

## Compliance Directives for the Christian's Cash - and the Bible

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### Introduction: First Things First

Does God care how you handle your cash? This is the first thing that must be established - one way or the other. If you have decided He does not care about this, then the forthcoming discussion is not for you. On the other hand, for those of you who have become convinced He does care, then you will find this material of great interest. There are two bedrock passages that lay first claim to a Christian's cash. The first pertains to family provision and the other involves debt. These are like two rails upon which we financially ride, or two boundaries to stay inside.

### Rail One: Family Provision

*"(If anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever"* (1Tim 5:8). If there is one passage you could almost make me say - *"This is not inspired by God"* - this is it. Six day creation, Lot's wife turned to salt, Balaam's speaking donkey, the sun stopped, floating axe head, resurrection of Jesus Christ, resurrection of everyone on the Last Day, creation of the new heavens and new earth ... no problem. But, this passage is very close to being too hard for me to believe was authored by the Holy Spirit. And cash is the tool that determines one's compliance with it ... or not.

### My Reason for Near Unbelief

This verse is actually a parenthetical statement by Paul - almost a throw away line. He was addressing the issue of widows in the church - and the church's responsibility toward them. He first said the children or grandchildren were *"to make some return to their parents"* in meeting the needs of widows in their family (1Tim 5:4). Later in the discussion, he said a *"woman who is a believer"* with widows in her family was *"to assist them, and let not the church be burdened"* (1Tim 5:16). But, between the *"children or grandchildren"* and the *"woman who is a believer,"* Paul addressed the head of the family unit. *"... if anyone does not provide for his own ("his own" - refers to a widow in his family) and especially those of his household (the man's immediate family) he has denied the faith and is worse than an unbeliever"* (1Tim 5:8). Failure to use his cash properly in these **two** matters has **two** astounding consequences.

First, he *"has denied the faith."* Denied is the word, *"ernetai"* (from *"arneomai"*). It means, *"denied, disclaimed, disowned, renounced, contradicted"* the faith. It is only by faith that anyone stands. I can not think of a more dire pronouncement for any transgression anywhere in the Bible. This rivals blaspheming the Holy Spirit (Lk 12:10). To deny the faith means eternal trouble. If God deems you in this category, you are doomed. It is not possible to overstate how grave the predicament. Divinity degrees will not help you. Ordination to the clergy can not deliver you. Even hiding in the last pew, claiming yourself as a *"lowly layman"* will not shield you. And this verb is in the perfect tense - meaning past action with results to the present. You denied the faith and that state of affairs stands to the present. Concerning God's authorship, though the passage is terrifying, I have no problem so far. It is this second part that is ...

## **The Shocker**

The transgressor, who is misusing his cash in this matter, is declared by the Creator as “*worse than an unbeliever.*” This is shocking. The word, “*worse*” is “*cheiron*” - a comparative to “*kakos*” which already means “*bad, harmful, or morally evil.*” So, “*cheirov*” describes something that has gone from bad ... **to worse** (See Mt 12:45, Mt 27:64, Mk 5:26, 1 Cor 11:17, 2Tim 3:13 and 2Pet 2:20). This is where I am stunned into near disbelief of the Holy Spirit’s authorship. For one to be guilty of denying the faith is bad enough, but to have a whole new category of sinner created before the God of Abraham, Isaac and Jacob exponentially intensifies this caldron of disaster. Did you catch that? Those who fail to provide for their own have carved out ***an entirely new category of sinner*** - one “*worse than an unbeliever.*”

So, ... what does it mean to be regarded by the Author of the Bible as “*worse than an unbeliever*”? I don’t know. You tell me. God clearly tells us the fate of unbelievers. “*But the unbelieving ... their part will be in the lake that burns with fire and brimstone*” (Rev 21:8). To be found worse than this? Such standing before Him I can not fathom. I was taught, and have always taught, there are two groups of people before God - believers and unbelievers. But this is a third category before the living God. Again, it is impossible to overstate the catastrophic situation that belongs to anyone in this group, and ***the singular violation*** that lands one into this relationship with the Creator of the universe - is failure to comply with 1 Timothy 5:8.

Do you think He authored this phrase ... and really means it? Or is this just an overstated threat by an uninspired Apostle Paul in a pastoral epistle? If you do believe this is from God - and He means exactly what He says - then any request for your cash by anybody at any point in your life must be measured against personal compliance with this directive. You must not allow any other financial teaching to deceive you from compliance.

## **“Corban!”**

“*If a man says to his father or mother, ‘anything of mine you might have been helped by is Corban’ (that is to say, ‘given to God’)*” was the Pharisee’s way of “*invalidating the word of God*” by their traditions which they “*handed down*” (Mk 7:5-13). Pleading adherence to some new form of “*Corban*” when standing before God will not deliver you - even if your preacher, your teachers, your denomination, and all the “*scholars*” of your denominational institutions call with one voice for your cash - using some other competing directive. When religious people want your cash, they come up with all kinds of “*pious*” teachings and “*Biblical principles*” to get it. We will shortly address a few. But for now, it is imperative that you singularly grasp this directive from God - and purpose compliance with your cash to it. This is just below obedience to the gospel message itself - as noncompliance with 1 Timothy 5:8 makes any other spiritual pursuit ... an exercise in vanity.

## **Rail Two: No Debt**

The Christian is not to be in debt. “*Render to all what is due them; tax to whom tax ... Owe nothing to anyone ...*” (Ro 13:7,8). “*The rich rules over the poor, and the borrower becomes the lender’s slave*” (Pr 22:7). Jesus Christ did not purchase us with His own blood ... so that we might become (or remain) slaves to men. Debt is a form of slavery and it is His will that we be free. If one purposes this, I am confident such financial resolve God will honor. No telling

what He might do. Does your church teach this? Why not? Do they have other designs for your cash?

### **Two Kinds of Debt - One Kind of Default?**

If one owes for things already consumed, or something that is depreciating (like an automobile), this is liability debt - bad debt. On the other hand, if one owes 100K on a home, that would immediately sell for more (thus, be in the black), does God consider that one to be "*in debt*" ... or are the monthly payments an investment in an appreciating asset? The same case might be made toward a business. If it could be sold for more than what is owed, is this unacceptable debt - thus slavery to a lender - or not? One could sell and be out of "*debt*" the same day. But even if it is determined there is "*acceptable debt*" (appreciating asset debt), I still want my brethren to pay it off. House values can plummet, and businesses can contract, and the asset value fall below the amount owed - thus making one "*upside down*" ... with that ensuing slavery.

Bankruptcy comes in many forms, but any kind of default is still ultimately of one ... kind. Goods and/or services have been consumed ... and the seller foots that bill. Is this how a Christian is to honor God with his/her cash? Is this the Christian witness He wants? Isn't this just a legal form of theft? Is this an act of righteousness? "*All unrighteousness is sin*" (1Jn 5:17).

### **Topics Like These**

... are where the money debates should be happening in the Church - not over a fabricated "*tithe*" teaching, or a "*first fruits*" invention, or some "*seed money*" concoction - or some other fable the religious invent in their effort to relieve you of your cash.

### **Another Way to State This**

We all have different responsibilities before God. Each of us will stand before Him and account for our performances ... both Christians and non-Christians. As Christians, we seek to identify His will in our duties of life. We then seek to comply with that will - and this is how we serve Him. This is the simplest definition of ministry. It is the proper definition. We will either receive reward or rebuke - possibly in this age - but definitely at The Judgment. The handling of our cash forms the base of our financial ministry. Every request for our cash, every demand, every potential expenditure must be measured against compliance to the two passages above - family provision and freedom from debt. And compliance is ...

### **A Moving Target**

Life is one of continuous change. One day both parents are alive, the next ... a widow is in the family. One day a dependent child is in the circle, the next ... he/she is married and begins a new family unit. One day you are working a job with a full benefits package, the next ... a sales commission job void of benefits. Compliance is ever changing and also ...

### **Varies by Culture**

In my culture, there are many ways to financially prepare for potential widowhood long before it might occur. Life insurance, government sanctioned retirement accounts, pensions,

property laws and rights - many protections are afforded our citizens and can be secured by simple planning. This may not be true in other countries. Christian compliance in each country may look totally different - even though Christians are living at the same time in history.

But there are other cultural considerations. Affluent societies blur the line between needs and wants. Churches should work on this and try to attain some sort of consensus. Technological advances affect areas, too. In Paul's day, medical options were limited, and you either got well or died. But, here ... things have become much more complicated. I believe every Christian in the USA must minimally secure catastrophic health insurance as medical expense is now the single greatest potential financial risk to any individual or family. Specialists, diagnostic tests, hospitals, prescriptions, therapies, expensive equipment - the list is endless. And though you might personally refuse treatment, if you deny it to one of your children, this can open all kinds of legal and moral issues.

### **A Medical Example**

Several years back, a situation at church really opened my eyes to this. We had a missionary, with wife and three children, in attendance as they awaited their next "call." He, and they, were heralded as sacrificial examples among the saints. Then, one Sunday, a different "call" came to all the pew-dwellers. One of his children had an emergency appendectomy and we needed to cough up \$5,000 (or whatever it was) to cover it. So, he and his family, and all their needs, were "*on the list*" (1Tim 5:9) - right? And he was providing "*for his own*"? Any widow in his family couldn't even be on his list because he didn't have one. He was "*the list.*" That's the real sickness. My point is that it is not "*if*" financial health situations will arise - but when. In this culture, health insurance, or some kind of medical bills sharing plan, is necessary - and is one's own responsibility. Does your church teach things like this - as well as all other matters relating to compliance with the "*two rails*" asserted in this article? If not, why not? Is there a different agenda toward your cash?

### **Topics Like These**

... are where the compliance debate should be focused. The church, in each location, should be analyzing what compliance should look like for each household grouping - not spent energy over fabricated "*tithe*" teachings, or "*first fruits*" inventions, or "*seed money*" concoctions - or other fables the religious invent in the effort to separate the saints from their cash.

### **The Local Church**

I have already addressed a few things, but before proceeding, some questions are in order. When a new person walks into a local church, what should the leadership assume about that individual's financial situation? Should it be assumed all family needs are being met, and this visitor is debt free? Should an offering plate be passed to him/her - with this assumption? "*This is God's will for our newcomer's cash at this time.*" Or is it possible (probable?) ... disarray rules the day for our newcomer - personally and financially?

The first order of business is for church leadership to discern a new person's status before God. In other words, is he/she a Christian ... or not. I have addressed this elsewhere, but a

newcomer needs to know that if they do profess to be a Christian, there is a set of behavioral rules that will apply to them (1 Corinthians 5:9-13 should be shown - with an explanation of what the church has decided these sins look like). Then right on the heels of this - maybe the flip side of this same coin - an explanation of what the church sees as financial compliance with 1 Timothy 5:8 and Romans 13:8. Do any churches do this?

### **A Short Summary for the Local Church**

1. The local church should present to all attendees, new and old, an honest teaching of the compliance directives in 1 Timothy 5:8 and Romans 13:8.
2. A general outline should be given to all attendees describing what compliance looks like in that culture. Specifics could then be forwarded for particular family groupings. The goal is to evaluate each "*family grouping*" and decide what are the minimums so as to keep that unit from becoming a financial burden on the church. Seen another way, it is an evaluation of who should be "*on the list*" and who should not. Maybe "*worst case scenarios*" for each type of family grouping should be forwarded - and then work backwards to determine what things need to be in place to assure family provision compliance. Discussions and challenges on forwarded views should be ongoing. Convincing arguments could result in positive modifications.

One should not give cash to the church, or any other work, until financial compliance before God is met. Then a person is free to give/invest where it is believed God is expanding His Kingdom. Church leadership should be available to assist each Christian get to this point - as much as is asked or needed. Some people only need information. Others may want more detailed help. It is not the business of the leadership to know an individual's specifics - unless the Christian chooses on his/her own initiative to reveal it. Financial power is always left in the individual saint's hands.

At the same time, if a Christian seeks to be "*put on the list*" - whether one time or ongoing - the church is then placed **by that requesting saint** in the power position. That was the dynamic that was happening concerning the care of widows in Paul's letter to Timothy. Obviously, the requesting saint would know this means - some degree of scrutiny of his/her finances. The initial determination would be an assessment of that saint's compliance before the need arose. If the saint was choosing to live in non-compliance, he/she has no "*right*" to the church's resources. The crisis could have - should have - been prepared for. The church then decides, by wise counsel and some degree of consensus, what help (if any) is to be afforded ... and the conditions attached to that help. I have done this and it works both ways - who is "*on*" or "*off*" the list ... and it often exposes who can actually be helped.

### **Topics Like These**

... are where the compliance debate should be focused. This is a great opportunity for the church to provide legitimate service toward our eternal Creator's children - not spent energy over fabricated "*tithe*" teachings, or "*first fruits*" inventions, or "*seed money*" concoctions - or other

religious fables designed to separate the saints from their cash.

To work on these matters is a tremendous service. Financial insights and information often come from very unexpected places. Experiences from crises greatly influence decisions agreed to by the entire fellowship. In this kind of crucible, each saint grows in confidence in money matters. A church ministry of this sort also provides a great forum for Christians to get advice concerning some decision they might make - and gain insight into varied financial instruments and investments. What a service this is when love for the brethren and a love - and fear - of God rules these exercises.

### **Jude - The Need I Have Tried to Avoid**

When Jude wrote his letter, he originally wanted to write *“about our common salvation”* (Jude 3). Maybe he wanted to tell us about the coming new heavens and earth. Maybe he wanted to share insights on how one could grow in godliness. Maybe he wanted to relate some other details about Jesus’ interaction with the disciples. We will never know Jude’s original intent because he was compelled to address a more urgent issue. *“I felt the necessity to write to you appealing that you contend earnestly for the faith”* (Jude 3). I wanted to write only about Christian compliance to 1 Timothy 5:8 and Romans 13:8, but it is necessary to spend a little more time ... once again ...

### **Swatting a Gnat**

When Jesus pronounced woes on the scribes and Pharisees, He set the Biblical tithe over against *“justice, mercy and faithfulness.”* He said they *“strain out a gnat and swallow a camel”* (Mt 23:23-24). The gnat ... was the tithe. So, even under Mosaic Law, the tithe of the Bible - with all its directives and consequences for failure to obey - was, relatively speaking, ... *“a gnat.”*

I have avoided discussing this *“gnat”* up to here. But, actually, there is no *“gnat”* to swat. The tithe is a tremendous Bible teaching - a great topic to study and teach. It’s just ... it does not apply to the Christian. I have already written an ebook on this. Not only is there, ***“No Tithe for the Christian”*** - but anyone with even a kindergarten level of Bible knowledge knows no one has even practiced it since 70 A.D. (or some tag-along effort ending with Bar-Kochba in 135 A.D.). So, even though the tithe debate is over (assuming there ever was one - of which the New Testament shows no evidence), there is a new teaching that must be picked off The Church. It is a leech with the word *“tithe”* pasted upon it. So, the interest here is not swatting a gnat, but picking off and burning a leech. And its destiny is *“the fire”* (1Cor 3:13).

### **The Leech**

Did you know the tithe of the Bible ... was **never** cash? Never. Never cash money. Abraham (pre-Law) did not give any cash to Melchizedek. And the tithe of the Mosaic Law ... was never cash. No silver, no gold, no copper - nary a shekel. And all that was around. The entire Bible - Genesis to Revelation - never had a money tithe. No cash. Not ... *even ... once.*

But this new teaching ... is nothing but cash. Have you heard any calls for *“mint and dill and cummin”* or any other materials that constituted the Biblical tithe (Mt 23:23, Gen 14:20 with Heb 7:1-4, and the entire Mosaic Law)? I never have. Every *“tithe”* call I have ever heard has always been - for my money, your money, grandma’s money, little Johnny’s money, anybody’s

money, everybody's money. The "tithes" are now cash money. So, if the Bible itself never changed the tithes of the Bible to cash money ... where did religious leaders and their denominations get the authority to change the tithes of the Bible - to cash? There is one answer to this: "Their ... authority originates with themselves" (Hab 1:7).

### **Writing the Bible**

When a person (or group) decides he/she (or it) has the authority to write (or rewrite) the Bible, where does this end? If the Bible's tithes can be changed to cash money ... where are these new Bible authors restrained to stop? The answer is simple. Only where they want to.

Once extra-biblical material is accepted as authoritative from God, "the windows of heaven" are opened ... or so they think. Why only change the tithes from Abraham's spoils of war or the Law's increase off the land in Israel ... to "cash" worldwide? Change the Levitical priesthood ... to "the clergy" anywhere in the world. Change the eleven tribes of Israel ... to "laymen" all over the planet. Change the storehouse of the 48 Levitical cities ... to "local churches" all over the globe. All one must say is, "This is now God's word and command." And that makes it so ... right?

But these new Bible writers can also make deletions from the tithes of the Bible. The tithes cycle is now defunct - including no tithes every seventh year. And the no-tithes, fiftieth year of Jubilee is hereby cancelled. And delete the part about tithes-receivers being prohibited from owning land. It is fun to write, or rewrite the Bible ... especially when that cash starts rolling in. And it is okay to use some parts of that old book - word for word - especially the Malachi passage where God declares to all non-tithers, "you are cursed with a curse, for you are robbing Me ..." (Mal 3:7-12).

### **Extortion**

"Do not be deceived; ... neither thieves ("kleptes") ... nor swindlers ("harpax") shall inherit the kingdom of God" (1Cor 6:10). The verb associated with "harpax" ("harpazo") means, "taking away by force, snatching, plundering and eager seizure." As a noun, "harpax" embodies this activity in the actor. Most translators describe such a one as a "swindler." He/she gets "money or property from another under false pretenses" (Webster's New World Dictionary, 1974). A swindler may simply be functioning on personal guile, charisma and manipulative powers to achieve his/her goals. Extortion is a step beyond this. It is swindling by means of "misuse of authority" (Webster's New World Dictionary, 1974). The extortioner is "employed" in a position of authority, and uses that position to extract money or property from underlings unrighteously. The methods are immoral, or the goals are immoral - or both. But those presenting this new "tithes teaching" are even further in wickedness. They tell those under their jurisdiction that YHWH, the God of the Bible, is behind this cash extraction.

Strong-arms in the Mafia shake down citizens for cash ... or else the godfather will order a hit. Bible re-writers shake down their citizens for cash ... or else the Father will order a hit. He will not "rebuke the devourer for you" ... indeed, He will send him (Mal 3:11). In both organizations, the strong-arms present themselves as protectors for the citizens from the feared boss/Boss. Fortunately, God the Father has not authored this new "tithes" teaching and therefore is not behind its threats. At least the strong-arms of the Mafia ... do know their godfather.

If you still have any hesitancy about this, ask this one question of anyone seeking to extract your cash by this new teaching. *“By what authority has the tithe of the Bible been changed to cash? Please give me the name of this author as well as when and where. I want to examine the basis of their claim of inspiration from God.”* Get the answer to that one question. Precious metals were used as money by weight even in Abraham’s day and yet never tithed or used in lieu of the tithe. That would have been sin. God commands you to *“examine everything carefully; hold fast to that which is good”* (1Thes 5:21). If anyone is supplanting the clear teaching of 1 Timothy 5:8 and Romans 13:8 with any new extra-biblical command, it is your responsibility to examine this. Of course, if you do get any names, you will find they have no authorization from God to change the tithe of God to a cash tithe - much less any of the other changes. Truth frees.

### **The Growing Number of Leech Pickers**

Fortunately, God has not abandoned His children. As one example, a brother named Rob Fox invited me into a tithe study group ( <http://groups.yahoo.com/group/Tithing-Study/> ). Several of the points just made about this leech on the church ... I gained from this group. Thanks to Chris Smit ( <http://www.tithingtruth.com> ) for the *“gnat”* insight and thanks to Russ Kelly ( <http://www.tithing-russkelly.com> ) for the land-ownership-by-clergy hypocrisy point and the 48 Levitical cities info. These men, and a growing host of other people in this tithe study group, are sharing great insights and posing questions to fellow participants on issues related to the Biblical tithe. They also swap war stories and trade strategies for exposing this new teaching (and rationalizations) circulating in the churches. I thank God for this work.

### **Yet, I Can Hear It Now ...**

*“Maybe since Jesus compared even the true tithe to ‘a gnat’ - this leech will not be that big a deal. Maybe when appearing in His presence on that Great Day, this will just be a little leech on me ... say about the size of a gnat. Besides, it was good to try and get the stingy ‘laymen’ into the habit of giving ... and they still had 90% left to take care of that other stuff ... and it was their responsibility to help pay the church bills and salaries ... and ...”*. I would say, *“Good luck!”* with such a defense when before the Judgment Seat of Christ, but in light of 1 Timothy 5:8 and Romans 13:8 that would just be mocking you. So, I just have one word for you. With all the compassion I can generate (an irrelevant, pious, religious gesture to make me sound good) - all you new Bible authors and subsequent extortionists ... *“Repent!”* Make that two words. *“Repent now!”* Make that seventeen words. *“Repent now, and beg the Creator of the universe for mercy upon your arrogant, presumptuous, extortionist soul.”*

### **If They Could**

Brethren, those who want your money will take it without hesitation if they have the power. If they could, they would automatically draft your checking account - or require employers send it directly to them (like taxes are). How do I know they would do this? That is simple. Their *“fathers”* did this in Europe when they could (different means - but same result). Even several of the early American colonies are replete with accounts of this nature. One of the greatest blessings ever bestowed upon the sons of men was the US Constitution prohibiting any

church from being able to extract, by the force of civil law, money from the citizenry. So, ...

### **Who is Responsible For your Financial Ministry?**

Fast forward to the moment you are standing before the God of Life. Tell me, do you think the defense below will stand?

*“The pastor told me You required 10% of my gross cash to come into ‘the storehouse’ weekly for life. He told me that meant the local church. The whole denomination taught this - all the Bible College and Seminary professors - and they were all ordained to the clergy. They brought out Greek and Hebrew and all kinds of Jewish and Church History and said if I did not do this, You would ‘curse me with a curse’ (Mal 3:9). They said You commanded that I ‘obey my leaders and submit to them’ (Heb 13:17) ... so I did. It’s their fault I did not meet family responsibilities first and become, and stay, debt-free. They said I should have done all that with the 90% I had left ....”*

So, the Judge will then say, *“I understand. You couldn’t help it that you were duped by them. You were just a dumb sheep and a victim of a big bad wolf. Well done, good and faithful servant - enter the joy of ” ... **your Master?** I wonder, did you ever ask “your Master” about this issue? Did you ever seek Him out on it? The fact the Bible was available your entire Christian life will not factor into this meeting before Him?*

Wolves in sheep’s clothing will never look like wolves. That is the whole point. And discussion about this matter is what diverted Jude from writing *“about our common salvation”* (Jude 3). He spent time discussing frauds *“who are hidden reefs - stains - in your love feasts ... caring for themselves ... clouds without water ... autumn trees without fruit ... wild waves of the sea, casting up their own shame like foam”* (Jude 12,13). Read the rest. Paul told us *“Satan disguises himself as an angel of light. Therefore it is not surprising if his servants also disguise themselves as servants of righteousness”* (2Cor 11:14,15). And Peter told us of *“false teachers”* who *“in their greed will exploit you - make merchandise of you - with false words”* (2Pet 2:1,3)! Wow! Do you think such deception and activity has ceased? Do you think God will always place you in environments where all sheep are sheep and there are no wolves in sheep’s clothing?

In the United States, these wolves are prohibited by law from taking our money. We give it to them. As adults, we have freedom of assembly and freely walk into any church of our choosing. We choose the teachers to whom we listen. We can go elsewhere any time we so choose. We have inherited freedom of association. We also have freedom of speech - and that includes freedom to ask questions of anyone about anything at any time. So, if we want to ask questions of someone who is declaring 10% of our gross cash is to go to them for our lifetime, we can. These freedoms are gifts God has allowed - and have been secured by our predecessors at great cost. So, when we place our cash by our own hand into some collection plate - and fail to comply with 1 Timothy 5:8 and Romans 13:8 - to then stand before God and say, *“Lord, look what that mean old wolf did to me?”* ... how sympathetic do you suppose that Ear will be?

### **“Woe is Me”**

I heard a preacher tell this story - and I often share it. A couple had come to him for counseling and they proceeded to share a tale of woe at having been fleeced by some other preacher. After listening patiently, he asked, *“So, you still have your car?”* They looked at each

other, a bit perplexed, and said, “Well, ... yes.” He then asked, “And you still have your home?” Though further perplexed they responded, “Yes.” Then he said, “Well, if you were stupid enough to give him all your money, I wish he would have gotten the rest of your stuff, too.”

### **Question**

Those who are calling for your cash - do they know anything of your family responsibilities and the financial demands upon you? Has anyone in leadership ever worked with you to try and develop a picture of how compliance looks for you in your situation? Does the church have any “workshops” that focus on this? Do they even care about anything like this? Quite honestly, a secular financial advisor, who has no view to your eternal well being, may do more for your compliance (for a fee) than the church does.

When you go to some local church, it is imperative you find out where they stand on compliance with 1 Timothy 5:8 and Romans 13:8. Is this front and center - or are they interested in their bills, salaries, and “ministries” first? If you are attending a church that subscribes to a clergy/lay model - and you are classified, “layman” - you are the resource for the clergy’s “ministry.” They have designs for your cash, and I can assure you, the priority is not your compliance with 1 Timothy 5:8 and Romans 13:8. They are thinking “tithes, offerings, first-fruits, endowments, tax purposed charitable giving programs” - etc., etc. And in many instances, they are regularly “coached” by elements of their hierarchy in ways to get at your cash. If you had access to their denominational materials, you would shudder. So, what are some things you may have heard?

### **You Have Heard It Said**

“God’s moral law never ends - and the tithe was never specifically rescinded like dietary laws were.” But how could this new teaching be declared as God’s “moral law” when the tithe was **never cash** from anyone at any time in the **entire** Bible? The Holy Spirit says, “(If anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever ... Owe nothing to anyone ... the borrower becomes the lender’s slave” (1Tim 5:8, Ro 13:8 and Pr 22:7).

### **You Have Heard It Said**

“Grace exceeds law, so a 10% tithe of one’s cash is the bare minimum. This is the Christian’s starting point - and even more is expected under grace.” But God never called for 10% of anyone’s cash. So, how is this a “starting point” when God never established any point **for cash**? The Holy Spirit says, “(If anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever ... Owe nothing to anyone ... the borrower becomes the lender’s slave” (1Tim 5:8, Ro 13:8 and Pr 22:7).

### **You Have Heard It Said**

“I personally find 10% a good baseline for giving ....” Well then, keep that personal. While it is possible God may have impressed that figure upon you - for you - that has nothing to do with His expectation for anyone else. If you have made such a determination, this is an entirely subjective call - fully between you and your Creator. So, ... keep it there. And didn’t

Jesus say our giving was to be “*in secret*”? Don’t broadcast this personal call lest you have your “*reward in full*” here and now (Mt 6:2-4). For the rest of His children, the Holy Spirit says, “*(If anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever ... Owe nothing to anyone ... the borrower becomes the lender’s slave*” (1Tim 5:8, Ro 13:8 and Pr 22:7).

### **You Have Heard It Said**

“*If Christians do not ‘tithed,’ how will the church pay its bills? How will church salaries be met?*” These things are not the first concern of any saint. Nor are they the second concern. So, what might the first two concerns be for the saint? The Holy Spirit says, “*(If anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever ... Owe nothing to anyone*” (1Tim 5:8 and Ro 13:8).

### **You Have Heard It Said**

“*You will be ‘cursed with a curse’ if you do not ‘bring the whole tithe into the storehouse’ which is now the local church. God says, ‘Test Me now in this’ and He promises to ‘open for you the windows of heaven and pour out for you a blessing until there is no more need.’ That big job will be right around the corner!*” (Mal 3:9,10). But the Holy Spirit says, “*Tell me, you who want to be under law, do you not listen to the law? ... as many as are of the works of the Law are under a curse; for it is written ‘Cursed is everyone who does not abide by all things written in the book of the Law to perform them’ ... for whoever keeps the whole Law, yet stumbles in one point, he has become guilty of all ... (and is) under obligation to keep the whole Law ... Christ redeemed us from the curse of the Law*” (Gal 4:21, Gal 3:10, Ja 2:10, Gal 5:3 and Gal 3:13). So, Malachi is authoritatively used to teach curses and blessings of the Law toward a “*tithe*” ... now of cash? Any teacher, preacher or scholar that does not know Malachi was himself under the Law, writing to Jews under the Law, about their obedience to the Law - is none of the above. Malachi would be the first to say the tithe God called for was not cash. Never. He has probably been petitioning the Lord to allow him to be involved in judging those who have so perverted his work and words. These new Bible authors want your cash and happily use the Bible illegally to get it. The Holy Spirit says, “*(If anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever ... Owe nothing to anyone*” (1Tim 5:8 and Ro 13:8).

### **You Have Heard Many Things Said**

I do not know what else you have heard said about extracting 10% of your gross income to the local church for life. But I do know that when people want your money, they will continue to evolve very clever arguments for that extraction. The last one I heard was, “*Israel’s farm produce was their income and they tithed on it. Money is what I produce by my labors. Therefore I should tithe my money.*” Good try. But some Jews under The Law did work for money - and God did not require it tithed. Jesus Himself, was not to tithe from His gain as a carpenter. To do so would have been sin. But now we, not even under Law ... are to tithe ... cash? This new teaching really is perverse.

I wonder why God did not want cash going to the Levites? Can you think of any possible

reason? Maybe that is where we could find a real *“Biblical principle.”*

If what is said by anyone does not forward compliance with 1 Timothy 5:8 or Romans 13:8 first, don't worry about it. For the Holy Spirit says, *“(If anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever ... Owe nothing to anyone”* (1 Tim 5:8 and Ro 13:8).

### **My Concern**

You ... and yours. This material is not for those who propagate this new teaching. *“Leave them alone; they are blind guides of the blind. And if a blind man guides a blind man, both will fall into a pit”* (Mt 15:14). Most who promote this new teaching will never repent. There are many reasons why, but they are all ultimately irrelevant. I am writing for your compliance to 1 Timothy 5:8 and Romans 13:8. For example, I instruct potential investors to my website not to give unless they are in financial compliance before the Lord. Take what they might send toward my work and apply it to the weakest area of their financial ministry before the King of all the kings.

### **Personally**

... I have no debt. I want all my brethren to experience this. Needs are easier to fund, taxes are less of a burden, emergencies are easier to weather, and economic downturns are not as big a threat. The wolf ... is further from the door. For me, money has never come easy. But, through the struggles, I have been able to move myself into compliance. I still make some mistakes with my cash, but the errors are not compounded as they would be if I was living in a non-compliant state. By the way, if a person is not in compliance with God's foundational directives, do you think He is going to show that one where He is attacking the domain of darkness and expanding His reach? God is not mocked - never has been and never will be. It is a fabulous opportunity to financially invest in His eternally resounding endeavors ... but personal compliance comes first.

### **Compliance in the Fellowship**

It is going to be hard to stay in churches that do not themselves comply with the teaching of 1 Timothy 5:8 and Romans 13:8 as the foundation for a Christian's cash. While you may want to dismiss this error and stay in fellowship with that local body, as you become more aware of the peril to your brothers and sisters, you will not be able to remain silent. Maybe it will be the call for 10% of the widows Social Security check. Maybe it will be witnessing a deserted mother with children being told God expects 10% of her waitress tips to go into the church's coffers - and become part of the pastor's vacation package. Something, eventually, will cause you to speak up.

Once you are *“found out”* - well, let's just say, that is where the fun will begin. Let me fast forward to the probable end result. Most likely you will be labeled a divisive, factious Christian - rebellious to authority. You will be the criminal. While I hope your experience will be different than this, you must know you are messing with *“their”* cash. At least they say it is theirs. Before entering into this fray, it would be advisable that your mate (if you are married) understand your position on this matter - and its importance to you. That way, if you are *“dismembered”* as one brother put it (what a joke), your spouse will hopefully be somewhat

prepared. Very often, one spouse, or the other, is more interested in relationships in the church (friends, or the kid's friends, etc.) than conflict over some "doctrinal dispute." It is important that those around you have some sense of how critical this area is in your eyes - denying the faith or deemed worse than an unbeliever. Is this worth ... confrontation?

The Biblical Tithe is very well defined. No man, or institution of man, has authority from the Living Creator to rewrite this teaching and practice. This new teaching is so far removed from the tithe of the Bible - its content, purpose, procedures, cycle and practices - it is astounding the perpetrators would take the Bible word, "tithe," and plaster it over their new concoction. And to use this new teaching to supplant the directives in 1 Timothy 5:8 and Romans 13:8 is audacity beyond words ... but predictable when one has no fear of God. Presumption, brazenness, and an unholy over-familiarity with the holy things of God are the elements that have led to such abuse.

This is probably the last I will write on this unholy concoction of extortion making the rounds in today's churches. I already have an ebook on it ("*No Tithe for the Christian*") and others are writing and debating this at an ever increasing rate. I have other topics to address.

### Conclusion

When money is involved, things get real weird, real fast. The need for it causes people to do all kinds of things. And when money is loved, degeneration is exceedingly quick. But there is also a positive power of money. It is a tool that can blunt many of the harsh things in life. It can benefit us personally - and be used to benefit others.

Brethren, you are a member of His "royal priesthood" (1Pet 2:9). God's primary directives for a Christian's cash are stated in black and white. Your financial ministry is to comply with meeting the family provision directives of 1 Timothy 5:8 which includes being debt-free per Romans 13:8. These are good things. Once these matters are covered, you then extend your cash where you determine God is directing you - how much and for how long. There will be an excitement as you know such giving is actually an investment in the expansion of His Kingdom. The maturity date will be Judgment Day. Any other persuasion, from any other source, does "not come from Him who calls you" (Gal 5:8).

\* \* \* \* \*

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In 1977, Robin Calamaio became a Christian. BA, Bus Admin (Milligan College '90) and Master of Divinity (Emmanuel School of Relign '92).