pilot light going on the water heater. It wouldn't light. So I called an emergency service.

The HVAC guy showed up the next morning, July 6, around ten. Pretty prompt. *Where's your water heater?* I walked him down, showed him, and went back upstairs to let him do what he does.

Then he yelled up the stairs. *Hey, can you come down here right now?*

I came down. He looked at me and said, *You see this?* He showed me copper that had been melting, and the exhaust. *You're lucky to be alive, man.* He was pretty upset. Part of what he said that day is in The Receipts at the back.

There was a chimney going out the top of the house. But when they'd remodeled, somebody ran the water heater's exhaust through a ninety-degree pipe straight out the side of the house. It wasn't long enough to create the draft that pulls the exhaust out. He called it a death trap. The fix meant a new unit that cost more than I had in the bank at the time. By the grace of God, he said he'd put it in and I could pay him later.

I did have a carbon monoxide detector. It was on the middle level. It never went off, because the gas wasn't building up enough up there to trip it. But it was building up slowly, and most likely it had been leaking since around the time I moved in.

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Suddenly every symptom made sense. Everything lined up. I was so grateful to finally know. That was an intervention by God. He brought someone into my house and created a situation where it had to be exposed.

Getting through the day

Finding it was one thing. Healing from it was another. The nervous system doesn't snap back into place overnight. To this day I'm functional, completely functional, but I'm still recovering from the stress and panic cycles, the morning shock, whatever the body is doing. I don't fully understand it, but I understand what I've lived through.

In those months, all I could focus on was getting through the day. I had nothing left to go work anywhere or do anything. My dog co-regulated with me. *Let's just try to go for the walk.* We'd pray. We'd get through the attacks, these nervous system surges that are truly terrifying. Get through the day, and that's it. Day after day. Oracle got better before I did. A few days after we found the leak, she walked the whole two miles without collapsing. A few weeks later, we did four.

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And right in the middle of that, God showed me the coin that made up for the frozen Bitcoin I told you about in Chapter 14. I wasn't starting a business. I wasn't trying to make money. I wasn't even thinking about money. I had much worse concerns. And God still provided. That was proof to me that He can take care of me, or anybody, in the worst of times.

When I couldn't function, when I couldn't work the way I used to, when I couldn't show up for other people, God prospered me anyway.

He didn't care that I couldn't hustle. He didn't need my human effort. Do you know how good God is when He can do that? When He

doesn't need your capital, your strategy, all the things you think are necessary? He doesn't even need you to have a job. God isn't limited by anything.

His blessing doesn't stop at the door where you can't show up. It stops when your faith in His Word stops.

That's all He's asking.

I couldn't show up for others that year. But I could show up for Him. Every time He put substance in my hand, I could take the tenth that belongs to Him and give it to Him with all my faith and say, *I love You, God. Thank You for Your law. Thank You for Your blessing. In Jesus' name, this is multiplied.*

And He never stopped. Every single time, without fail or exception, God delivered on His promise. There is no other man, no other power, nothing else in this world I've ever seen do that.

That's a God you can trust.

Sabrina was right, by the way. I'm still Bob and Wallace. This past year I took baby steps, shaking, barely making it a couple of blocks while somebody prayed for me over the phone. And God hit it out of the park anyway. That's His sense of humor, His goodness, and His faithfulness, all in one year.

If He'll do it for Bob and Wallace, He'll do it for you.

What He takes away

One more thing I've learned about God, and I think you need to hear it before you face your next hard season.

Over time, He tends to replace our human leanings with spiritual understanding. We lean on things we've developed: our skills, our strength, our talents, our connections. And then, sometimes, He

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takes those things away from us, so He can teach us to trust Him instead. That's where the real action is.

When I was bedridden with Lyme disease, I had to learn to trust Him, because I couldn't do anything else. This last year, I had to learn it again at a deeper level.

You may have already been through a season like that. If you haven't, use wisdom, and think ahead. Settle it now, while you're strong, so that when your strength is gone, your faith isn't.

What I tell my son

The one thing I tell my son, over and over, is this:

Son, don't ever try to do this life without God. I don't care how smart you think you are. I don't care who you know. None of that matters, not one bit, unless you put God first. If you put God first, all of it becomes beautiful, and God can use it. Without Him, none of it matters.

I know that I know that I know.

That's why I teach this to my children. That's why I'll teach it to anybody who will listen. I don't want anything from you, and I don't need your provision. God is my provision. That's what the tithe taught me.

I'm sharing this because I know the pain. I know what it's like to face this world's battles without provision, without substance, without money. It's nearly impossible. It makes you a slave to handouts and to whoever decides whether you get help this month. And if they say no, what then?

God is your help. And God doesn't fail.

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> *"I have been young, and now am old; yet have I not seen the righteous forsaken, nor his seed begging bread."*
>
> PSALM 37:25

If you don't know Him yet

Everything in this book rests on one relationship. The power that multiplied the loaves and fishes belongs to a Person, Jesus Christ, and He lives in you.

If you've never received Him as your Lord and Savior, you can do it right now. It doesn't have to be complicated. The more simply we come, the better.

> *"That if thou shalt confess with thy mouth the Lord Jesus, and shalt believe in thine heart that God hath raised him from the dead, thou shalt be saved."*
>
> ROMANS 10:9

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Just tell Him, in your own words, something like this:

Jesus, I'm a sinner, and I need a Savior. I believe You died for my sins and that God raised You from the dead. I invite You into my heart to be my Lord and Savior. Live through me. Thank You for saving me. Amen.

If you prayed that and meant it, welcome home. Find people who will encourage your faith, get into the Word, and start putting Him first in everything.

Settle it

So here's where we end, where we began.

God said it. Not me. *Bring ye all the tithes into the storehouse, and prove me now herewith, 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. And I will rebuke the devourer for your sakes.*

It's the one place in the Bible where God commands His people, *Test me in this.*

I bet He knew. I bet He knew how much you'd need it.

Let every other voice be what it is. If a voice is steering you away from what God said, ask where it's steering you to. Doubt. Disbelief. And a place God never wanted you to be.

Let every man be a liar, and every word of God be true.

I believe the faith and the conviction God put in me can be transferred to you. I pray it right now, over you, as you close this book:

Father, in Jesus' name, I thank You for the one reading these words. Open their eyes to see that You are their source. Rebuke the devourer over their finances, their health, their marriage, their children, and their peace. Give them the courage to put You first, the faith to hold on through the doubt, and the joy to hear Your ideas. Multiply every seed they sow, the way You multiplied the loaves and the fishes. Open the windows of heaven over their life, and pour out a blessing they don't have room enough to receive. And let them go down believing, so they never go down at all. In Jesus' mighty name. Amen.

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You've already won. The victory is already in the Word. The miracle is your faith combined with His Word, and you doing it anyway, in spite of every opposing voice.

Put Him to the test. He said you could.

Much love,

Malcolm

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CHECK ME

The Receipts

I told you at the start: don't trust me, check me. So this is some of what I kept. Not all of it. Some of it's too personal, and some of it involves other people. But it's real, and it lines up with what you just read.

A hundred and fifty pounds (Chapter 4)

This is me during the Lyme years, at about a hundred and fifty pounds, with my son on my lap. That's forty or fifty pounds under my normal weight. That's what my friend Mike saw the day he started crying. It's an old, small digital photo, so it isn't sharp. I left it alone. No AI cleanup.



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The farmhouse (Chapters 4 and 12)

This is an old photo of my in-laws' farmhouse in Clyde, outside Spring Green. A hundred and twenty years old. Box elder bugs in the sheets. The one I pretended was a castle. A year and a half later, we were living in a mansion.



The mansion (Chapters 6 and 12)

And here's the castle. I took this one myself while I was cleaning the pool, which I had to do a lot. Turns out castles come with chores. This was business income, years before I ever started the ministry.



The store (Chapter 5)

This is the nutrition store in Madison. I started at that smoothie bar for seven dollars an hour, an hour and a half from the farmhouse. Six months later, the whole store was mine for three hundred dollars, debts and all.



The before and after (Chapter 5)

These are the before and after photos from my first landing page in 2010, back when I went by Matthew Hurtado. They're real photos, taken years before anybody could fake one with AI. This picture and a seven-minute video are what turned fifteen dollars a day into a business. And yes, the red scribbles were on the original. It was 2010.



Day 57 (Chapter 17)

This is from my journal, word for word, with one swear word taken out and some private lines left out. One more thing, so nobody thinks I'm hiding it: in the journal itself, my July entries got mislabeled with a 6 instead of a 7. The entries right before this one run through June 30, so this is July 5, 2026.

MY JOURNAL, DAY 57

Typed word for word from my journal. […] marks private lines left out. One swear word is replaced with a dash.

06/05/2026 (really July 5, 2026; see the note above)

Day 57: The tithe is $11. I will sow $22. I sowed $22. I am believing God for a total healing. Not a partial one. Complete deliverance from this evil. Right now. I am ready. Thank you, Father!

[…]

God?! Water heater out now?!!! That is not good. That negates every single — thing that appeared to be "good." Game over. There is no god. God abandoned me. I've never been as hopeless as I am now.

[…]

I asked God to heal me permanently. I discovered Hypoxia. Carbon Monoxide in the home. Wow.

I wrote *There is no god* and *I discovered carbon monoxide in the home* in the same entry. The thing I was cursing was the thing that saved my life.

> "*A silent killer was in my home. And the activity of God, in His ways, rooted out the culprit. Exposed the problem.*"
>
> MY JOURNAL, DAY 60, JULY 11, 2026

And a few months later:

> "*Remembering that the past 90-day cycle, although A.I. told me it was a 'failure' - God said otherwise. Trust not, but God alone. God restored all and multiplied it.*"
>
> MY JOURNAL, OCTOBER 18, 2026

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The technician (Chapter 19)

I recorded part of the HVAC technician's visit on July 6, 2026. This is from the transcript. The recording doesn't separate his voice from mine, so I'm not putting names on the lines.

> *"So they took a chimney vent and ran it out the house. … So they saved some cash, but ultimately it's not safe. … In the industry we call it backburn. … There was probably a ton of blowback on that. … If we would have had that inspected, it would never have passed. … The inspector would fail it immediately."*
>
> RECORDING OF THE HVAC VISIT, JULY 6, 2026

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And this is the water heater, the one I cursed on Day 57. See the pipe coming off the top and turning straight into the wall? That's the vent he was talking about.



The frozen Bitcoin (Chapter 14)

I'm not proud of every email in this timeline. Look at what I was sending them on November 21. That was me before God dealt with my heart, and I left it in on purpose. You get to see the before and after on that, too.

THE FROZEN BITCOIN

From the email record. The exchange's name, account numbers, and personal details are removed.

NOV 21, 2025

5:49 AM
I send the ministry's documents. One Bitcoin is frozen in the middle of the swap.

11:00 AM
They ask who Matthew David Hurtado is. My old name.

11:16 TO 11:43 AM
I send both IDs, our incorporation papers, wallet records, and bank wire records.

12:55 PM
Me: "Retaining customer funds without lawful authorization is not compliance — it is misconduct."

1:08 PM
I quote Habakkuk at them. "Woe to him that increaseth that which is not his!"

1:30 PM
Me: "You are thieves. God won't be on your side."

1:53 PM
Them: "Your funds remain secure and untouched while the review is ongoing."

NOV 30, 2025

Me: "God will have his day with you. I trust that."

DEC 2025 – SEP 2026

Mostly silence. A message every couple of months. I gave up on getting it back. Then God went to work on my heart, and I forgave them.

OCT 1, 2026

Them, out of nowhere: "Following an additional review of the case, we are considering proceeding with the return of the funds."

TWO DAYS LATER

The Bitcoin comes home. Close to a year after I sent it.

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Everything else in this book, you'll have to take as my testimony. But you never have to take any of it on my word alone. You've got God's Word, and He said you could test it.

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YOUR NEXT STEP

Put It to Work

Maybe you got to the end of this book and you're thinking, *Okay. I'm still a little confused. Just show me.* Fair enough. This is the whole thing, start to finish, in the order I'd do it if I were starting over today.

1. **Settle who your source is.** Before you give a dime, say it out loud: *God is my source. Money is just a stream.* Everything else rests on that. (Chapters 1 and 2)
2. **Clean house.** Forgive everybody you're holding something against, yourself included. Do the Safe Touch morning and night. Unforgiveness is the fastest way to block what God is sending. (Chapters 14 and 15)
3. **Find your storehouse.** Ask yourself where you're actually being fed spiritually. Run it through the three questions: Does it feed people? Is the money in faithful hands? Is this where I'm really being taught? (Chapter 8)
4. **Start the tithe, off the top.** The first ten percent of whatever comes in, before any bill gets a vote. If ten percent scares you, start where you are and grow into it. I started with a couple of bucks in a basement. (Chapters 3 and 7)
5. **Write your terms down.** How much, where it goes, and for how long. Then open your ninety-day journal: your intention, your giving, your results, and gratitude every night. (Chapter 17)
6. **Name every gift.** Tithe, faith seed, alms, or charity. Each one carries its own promise, so know which one you're standing on.

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Speak the blessing over every seed before it leaves your hand. (Chapters 9 and 10)

7 **Live in the answer.** Do the ABC Break five times a day, and write your six-item list from the other side of it. (Chapters 12 and 13)

8 **Steward the rest.** Tithe, save, invest, give, and live well below what's left. Build a cash reserve so one bad season can't take everything. (Appendix G)

9 **Stay in peace and listen.** Peace is where you hear the Holy Spirit. When He nudges you to give, to move, or to wait, write it down and do it. (Appendix G)

10 **Don't quit on day sixty.** My ninety days looked like a failure on paper right up until they weren't. Keep giving. Keep recording. Let God finish the story. (Chapter 17)

> *"And let us not be weary in well doing: for in due season we shall reap, if we faint not."*
>
> GALATIANS 6:9

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What not to do

- Don't treat it like a casino. You're not buying an outcome. You're putting God first.
- Don't give to anybody who tells you to give to *him* to get your miracle. That includes me. (A Word Before We Begin)
- Don't go by your feelings. I felt stupid right after the best seed I ever sowed. (Chapter 7)
- Don't keep it all in your head. If you don't write it down, the carnal mind will explain it away by next month.
- Don't do it to be seen. Keep your alms quiet, and let your Father who sees in secret do the rewarding. (Chapter 9)

QUESTIONS

Questions You Might Still Have

Appendix D takes on the hard theological objections. These are the other ones, the quiet questions that come up when you're sitting at the kitchen table with a bill in one hand and this book in the other.

"I've never tithed. Where do I even start?" With the next dollar that comes in. Take ten percent off the top, give it where you're being fed, and write it down. That's it. You don't need to understand everything first. You understand more by doing it. (Put It to Work)

"What if I can't afford ten percent right now?" Start where you are. Set God's portion aside first, even if it's small, and grow it as He grows you. The order matters more than the amount at the beginning. Just don't let *small* become *never*. (Chapter 3)

"I don't have a church. Where does my tithe go?" To wherever you're actually being fed spiritually. That might be a local church. It might be a ministry whose teaching is building your faith right now. Run it through the three storehouse questions. (Chapter 8)

"What counts as income?" Everything that comes in. Paychecks, side money, gifts, and gains. My blind spot for years was tithing on the business but not on the crypto. Don't be selective with God. (Chapter 6)

"How long before I see something?" There's no delivery date. There's an old joke about a man who asked God, *Lord, what's a million years to You? About a second. And what's a million dollars? About a penny. Then could I have a penny? Sure. In a second.* Poppy's check came fast.

The three hundred dollars came back in an hour. The supplement store took weeks of fifteen dollars a day. My ninety days looked like nothing for sixty days. Record everything, small things included, and let God set the timing. (Chapters 3, 5, 9, and 17)

"What if nothing happens?" First, look at the whole record, not just the bank balance. Then check your heart for unforgiveness, check whether you're living as if you've already received, and check whether you're actually listening. And keep going. On paper, my ninety days failed, until one moment changed everything. (Chapters 11, 14, and 17)

"I'm in debt. Shouldn't I pay that off first?" I've been in that squeeze. The tithe was never the extra money. It's the first. Put God first, then attack the debt with everything that's left, and live well below it. (Chapter 11 and Appendix G)

"I feel like I'm trying to bribe God." I felt the same way right after I sowed five thousand dollars before Monona Terrace. What settled it was my motive. Anything you do in an attempt to please God will be rewarded. If your heart is to honor Him, you're not bribing anybody. (Chapter 7)

"I don't feel any faith. I just feel scared." Then do it scared. "*He that observeth the wind shall not sow; and he that regardeth the clouds shall not reap*" (Ecclesiastes 11:4). Some of my best seeds were sown on my worst days. Faith is something you do. The feelings can catch up later. (Chapter 11)

"My spouse isn't on board." Don't turn it into a war. "*Can two walk together, except they be agreed?*" (Amos 3:3). Talk about it, pray about it, and agree on a starting amount you can both live with, even a small one. Then let the results do the convincing.

"I'm sick. Will tithing heal me?" The tithe promise in Malachi doesn't mention healing, and nobody can sell you one. Healing is the work of

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Jesus. What I can tell you is that God moved for me in my sickest seasons, sometimes in ways I didn't recognize until later. (Appendix D and Chapter 19)

"Do I have to give every three days?" No. Three days is a practice, not a commandment. It's how I stayed in persistent faith through a hard season. The tithe is the foundation. The rhythm is up to you. (Chapter 17)

"What if I miss a day?" Pick it back up the next day and keep going. Nobody does this perfectly. I didn't.

"Can I give online, or in crypto?" Yes. I've done both. What matters is that it's first, it's the best, and it goes where you're fed. (Chapter 6)

"Should I tell people what I give?" Your tithe can be a joyful ceremony, and your journal is private. Your alms, keep quiet. Jesus said your Father who sees in secret will reward you openly. (Chapter 9)

"What if my church misuses the money?" Then it fails the second storehouse question: Is the money in faithful hands? Nehemiah didn't stop the tithe when the storehouse was abused. He fixed the storehouse. You can move your tithe to where it's handled faithfully. (Chapter 8)

"What if I look like a fool?" You might. I've looked like a fool in bankruptcy court, in an empty store with a guitar, and in front of a guy in gym shorts at a coffee shop. God picks fools on purpose: "*God hath chosen the foolish things of the world to confound the wise*" (1 Corinthians 1:27). You're in good company. (A Word Before We Begin)

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"How do I know this isn't a scam?" Use the test from the front of this book. If a teacher says, *Give it to me*, be on guard. If he says, *Give to people in need*, he's on solid ground. I'm not asking you for anything. (A Word Before We Begin)

> "*Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver.*"
>
> 2 CORINTHIANS 9:7

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ONE MORE THING

An Invitation

If you don't have a spiritual home right now, I'd like to invite you into ours.

The Kingley Foundation is a 508(c)(1)(A) faith-based ministry registered in the State of Washington. It's where I teach everything in this book, and where you'll find the free 90-day covenant journal, the teachings, and people walking the same road you are.

If this book has fed you and you'd like to support the work, you can do that through malcolmkingley.com. You're under no obligation. I mean that. Remember the test from the front of this book: give where you're actually being fed, and give to people in need. If that's here, I'm grateful. If it's somewhere else, give there, with my blessing.

Either way, go down believing.

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“If I go down believing in God, the worst thing that can happen is that I went down believing in God.”



APPENDIX A

The Provision Scriptures

These are the verses I've leaned on for decades, grouped so you can find what you need when you need it. All are from the King James Version. Read them out loud. Keep them in front of you. You can also search them by topic, in many translations, at bibleprovision.com.

The tithe and the firstfruits

Reference	The Word
Malachi 3:10	Bring ye all the tithes into the storehouse … and prove me now herewith.
Malachi 3:11	And I will rebuke the devourer for your sakes.
Proverbs 3:9–10	Honour the LORD with thy substance, and with the firstfruits of all thine increase: so shall thy barns be filled with plenty.
Leviticus 27:30	And all the tithe of the land … is the LORD's: it is holy unto the LORD.
Genesis 14:20	And he gave him tithes of all.
Genesis 28:22	And of all that thou shalt give me I will surely give the tenth unto thee.
Matthew 23:23	These ought ye to have done, and not to leave the other undone.
Hebrews 7:8	There he receiveth them, of whom it is witnessed that he liveth.
Ecclesiasticus 35:10–11 (Apocrypha)	Give unto the most High according as he hath enriched thee … For the Lord recompenseth, and will give thee seven times as much.

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God as your source

Reference	The Word
Deuteronomy 8:18	Thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth.
Deuteronomy 28:2	All these blessings shall come on thee, and overtake thee.
Philippians 4:19	My God shall supply all your need according to his riches in glory by Christ Jesus.
Proverbs 10:22	The blessing of the LORD, it maketh rich, and he addeth no sorrow with it.
Psalm 23:1	The LORD is my shepherd; I shall not want.
Psalm 37:25	I have not seen the righteous forsaken, nor his seed begging bread.
Psalm 35:27	The LORD ... hath pleasure in the prosperity of his servant.
3 John 2	I wish above all things that thou mayest prosper and be in health.
Matthew 6:33	Seek ye first the kingdom of God ... and all these things shall be added unto you.
Psalm 24:1	The earth is the LORD's, and the fulness thereof.

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Sowing, alms, and charity

Reference	The Word
Galatians 6:7	Whatsoever a man soweth, that shall he also reap.
2 Corinthians 9:6	He which soweth bountifully shall reap also bountifully.
2 Corinthians 9:7–8	God loveth a cheerful giver. And God is able to make all grace abound toward you.
Luke 6:38	Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over.

Reference	The Word
Genesis 26:12	Then Isaac sowed in that land, and received in the same year an hundredfold.
Ecclesiastes 11:6	In the morning sow thy seed, and in the evening withhold not thine hand.
Proverbs 19:17	He that hath pity upon the poor lendeth unto the LORD; and that which he hath given will he pay him again.
Matthew 6:3–4	Thy Father which seeth in secret himself shall reward thee openly.

Faith, vision, and expectation

Reference	The Word
Mark 11:24	What things soever ye desire, when ye pray, believe that ye receive them, and ye shall have them.
Hebrews 11:1	Faith is the substance of things hoped for, the evidence of things not seen.
Romans 4:17	God … calleth those things which be not as though they were.
Proverbs 23:18	Thine expectation shall not be cut off.
Habakkuk 2:2–3	Write the vision, and make it plain … it will surely come.
Matthew 18:3	Except ye be converted, and become as little children.
2 Corinthians 4:18	We look not at the things which are seen, but at the things which are not seen.
John 14:12	The works that I do shall he do also; and greater works than these shall he do.

The mind, fear, and words

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Reference	The Word
Romans 8:6–7	To be carnally minded is death; but to be spiritually minded is life and peace.
Romans 12:2	Be ye transformed by the renewing of your mind.
2 Timothy 1:7	God hath not given us the spirit of fear; but of power, and of love, and of a sound mind.
Isaiah 26:3	Thou wilt keep him in perfect peace, whose mind is stayed on thee.
Philippians 4:6–7	Be careful for nothing ... and the peace of God ... shall keep your hearts and minds.
Proverbs 3:5–6	Trust in the LORD with all thine heart; and lean not unto thine own understanding.
Proverbs 18:21	Death and life are in the power of the tongue.
Romans 3:4	Let God be true, but every man a liar.

Forgiveness and a clean heart

Reference	The Word
Mark 11:25	When ye stand praying, forgive, if ye have ought against any.
Matthew 6:12	Forgive us our debts, as we forgive our debtors.
Proverbs 28:13	He that covereth his sins shall not prosper: but whoso confesseth and forsaketh them shall have mercy.
1 John 1:9	If we confess our sins, he is faithful and just to forgive us.
Romans 8:1	There is therefore now no condemnation to them which are in Christ Jesus.
Psalm 51:10	Create in me a clean heart, O God; and renew a right spirit within me.

Something new, and enduring to the end

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Reference	The Word
Isaiah 43:19	Behold, I will do a new thing; now it shall spring forth.
Luke 24:5	Why seek ye the living among the dead?
Philippians 3:13–14	Forgetting those things which are behind … I press toward the mark.
Joel 2:25	I will restore to you the years that the locust hath eaten.
Daniel 3:18	But if not … we will not serve thy gods.
Habakkuk 3:18	Yet I will rejoice in the LORD, I will joy in the God of my salvation.
2 Corinthians 12:9	My grace is sufficient for thee: for my strength is made perfect in weakness.

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APPENDIX B

The Practices at a Glance

Everything in this book you can do, on one page. Tear it out, if you have the paper copy. Tape it to the mirror.

The blessing over every seed (Chapter 10)

Bring it to Him. Look up. Bless it. Release it. Say out loud:

I release this money freely, and it returns to me exceedingly, multiplied, in Jesus' name.

The giver's report (Chapter 18)

After you've given, especially to the stranger, tell God what you did, then ask Him to bless all His people: "*I have brought away the hallowed things out of mine house, and also have given them unto the Levite, and unto the stranger, to the fatherless, and to the widow … Look down from thy holy habitation, from heaven, and bless thy people*" (Deuteronomy 26:13, 15).

Three questions for any storehouse (Chapter 8)

- Does it feed people?
- Is the money in faithful hands?
- Is this where I'm actually being taught?

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The four laws of giving (Chapter 9)

- **Tithe:** the first and best 10%, returned to where you're fed. Obedience. Opens heaven, rebukes the devourer.
- **Faith seed:** anything beyond the tithe, sown for a specific increase. Seedtime and harvest.
- **Alms:** giving to someone in need. Lending to the Lord, who repays.
- **Charity:** cheerful generosity from your overflow.

The ABC Break Process (Chapter 13), five times a day

1. Snap your fingers: *Stop. It is not it.*
2. *Could I allow, for just this moment, everything to be exactly as it is?* Then: *Could I allow it even more?*
3. Close your eyes. Go to your place of peace for 15 to 20 seconds.
4. *Who would I be being if I had already received this?* Step three years past the answer, and look back.
5. From there, send yourself the breakthrough message. Receive it. Dwell there for a full minute.

Bonus: write your six-item daily list from step five, not from where you started.

The Safe Touch (Chapter 14), morning and night

1. Look into your own eyes in a mirror: *I intend to release any and all unforgiveness, guilt, and shame now.*
2. Hands together. Ask the Holy Spirit, *Who do I need to forgive?* Forgive each one until complete, including yourself.
3. Hands on your heart. Ask Him to show you what to confess. *I repent of …*

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4 Gently stroke one arm from shoulder toward elbow: *I love, accept, and forgive myself.*

Admit it, quit it, forget it.

The 90-day covenant entry (Chapter 17)

Copy this into your journal each day.

Day ___	Entry
Intention	Today I intend …
Tithe	
Faith seed, and what for	
Alms	
Charity	
Results	
Gratitude	

For the whole daily and weekly rhythm in one table, see the end of Chapter 17.

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APPENDIX C

The Tithe in Scripture at a Glance

The Bible's giving system was bigger than "ten percent." This is every piece of it in one place, so you can check it against your own Bible.

Offering	What it was	Who received it	When	Scripture
The tithe (first tithe)	A tenth of crops, fruit, herds and flocks	The Levites, who had no land; they gave a tenth of it to the priests	Every year	Leviticus 27:30–32; Numbers 18:21–28
The second tithe	A tenth eaten by the giver's own household at a feast before the Lord; could be sold and carried as money	The giver's family, sharing with the Levite	Most years, as ancient Jewish teachers counted it	Deuteronomy 14:22–27
The third-year tithe	A tenth stored in your own town	The Levite, the stranger, the fatherless, the widow	Every third year	Deuteronomy 14:28–29; 26:12–15
Firstfruits	The first ripe produce, brought in a basket with a spoken thanksgiving	The priest, at God's house	At harvest	Deuteronomy 26:1–11; Exodus 23:19; Proverbs 3:9
Redeeming a tithe	Keeping your produce and paying its value plus a fifth	God's house	Any time	Leviticus 27:31

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Offering	What it was	Who received it	When	Scripture
The seventh year	No sowing or reaping; the land rested and debts were released	Everyone, including the poor and the animals	Every seventh year	Leviticus 25:4; Deuteronomy 15:1–2

Words worth knowing

Word	Language	Meaning	Where it matters
ma'aser	Hebrew	A tenth; the tithe	Throughout the law
ma'aser kesafim	Hebrew	The "tithe of money," a later Jewish custom of tithing income	Chapter 7
bikkurim	Hebrew	Firstfruits	Deuteronomy 26
ha'okhel	Hebrew	"The eater"; Malachi's devourer, the crop pest	Malachi 3:11
teref	Hebrew	Food, provision; "meat" in "*that there may be meat in mine house*"	Malachi 3:10; Psalm 111:5
bechanuni	Hebrew	"Prove me"; a plural command, spoken to the whole nation	Malachi 3:10
ger	Hebrew	The stranger: an outsider living among you with no land or family to protect him	Deuteronomy 10:19; 14:29
akrothinion	Greek	The top of the heap; the best of the spoils	Hebrews 7:4
autarkeia	Greek	Sufficiency; having enough	2 Corinthians 9:8

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APPENDIX D

Hard Questions, Straight Answers

If you've got doubts, good. Here are the hardest questions people ask about tithing, and the straightest answers I know.

"Tithing is Old Testament law. We're under grace now." We are under grace, and grace never made God's people give less. The first Christians sold property and shared everything (Acts 2:45). Irenaeus, around AD 180, said the Jews tithed, but those who received liberty set aside all their possessions for the Lord's purposes. Grace raised the ceiling. It never lowered the floor. (Chapter 7)

"The New Testament never commands a tithe." True. Say it plainly. What it does command is supporting those who teach you (Galatians 6:6; 1 Corinthians 9:13–14; 1 Timothy 5:18), giving first and in proportion (1 Corinthians 16:2), and cheerful, generous sowing (2 Corinthians 9:6–7). And Hebrews 7:8 says that in Christ, the one who receives tithes "*liveth.*" The tithe is the measure God attached to His test. (Chapter 7)

"The tithe was crops and animals, not money." True. The law assessed harvests and herds. My income is my harvest, so I tithe on it. That's an application, and I call it one. The law itself let you turn your tithe into money (Deuteronomy 14:24–26), and Jewish teachers kept a tithe of money alive for centuries. (Chapter 7)

"The temple is gone. There's no storehouse." The temple is gone, but the purpose isn't: "*that there may be meat in mine house.*" Ask three

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questions of any storehouse. Does it feed people? Is the money in faithful hands? Is it where you're actually being taught? (Chapter 8)

"Abraham only tithed once, from the spoils of war." True. And he gave the rest away. Abraham's tithe gives you a precedent, not a payroll schedule: giving God the top portion, freely, before any law required it. (Chapter 7)

"Every believer is a priest now, so there are no Levites." True (1 Peter 2:9). That doesn't erase the principle. It widens it. Now every one of us is responsible to feed God's house and to look for the person at our gate with no inheritance. (Chapter 18)

"If I don't tithe, am I cursed?" No. "*Christ hath redeemed us from the curse of the law*" (Galatians 3:13). But when God isn't first, you're outside the covering He offered, and the eater has room to work. (Chapter 2)

"Does tithing guarantee I'll get rich?" No. It's a promise from a faithful God, not a contract with a delivery date. Even the rabbis who taught "*tithe so that you will become wealthy*" said a lazy man who tithes won't get rich. God gives the power to get wealth (Deuteronomy 8:18). You still have to work. (Chapters 8 and 17)

"Will tithing heal me?" The tithe promise in Malachi 3:10–12 doesn't mention healing. Healing is the work of Jesus, and He never charged for it (Matthew 10:8). Anyone who tells you to pay for a healing is not speaking for God. (A Word Before We Begin)

"Gross or net?" The Bible doesn't answer that, because it assessed harvests, not paychecks. Decide before God, be consistent, and lean toward first and generous. The principle that never changes is order: God's portion comes off the top, before the bills. (Chapters 7 and 11)

"I can't pay my bills. How can I tithe?" Start where you are. I started with a couple of bucks in a basement. Set God's portion aside first,

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even if it's small, and grow it as He grows you. God never asks you to cheat anyone to give to Him. Malachi condemns the man who cheats a worker out of his wages (Malachi 3:5). Keep your word to the people you owe, don't borrow money to give, and get wise counsel. (Chapters 3 and 11)

"Haggai and 2 Chronicles 7:14 give different answers for the same curse." They're different situations, and every answer puts God first. In 2 Chronicles, it's humility and prayer. In Haggai, it's building God's house. In Malachi, it's feeding it. Humility, prayer, and repentance always come first. The tithe is how that heart shows up in your money. (Chapter 2)

"Isn't this just the prosperity gospel?" If by that you mean *give to me and God will make you rich*, no. I'm not asking you to give to me. The love of money is a root of evil (1 Timothy 6:10), and this book ends with a homeless ministry and a book of remembrance, not a Rolex. God does take pleasure in the prosperity of His servants (Psalm 35:27). Both are true.

"I tried it, and it didn't work." I understand. Read Chapter 11. Check for unforgiveness, check whether you're living as one who has received, check your consistency, and check the storehouse. And remember the promise was made to a people together. Don't carry it alone.

"You made your biggest money after you quit tithing." True, and I don't hide it. Some of it kept coming for a while, like a top that keeps spinning after you stop spinning it, and I was still tithing selectively on some of my income. Then it all collapsed. I don't claim to know every reason. (Chapter 6)

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APPENDIX E

A Short History of the Tithe

The shape of tithing has changed many times. The principles in Chapter 7 haven't.

When	What happened
Before Moses	Abraham gives Melchizedek a tenth of the spoils (Genesis 14:20). Jacob vows a tenth (Genesis 28:22).
The law of Moses	The tithe of crops and herds supports the Levites; second and third-year tithes (Leviticus 27; Numbers 18; Deuteronomy 14 and 26).
Late 700s BC	King Hezekiah restores the tithe; the storehouses overflow (2 Chronicles 31).
About 520 BC	Haggai: "Ye have sown much, and bring in little," because God's house lies in ruins (Haggai 1).
400s BC	Nehemiah finds the Levites have fled to their fields and restores the tithe (Nehemiah 13). Malachi: "Prove me now herewith" (Malachi 3).
First century AD	Jesus affirms the tithe to the Pharisees (Matthew 23:23). Paul teaches support for gospel workers and proportionate giving (1 Corinthians 9; 16:2).
AD 70	The temple in Jerusalem is destroyed.
Late first century	The Didache sends firstfruits to the church's prophets, or to the poor, and warns against teachers who ask for money for themselves.
About AD 180	Irenaeus writes that Christians, having received liberty, set aside all they have for the Lord's purposes.
About AD 500	The Babylonian Talmud is completed, including Ta'anit 9a: "Tithe, so that you will become wealthy."

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When	What happened
AD 585	The Council of Mâcon in Gaul formally legislates the tithe.
AD 779	Charlemagne makes the tithe a law of his empire.
1560s–1570s	The Shulchan Aruch and the Rema's notes codify that giving makes one rich, and that this is the one area where a person may test God.
1836	England replaces tithes paid in produce with a money payment tied to grain prices.
1873	A copy of the Didache is found in a library in Constantinople; it's published in 1883.
1906	Henry Lansdell's *The Sacred Tenth* helps popularize tithing among English-speaking Christians.
1936	England ends the tithe charge.
1900s	American churches widely teach ten percent of income; "seed faith" teaching spreads in the second half of the century.

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APPENDIX F

For Those Who Teach This

If a church ever asks you to speak on what God has shown you about giving, you're carrying something holy. This is the discipline I hold myself to.

Three verbs

Quote what the text says. Label what you infer. Date what you lived.

Every careless teacher breaks one of those three. The man who says *send a thousand dollars tonight and your healing will come this week* breaks all three at once. He quotes nothing, labels nothing, and dates nothing, so there's nothing to check. Precision makes you checkable, and being checkable is the whole difference.

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The test of a prophet

Scripture sets the bar high. If a word doesn't come to pass, the Lord didn't speak it (Deuteronomy 18:22). Even if a sign comes, a message that leads people away from God is false (Deuteronomy 13:1–3). And "*Let the prophets speak two or three, and let the other judge*" (1 Corinthians 14:29). Build what you say so anyone can check it, line by line.

What the text will not carry

- The tithe promise in Malachi 3:10–12 contains no promise of healing. Don't attach one.

- *Prove me* was spoken to a whole nation. Personal application is fair. Calling it a private guarantee isn't.
- The promise assumes a storehouse that feeds people. A house that feeds no one isn't what Malachi described.
- Haggai, facing the same symptom, names no percentage at all. The load-bearing word was always *first*.

Before you speak

1. Read the whole passage out loud, not just the verse.
2. Name the setting: who was speaking, to whom, and when.
3. Say what it literally required.
4. Say openly what has changed since.
5. State the principle that still stands.
6. Show where the New Testament carries it forward.
7. Tell your story as testimony, with your failures in it.
8. Raise the strongest objection yourself, and answer it.
9. Invite people to a test with clear terms, not a guaranteed outcome.
10. Send them out with the giver's prayer from Deuteronomy 26.

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The ask

Most of the abuse in this area lives in the ask, not the teaching. So name the amount, the destination, and the length of time, and attach no promised outcome. And never ask for yourself. "*Whoever says in the Spirit, Give me money … you shall not listen to him*" (Didache 11:12).

Before you accept an invitation to teach this, it's fair to ask three things. Does the pastor tithe, and to whom? Does this church actually feed anybody? Who counts the money?

The giver's prayer

> *"I have brought away the hallowed things out of mine house, and also have given them unto the Levite, and unto the stranger, to the fatherless, and to the widow, according to all thy commandments which thou hast commanded me: I have not transgressed thy commandments, neither have I forgotten them. ... Look down from thy holy habitation, from heaven, and bless thy people."*
>
> **DEUTERONOMY 26:13, 15**

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APPENDIX G

Practical Stewardship

When I was twenty, I was working at a health club, the desk guy slash trainer, and hustling every way I could. Not all of it was good. Bodybuilding, dancing in clubs at night, the whole scene. I was living what the Bible calls riotous living, like the prodigal son, and I hadn't come anywhere near learning God's laws, or even wanting to. I just wanted to make a lot of money. There was a wealthy guy I used to work out with, and I kept bugging him about it. *I want to make more money. I want to make more money.*

He said, *Well, you need to learn how to manage it before you can have a lot of it.*

I didn't appreciate that at the time. But one day he brought in a book, *The Richest Man in Babylon*, George S. Clason's little collection of parables from 1926. *Why don't you read this?* he said. *It'll teach you some fundamental principles of money management. It doesn't matter what you do to make the money, as long as you're a good steward of it and you understand these principles.* He'd made his money with vending machines and storage units, and he just kept living by those principles.

So I read it. And needless to say, I didn't do anything about it. Not right away. But the seeds were planted, and sometimes that's what has to happen first. Over the years I came back to it and shaped it into the way I run my money now. I'm not a financial advisor, and none of this is financial advice. It's what I do, and the Scripture I stand on while I do it.

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Peace first

Everything here starts with living way below your means, and the reason is peace. Living below your means produces peace.

You need peace, because that's when you can hear the voice of the Holy Spirit. That voice is your guide. It guides you to where you should put your money, where you should go get a job, where you should put your talents and your effort to work. If you're caught up in the chaos and stress of being upside down financially, where you can barely afford food, let alone rent, you're one sickness away from losing everything. And in that noise, you can't hear a thing.

I've been there. Lyme disease put me down, and I lost everything I had. Nobody's exempt. Tragedies in this world schedule themselves. And they don't only happen because you're a bad person and you sinned. Good people go through tragedies too. Sometimes we're being tested in our faith, and sometimes things just happen. If you get in a car wreck, it's not necessarily because you sinned last year. Stuff happens. Living below your means is how you stay standing when it does.

> *"He that is faithful in that which is least is faithful also in much."*
> LUKE 16:10

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The pier

I don't say any of this from theory. In 2020, during the lockdowns, when all we could do was walk around, I was walking on the pier. I flipped on YouTube, and there was one of the biggest names in crypto back then, talking about one particular altcoin. There were plenty of altcoins out there. But God said, *Go ahead. Throw in five hundred bucks.* The exact amount.

So I threw in five hundred bucks. A year later it was worth over a hundred and twenty-five thousand dollars.

I didn't overthink it. I was in that place of peace, and I heard the Holy Spirit say, *Do this.* The Holy Spirit is your counselor. If you don't have peace, you don't hear the counselor. You hear the voice of this world, and that's the thief, the one who comes to steal and kill.

That's one example out of dozens. The pier coin, the Zcash nudge on the electric meter in Chapter 6, and the Cardano license plate in Chapter 16 were three completely separate events, and I've had dozens more like them over twenty-five years. The principle is the same every time. Stay in peace, keep listening, and stay sensitive to the voice of the Holy Spirit.

Four tenths

Four tenths of everything that comes in get assigned before I live on any of it.

1. **Ten percent is the tithe.** God's, off the top, to wherever I'm being fed.
2. **Ten percent is saved, in hard money.**
3. **Ten percent is invested for a return.**
4. **Ten percent goes to charity.** The overflow giving from Chapter 9.

Don't read that list as a ranking where charity always comes last. They all sit in the number one spot. They work together like a flywheel, all turning at the same time.

That leaves sixty percent to live on, and I try to live well below even that.

Say you make two hundred thousand dollars a year. Twenty thousand goes to God first: the church, the ministry that feeds you, the poor. I take mine off the gross, before taxes. That's my practice. (The Bible

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tithed harvests, not paychecks, so it doesn't settle gross versus net. See Appendix D.) Then twenty thousand goes into hard money, twenty thousand goes to work, and twenty thousand goes to charity. And you live on the rest. Below the rest, if you can.

Now look at what most people do. They make two hundred thousand a year, so they live at two hundred thousand a year. A mortgage at a high interest rate, every other expense going up, and then a new hundred-and-fifty-thousand-dollar truck because, well, it's time. Then the black swan. They get hurt at work. Now what? Start cashing out the retirement plan. And the minute they lose their peace, all bets are off.

> "A *prudent man foreseeth the evil, and hideth himself: but the simple pass on, and are punished.*"
>
> **PROVERBS 22:3**

> "*There is treasure to be desired and oil in the dwelling of the wise; but a foolish man spendeth it up.*"
>
> **PROVERBS 21:20**

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Joseph did a version of this for a whole nation. In the seven good years, he had Pharaoh "*take up the fifth part of the land of Egypt*" (Genesis 41:34), and when the famine hit, Egypt had bread. Saving isn't a lack of faith. It's what a steward does in the plenteous years.

If you're starting in the hole

Maybe you're reading all this about four tenths and thinking, *Malcolm, I can't even cover my bills.* I know that feeling. So let's do the math with real numbers.

Say you bring home three thousand dollars a month, and your bills come to thirty-four hundred. You're four hundred short before you've given God a dime. This is the order I'd do it in.

1. **God first.** Three hundred comes off the top. If that's truly more than you can do right now, start smaller, but start, and grow it as He grows you. Now you're seven hundred short instead of four hundred. I know. Stay with me.
2. **Find the seven hundred.** Write down every bill, and look for your Mercedes. Everybody's got one. A car payment you can't afford. A phone plan you don't need. Rent that's too big for the season you're in. I traded my Mercedes for a Toyota Matrix, and I lived through it. Barely.
3. **Ask God for an idea.** Some of the gap gets closed by cutting, and some of it gets closed by earning. I closed mine in a farmhouse, flipping guitars on eBay. Pray for the idea, and then get up and do the work.
4. **Stop digging.** No new debt. Not one more swipe on the card to cover the gap.
5. **Everything that's left goes at the debt.** Every dollar you free up after the tithe and the bills goes at it, every month, until it's gone.
6. **Then build your four tenths.** When the debt's gone, the money that was going to it becomes your savings, your investing, and your charity.

It won't be a straight line. Some months it'll feel like you're going backward. But you're back under God's covering now, and that's where every turnaround I've ever had started.

Hard money

Hard money holds its ground. It doesn't get eaten up and debased into nothingness.

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For a short stretch, a couple of years or less, cash can do that job. Over the long haul, inflation eats it. Gold and silver have traditionally been hard money, though they haven't performed well in the short term lately. Bitcoin may be hard money too. I'm still not sure it fully qualifies. It's volatile, and it has less than twenty years of track record. It's still a speculative play on collapsing paper money. But in my estimation it's being papered over with derivatives the same way gold has been, which blunts the effect of its fixed supply. If that's right, it's as hard as gold, just with a much shorter history. I hold that opinion loosely.

So which should you hold? Pray about it. Ask God. He'll guide you, and if you're living in peace, you'll hear Him.

And keep a real cash reserve. People say six months. I think you should have between two and five years of cash set aside, because some of the things you can get sick with can put you down for a good long time. I know.

How the heck would I ever save that kind of cash? By living these principles. If you can afford a two-thousand-dollar condo, find one for twelve hundred fifty and sock away the seven hundred fifty a month. That's how you play the game, because that's what creates the environment of peace.

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How I invest the third tenth

Crypto was the ultimate asymmetric bet back in the day. When there were fewer than a hundred coins on the whole market, you could put ten bucks or a hundred bucks into a tiny altcoin and maybe make ten times, a hundred times, a thousand times your money. I don't really like crypto investing at this point in my life. I think everything's changed. But that's the kind of opportunity I look for.

I look for asymmetric bets: opportunities with at least five-to-one return potential, along with a reasonable expectation they won't go

completely to zero. And I look for asymmetric information. Not insider trading. Just being further up the information chain than the retail crowd, doing the homework most people won't.

Say I put a hundred dollars into each of five opportunities. That's five hundred dollars. If one of the five actually does the five-x, that one alone pays back the whole five hundred. As long as the other four hold some of their value, maybe one of them goes two or three times, I win the game. That's been my strategy, and it still is.

> *"Give a portion to seven, and also to eight; for thou knowest not what evil shall be upon the earth."*
>
> ECCLESIASTES 11:2

Solomon told you to spread it out about three thousand years ago. And in the parable of the talents, the master's complaint against the servant who buried his money was that he could at least have put it *"to the exchangers"* (Matthew 25:27). God expects money to work.

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Money is a magnifying glass

Money multiplies whatever you already are, the good and the bad. That's why people who are broke can't understand the lottery winner who goes broke all over again, or worse, ends up in debt. *I would never do that*, they say. But somebody who's learned to manage real resources looks at it and says, *Well, it's obvious.*

It's the weight room. It's all about form, and not injuring yourself. You add weight as the muscles get stronger. Walk in and say, *Just stack it on me, man*, with bad form and no discipline, and that weight will break you. Money works the same way. A small gambling problem becomes a huge gambling problem.

I've seen it in the flesh, with more than one very wealthy, very smart person. Huge cash flow, and they spent it on gambling. I watched one

of them put a thousand dollars into a machine in under thirty minutes, telling me up and down they were about to hit, on a machine designed to take their money. What would happen if you gave that person a million dollars a month? It would just make them more of what they already are.

I'm not judging anybody. God judges people. People can change. I did. I was not a good steward in the beginning. I became one.

Live below what's left

Live frugal. There's no standard of living you're entitled to. If you can't afford a cell phone, you shouldn't have a cell phone. That's just what it is. And every one of us is called to work, to produce something.

> *"If any would not work, neither should he eat."*
> 2 THESSALONIANS 3:10

If you're starting from nothing, I did too. After the bankruptcy and the Lyme, I lived in a farmhouse more than a hundred and twenty years old with box elder bugs crawling all over us. Nobody would call that up to standard. That was humility.

And there have been seasons when millions were coming in and my rent was six hundred dollars a month, plus a small utility bill. A tiny two-bedroom. Nothing at all to brag about. People think that's beneath what they'd accept. But it's not my money. It's God's money, and my job is to be a steward. Did I need more house? No. I needed peace. I needed to be in God's presence.

The biggest trap I see right now is social media. Everybody has to look like a millionaire, like they're too much for you to approach. Meanwhile inflation and the debasement of the dollar are robbing

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them blind. That's how a thief works. He gets you looking the other way at an illusion while he takes it out of your back pocket.

I've been guilty of it too. I wanted to floss for a long time. I lived in a multimillion-dollar mansion and did all the things I thought would be great. They didn't amount to much. What amounted to much was peace.

So I have a practice. When I catch myself getting a little haughty, I push myself down a couple of notches on purpose. Some days I don't shave. I don't put on anything nice. It reminds me what's real.

> *"Humble yourselves in the sight of the Lord, and he shall lift you up."*
>
> JAMES 4:10

> *"There is that maketh himself rich, yet hath nothing: there is that maketh himself poor, yet hath great riches."*
>
> PROVERBS 13:7

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Stewardship

The vehicle doesn't matter as much as the principles. Vending machines, storage units, a supplement store, a ministry. God can use any of it. What He's looking for is a steward.

The best thing I ever learned, I learned bedridden with Lyme disease, with nothing to show for myself. I had God, a hundred percent. I transferred the whole burden, *How am I going to make it in this world? How am I ever going to be worth anything?*, off of me and onto the laws of God. My sense of self-worth moved from my flesh to the spirit. That's the real lesson in stewardship.

> *"But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you."*
>
> **MATTHEW 6:33**

What does God want for me, more than what do I want for me? Do I need a Lambo? A mansion? First-class trips so I can post them? Not really. He wants communion with me. He wants me to love Him and stay in worship with Him. And He promises to take care of me. That's where the yoke gets easy and the burden gets light. And it really does start with your finances, because if your finances are out of order, your thinking and your priorities are out of order too.

> *"Be thou diligent to know the state of thy flocks, and look well to thy herds."*
>
> **PROVERBS 27:23**

Know your numbers. Give first. Keep a part. Put a part to work. Bless people with the overflow. Live on less than what's left. Stay humble, stay in peace, and keep listening.

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THE AUTHOR

About the Author



Malcolm Kingley is an entrepreneur, author, spiritual teacher, YouTube creator, and the founder of the Kingley Foundation, a faith-based ministry he established in 2018. For more than twenty-five years he has put God's law of provision to the test through sickness, bankruptcy, rebuilding, and seven-figure seasons, and he teaches what he has proven. He is the author of the synonyms book series, including *MIND* and *PRINCIPLE*, and the creator of The Kingley Method. He is the father of three children.

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Keep going

- **malcolmkingley.com**: the Four Types of Giving masterclass on the Give page, the free 90-day covenant journal, and the ABC Break Process in the Journal section.
- **bibleprovision.com**: search the provision scriptures by topic, in many translations.
- **kingleymethod.com**: The Kingley Method course.
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