

## **The 91% Loss**

### **By Doug Morrow**

It's been observed that only 9% of people's assets are in cash. Think about your own situation, and you'll probably find this is true. By the time you add up the house, a farm, a retirement account, stock, vehicles, etc., quickly you reach the conclusion that what's in the check book is a relatively small portion of the resources over which God has given us authority.

What's interesting, once this reality is understood, is that historically the church has only had a way to encourage stewardship with the 9% of the resources of God's people -- ignoring the 91%! We've used an offering plate, which is designed almost exclusively for this relatively small portion of our resources.

Further, if we truly believe that eternal life begins when we say "yes" to Christ (not at the time of our physical death), then it follows that we will wish to apply a great Christian ethic of stewardship to all of our resources -- right up to Heaven's doorstep. In other words, one hundred percent of our assets should be used in a way that honors God's call on our lives. It occurs to me that there are three areas in which God calls us to invest our fiscal resources.

1. Our own needs. In 2nd Thessalonians 3:6-10 Paul recounts to the Thessalonians an important principle he and others lived out when they were there. They supported themselves so they would not be a burden to others. In short, it is God honoring to physically provide for our own needs.

2. Our family. God clearly has placed our families in a position of dependence upon us for a reason -- indeed, in many ways in emulates our dependence upon the heavenly Father. 1st Timothy 5:8 (I'm often amazed at how often Paul dealt with financial issues), we're reminded that if anyone does not provide for his own household, he's considered worse than an "unbeliever."

3. Kingdom investment. Throughout all of scripture, we are encouraged to remember these are God's resources and He saved us for the Kingdom's sake. He calls us to invest to see that Kingdom expanded -- that's why we give to our local church, support new church planting, care for children, and educate youth. Psalm 37:21 seems to sum it all up well: "the wicked man borrows and does not repay, but the righteous is gracious and giving." There is an expectation that we give to benefit others -- and the Kingdom is ALWAYS defined as taking the Good News of Christ to people, whether in word or deed.

Historically, the church has relied upon the Old Testament concept of the tithe (10%) as a guide for how we should invest in the Kingdom. The New Testament would encourage us to not to be bound by the letter of the law, but that a spiritual commitment

means going above the letter of the law to a place of total commitment to Christ. My personal view is that the tithe is still a great guidepost for the Christian. I've observed in my own life that when I give the first 10% of my income to Kingdom work, God's work is never far from my mind.

So how are we doing with this historic benchmark? Sadly, not very well. On average, the American household (far and away the wealthiest nation on the planet) gives away about 2.2% of our income. Surely the church (perhaps even the evangelical church) does better, you might say. You would be right. Evangelicals annually give about 4.2% of their income to ALL charities (not just Kingdom advancing causes). Wow. It sounds like we've used our religious liberty as an opportunity for abuse, rather than a chance to honor God with all that's His.

### **Two practical concepts that change everything**

It seems if we're going to be a great Christian steward on 100% of the resources in our care (taking care of the key three -- personal needs, family, and Kingdom investment), then we could easily divide our eternal life into two segments. The time we have on earth -- the time in which we typically live out of our income; and the time we have after leaving the planet. Our estate is composed of the things left over when we graduate to Heaven. Great stewardship means we have a plan to deal with our income resources (the now) and our estate (the not yet).

The Now -- BFI offers several no cost ways to increase the effectiveness of our stewardship during our physical lives. You can read about all of them at [BaptistFoundationIL.org](http://BaptistFoundationIL.org), but let me share with you one that has helped my family and me make great stewardship a spiritual discipline. Our family uses a Donor Advised Fund. We put money (or equivalent) into the fund as a function of ALL our income. Importantly, we've used it as a teaching opportunity for our kids. When my son earns \$25 on the neighbor's lawn he's just mowed, you guessed it, \$2.50 goes into the Morrow Family Donor Advised Fund. I then recommend to the Foundation where I would like our gifts to go on a periodic basis. Looking at our personal finances, I can tell you this year we will give more to our church and more to other Kingdom causes that we did in years past! This very simple device helps us maximize our tax savings AND maximize the impact on Kingdom work.

Some people assume that Donor Advised Fund are only for the wealthy. Far from it! The vast majority of Christian Donor Advised Fund holders are not wealthy (at least by American standards), but have modest wealth with an extraordinary commitment to disciplined Christian stewardship.

The Not Yet -- It's likely that our greatest opportunity to impact Kingdom work is in our estate plans. In fact, since the estate usually contains the majority of our "stuff" -- house, retirement savings, stock, vehicles, etc. (the 91%) -- our estate plan may be the single largest act of Christian stewardship we perform in all our lives. Recall God

encourages us to spend His resources (which we manage) on our own needs, our family, and on advancing the Kingdom. If that's true with our income during life, it's also true with our estate plan.

Some of the most consistent Christian estate plans I see around the state are also the simplest. Illinois Baptists in many regions are writing estate plans that "tithe" on their estate and establish a perpetual charitable endowment in their family's name that every year "gives" to the Christian organizations they supported? while they were living. These organizations are as diverse as Baptists, but typically include the Christian causes they've invested in faithfully during their life.

Recently, for example, a long time Illinois Baptist in the Eastern part of our state composed a simple will that will contribute 10% of her estate to her named charitable endowment. Each year, her charitable fund, will contribute 50% of the fund's earnings to her home church, and 12.5% each to the Lottie Moon and Annie Armstrong Offerings, 12.5% to the Illinois Mission Offering, and 12.5% to the Children's Home.

That's just her plan. But you get the idea. In one planning effort, she's helped advance the areas of the Kingdom that she's been investing in all along. Additionally, she's established a much more helpful memorial stone than one carved in marble! While she invests in the lives of others, she has a legacy that most accurately describes her values and heart for God's work.

The Foundation's greatest joy is that we provide these Christian estate planning services free of charge. Our response to God's call to total stewardship is to help Illinois Baptists change their world by increasing their income, minimizing taxes, and growing the amount they can invest in Kingdom work.

For individuals, this concept of total stewardship can be incredibly joyful. It reflects what God is doing in our hearts now and magnifies it across the years (until the Lord comes).

For those of us who lie awake at night and wonder how God can use us (with our frailties and shortcomings) to advance His Kingdom, total stewardship takes on both an urgent and corporate meaning. It means that if God's people get excited about planning and giving, then the 91% loss can be converted into a 91% gain. And we can be used of our God to teach more, care more, preach more, baptize more, and reach more of those who so desperately need a redemptive relationship with Christ.

*Doug Morrow is executive director of the Baptist Foundation of Illinois and may be reached at 217-391-3102 or [Doug.Morrow@BaptistFoundationIL.org](mailto:Doug.Morrow@BaptistFoundationIL.org).*