

Well, now that we're nearly through February and all the required tax forms and reports are supposed to have arrived, have you begun to think about doing your taxes yet? Some of you eager beavers have probably gotten them done already! (I haven't.)



At this time of the year I often think about Dr. Bill Hull, whom I believe to be one of the smartest people I ever knew. The former Provost of The Southern Baptist Theological Seminary in Louisville and the retired Provost of Samford University in Birmingham, Bill was resurrected a year or so ago after a painful—but very thoughtful—battle with ALS.

Prior to and interspersed throughout his academic career, Bill was also a highly-regarded pastor. While he was the pastor of the First Baptist Church of Shreveport, Louisiana, Bill wrote an article in their church newsletter called, *A “How-To-Do-It” Guide to Christian Stewardship*. It's one of the best short pieces I've ever read on that subject.

I don't remember how I came by it in the beginning, but I asked Bill whether I might use it in the churches I serve, and he graciously gave that permission. I've used it now for years and years, and although some of his comments pertain to that particular congregation, I think you'll be able to make a current application pretty easily. Perhaps as we move into tax season, it will be of some help to you, even as it is to me.

A “How-To-Do-It” Guide to Christian Stewardship

Dr. Bill Hull

Christian stewardship is unlike secular fundraising in that it stresses the spiritual significance of giving. Our church has always emphasized the religious implications of pledging to support the annual budget, and we will continue to do so this year. However, there is a danger that in our idealism we may concentrate entirely on motivation and never bother to mention mechanics. The irony is that our inspirational approach may convince someone that they should tithe but fail to provide them with a practical procedure by which to implement their newfound commitment.

I have been surprised in recent years to discover how many veteran church members have a host of unanswered questions about the “nuts-and-bolts” of how to determine the actual number of dollars that should be contributed to carry out a certain level of stewardship commitment. I take these sincere concerns as proof that we have not been specific enough in spelling out clear, simple guidelines for translating loyalty into action.

One reason for a shortage of helpful guidance is that the Bible is silent on several issues raised by modern economic practices. Most of the Scriptural teachings on stewardship come from an ancient era when agriculture was the main source of income and goods rather than currency was the basic medium of exchange. Because of these differences, our task is to apply the **spirit** of Biblical stewardship to the structures of contemporary American economic

¹ Only 10 months until CHRISTmas!

DO ALL YOU CAN
DO ALL THE GOOD YOU CAN,
BY ALL THE MEANS YOU CAN,
IN ALL THE WAYS YOU CAN,
IN ALL THE PLACES YOU CAN,
AT ALL THE TIMES YOU CAN,
TO ALL THE PEOPLE YOU CAN,
AS LONG AS EVER YOU CAN.
-JOHN WESLEY

life. What follows is not an 'official' Baptist position but is one pastor's honest effort to be true to divine norms in today's world. Since every individual's situation is different. I will not try to give general rules but will tell you instead how I personally deal with the issue raised.

Q: How do you determine the level of your giving? Should the tithe still be followed, or is this an Old Testament practice that is now obsolete?

A: I am personally committed to tithe, which means that I give 10% of my income through the church to the cause of Christ. The tithe is the only method for calculating the amount of one's giving that is mandated by Scripture. As a proportionate amount, rather than a fixed amount,

it is both fair and flexible as my income increases or decreases.

Q: How does one calculate the tithe? I know that a tithe means 10%, but to what total is this factor applied?

A: Because the tithe is a regular method of giving, not a one-time special contribution, it applies primarily to current income. This may be wages, salaries, interest, dividends, pensions, annuities, royalties, trusts, gifts—in short, disposable funds from any source available for personal use. To be technical, in my case this means the total amounts reported on W-2 and 1099 forms for income tax purposes plus the value of a housing allowance which, for me as a minister, is tax exempt.

I realize that there are many complications in individual cases, but for most people not yet retired, the tithe should be on what the Internal Revenue service calls "Total Income" (line 22 of Form 1040), I would not quibble if someone preferred to use "Adjusted Gross Income" (line 33 of Form 1040), which allows for certain exclusions. The point is simply to be faithful with all that God has entrusted to us.

Q: What about deductions withheld from my paycheck? Should I tithe on my total salary or only on my "take-home pay"?

A: Many deductions from my salary are mandatory, such as withholding for federal and state income taxes plus my share of costs for various fringe benefits. The fact that these charges are deducted from my wages even before I receive them does not change the fact that they are expenditures by me for which I receive direct or indirect benefits. I have voluntarily chosen to spend these amounts, even in the case of taxes (by electing public officials who enacted legislation requiring such payments). To tithe only on what is left over is not to give God's work its rightful priority, therefore I calculate the tithe on the full amount earned before any deductions.

Q: What about tithing on capital gains such as the growth in value of my home or my investments?

A: I tithe on capital gains only if I convert them into current income. When we sold our home in Louisville for more than we had paid for it, I did not tithe the "profit" because it was immediately reinvested in a home here in Shreveport and thus was not available to me as current income. The same is true of capital gains from investments that are not taken in cash but are reinvested. When my life is over, I will have accumulated several possessions worth more than what I paid for them, due primarily to inflation. I plan to be a good steward

of these capital gains by at least tithing the residue of my estate, i.e. making a bequest of 10% or more to my church or to other Christian causes.

Q: Do you tithe on monies paid into a pension plan, Social Security, IRA, or other such tax deferred or tax deductible annuities?

A: No, for these funds are not current income at my disposal but are deferred income that will become available to me only in retirement. Therefore, I plan to tithe my pension and Social Security income when it is received. This will give me a way to continue contributing to my church long after I have stopped earning any salary.

**Q: Is it ever right to give less than a tithe?
For example, should those with very little income contribute less than 10% of it?**

A: I began tithing as a child by contributing five cents per week on a fifty-cent per week allowance. After marriage, my first full-time salary was \$55 per week, or \$2,860 per year, from which my wife and I tithed \$286 per year. I have never found it necessary to give less than a tithe, regardless of how small my income, primarily because I have always given the first 10% to God and then lived off the remaining 90% as far as it would go. I am sure that if I waited to give the last 10% to God, there would never be enough left over to make this possible.

**Q: Is it ever right to give more than a tithe?
For example, should those with a great deal of income contribute more than 10% if it?**

A: I find that ten percent is a fair share to give God when there is only enough income available to meet basic necessities and provide a modest standard of living. However, when discretionary income above this level is available, one then has the privilege of giving beyond the tithe (i.e., more than 10%). In terms of today's dollars [early 80's], our family found it possible to exceed the tithe when our income reached about \$25,000 per year. The very wealthy who can meet all of their needs with a small percentage of their income should consider giving 50% or more since otherwise the surplus might be spent on needless luxuries or allowed to accumulate without being put to good use.



**Q: Should those with large incomes give it all through the church?
Does one church need as much income as wealthy tithers would produce?**

A: Although I have never had any wealth to tithe, if I did have wealth I would give at least 10% of it through the First Baptist Church. Right now, our two million dollar budget represents about 4% of our members' incomes. If all tithed, the budget would be over five million dollars per year. Only a small part of that increase would be needed for local expenses; most of the additional contributions would go for missions and benevolence. Our world is in such a tragic predicament that, even if we had enough wealth to support a ten million dollar budget, it would be but a "drop in the bucket" in responding to all of the needs about us.

Q: Should all of the tithe go through the church? What about worthy charities recognized by the government as qualifying for deductible gifts?

A: I am a regular supporter of a host of worthy charities, such as the United Way. However, I do not give as much as I otherwise might to some of these causes because the needs they

are designed to meet are already being cared for by an agency of my church. Other citizens, who give little or nothing through churches and synagogues, should use these public charities as their primary channel of expressing concern, and therefore give more to them than I do. All of my charitable donations are in addition to the tithe, rather than taken from it, because I want the church to have my full tithe in undergirding those ministries which it fulfills in the name and spirit of Christ.

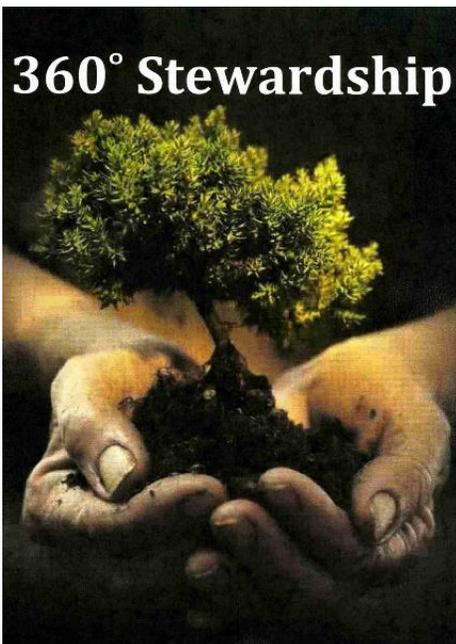
Q: What about gifts to religious causes outside the church, such as electronic preachers (e.g., Billy Graham) or parachurch organizations (e.g., Campus Crusade)?

A: As with public charities, I give to religious causes outside the church only with funds available beyond the tithe rather than taken from the tithe. Most reputable religious groups emphasize that they want only those contributions that do not compete with one's church. If our local congregations fail, then our national organizations will have nowhere to channel their results. Our unified budget provides an effective way for my tithe to be distributed equitably to both local and worldwide causes.

Q: But what about special drives by Baptist agencies, such as current campaigns by New Orleans Seminary and Louisiana College? Since these are part of our denomination, should gifts to them come out of my tithe?

A: A hard question on which one hears a good bit of double talk. Consistent with what has been said above, I do give to these causes but not out of my tithe. Why? Because my tithe through the church budget is already supporting every one of our Baptist agencies on an equitable basis, whether at the local, state, national, or international levels. Only those who can and will give above the tithe should get heavily involved in these special campaigns.

Q: What about special offerings in our own church (i.e., the World Mission Offering and the Capital Offering)? Should gifts to these drives come out of the tithe?



A: Our two special offerings are designed to challenge (1) those who do not tithe and so need additional incentive to increase their giving level; (2) those with a keen interest in either of these causes who are therefore willing to give to them above the tithe; (3) those who have received unanticipated income not included in calculating their church pledge who would like to use some of their extra financial blessings in this fashion. Personally, we give to both of these special offerings beyond our tithe from funds that are "one time" in nature, such as an honorarium for some speaking or writing assignment. Many people get an occasional "bonus" which they like to share in some special way, rather than adding it to their regular gifts, and these special offerings provide such an opportunity.

Q: What about using part of my tithe to support members of my family or other needy individuals? Since these are benevolent gifts, could they count as part of the tithe?

A: My wife and I have needed to support certain members of our families ever since we were married. We have been glad to do this in gratitude for all that our families have contributed to our lives. But we have never considered this support as a part of our tithe because we have never wanted our relatives to be viewed as competitors of our church. Nor do we think that our relatives would be as grateful for our support if they

knew that it was depriving our church of needed funds. We probably would have provided this family support even if we had not been Christians, thus we want to be at least as conscientious as unbelievers in caring for our families while at the same time being equally conscientious as believers in caring for our church. The same applies, in our thinking, to other needy individuals whom we help.

I hope that these answers have been useful to you. If you have other questions in this area let me know, and I will be happy to work with you in finding a workable solution [the end of Bill's essay].

I hope you find Bill's thoughts as helpful as I do.

Dave



Postscript: Please thank Phil Clark for redoing our CBF sign on the kiosk!

CBF SUNDAY MORNING PREACHING SCHEDULE

March 2	<i>The Journey of Life: Preschoolers & Children</i>
March 9	<i>The Journey of Life: Youth</i>
March 16	<i>The Journey of Life: Young Adults</i>
March 23	<i>The Journey of Life: Middle Adults</i>
March 30	Youth Sunday: Pastor Neville preaching
April 6	<i>The Journey of Life: Senior Adults</i>
April 13	Palm Sunday: <i>The Idea of a Miracle</i>
April 17	Maundy Thursday Service
April 18	Good Friday: <i>Miracles in the Bible</i>
April 20	SonRise Service: <i>The Grand Miracle</i>
April 20	Resurrection Worship: <i>Miracles Today</i>

The Joshua Code: Fifty-Two Verses Every Believer Should Know

O.S. Hawkins (Thomas Nelson, 2012)

Week eight: Three Levels of Prayer

*Ask, and it will be given to you;
seek, and you will find;
knock, and it will be opened to you
(Matthew 7:7).*

“While Scripture memorization and meditation are vital to a victorious Christian life, the same can be said for a vibrant and virtuous prayer life. God speaks to us through His Word, and we speak to Him through our prayers of praise, petition, and intercession. Without the Bible, prayer has no real direction. And without prayer, the Bible is less dynamic. Like ham and eggs, corned beef and cabbage, steak and potatoes, the Bible and prayer go hand in hand.

“In the Sermon on the Mount, the Lord outlined three levels of prayer that should characterize the prayer life of each and every believer. In His words, we are to ‘ask . . . seek . . . knock.’ Effective prayer is wrapped up with His will for our lives. If we know His will in a matter, we ‘ask.’ If we do not know His will, we are to ‘seek.’ If we know His will but the answer has not come, we are to ‘knock’ until the door opens. Many believers never rise above the first level of prayer to the level of seeking, much less to the level of knocking. Effective prayers are those that beseech the throne of grace on all three levels.

PRESENTING A PETITION: ASK

On this first level of prayer, intercessors ask and have the promise of God that they will “receive.” When you know God’s will in a matter, you can ask and have the confidence that you will receive. This is why when one prays to receive Christ, confident that it is the Lord’s will that none should “perish” (John 3:16), this person receives the gift of eternal life.

PRESSING A PETITION: SEEK

This is the prayer we pray when we do not know the will of God in a matter, and we seek until we find it. This is a deeper and more mature level of prayer because it puts self aside and is motivated by a deep desire to want to know the will of God in a matter. It involves an intense search for the heart of God coupled with a regular pattern of Bible reading. It is why the apostle Paul admonished us to “*let the word of Christ dwell in you richly in all wisdom*” (Colossians 3:16).

PERSISTING WITH A PETITION: KNOCK

When we reach this higher level of prayer, it becomes readily apparent who is really serious and who is not. To keep on knocking requires tremendous perseverance (Luke 11:5–8). We pray on this level of persisting with a petition when we feel certain we know the will of God in a matter but have not seen it come to fruition as yet. . . . We pray on this higher level of prayer when we know the will of God in a matter, yet the door remains closed. We keep on knocking. We never give up because we hold to God’s promise: “It *will* be opened to you.”