

# 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 pointless. If, on the other hand, you believe He *does* care, then this material will prove to be 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 one's cash is the item that determines one's compliance with it ... or not.

## My Reason for Near Unbelief

This verse was 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, *"ermetai"* (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 one in this category ... doom awaits. It is not possible to overstate how grave the predicament. Divinity degrees will not help. Ordination to the clergy can not deliver. Even hiding in the last pew, claiming to be a *"lowly layman"* will not protect. And this verb is a perfect tense - meaning past action with results to the present. The guilty has denied the faith and that state of affairs stands to the present. Concerning God's authorship, though 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 God's authorship. For one to be guilty of denying the faith is bad enough, but failing to provide for one's own is ***an entirely new category of sinner*** - one "*worse than an unbeliever.*" What a caldron of disaster. This is arresting - and it's all about one's cash.

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. Some say it's an exaggeration for effect. Really? Toying with the concept of unbelief? "*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* ... and with this He toys? I don't think so.

I was taught, and have taught, there are two groups of people before God - believers and unbelievers. But now, ... a third category. I think it is impossible to overstate the catastrophic situation that belongs to anyone in this group. And ***the singular violation*** that lands one into this spot with the Creator of the universe - is failure to comply with 1Timothy 5:8.

Do you think God authored this phrase ... and really means it? Or is it an overstated threat by an uninspired Paul in this pastoral epistle? If you do believe this is from God - and He means what He says - then any request for your cash by anybody at any point in your life will be measured against personal compliance with this directive. No other financial teaching will be countenanced. Now ...

### **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? If not, 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 on a depreciating asset (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 contortion designed 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 ... indeed the proper definition. We will either receive reward or rebuke from Him for each event - 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, various types of 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 easily blur the line between needs and wants. Churches should work on this - and try to attain some sort of consensus. Technological advances also affect the math. In Paul's day, medical options were limited, and you either got well or died. But now, 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 now "*on the list*" (1Tim 5:9) - right? And he was providing "*for his own*"? If he had a widow in his family she 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 for 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 spending energy over fabricated “tithe” teachings, or “first fruits” inventions, or “seed money” concoctions - or other contortions designed to separate the saints from their cash.

## The Local Church

Before proceeding, I have a couple of other questions. When a new person walks into a local church, what should be assumed about that individual’s financial situation? Should it be assumed all family needs are being met, and the 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, even probable ... disarray rules the day for our newcomer - personally and financially?

The first order of business for church leadership is 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 there is a big reason for this. 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 (1Cor 5:9-13 should be explained and the church’s understanding of what those 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 1Timothy 5:8 and Romans 13:8. Do any churches do this? Maybe the material below can help with a starting point.

## Suggestions for the Local Church

1. The local church should present to all attendees an honest teaching of the compliance directives in 1Timothy 5:8 and Romans 13:8 ... and the importance of getting - and staying - in compliance.

2. A general outline could be designed that describes what compliance looks like in the given culture. Then specifics could 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. Any determinations should be open to challenges and modifications. Convincing arguments can have very positive affects. The point is determine who should be “on the list” and who should not.

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 for 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 in Paul’s letter to Timothy concerning the care of those widows. Anyone requesting help should expect some degree of financial scrutiny. Initially, an assessment of that saint’s compliance *before* the current need arose should be reviewed. If the saint was living in non-compliance, he/she may have 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 (if any). I have done this and it works - who should be “on” the list and who should not. Such effort often exposes who actually should receive assistance.

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. And a church ministry of this sort also provides a great forum for Christians to get advice concerning other financial decision that arise - or 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.

### 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 contortions designed to separate the saints from their cash.

### 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 rudimentary Church history 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. Since Jesus used a bothersome bug in describing the real tithe, I have decided to use a loathsome creature for this new teaching that has attached itself to 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. It really is destined for "*the fire*" (1 Cor 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 "*tithe*" is now cash money. So, if the Bible itself never changed the tithe of the Bible to

cash money ... who did? And where did the authority come from to change the tithe of the Bible - to cash? There is one answer to this: *"Their ... authority originate(s) with themselves"* (Hab 1:7).

## Writing the Bible

When a person (or group) decides he/she (or they) has the authority to write (or rewrite) the Bible, where does this end? If the Bible's tithe 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, anything else desired can be introduced and then justified. Why only change the tithe from Abraham's spoils of war or the Law's increase off the land in Israel ... to *"cash"*? Why not change the Levitical priesthood ... to *"the clergy"* and the eleven tribes of Israel ... to *"laymen"*? Why not change the storehouse of the 48 Levitical cities ... to *"local churches"* worldwide? All one must say is, *"This is now God's word and command."*

But these new Bible writers can also delete unwanted material from the tithe of the Bible. The tithe cycle is now defunct - including no tithe every seventh year. And the no-tithe, fiftieth year of Jubilee is hereby cancelled. And delete the part about tithe-receivers being prohibited from owning land. But some parts can be kept 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; ... swindlers ("harpax") will not inherit the kingdom of God"* (1Cor 6:10). The verb associated with the noun, *"harpax"* is *"harpazo."* It means, *"taking away by force, snatching, plundering and eager seizure."* The noun, *"harpax"* is simply a label for the person engaged in such actions. Most translators use the word *"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 *"misuse of authority"* (Webster's New World Dictionary, 1974). The extortioner is *"employed"* in a position of authority, and uses that position to unrighteously extract money or property. But those presenting this new *"tithe"* go even one step further in wickedness. They tell those under their jurisdiction that YHWH, the God of the Bible, is behind this cash extraction.

For a parallel, consider this. The Mafia employed strong arms who promised protections in exchange for cash. If a business/individual refused to pay, disaster followed. While they did not admit this, everyone knew the godfather behind these "protectors" would also be the one ordering the hit. These Bible re-writers promise protections in exchange for cash. If the individual refuses to pay, disaster follows. But they readily tell us God will be ordering the 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 from certain calamity. Fortunately, God the Father is not going to stand behind the protectors calling for the new *"tithe."* At least the strong-arms of the Mafia ... knew 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 1Timothy 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.

## If They Could

Those in some type of clergy system who promote this cash “tithing” would take it without hesitation if they had the power. They would automatically draft your checking account - or require employers send your “tithing” directly to them (like taxes are). How do I know they would do this? That is simple. For centuries their “fathers” extracted cash using government power. In those times, there was no need for any kind of “tithing” teaching, as they just assessed taxes or fees or services from the entire citizenry. Even many early American colonies wed the church with government – and assessed as they determined. 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. How do you think the defense below will fare?

*“The pastor told me You required 10% of my gross cash to come into “the storehouse” for life. He told me that meant the local church. The whole denomination taught this – as well as all the Bible College and Seminary professors ... and they were all ordained to the clergy. They forwarded 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?** Have you ever asked “your Master” about this “tithing”? And if you had a Bible at your fingertips your entire Christian life, how might that factor into this “meeting” with Him?

Didn't Jesus warn of wolves in sheep's clothes? They don't look like wolves. That is the whole point. This is what diverted Jude from writing “about our common salvation” (Jude 3). He spent **his whole letter** 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 that “Satan disguises himself as a messenger 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 disguised wolves?

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 association and of assembly and freely walk into the church of our choosing. We choose the teachers to whom we listen. We can go elsewhere any time we so choose. 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 1Timothy 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 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 on 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 than the church does.

When you go to some local church, it is imperative you inquire 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 a “*layman*” - just understand *you* are the resource for the clergy’s “*ministry.*” They have designs for your cash. It is your responsibility to determine if they are thinking “*tithes, offerings, first-fruits, endowments, tax purposed charitable giving programs*” - etc., *first*. In many instances, they are “*coached*” by their hierarchy in ways to get your cash. If you had access to their denominational materials, you would probably 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*” (1 Tim 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*” (1 Tim 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. Whatever God may have impressed on you - for you - that has nothing to do with 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). The only question I would have for you is

this: are you *first* meeting all your personal financial responsibilities because 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 ‘tithe,’ 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 ... (and) 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 is probably now 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 in this extraction of 10% of your gross income to the local church for life. But I do know that when people want your money, clever arguments will continue to evolve. 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 most Jews under The Law **did work for money** - and God did not require it tithed. If Jesus had tithed from His earnings as a carpenter, that **sin** would have doomed us all. But now Gentiles, having never been under the Law ... are to tithe ... cash? This new teaching is absent any Bible and is laced with irrationality.

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 1Timothy 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” (1Tim 5:8 and Ro 13:8). That’s what you need to “worry” about. Actually, ... just work on.

## **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”* (Mt15:14). Most who promote this new teaching will never repent – at least on this side. 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. While I hope your experience will be different than this, you must know you are messing with *“their”* cash. 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 and his family were), 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. But I do have several articles at the end of this one that do address some of the topics I have touched here in greater detail. But, I have other topics to move on to.

## 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 even faster. 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 1Timothy 5:8 and also 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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Stretch Yourself!

I have an ebook, "[No Tithe for the Christian](#)" and several other articles relating to the tithe and our money at [freelygive-n.com](#) under ebooks tab. But I also have many other interesting ebooks and articles there – and links to many of my songs! Listen, learn, live!

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