

Online Catechism Lesson 7: Tithes, donations, and against simony and sinful usury

By Richard Joseph Michael Ibranyi

1. The Catholic Church has the right and duty to demand, under pain of mortal sin, tithes from Catholics. That standard rate is 10% of net income.

Net income is the amount after expenses are deducted from your total (gross) income. The only expenses that cannot be deducted are for jewelry, other unnecessary things, and for recreation. Hence, expenses such as for rent, mortgage payments, gas for the car used for purposes other than recreation, utilities, insurance payments, taxes, food, clothing, medicine, business, and medical expenses are deducted from the total income.

2. Donations are gifts given to the Catholic Church, Catholic causes, and for other good causes and thus are not mandatory.
3. Simony is heresy and sacrilege. It entails the selling and buying of the spiritual things of the Catholic Church and thus the buying and selling of God's grace; such as, offices, sacraments, sacramentals, relics, and blessings. Speaking to his disciple, Jesus said, *"Going, preach, saying: The kingdom of heaven is at hand. Heal the sick, raise the dead, cleanse the lepers, cast out devils: freely have you received, freely give."* (Mt. 10:7-8) St. Paul says, *"For all have sinned, and do need the glory of God. Being justified freely by his grace, through the redemption, that is in Christ Jesus."* (Rom. 3:23-24) Simon Magus was the first recorded simoniac during the New Covenant era. He tried to buy the gifts of the Holy Spirit. (See Acts 8:18-21) Hence simony includes Mass Stipends and Foundation Masses, which is the price for Masses, and stole fees, which the price for sacraments.¹

Selling spiritual goods and services turns God's home into a den of thieves. These evils were enshrined by the heretic Thomas Aquinas in the 13th century and thus began to flourish in the 14th century. From the birth of the Catholic Church until then, Catholics' intentions during Mass were offered and accepted freely and thus if any money was offered it was truly alms or donations. Hence there were no fees for Mass intentions either by custom, demand, or request. God gave his Catholic Church more than sufficient means to support all of her needs by mandatory tithes and donations.

When giving relics to others, Catholics can sell the container of the relics, such as those made of gold, but must charge a fair price for the container and thus not overcharge so as to secretly get money for the relic, for this would be the mortal sin of simony for selling the relic. However, Catholics can buy relics from non-Catholics in order to ransom them and this is not simony but a good deed.

4. Every so-called pope, so-called cardinal, bishop, theologian, and certain priests and certain laymen who have allowed or supported stole fees, Mass stipends, and Foundation Masses is guilty of the mortal sin of simony and thus guilty of formal heresy. Consequently, the so-called popes and cardinals were or are heretical antipopes and anti-cardinals.

Some priests and laymen *may* be guilty of only venial sins and materially heretical depending on the spirit and manner in which they gave or accepted money for stole fees, Mass stipends, and Foundation Masses.

5. Usury is making a profit on a loan.
6. Usury is not intrinsically evil. It is a weapon and thus can be used only against enemies of the Catholic Church. Under normal circumstances a pope or Catholic bishop must determine which enemies of the Catholic Church can be loaned money or other items at usury.

¹ See *RJMI Topic Index: Simony*.

For example, Deuteronomy 23:19-20 says, “*Thou shalt not lend to thy brother money to usury, nor corn, nor any other thing: But to the stranger. To thy brother thou shalt lend that which he wanteth, without usury: that the Lord thy God may bless thee in all thy works in the land, which thou shalt go in to possess.*”

Commenting on this verse, Saint Ambrose says, “*Who was the stranger but Amelech, the enemy. Take usury from him whose life you may take without sin. The right of waging war implies the right of taking usury.*”

7. However, a Catholic always commits the sin of usury when he borrows from Catholics at interest or loans to Catholics for interest.
8. Beware of the heresy that excuses usury by giving it another name and thus pretends that it is not usury. For example, any excuse that allows profits to be made on loans, such as the ceasing-gain or emergent-loss or risk or penalty excuse.
 - The risk excuse says that interest can be charged for a loan if there is a risk that the money may not be paid back. However, the loaner nevertheless makes a profit on the money loaned, regardless of the risk, and thus this is usury. One can say there is a risk to any loan given that it may not be paid back, such as if the borrower dies.
 - The ceasing-gain excuse says that the money a man loans could have been used by him to make more money and thus he is entitled to get back more than he loaned. For example, a man loans \$1000.00 for three years. But if he had kept the money, he could have invested it and doubled it to \$2000.00 in three years and thus is entitled to get more money back than he loaned. However, the loaner nevertheless makes a profit from the money he loaned and thus this is usury.
 - The emergent-loss excuse says that the money a man loans could have been used to repair some loss he incurs before the loan is paid off and thus he is entitled to get more money back than he loaned. For example, a man loans \$1000.00 for three years. But after one year he loses his barn by fire and must pay to have it fixed. The \$1000.00 he loaned could have helped him fix the barn and thus he is entitled to get more money back than he loaned. However, the loaner nevertheless makes a profit on the money loaned regardless if he incurred losses or not and thus this is usury.
 - The penalty excuse says that if a loan is not paid by a certain time, a penalty is incurred in which the borrower must pay interest to the loaner. However, the loaner nevertheless makes a profit on the money loaned that is not paid on time and hence this is usury. The proper procedure when a loan is not paid on time is to confiscate property or services of the borrower of equal worth of the loan but not to make a profit from the borrower, which is usury.
 - These evil excuses may as well apply to gifts, donations, or alms. One could say, “I could have had more money if I never gave the gift, not only by keeping the money I gave but also by making more money with it or by using it to repair a loss.” A loan to a believer is akin to a gift and not to a profit-making transaction. The purpose of a loan is to help one in need, and hence to expect a profit from the money loaned is not helping but hurting the one in need. Asking for a profit for money loaned is no different from asking one to give back a gift, alms, or donation. If one wants to protect himself from losses or is so greedy as to always want to make more money, he should never give gifts or loans in the first place. But, of course, he would commit a mortal sin against charity and justice because of his stingy greed, just as the stingy, greedy, and damned-to-hell rich man who would not even give the poor Lazarus a piece of bread. (Lk. 16) And if he did give him a piece of bread, he

would have asked Lazarus for two pieces in return because the rich man could have sold the one piece of bread and doubled his money.

9. If a Catholic finds himself in a situation where he cannot help but borrow money from non-Catholics (such as by taking out loans from a bank, or incurring interest payments on credit cards, or making mortgage payments on homes), he does not commit sin. He can look upon this as a punishment or trial from God for being under the control of non-Catholics. *“The rich ruleth over the poor: and the borrower is servant to him that lendeth.”* (Prv. 22:7)
10. Catholics can loan money to non-Catholics at interest and not sin (such as money earned by interest in a non-Catholic bank). However, they must not do so if forbidden by a competent Catholic authority or by specific Catholic law.

For the glory of God; in honor of the Blessed Virgin Mary, St. Michael, St. Joseph, Ss. Joachim and Anne, St. John the Baptist, the other angels and saints; and for the salvation of men

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