

Strict vs. Limited Liability  
(reconsidering contracts, corporations and insurance)

Whenever we damage someone or their property in our day to day activities, whether accidental or intentional we should make full restitution for any damage we cause. This is a common sense precept of the law that your conscience should bear witness to. This reasonable recourse of action has fallen in disfavor recently; most people seek to shirk their responsibility whenever faced with making restitution for an offense.

The scripture instructs us to make restitution whenever we inflict upon someone a harm or loss, even when that damage is accidental on our part.

Exo 22:5 If a man shall cause a field or vineyard to be eaten, and shall put in his beast, and shall feed in another man's field; of the best of his own field, and of the best of his own vineyard, shall he make restitution.

Exo 22:6 If fire break out, and catch in thorns, so that the stacks of corn, or the standing corn, or the field, be consumed *therewith*; he that kindled the fire shall surely make restitution.

This restitution or re-payment to anyone that suffers a damage is also known as strict liability. In other words, a person is strictly liable for their actions according to scripture. If you damage anyone, you are responsible to make full repayment for the damage; to make the victim whole.

**1Co 10:24** Let no man seek his own, but every man another's *wealth*.

Playing on our propensity for theft

There are two institutions in America that nearly every professing "Christian" practices that violate the "strict liability" statute in scripture.

The first is insurance. Insurance is a vice invented by the wicked and perpetrated upon people in the 20<sup>th</sup> century; often it is demanded by the government that you participate in this sinful activity such as when the Bureau of Motor Vehicles demands that you get auto insurance.

What's so bad about insurance?

Insurance allows you to avoid strict-liability and restitution for damages that you cause. They then spread this liability over all the policy holders and make a handsome profit doing it; typically about 92% of premiums are profit. That's right, only 8% of insurance premiums are paid out in claims. This neat little scam violates scripture and a little thought reveals why.

When we pay for our mistakes through restitution it accomplishes the following...

- Makes the injured party whole (i.e. repaid)
- Teaches the offender to be more careful or stop sinning
- Places the suffering squarely on the shoulders of the offender
- Teaches neighbors a good lesson as well

When the Insurance company pays for our mistakes it accomplishes the following...

- Makes the injured party whole **SOMETIMES!** (and often after legal battles)
- Wastes a valuable opportunity to teach the offender a lesson to be more careful
- Teaches the offender to shirk his responsibilities
- Places the suffering on the insured neighbors of the offender
- Teaches the neighbors a bad lesson, and to practice limited liability
- Opens huge opportunities for insurance fraud
- Encourages dishonesty (workmen's comp., insurance claims fraud, arson fraud)
- Cost the whole population an astonishing amount of money like...
  - Insurance premiums 92% more than if handled according to scripture
  - Lawyers and Judges
  - Legal forms and time wasted
  - Politicians that get bribed to pass laws favorable to insurers

Strict vs. Limited Liability  
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- Restricted freedoms like – seat belt laws, smoking laws
- While other freedoms dangerous are ignored – like helmet laws (dead guys cost less than hospitalized insured motorcycle drivers)
- Penalizes healthy people while rewarding the sickly that don't live according to God's health laws
- And MANY other ill effects too numerous to mention

**The other institution that plays on our propensity for covetousness and theft, or our desire to shirk responsibility is the CORPORATION!**

Why do businessmen and churches file articles of incorporation and become fictional creations of the state?

**To escape personal responsibility and liability for any damage inflicted upon others, and to gain an "ill-gotten" reward!**

As incredible as that may seem, your local church has incorporated so that they can avoid strict liability as commanded by scripture. If someone trips on a broken-up sidewalk leading up to the church door, they do not want to be sued. Additionally the church wants to receive other "benefits" that come with incorporation like 30% of the tithe returned to members on their tax returns. (This is another violation of scripture...Matt 6:1-4)

All of these corporations are "Legal Fictions" – That's right – they are by definition LIES! And who is the "Father of all LIES?"

My last experience buying a car at the local dealership 'corporation' confirmed my abhorrence for corporations. After selecting the car I wanted and taking it for a test drive, we settled on a price. The salesman for the corporation then proceeded to bring out a contract for me to sign which would restrict my freedom's to a jury trial, and limit me to arbitration if any 'liability' or 'damage' should

occur. I told the salesman that I didn't want to make contracts with them ....; I JUST WANTED TO BUY A CAR!

They then wanted my social security number and all sorts of personal information which could compromise the security of my identity – i.e. Identity Theft. (I was paying cash) The salesman assured me that they had Identity Theft insurance and produce ANOTHER CONTRACT for me to sign which would give me "free of charge" identity theft "insurance" for 1 year, if I would just sign this contract. CAN YOU BELIEVE THAT...? What a pack of lies and deception.

If I had purchased a vehicle from a private individual I could have avoided all of this. No corporations, No contracts, No SSN #'s, No Identity Theft insurance contracts, No arbitration...

No slick lawyers crafting wickedness to entrap me!

Instead we could practice God's law; I give you the money and you give me the car. How simple!

**Joh 8:44** Ye are of *your* father the devil, and the lusts of your father ye will do. He was a murderer from the beginning, and abode not in the truth, because there is no truth in him. When he speaketh a lie, he speaketh of his own: for he is a liar, and the father of it.

**Act 13:10** And said, O full of all subtilty and all mischief, *thou* child of the devil, *thou* enemy of all righteousness, wilt thou not cease to pervert the right ways of the Lord?

**2Co 11:3** But I fear, lest by any means, as the serpent beguiled Eve through his subtilty, so your minds should be corrupted from the simplicity that is in Christ.

Thou shalt not sign contracts!

Isn't it interesting that these corporations and insurance require you violate another one of

Strict vs. Limited Liability  
(reconsidering contracts, corporations and insurance)

Gods laws; specifically the signing of contracts with foreign and alien peoples and governments.

**Exo 23:32** Thou shalt make no covenant with them, nor with their gods.

Exo 23:33 They shall not dwell in thy land, lest they make thee sin against me: for if thou serve their gods, it will surely be a snare unto thee.

These corporations are fictional creations of the (idol) State, which we then make contracts with, in violation of this commandment.

**Exo 34:12** Take heed to thyself, lest thou make a covenant with the inhabitants of the land whither thou goest, lest it be for a snare in the midst of thee:

These contracts are a snare! These corporations are a snare! This insurance is a snare! The Social Security contract is a snare! It's all a big pack of LIES!

The head of the family makes the contracts

Most men have no idea that they are responsible, not only for their own contracts, but also for the wives. This is obviously a VERY important issue to our Lord!

Num 30:2 If a man vow a vow unto the LORD, or swear an oath to bind his soul with a bond; he shall not break his word, he shall do according to all that proceedeth out of his mouth.

Num 30:3 If a woman also vow a vow unto the LORD, and bind herself by a bond, *being* in her father's house in her youth;

Num 30:4 And her father hear her vow, and her bond wherewith she hath bound her soul, and her father shall hold his peace at her: then all her vows shall stand, and every bond wherewith she hath bound her soul shall stand.

Num 30:5 But if her father disallow her in the day that he heareth; not any of her vows, or of her bonds wherewith she hath bound her soul, shall stand: and the LORD shall forgive her, because her father disallowed her.

Num 30:6 And if she had at all an husband, when she vowed, or uttered ought out of her lips, wherewith she bound her soul;

Num 30:7 And her husband heard *it*, and held his peace at her in the day that he heard *it*: then her vows shall stand, and her bonds wherewith she bound her soul shall stand.

Num 30:8 But if her husband disallowed her on the day that he heard *it*; then he shall make her vow which she vowed, and that which she uttered with her lips, wherewith she bound her soul, of none effect: and the LORD shall forgive her.

Num 30:9 But every vow of a widow, and of her that is divorced, wherewith they have bound their souls, shall stand against her.

Num 30:10 And if she vowed in her husband's house, or bound her soul by a bond with an oath;

Num 30:11 And her husband heard *it*, and held his peace at her, *and* disallowed her not: then all her vows shall stand, and every bond wherewith she bound her soul shall stand.

Num 30:12 But if her husband hath utterly made them void on the day he heard *them*; *then* whatsoever proceeded out of her lips concerning her vows, or concerning the bond of her soul, shall not stand: her husband hath made them void; and the LORD shall forgive her.

Num 30:13 Every vow, and every binding oath to afflict the soul, her husband may establish it, or her husband may make it void.

Num 30:14 But if her husband altogether hold his peace at her from day to day; then he establisheth all her vows, or all her bonds, which *are* upon her: he confirmeth them, because he held his peace at her in the day that he heard *them*.

Num 30:15 But if he shall any ways make them void after that he hath heard *them*; then he shall bear her iniquity.

Num 30:16 These *are* the statutes, which the LORD commanded Moses, between a man and his wife, between the father and his daughter, *being yet* in her youth in her father's house.

If a father dies this responsibility of reviewing all contracts and voiding inappropriate contracts goes to the eldest son. His responsibility covers even a sister that is yet unmarried; to void any bad contracts she may have made. (i.e. slick corporation salesmen get her to sign away her freedoms)

Strict vs. Limited Liability  
(reconsidering contracts, corporations and insurance)

Deu 23:21 When thou shalt vow a vow unto the LORD thy God, thou shalt not slack to pay it: for the LORD thy God will surely require it of thee; and it would be sin in thee.

**Deu 23:22** But if thou shalt forbear to vow, it shall be no sin in thee.

Deu 23:23 That which is gone out of thy lips thou shalt keep and perform; *even* a freewill offering, according as thou hast vowed unto the LORD thy God, which thou hast promised with thy mouth.

Perhaps we should be a little more careful about what we contract into, whether verbal or written.

Ecc 5:2 Be not rash with thy mouth, and let not thine heart be hasty to utter *any* thing before God: for God *is* in heaven, and thou upon earth: therefore let thy words be few.

Ecc 5:3 For a dream cometh through the multitude of business; and a fool's voice is *known* by multitude of words.

Ecc 5:4 When thou vowest a vow unto God, defer not to pay it; for *he hath* no pleasure in fools: pay that which thou hast vowed.

**Ecc 5:5** Better *is it* that thou shouldst not vow, than that thou shouldst vow and not pay.

Ecc 5:6 Suffer not thy mouth to cause thy flesh to sin; neither say thou before the angel, that it *was* an error: wherefore should God be angry at thy voice, and destroy the work of thine hands?

Ecc 5:7 For in the multitude of dreams and many words *there are* also *divers* vanities: but fear thou God.

Ecc 5:8 If thou seest the oppression of the poor, and violent perverting of judgment and justice in a province, marvel not at the matter: for *he that is* higher than the highest regardeth; and *there be* higher than they.

Think before you sign!

**Pro 20:25** *It is* a snare to the man *who* devoureth *that which is* holy, and after vows to make enquiry.

The time to ask questions about the consequences of a contract is before you sign; a fool complains about the contract after he has already signed. When reading scripture remember that in old times contracts used to be strictly verbal.

**Pro 18:7** A fool's mouth *is* his destruction, and his lips *are* the snare of his soul.

**Pro 12:13** The wicked is snared by the transgression of *his* lips: but the just shall come out of trouble.

**Pro 13:3** He that keepeth his mouth keepeth his life: *but* he that openeth wide his lips shall have destruction.

Avoid Contracts – Follow God!

**Lev 19:13** Thou shalt not defraud thy neighbour, neither rob *him*: the wages of him that is hired shall not abide with thee all night until the morning.

This statute has several lessons for today. Firstly, pay people every day! This avoids big problems that end up in court. If a hired servant is lazy or does shoddy work, you can discharge him and suffer only one day's pay. If you are the hired servant doing good work and the boss doesn't intend to pay, you will find out immediately and be out only 1 day's labor. This lesson also teaches me that construction contracts are a bad idea; It seems much better to simply hire day labor. Paying your workers every day **REQUIRES** that you **review their work daily**, and see them daily, which often clears up misunderstandings about the work to be done, or the size and scope of issues that arise. I've heard many "Christians" complain about construction contract disputes, which could have been avoided simply by not signing contracts and paying workers daily.

Swearing, Promising and Contracts

Jas 5:12 **But above all things**, my brethren, swear not, neither by heaven, neither by the earth, neither by any other oath: but let your yea be yea; and *your* nay, nay; **lest ye fall into condemnation.**

Interestingly most people think you can avoid violating this scripture by simple stating "I affirm" instead of "I swear" while on the witness stand. That misses the whole intent of this commandment.

This is the Thayer definition of swear;  
1) to swear

Strict vs. Limited Liability  
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2) to affirm, promise, threaten, with an oath

So to simply promise something is to “swear”. You’ll notice in the James passage the extremely high level of importance put on this, “but above all things”; and why would you fall into “condemnation”? Because whether it’s an oath sworn, a vow promised or a contract signed, you are bound to keep it, and both the scripture and common law are in agreement about this!

Mat 5:37 But let your communication be, Yea, yea; Nay, nay: for whatsoever is more than these cometh of evil.

You’ll find that most contracts “come of evil” corporate salesman, wicked governments and people bent on entrapping you.

Here are a few contracts I’ve identified as a violation of god’s law.

**Marriage licenses** (vows with the State, idol worship); instead just say “yes I will marry you” and nothing more! No contracts with the State, no licenses.

**Social Security** (mark of beast, State idol worship); instead trust God for your security and don’t retire.

**Incorporation contracts** (idol worship); instead contract with your God instead of the State god; keep His laws, not the State laws; and trust Him for your well-being, not the tax write-off.

**Sales contracts** (vows and swearing) whether for real estate, automobiles or furniture all come of evil; instead pay cash with no credit and simply make the exchange.

**Insurance contracts** (covetousness and theft); instead of spreading the cost of your “accident” to others, simply trust God and be careful. If you damage someone, then pay!

**Bank Accounts** (contracts to deal in dishonest weights, theft, covetousness); instead use honest money, and manage it yourself in private,

without interest which is another violation; see Deut 23:19, Exo 22:25.

**Retirement Investments** (promises, vows, covetousness) Playing on your covetousness for a big return (see interest), they “promise” to pay you later for your money now. (and they pay in dishonest highly inflated Fed. Res. note dollars)

You’ll notice that all of these contracts are made with corporations. It seems that “evil” contracts and “evil” corporations go hand-in-hand. And it stands to reason, because someone has to contract with the State to become a corporation!

What to do?

Perhaps we should return to our God and stop dealing with “legal fictions”, “contracts which impair our freedom”, “corporate churches” and “limited liability insurance”!

Perhaps we should start dealing with each other as children of God as neighbors that we love, and away with all this signing of contracts, oaths and vows; All this passing the buck, shirking responsibility, and looking for someone else to “take care of us”!

Jos 23:7 ...neither make mention of the name of their gods, nor cause to swear *by them*, neither serve them, nor bow yourselves unto them:...

Jos 23:12 ...if ye do in any wise go back, and cleave unto the remnant of these nations...

Jos 23: 13...they shall be snares and traps unto you, and scourges in your sides, and thorns in your eyes, until ye perish from off this good land which the LORD your God hath given you.

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