

DOMINION STRATEGIES

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Our church has taken the wise road of not seeking the "approval" of the IRS by **refusing to** register for a tax number. Thus, while we are a legal corporation in the State of **Texas**, we have in no way sought **recognition** by the IRS.

The question is, "Can **ministers** ordained by our church receive **the** clergy exemption on the Social Security System's exemption of **ministers**, and if they can, should they?"

First, you have taken the wise road with respect to the IRS, but not with respect to the State of Texas. If you are **legally** incorporated, then I would suggest de-incorporating. You went down an unwise road by seeking the authorization of the state to grant you privileged status. Your church exists independent of the State of Texas.

Second, the Congress has exempted ministers of churches. The law does not define a church as an entity **legally** recognized by the IRS. Thus, there is no **legal** reason why your **ministers** should not receive the **exemption**. They should **announce** their exemption from the Social Security tax, not **apply** for it.

During the past 15 months, I have been Finance Committee chairman for our **privately** operated **Christian school**. During some particularly low **cashflow times** last year, some **persons suggested** that the Lord **was** not **blessing because** we were not tithing, ergo we should **tithe** to some other charity. . . I have been thinking that tithing **is** commended to **individuals** for the **support** of the church, not to charities for the **support** of other **charities**. I also understand the tithe to be **calculated** on the Increase (profit)- our non-profit charity **has** no increase.

You have grasped the basic outlook of the **Bible** regarding the tithe. The **school** is a non-profit entity. it is not for the benefit of individuals. It owes no tithe. Those receiving salaries from the **school** do owe tithes, for working for it is their calling, and this tithe should be given to the local church. The situation is comparable to the requirement that employees of a church tithe to the church, but that the church is not **required to tithe** to some other church, **although** it may choose to give money to other ministries.

Is your **school** charging **full-cost** tuitions to parents? if not, look here for the basic **solution** to the problem. is the **school** advertising? if not, start. If nothing else, have the students take brochures door to door. Is the school approaching parents who have money, or other churches, and encouraging them to donate to a scholarship fund for needy **families**? (Churches can run their own collections, but get your school on the 'high **priority**' list by proving that it offers the best education.)

Is your curriculum the best **available**? Are students advancing rapidly? Are neighbors of your **enrolled** students aware of how much better an education your students are receiving? If not, why not?

Is the **school** in debt? Why? Can assets be sold that would begin to repay debt **faster**? Can parents be encouraged to pay more money in order to repay more debt? if nothing else, start having the lending institution start **pulling** the money out of your checking account every two weeks instead of monthly. This will get the debt paid off sooner.

Can we use part of our tithe to support **various** **ministries**, **such** as youra and others?

No. if you are **presently** doing so, **please** stop sending ICE money until you first give ten percent of your after-tax income to your **local** church. You might encourage your **local** church to give money to ICE, however.

Tithes are owed to the church, Gods monopolistic agency of the sacraments. **Please** stop giving money to any agency other than the church **until** the tithe is paid to the organization to which it is owed.

How do I get started with a small family business? Without debt it **seems impossible** to start an enterprise on anything but a token basis. . . My **job** allows **almost** no free time and no spare cash.

First, are you sure? How nice a home do you live in? If you sold your home, pocketed the profits (after tithe, of course), and **started** renting, would you have some capital? in short, are you **living** in too nice an environment? is your home a substitute for a financially independent future?

Second, can you quit your present job and get another which **will allow** you more spare time?

Third, can your wife start work outside the home at least part-time, with her earnings targeted to begin the family business?

Fourth, have you unplugged the T.V. set, and are you devoting **all** the time saved by doing so to starting your **family** business?

Fifth, are you devoting at least 12 hours a day, six days a week, to work, **salaried** plus **small** business? if not, you **should**. This **is** what financial independence costs in the first decade or so (maybe **longer**; i haven't cut my time back **below** these numbers yet).

Sixth, can you get your hands on your accumulated retirement money now?

if you now work 12 hours a **day** for your boss, you dare not switch jobs, your **employer** won't **allow** you to work less than 60 hours a week, your **wife** can't work part-time, you now rent, you have no **savings**, you have no **pension** fund in

collect now, and you don't own a T.V., you are clearly not an independent person. Don't start a business.

Your argument that the tithe is owed only on after-tax income neglects the fact that the State does have at least some legitimate functions. The State's activities are not entirely "locust-like." Shouldn't the State's legitimate functions be paid for with money which is subject to a tithe?

A godly society will not allow the combined level of taxation by the civil government to exceed ten percent. 1 Samuel 8 indicates that this level is a curse.

The point is, the State is a legitimate monopoly when it, operates at biblically sanctioned levels of taxation, and tyrannical when it operates above these levels. There is no doubt that anything above the 10% level is "pure locust." That is my main concern.

At levels below 10% of income combined taxes by all levels of civil government, the State should honor the prior monopoly of the Church, and permit men's tithe to go to the Church before it collects its remaining money. The Church, not the State, gets to take its 10% "off the top." The State should collect its money on the citizens' after-tithe income.

If the State allows this, and it does not take above 10% of whatever remains, then it is not in the "locust" category. Until that time, we should regard the State as a thief, and pay our after-theft tithes accordingly.

Should our tithe to the church be tax-deductible? If so, why?

Yes. Why? Because the State's locusts are stealing too much now, and everything should be made tax-deductible until the combined level of coercive taxation drops below ten percent.

Once this happens, it really won't make much after-tax difference whether the money is tax-deductible or not. But the basic rule is this: every charitable gift should be tax-deductible unless proven otherwise. The community benefits from the charities. Why should the State tax people for benefiting the community? North Carolina taxes every dollar of income above a 15% donation, unless you give the extra money to the State of North Carolina (or a college in North Carolina). It is obvious the game the politicians are playing. Give to our monopoly, and you may deduct the gift; give to God's monopoly, and we will tax the money you gave away.

I moved out of North Carolina. I now live in a state which does not have an income tax. You should, too, other things being equal.

Numbers 17:1-11 regarding the daughters of Zelophehad indicates that upon death a man's property should go to his children. No mention is made about assets going to the support of the tabernacles, the tribes, the poor, the government, or to anyone other than members of the family. . . . After death it is *not ours* to give but belongs to our heirs. We tend to want to play it safe and keep the assets until we are confident we will

not need them or are afraid we **will** be disappointed in the way they are used.

As far as I can see, your interpretation is correct. The whole idea of disinheritance after a parent's death is demonic. The disinherited children should be given warning in advance that such a decision is being made by the parents.

The children are responsible for the care of the parents. They should be given the entire inheritance by the parents at the time that they are asked to take on the responsibility of caring for the parents. If a parent plans to disinherit a child, the child is relieved of the moral and legal responsibility of supporting the aged parents. We must look at disinheritance as a judicial act, not as some sort of family dispute that has no legal implications. A disinherited Christian is wiser to save his or her money for supporting the in-laws.

I have seen cases of God-hating wealthy parents who have cut their children off for becoming Christians. Their children then owe them nothing. I have seen God-honoring parents do the same with God-hating children. The same rule holds this is the cost of acting lawfully and disinheriting them.

The State or other agencies should get nothing from the will. Any money going to them should be assigned away in advance, and the children should be made aware of it, since this involves a partial disinheritance.

I own and operate a propeller **overhaul** and repair business. I do not have any products **liability** insurance covering an **airplane** accident caused by propeller failure. If the **propeller** failed because it was our fault, the liability could be astronomical. I dropped our **liability insurance** seven years ago because in one year it went from \$850 to \$21,000 Can we afford to be in the business we are in without **liability** insurance?

Probably not. I suggest that you get a signed and witnessed written statement from each fee-paying customer which relieves you of any future liability. If no customer will sign such a release form, or if your lawyer thinks that it will not stand up in court, then get out of the business. You have become in principle a massive debtor. Some day you may have to pay off. It is not worth it to live under such a debt liability.

Please give me some guidelines concerning **insurance**. You have been quite specific in your writings about the need for term **life** insurance, but what about **health**, hospitalization, home owner's, fire, **disability**, and auto?

You need them, with the exception of disability insurance. I think that one is not **essential**. Coverage for a year of disability, maybe, but not longer.

Insurance is a marvelous instrument which enables us to reduce the devastating effects of unforeseeable events. If you are self-employed, you need accident insurance. You need health insurance for yourself and your family. The idea is to avoid becoming a financial burden on relatives or the church, insurance helps us to achieve this goal.