

TNT -- TITHING NOW AND TOMORROW

When is 90 more than 100? Ninety is more than 100; 90% gets you farther and does more than 100% when you get to that 90% because you gave 10% for Kingdom causes. I call it the 90/100 rule. I can't explain to you exactly how it works, but I can tell you that I have seen it work. My mother never worked out of the home after I was born 58 years ago. My father was a machinist by day and a bi-vocational pastor by night and all weekend. For many years his tithe back to the church was more than his salary from the church, and they never benefited from an inheritance or some unexpected windfall.

How in the world did my parents do what they did with what they had? How did they buy that little 45-acre farm and build a house on it? How did they send my sister to Woman's College and me to Gardner-Webb and Wake Forest and never borrow any money to do it? I will tell you how. They put His Kingdom first and God fulfilled his promise that all these other things would be added to them (Matthew 6:31-33). They gave evidence of God's supreme place in their lives by giving the tithe, and God made good in their lives His promise from Malachi 3:10 that if they would put Him to the test and be faithful with the tithe, He would shower down His blessings upon them. When we fail to consistently and compellingly encourage NC Baptist people to put His Kingdom first and to give evidence of it through the tithe, we are not being faithful to God's word and we are doing NC Baptists a great disservice. I was a pastor for almost 30 years and, like other pastors, I got tired of preaching about stewardship and my people got tired of hearing about it. But I needed to preach it, and they needed to hear it.

During those 21 years that I was a pastor in Durham, I had the opportunity of working for a number of years on Fridays at Southeastern Seminary, leading students in case-study sessions. On 3 different occasions as seminary faculty took sabbaticals, I was given the opportunity of serving as adjunct professor of supervised ministry and taught the Formation in Ministry course. During one of those semesters when I was teaching the course, I had revival services going on at my church, with Dr. Carl Bates as our revival preacher. I thought this would be a wonderful opportunity for those seminary students I was teaching, so I took Dr. Bates with me to class one day and had him share with the class out of his wealth of experience as a pastor. As you can imagine, that day was the highlight of the semester for them and for me.

Following the class, Dr. Bates wanted to go to Stevens Bookstore. We shopped for about an hour with him coming away with 5 used books, all on the topic of stewardship. After buying the books, he presented them to me and told me that I would find in those books a wealth of material for good preaching on stewardship.

And he was right. In fact, I found so much good material I just did a 5-part sermon series on stewardship. During the week after the fourth of these sermons, I conducted a funeral and following the graveside service one of our good deacons came to me and told me how much he was enjoying that series on stewardship. Then he said, "but," and my stomach kind of knotted up because I figured what was coming. He went on, "Some people are saying that you've said all you need to say about that subject and it's time to move on to something else." I said, "Well, Wallace, you go and tell 'some people' that if they can endure it one more Sunday, I will be moving on to something else."

Some of you have had similar experiences. Some of us give up on preaching stewardship, and especially the tithe, because it seems to make little if any difference. But the truth is we can't afford to quit preaching tithing nor can Baptist people afford not to hear about it, because God's promise of blessing is all tied into the tithe and putting His Kingdom first.

At the NC Baptist Foundation, we encourage people to tithe because we believe that giving 10% of your income to the cause of Christ in and through His church is the starting place for every Christian in stewardship. Now I know that many Baptists are so deep in debt that they are going to have to have some help in developing the discipline of financial discipleship in order to get to the place of being able to tithe. Yet, I have seen too many poor people, too many rich people, and too many people in between who tithe to think that tithing is beyond the reach of anyone.

I believe every Christian should tithe for 3 reasons:

1. Tithing is biblical. We need to claim the promise in Malachi 3:10. In that verse the Lord said through the prophet, "Bring the full tithe into the storehouse, that there may be food in my house; and thereby put me to the test, says the Lord of hosts, if I will not open the windows of heaven for you and pour down for you an overflowing blessing." In one of those revival services, Carl Bates preached a sermon based on this text that he called "Why Wouldn't You Let Me Bless You More?" The jest of the sermon was that we restrict God in His desire to bless us by hoarding and keeping that which belongs to Him. My daddy always said, "I don't want any of God's money in my pocket." Every Christian should tithe, because tithing is biblical.
2. Tithing is equitable. That is, we don't give the same amounts because our income is different, but we give the same percentage. When I was a pastor, someone would occasionally say, "Pastor, I can't tithe because I don't make enough. If I gave 10% of what I make, I wouldn't have enough to get along." On the other hand, I would have someone say, "Pastor, I can't tithe because I make too much. If I gave 10% of what I make, that's a lot of money and I can't afford to give away that much money." Obviously, one is going to have a lot more to do with after their tithe than the other, but they are both wrong. Tithing is equitable; it is fair for everyone.
3. Tithing is essential. I really believe that if every NC Baptist tithed, we would have everything we need to effectively do the work that God has given us to do in this time. I also believe this, until we tithe we will never have the means whereby to do the work that God has given us to do in our day.

But you know what? Tithing needs to go beyond simply giving 10% of our income as we receive it. We need to encourage all NC Baptist people to tithe the accumulation of all their wealth, that is, to tithe their estate. We are talking about **tithing now and tomorrow. We call it TNT because we believe it is an explosive idea.** I tell people that if they will tithe their estate, that is if they will leave 10% of their estate to the Lord's work, that this is 10% they will never miss. And I tell them they will feel really good standing before the Lord in eternity knowing that they have taken their stewardship all the way, even to that final step. What a great witness that will be to their heirs, knowing that they took their stewardship all the way.

A rabbinical legend tells of two wealthy men arguing over ownership of a parcel of land. In desperation they asked a rabbi to arbitrate. The rabbi knelt, put his ear to the ground and listened.

Then he stood and reported to them, “The earth says that it does not belong to either of you. You belong to it! Dust thou art and to dust returneth.”

That is something all of us need to understand as well. None of the things that we hold today really belong to us. When we are gone, it is all going to somebody else. But as Christian stewards, we have the responsibility of determining what’s going to happen with that stuff. Several years ago I heard someone give three good reasons for having an estate plan, that is, a plan for what’s going to happen with your possessions once you no longer need them.

1. You’ve got some stuff.
2. One day you are going to die.
3. Somebody is going to get your stuff.

We have explosive potential for Kingdom work in NC if we can convince NC Baptist people to take their stewardship that final step and leave at least 10% of their stuff for Kingdom causes.

Let me give you a real life example. Some years ago the Foundation did a study of all estates that were probated in six representative counties in NC during a one-month period. They found that the average size of all those estates was relatively small, for they averaged \$44,200. Then they asked how much was left for charity. They found the answer to be 6/10 of one percent. Then they asked more specifically, how much was left for Christian causes. The answer was 6/1000 of one percent. Then they did some research to determine how many NC Baptist senior adult people lived in those six counties, people 60 years of age and older. They found 149,000 on Sunday School rolls. Then they drew some conclusions: If these senior adult NC Baptist people had estates that averaged \$44,200 and tithed them for Christian causes, it would mean \$660 million available for sharing the gospel. Even better, if they put that \$660 million in an endowment with the NC Baptist Foundation and it returned just 7% annually, it would mean \$46.2 million every year for Christian ministry until our Lord returns.

We have tremendous potential, explosive potential, if we can convince NC Baptist people to take their stewardship that final step and at least tithe their estates. We have already begun the process of a new study, and we have found that in one rural county, in the last year, there was over \$17 million in total probate assets and a total of less than \$25,000 left for Christian causes.

Why is that? We find that it is because Baptist people just never have thought about it. And the fact is, most all of us can leave for Kingdom causes at death more than we could ever consider giving in one lump sum during our lifetime. Baptist people must be challenged to tithe their estates.

I believe it is Jim Henry who tells the story of growing up very poor and taking his lunch to school each day in a lard can. He said they never had much but his mother would put in the lard can whatever they had, a sweet potato or an Irish potato or a biscuit or something to carry them over in the middle of the day. Most of the other children were just like him. But there was one little girl in their school who dressed better than everyone else and brought much better lunches than everyone else. She would usually bring a sandwich with meat in it or some chicken or something much more desirable than the others. He said he couldn’t believe his ears one day when he heard this little girl suggest that they share each other’s lunch. Jim Henry said he nearly tore the fingernails off his fingers trying to get the top off that lard can, because he knew that as soon as what he had was hers, then what she had was his.

We need to convince NC Baptist people that we should never be shy about the tithe, because it's a real good indication that what we have is His. And you know what that means—it means that what He has is ours. We cheat ourselves out of so much when we hoard and keep that which belongs to Him.

Invite us into your church and give us the opportunity of sharing with your people TNT – Tithing Now and Tomorrow.

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