

## The Christian's Money - an Email Response

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I recently received this email about, “*No Tithe for the Christian.*” It is important for several reasons. It contains at least four mistakes concerning a Christian's money and God's teaching and expectations on this subject. Can you pinpoint them?

*“Robin, came across your ebook on tithing. Not that I disagreed with line of reasoning but you ... really gave no solutions to people who honestly want to know what they should give .... it wasn't much help for those who want to be faithful to God with their finances and yet be responsible to their families as well .... I don't believe that I live under the law .... Yet, I personally find 10% a good baseline, not as law, but as the only reference to what 'my first fruits' might be .... I guess I wished you had given more direction to helping people decide how to give than just bashing the tithing.”*

I do believe these were sincere comments, but I am not at all sure he actually read my ebook. In dismantling the current teaching that has put the label “tithe” on it, I did offer the actual Biblical positions for Christians today. But this email has several elements in it that I have heard at varied times and is worth address. Also, it did move me to write an article that concisely addresses, “[Compliance Directives for the Christian's Cash and the Bible.](#)” I am really glad I wrote that one. It gives tremendous direction to the individual and to any local church. So, ... the four errors?

### **Error One: “*I personally find 10% a good baseline, ....*”**

This sounds reasonable at first glance. But, it rests upon the assumption that there are no directives to Christians in the New Testament concerning one's cash. First, each Christian has full control over all his/her money *at all times* (Peter stated that to the lying Ananias just before his demise [Ac 5:4]). Second, God has *full rights* to everything in that Christian's hands. In fact, He has “*double rights*” - Creation Rights and Redemption Rights. As Creator: “*Whatever is under the whole heaven is Mine*” (Job 41:11) and as Redeemer: “*You have been bought with a price*” (1Cor 6:20) - the blood of Christ. A Christian's responsibility is to discern, as he/she moves through life, what God wants done with *what is His*. If there is some kind of baseline, it starts at ... 100%.

### **Error Two: “*... who want to be faithful to God with their finances and yet be responsible to their families as well.*”**

There is Bible folklore that goes something like this: “*God first, family second, job third, ...*” and on down the line. These lists pit “*faithfulness to God*” and “*responsibility to family*” as competing interests. The “and yet ...” in the statement quoted in the header above is evidence he sees these two desires as separate, and competing, interests. Look at it again. The Pharisees did that with, “*Corban,*” - “*... anything of mine you might have been helped by is Corban ... given to God*” (Mk 7:11). This sounds very commendable and yet Jesus soundly rebuked them as promoting a teaching that was “*invalidating/nullifying the word of God by your traditions*” (Mk 7:13). And while the Law ended with the veil being torn from top to bottom, listen to this post-cross material. When discussing the pressing matter of the care of widows, Paul made a remarkable assertion that goes to the heart of the Christian's responsibility with money. “*But 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). This is an incredible verse. God’s first financial order is ... family provision. Anyone who fails in this financial ministry has *“has denied the faith and is worse than an unbeliever.”*

I can not think of a more dire consequence for any transgression anywhere in the Bible. This rivals blaspheming the Holy Spirit (Lk 12:10). It is only *by faith* that anyone stands. And failure to provide for one’s own (even beyond the immediate family) is **denial** of the faith. That is eternal trouble. But, the warning does not end here. The non-provider ... is **worse** than an unbeliever! *“But the unbelieving ... their part will be in the lake that burns with fire and brimstone”* (Rev 21:8). The one failing at proper family provision first ... is worse than an unbeliever? Bible folklore may say your job is number three on the list (or four, or five, or whatever is the current fad), but God doesn’t. In fact, you may need to secure *a second job* so you can meet *the first priority* of your financial ministry - and thus, be faithful to God. Once that ministry is under control, then God may call you to other financial fields. I explore this passage in Timothy in much more detail in, [“Cash Compliance Directives for the Christian and the Bible.”](#) This is a really good article.

### **Error Three: “... *bashing the tithing.*”**

Anyone who bashes the tithe is not a legitimate teacher of the Bible. If you find anyone doing this, walk away from that false message/messenger. The tithe was invented by God and is a tremendous teaching. I believe in the tithe - and fully teach, and support it. In fact, it is quite likely that any “tithe-basher” ... will be bashed by the God of the tithe. Similarly, that same God will bash those who hijacked the word, “*tithe*” - and placed it on this “*new teaching*” in Christendom calling it, “*the tithe.*” I bash, and will continue to bash, this unholy concoction. It is extortion in the Name of Jesus Christ. If you find anyone calling the tithe, “*ten percent of your gross income required to the local church (or anywhere) for life,*” walk away from that false message/messenger, too. This is either “*doctrines of demons*” (1Tim 4:1), or has been penned by flesh. I intend on bashing the life out of this fabrication, but, in reality, that is impossible. It has no life. God retired the tithe when He ripped the veil of the Temple from top to bottom (Mt 27:51).

The tithe which I support and teach, is the tithe of the Bible. It was never cash money and Jesus Himself never tithed as a carpenter under the Mosaic Law. Neither did Peter as a fisherman, or Paul as a tent-maker. Of course, you probably know that, but here is an article called [“Who Tithed in the Bible?”](#) It details what occupations required the tithe and what ones did not. This actually shocked me!

I love teaching [the actual tithe of the Bible](#) – who was to give, who was the recipient and why it was given to them, where it was to be taken, the tithe cycle – it is quite a dynamic in the Law.

If the person who sent me this email actually did read my ebook, then he belongs to the, “*one-foot-in*” and “*one-foot-out*” group. Many, who know there is no tithe for the Christian, still can not fully repent of this extortion. They replace God’s Word with “*Biblical principles*” - and ignore the actual New Testament directives from God about our cash and financial ministry before Him. Most “*Biblical principles*” are teachings (or practices) void of clear scripture – or else are composed of misapplied Bible materials in an attempt to buttress the particular teaching/practice. It is then presented as though it has authority from God. For example, on this tithe subject, Abraham and Jacob are cited as pre-Law examples of tithing. Then under Law, ten percent was required (some say up to 30% ... yet they leave out it was never cash), and now, as Grace exceeds Law, God expects at least 10% from the Christian “*as the baseline for giving.*” But somehow ... The Jerusalem Council missed this when instructing the Gentiles on the basics so they might “do well” (Ac 15:23-29). And all the New Testament writers missed this to - including the One who inspired them.

#### **Error Four: The “First fruits” Point**

Originally, I was going to let this go. Why? Because even though this commanded offering was literally the first fruits of the Jew's produce from their land, this word does appear several times in the New Testament in clearly “non-food” ways. It is always singular, but we have “*the first fruit of the Spirit*” (Ro 8:23), Epaenetus and the household of Stephanas were “*first fruit*” Christians in their local area (Ro 16:5 & 1Cor 16:15), Jesus is the “*first fruit*” from out of the dead (1Cor 15:20, 23), and Christians are the “*first fruit of His creatures*” (Ja 1:15). So, in a misguided attempt to appear magnanimous, I was going to let this slide ... looking at our cash as our produce – thus, a possible first fruit offering could be envisioned. But, the more I thought about this, I couldn't let that go. Actually, when editing this for the last time, that phrase I had determined to gloss over jumped out of the page. That is really why I started thinking about it again and investigated this idea more closely. So, I now suspect ... God was not going to let me let that slip by. Here is why. If He had no clear directives for our cash, such a spiritualization may have a place. But He does have *extremely clear directives*. The “*first fruit*” of our cash is to be applied to our own family responsibilities – maybe even the most urgent of true needs. So, at times, we may never progress past those responsibilities with the cash in our hands. So forget the calls of, “*first fruits giving*” or “*sacrificial giving*” or “*get in the habit of giving*” or, “*you can't out give God*” - etc., etc., etc.

**So, here are the real principles for the Christian and his/her money.**

**First:** The Christian's first duty is one's own household financially covered. This is God's first priority - not suggestion. And that is a moving target as one's household changes. Really ... read my **[cash compliance article](#)**).

**Second:** The Christian is not to be in debt. “*Owe nothing to anyone ....*” (Ro 13:8). If real assets exceed debt, then God may not consider that one to be in debt. To owe 100K on a home that would sell for more (thus, be in the black), God may see as investment in an appreciating asset – not enslaving debt. But, if possible, pay everything off. Personally, I have no debt. I want all my brethren to be able to experience this. Other needs are easier to fund (health insurance, house insurance, etc.), 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. In fact, I instruct potential donors to my website to take what they want to send me and apply it directly to their debts (if any). That is the best financial blessing my brethren could give me. This is one instance I believe Paul's admonition to his Corinthian brethren strikes a parallel. A famine had been raging in Israel. Christians in Antioch “*in proportion that any of the disciples had means, each of them determined to send a contribution for the relief of the brethren living in Judea. And this they did ...*” (Ac 11:29,30). But, to some in Corinth who “*lacked means,*” (i.e., were under pressure to fulfill God's first requisite of family), Paul said, “*if the readiness is present (the desire to give), it is acceptable, according to what a man has, not according to what he does not have*” (2Cor 8:12). Wow! This is a time ... when the thought does count!

For a fuller discussion on this, get that **[Christian's cash compliance](#)**, article!

**Third:** If we sow sparingly, we will reap sparingly. Conversely, if we sow bountifully, we will reap bountifully. “*Let each one do just as he has purposed in his heart; not grudgingly or under compulsion; for God loves a cheerful giver*” (2Cor 9:6-7). Additionally, “*let our people also learn to engage in good deeds to meet pressing needs, that they may not be unfruitful*” (Tit 3:14). Giving is a *learned activity* based upon personal judgment, personal evaluation, and personal volition. A Christian

is to invest in things he/she discerns to be true Kingdom expanding work.

**Fourth:** As much as possible, give “*in secret*” (Mt 6:4). This is a true act of faith - believing God sees, knows ... and will reward.

**Conclusion**

After you have fulfilled your first financial calling (immediate household and *legitimately* needy extended family members), then you can branch out. Who knows - God may want you to invest 50% in your local church. Or, He may direct investments into a Children’s Home, Street Gospel Mission, or Christian Drug Rehabilitation program. You decide - before Him - how much to invest, where to invest, when to invest ... and if you continue to invest.

I know that I replaced the word, “*give*” with “*invest.*” But, in this case, they are synonyms. Giving to God’s true agenda (and we need wisdom from Him on this) is actually an investment - with Judgment Day the maturity date. That is not really ... that far off.

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