

# the Informer newsletter

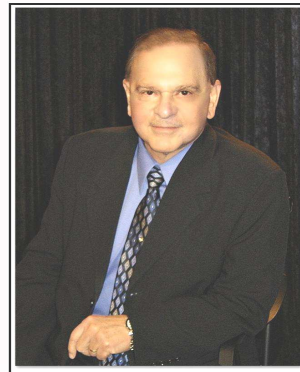
MONTHLY NEWSLETTER | PARAGON CHRISTIAN ALLIANCE INT'L (PCAI)  
AUGUST 2019

BEST YEAR EVER!

## LEADERS COMPARE THEMSELVES ACCORDING TO SCRIPTURE

By Dr. Henry A. Harbuck / PCAI Int'l President  
and General Overseer

Many believe people are probably born with a sense of inferiority. Some overcome their inferiority, while others remain stuck with the idea of, "I'm inferior and there's nothing I can do about it." Children learn to compare themselves with others before they are three years of age. This problem is made worse by parents and friends of parents. Early in life children learn that those who are respected in American society are older and bigger than they are. Nearly all children want to be bigger, stronger, more beautiful, or more handsome than their siblings or friends. Does the Scripture encourage one to be bigger, stronger, beautiful, handsome, fierce, or otherwise? Absolutely not! Scripture does, however, challenge one to be Christ-like. So, it's not proper to always say to the mother of a three-year-old daughter, "She is so pretty." Or to the Father of a three-year-old boy, "He'll be a big boy and will play football." Is this Christian encouragement? For years I've done this, not realizing that I was actually causing these parents and their children to think in a manner that pleases the world and not the Lord. I've challenged myself to stop this practice. Instead, I've learned to say, "I know your child will grow up to be a mighty warrior for Jesus." Most of the parents say, "Amen." ♥



### ANNOUNCEMENT *Credential Renewals*

**DUE OCTOBER 1st** 

TWO WAYS TO RENEW:

- (1) Complete the credential renewal form that was mailed to you.
- (2) ONLINE—you can fill out the renewal form by going to our website <https://paragonchristianalliance.org/renewals/>

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2149 Highway 139, Monroe, Louisiana 71203

1-866-268-5600 |  
FAX (318) 345-0350

Website:  
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OFFICE HOURS :  
9:00AM to 4:00PM



# A Hidden Gem Asked and Answered

By Pastor Lynn Burling / Christian Faith Church Senior Pastor

Luke 17:5, “*And the apostles said unto the Lord, INCREASE our faith.*” In preparation for a message, I began to explore the Greek translation to be more exact as to teach true meanings and their application. I came across this verse and lo and behold the Greek spelling of increase was **a *tithe sandwich!*** The word is **Pros-tithe-mi.**

No minister could ever let that go without further investigation. Let me say up front, we’re talking about “increasing our faith” not our income or any such thing here. As a matter of fact, after conferring with two well known Greek scholars and authors, Dr. Lavender and Dr. Harbuck, who just finished “The New Millennium Bible” a Greek translation, I was encouraged to dig deep. They gave thumbs up as to a “hidden” nugget that I needed to ferret out. So this is my

endeavor and I pray it will bless the readers.

The first thing I noticed was that the 10 times the word “INCREASE” appears in the N.T., most all have different Greek translations. Only Luke 17:5 has the translation **Pros-tithe-mi.** In all fairness, I believe all the others support this wonderful “hint” Jesus is giving to His disciples when they ask Him to “increase their faith.” Truly this one word in this verse reeks of the “*Tithe Principle*” about giving. In fact it means in the context *to give, lay aside, give more and repeat!* Wow! Now I’m enamored by this translation. Jesus is saying to them, you must give and give and give and repeat *faith* for it to grow or increase. He’s saying, “**you**” must do something with the faith you have yourselves, before it will increase, but in the giving of it is the life of assurance of increase.

Now, we all know the verse in the O.T. where God asks them to prove Him with their tithing or giving in a pattern of continuing trust. Can we not see in this application where they are asking for an answer to their problem as to how their increase of faith can come and then asks Him to do it for them? *Give it to us; you do it Lord! We don’t care how you do it, just do it.* The answer in the question...is a “*tithe sandwich.*” How many times have we asked the Lord something and after we asked Him we thought hmmm? I think I already know...*It’s usually a precedent established in His Word long ago.* Remember the principle of increasing our faith is for you to give more...**faith!** Wait, let it soak in. Faith comes by, yep, hearing and hearing and hearing, right again, by repeating just like the

principle of tithing. *Exercising faith increases it!* As a matter of fact we exercise our faith by giving our tithe, at the same time increasing our faith. First to do it and repeat it and second by giving life to our tithe to increase.

Now this is not about giving to get finances; but the principle of that applies to faith. Let’s dig a little further in I Cor. 3:6 says, “*I have planted, Apollos watered; but God gave the increase*” (Gr: Auzano) vs. 7, “*so neither is he that planteth anything; neither he that watereth; but God that giveth the increase.*” Let’s see where God’s principles “converge,” intercede or connect, I submit that with all our input into His Kingdom work, God is faithful to reward it! Paul simply explains that all our faith in doing and repeating can only be rewarded by God’s oversight, but...God is faithful to watch over His Word, even the word that’s in your mouth, even the

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## “I Can Almost Hear the Trumpet!!!”

By Rev. Robert Thornhill

“*One who turns his ear away from hearing the law, even his prayer is an abomination.*” Proverbs 28:9 (NKJV) This verse from The Book of Proverbs; like most of the rest of the book; contains a great deal of wisdom in a few short words. From these simple words we see that the “One” is a praying person; so we can reason that he possesses some sort of relationship with God; we also can reasonably understand that he is not obedient to God’s word. What we have is a person who knows about God; at least enough to believe that prayer is of some importance; and yet he does not hold Him in high enough regard to be obedient to His law.

This same person today would probably call himself a Christian and may even participate in church activities along with the others of his congregation. There are such “Ones” in every church across the land; going with the flow and playing the part of a Christian; who are only “*men-pleasers*” (Ephesians 6:6-8) and the work they do as such is an abomination before our Lord, even their prayers. They make a mockery out of Christians and Christian service through their “*works righteousness*” attitude

and their lack of commitment to the Lord Himself, that is evidenced by their disobedience.

These are they spoken of by the Great Apostle in 2 Timothy 3:1-5 as, “*For men will be lovers of money, boasters, proud, blasphemers, disobedient to parents, unthankful, unholy, unloving, unforgiving, slanderers, without self control, brutal, despisers of good, traitors, headstrong, haughty, lovers of pleasure rather than lovers of God, having a form of godliness but denying its power: And from such people turn away!*” We are to turn away from such “Ones” so that our own relationship with God is not tainted by their self serving attitude. Remembering that they have heard the same sermons and teachings that most Christians have; although failing to allow themselves to be renewed, another lecture is unlikely to change their mind; our most effective tool for their conversion may be continued prayer from a distance. (2 Corinthians 6:14, 2 Thessalonians 3:14-15).

Let those of us who claim His name be obedient to His word and pray for those among us who aren’t. ♥

## Consequences for Minister Who Don't File Tax Returns

*(Church Law & Tax Report excerpt)*

This question recently arose when a reader contacted us wondering whether one minister at his church – who had never filed a federal return - might suffer any consequences. With April 15 tax filing deadline looming, we sought guidance from attorney and CPA Richard Hammar.

Hammar said ministers who do not file federal returns are making a mistake. Unfortunately these individuals unknowingly build up a substantial tax debt burden, based on their inaction, and face various other penalties as well .

There are ministers who have never filed a federal income return, and it is easy to understand why. Some ministers believe they are exempt from taxation. Others are not familiar with the exemption of clergy wages from **income tax withholding** and the need to either elect voluntary withholding or prepay taxes using the estimated tax procedure (Form 1040-ES). Either way, a substantial tax debt can be incurred. Here is a summary of the consequences.

1. If you don't file your return by the due date (including extensions), you may have to pay a failure to file penalty. The penalty is usually 5 percent for each month or part of a month that a return is late, but not more than 25 percent. The penalty is based on the tax not paid by the due date (without regard to extensions).
2. If your failure to file is due to fraud, the penalty is 15 percent for each month or part of a month that your return is

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### *A Hidden Gem... continued from page 2*

word of faith that cannot return void to Him. Who can imagine a "tithing" principle hiding in God increasing our faith! "*Whoever shall say,*" or "*speak to the mountain,*" have faith in the God that gives the increase, to increase your faith when you follow God's principle to give any measure of faith to Him so He can increase it. *If we start with no faith, we end with no faith...to increase our faith.*

I Cor. 2:9, "*But as it is written, eye hath not seen, nor ear heard, neither has entered into the heart of man, the things which God hath prepared for them that love Him.*" Just to tie a bow on this, the word "prepared" in the above verse offers a further mystery of how one precedent explains another. Many Greek scholars agree that this word, "prepared" is an "indescribable word" meaning "*hidden within the preparation*" and is **ONLY** to be discovered by those that love Him. So when those who love Him, He reveals things hidden, prepared only for those, not seen by natural eye or heard by the ear or even the imagination of man's heart, but God weighs the heart of those that love Him and has hidden it from those who don't, for those who do! ♥

## Employees Sue Your Church/Ministry

*(Church Finance Today Magazine excerpt)*

Twenty years ago, employment practices liability insurance (EPLI) policies were scarce. Even a decade ago, most employers didn't purchase that type of coverage. That has changed.

"Churches have this belief that they don't have these type of issues and that they would never have an employee sue them," said Cori Cable, associate corporate counsel with Brotherhood Mutual Insurance Co. "But the fact is it does happen. There may have been a time a few decades ago where churches were rarely sued by employees, but that is no longer the case. Employment practice claims against churches are now more common, and it's because of allegations of discrimination, harassment, retaliation, and other wrongful termination acts. The damages awarded through settlement, and judgments are increasing, too.

Many churches don't see themselves as employers in the traditional sense, said Brian Gleason, senior risk manager for GuideOne Insurance. Therefore, they don't consider the risks and potential negative outcomes like for-profit businesses might.

"In some ways, churches are probably more at risk than many businesses in that both the board and the supervisor, who likely is the pastor, do not have significant experience in human resources issues," says Gleason. "So they are more likely to make mistakes in the process than average business owners."

Most churches carry insurance policies such as comprehensive general liability (CGL) which protect against liability claims for bodily injury, property damage, and personal injury. Other types of insurance that are commonly carried by churches are classified as personal liability or malpractice insurance and may be known as Directors and Officers Insurance and Error and Omissions Insurance. These protect employers and often the managers who work for them by providing coverage for negligent acts, omissions, or misleading statements that result in lawsuits being filed against the company.

However, Cable said, typically none of these types of insurance address employment claims, which deal specifically with perceived wrongful acts involving employees or applicants and generally are specifically excluded under standard general liability coverage.

Yes, this also includes perceived wrongful acts against prospective employees. And employer – including a church – is exposed to the risk of such lawsuits even before hiring for a position, according to data provided by the Equal Employment Opportunity Commission. A prospective employee may file suit against a church by alleging discrimination after an interview, for example.

Churches also mistakenly think such claims will be covered un-

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## Consequences ... continued from page 3

- late, up to a maximum of 75 percent.
3. If you file your return more than 60 days after the due date or extended due date, the minimum penalty is the smaller of \$210 or 100 percent of the unpaid tax.
  4. You won't have to pay the penalty if you show that you failed to file on time because of reasonable cause and not because of willful neglect.
  5. You will have to pay a failure to pay penalty of ½ of 1 percent (0.5 percent) of your unpaid taxes for each month, or part of a month, after the due date that the tax isn't paid. This penalty doesn't apply during the automatic 6-month extension of time to file period if you paid at least 90 percent of your actual tax liability on or before the due date of your return and pay the balance when you file the return. If a notice of intent to levy is issued, the rate will increase to 1 percent at the start of the first month beginning at least 10 days after the day that the notice is issued. This penalty can't be more than 25 percent of your unpaid tax. You won't have to pay the penalty if you can show that you had a good reason for not paying your tax on time.
  6. If both the failure to file penalty and the failure to pay penalty apply in any month, the 5 percent (or 15 percent) failure to file the penalty is reduced by the failure to pay the penalty. However, if you file your return more than 60 days after the due date or extended due date, the minimum penalty is the smaller of the \$210 or 100 percent of the unpaid tax.
  7. These are some of the civil penalties the IRS can assess if a taxpayer fails to file a tax return and pay taxes. Other penalties may apply, as well as interest.

The calculation of penalties can be a difficult task. The services of a CPA can be invaluable in such cases. And, be sure all clergy staff members understand the quarterly estimated tax procedure. □

## Return of Undesignated Contribution *(Church Finance Today excerpt)*

In a case that ended up in a California appeals court, a church member "sued his church seeking a refund of contributions he had made... on the ground that his contributions were 'converted' from legitimate church use to the inappropriate and unauthorized expenses including the purchase of a home, furnishings, landscaping, cars, clothes, a swimming pool, a Jacuzzi, and other items," said attorney Richard R. Hammar, in Jan/Feb issue of Church Law and Tax Report. The court ruled that a church is not obligated to return undesignated contributions to donors absent fraud or mistake, stated Hammar.

For complete analysis of this ruling, see the Recent Developments section in the latest issue of Church Law & Tax Report. □

## New Rules on Overtime *(CLA Magazine excerpt)*

In 2016 the government issued a rule change regarding overtime pay for exempt employees. Before this rule, any employee who qualified as exempt and made more than \$23,660 a year was not required to be paid any overtime. This new rule would have effectively doubled that salary cap requiring employers to pay overtime even to exempt employees who made less than \$47,476 a year. However, in late 2016 a federal judge issued a national injunction freezing that rule.

A decision is expected next month. US Labor Department Secretary Alexander Acosta stated during his confirmation hearing last year that a better threshold would be around \$33,000.

So your ministry should review your payroll expenses now. You may have to adjust how you pay any currently exempt employees on the lower range of the current threshold. Will you simply raise salaries, start paying overtime, or hire new employees to avoid overtime? You may want to speak with your CPA.

**BE ON THE LOOKOUT FOR A THOROUGH ANALYSIS OF THE RULEMAKING FROM OUR OFFICE AND PLAN A TIME TO CALL OUR ATTORNEYS IF NEEDED.** □

## Employees Sue... continued from page 3

der another type of policy they already have.

"I would say to those in ministry don't realize there's pretty much an industry standard exclusion for claims that arise in the employment context," said Steve Case, assistant vice president and senior corporate counsel at Brotherhood Mutual. "So if an employee sues a ministry for bodily injury, emotional injury, harassment or anything like that, there are exclusions in the general liability forms specifically for those types of claims. That is why ministries have to pick up other coverage, such as workers' compensation, to cover employee bodily

injury claims and EPLI to cover other employment-related claims brought by employees."

Most EPLI policies address up to 20 acts that precipitate employment-related claims. Anything that can hurt an employee of a church could be converted into a claim, Bentz said. Inequities in pay, failure to promote, or inadequate supervision are examples as are failure to institute or enforce a policy. Denial of tenure is another. Obviously the threat is different if you have 5 employees as if you had 500 but you can see the variation of claims you might get." □

### **\*Key Tax Deadline**

**AUGUST 10, 2019**

Churches/ministries having non-minister employees (or one or more ministers who report their federal income taxes as employees and who have elected voluntary withholding) may file their employer's quarterly federal tax return (Form 941) by this date instead of July 31 if all taxes for the second calendar quarter have been deposited in full and on time.