



TITHE — Sacrificing *the* Sacred Cow

BY J. DAVID NEWMAN

Church growth is suffering in North America because local churches are not allowed to spend tithe. There, I have said it. There is no more touchy subject for church administrators than how the tithe is spent and the percentages sent up the system. The practice of tithe is one of the most sacred cows in the denomination, and woe be to the person who dives into this subject.

Ron Gladden decided to do something about this and formed Mission Catalyst (see his article in this issue), then lost his ordination because his organization accepted tithe.

But as I will seek to show in this article, the lack of some tithe staying in the local church is greatly impeding its growth.

I, of course, am not the first to say that tithe policy needs to change. But church growth is becoming desperate in North America, and something needs to be done differently. Monte Sahlin has shown that if it were not for immigrants, the Adventist Church would be in decline in North America.¹ What worked 100 and even 50 years ago is not working now. Changes in the workplace and in our culture dictate that the tithe practice that worked before is not working now.

We are currently fulfilling this Texas saying: “If all you ever do is all you’ve ever done, then all you’ll ever get is all you ever got.”

Culture Changes

Here is just one way the culture has changed. The old-style family of father working and mother staying home to look after the two children represented 60 percent of all households in 1960. In 1990 it represented just 7 percent.² Women have less time to give because they are working full time like their husbands. This means fewer people to volunteer in the local church.

A decline in volunteerism means that it takes more staff to grow a church. But the denomination only rewards a church with a second pastor if it manages to reach a certain size. As a consequence, the vast majority of large Adventist churches are institutional churches that owe their size to being near a college or hospital or church administration center. And thus they grow, not because of baptism but because of membership transfer.

Church Staffing

A considerable body of evidence has accumulated that shows a church needs to add staff in order to grow. Ray Bowman and Eddy Hall, church consultants, point out that a pastor can minister to only so many people. Building on current research, they say: “How can you tell if your church is understaffed? We use as a rule of



thumb a ration of one pastoral/program staff member for every 150 in average worship attendance, with the provision that staff must be hired ahead of growth. This means, for example, that when a church with a solo pastor reaches or approaches 150 in average worship attendance, it is time to add a second pastoral or program staff member, either part-time or full-time, so the church can continue to grow beyond 150. Depending on the leadership style of the solo pastor, the point at which a second staff member is needed may be anywhere between 125 and 175. A church with two full-time pastoral/program staff members should consider adding a third staff member as the church approaches 300 in attendance, and so on.³

In the December 1983 issue of *Ministry* magazine, Don Jacobsen wrote an article titled: “Is Your Church Staffed to Grow?” At that time, Dr. Jacobsen (former professor at Andrews University Theological Seminary, later to become assistant to the president of the North American Division) was pastor of the Stone Mountain Seventh-day Adventist Church in Georgia.

He writes, on p. 19, that he became pastor of an 80-member church. Over the next three years, the congregation grew to 200 but could not go beyond that number. It seemed to be an insurmountable problem. He tells of how they fasted, prayed, knocked on doors, gave multiple Bible studies, sent out mass mailings, broadcast on radio, and even held evangelistic meetings.

Then he began to read the church-growth literature and discovered that for a church to keep growing, it needed to keep adding staff. He says in this article that there is a limit to how many people the pastor can follow up. He can oversee only so many people, and as the number of volunteers grows, it becomes harder and harder to train and encourage them.

Jacobsen then makes a most radical statement. One of the ways to help the pastor is for “some portion of the tithe to be retained in the local church to provide for an executive secretary for the pastor” (p. 25). He adds that conferences need to set staffing formulas that encourage church growth. He concludes his article by saying, “If we provide secretaries and additional staff members in our churches, will that mean that our pastors can take it easy? No committed pastor wants to. But it will mean that many of our churches will break through previously unattainable church growth levels. And that is what we want.”

Maintenance or Growth?

Jacobsen’s plea was not heeded by church administrators across North America. Churches are staffed for maintenance, not for growth. And one of the main reasons for this is our tithe policy, which requires so much of the money to be sent up the system.

Now some will say that in other areas of the world, pastors often serve 10 or more churches and that those churches are growing. However, what works in one culture does not necessarily work in another culture.

Gary L. McIntosh, Ph.D., director of the McIntosh Church Growth Network, shares research that shows the need for extra staff to keep the church growing. He supports what Bowman and Hall said, as quoted earlier in this article.

“Based on a half century of evaluation of churches with multiple staff teams, it now appears that a realistic ration of staff to worship attendance is 1:150. While it is difficult to financially support a ratio of 1:100, churches do appear willing and able to support one full-time professional staff person for every 150 worshippers. Indeed, since 1915 the ratio of pastors to church members has consistently hovered between 1:150 to 1:200 with an average of 1:156. Using this ratio as a guidance, a more helpful table for adding staff positions follows:

Average Attendance at Worship	Full-Time Staff Positions	Support Staff
150	1	1
300	2	1.5
450	3	2
600	4	2.5
750	5	3
900	6	3.5
1,050	7	4
1,200	8	4.5

McIntosh gives examples of how this works and then adds this very important point: “The 1:150 ratio means a church desiring to grow to the next level should add a new staff person *before* reaching the projected growth level. This is a critical aspect of staffing that leaders often miss.”⁴

“Adding staff is not very helpful if support staff is not added as well. Support staff include the secretaries, janitors, sound technicians, and so on. The ratios for support staff is included in the table above.”⁵

McIntosh then describes how to finance this growth, and here is where the Adventist system departs from how other churches grow. For example, if a church is congregational it keeps all its tithe and offerings but usually allocates a percentage for missions. In the United Methodist Denomination, up to 83 percent of monies stays in the local church.

No Change in Tithe Policies

I am writing this as a local church pastor who has also served as a conference departmental director, conference secretary, editor of *Ministry Magazine*, administrator, professor at Columbia Union College (now Washington Adventist University), and adjunct professor for the Seventh-day Adventist Theological Seminary at Andrews University.

When I joined the Ministerial Association of the General Conference, I was soon appointed to a subcommittee on the use of tithe. There I learned about tithe exchange. This is where the richer conferences with too much tithe (that is, more than they need to pay their current pastors) send up their excess tithe to the General Conference, which then sends back to these conferences non-tithe money (taken from offerings like Sabbath School missions). Now they can use this money for whatever they want, whereas tithe spending is somewhat restricted. There was a lot of debate about this practice, with some of us arguing that it was immoral. But this is not the place to go into the pros and cons of this intriguing practice of the church.

We actually made seven recommendations to the full General Conference Finance Committee on changing usage and percentage of tithe reversions—every one of which was rejected by the committee. The church dislikes change.

Robert S. Folkenberg wrote an article for *Adventist Review*⁶ claiming that 83.51 percent of tithe directly benefited the local church through the conference. That may be true for some churches, but it's certainly not true for churches like New Hope, where I serve as pastor.

Now regarding how much tithe the conference should send up the system. Remember that we have five levels to support in our system: local church, conference, union, division, and General Conference—all with their offices and staff. The Roman Catholic Church, which also is worldwide and much larger than we are, has only three levels: local parish, bishopric, and Vatican.

Let me review our current policy in the North American Division (NAD). The local church sends 100 percent of its tithe

to the local conference, which sends 9 percent of tithe to its local union and 16 percent to the division.

The earliest figures I have been able to find come from the 1926 Annual Council Action, although it seems clear that these percentages had been in force for some time. In 1926 a conference sent only 20 percent to the General Conference if its tithe income reached \$130,000. Below that figure, it was a sliding scale so that if the conference received only \$25,999, it sent only 1 percent to the GC. As conference income increased, so did the percentage sent on up.

Now you would assume that with inflation, those figures on which the percentages were based would increase. Incredibly, that was not the case. As the years rolled by, every conference in North America finally reached tithe income of \$130,000, which meant a reversion of 20 percent. Every year at the Annual Council, these figures were voted without change. Finally someone saw little point voting a 20-point sliding scale when every conference was at the maximum. So more than 50 years later, at the 1981 Annual Council, they scrapped this 20-tiered system and made it official that all NAD conferences in the paid the 20 percent.

However, after much pressure from the conferences, the 1990 Annual Council agreed to change the formula so that conferences would not have to send as much tithe up to the union and division. The Council adopted a sliding scale over five years.⁷ The current percentages are 9 percent to the local union and 16 percent to the division. In addition, the conference pays 7.4 percent into the retirement fund and 2.7 percent for healthcare. This does not include the subsidy for the local college and other expenses.⁸

In the meantime, the needs in the NAD conferences have drastically changed. Some years ago I conducted a study of staffing in the Potomac Conference. In 1958 the Potomac conference employed 52 teachers for 1,059 students, a ratio of

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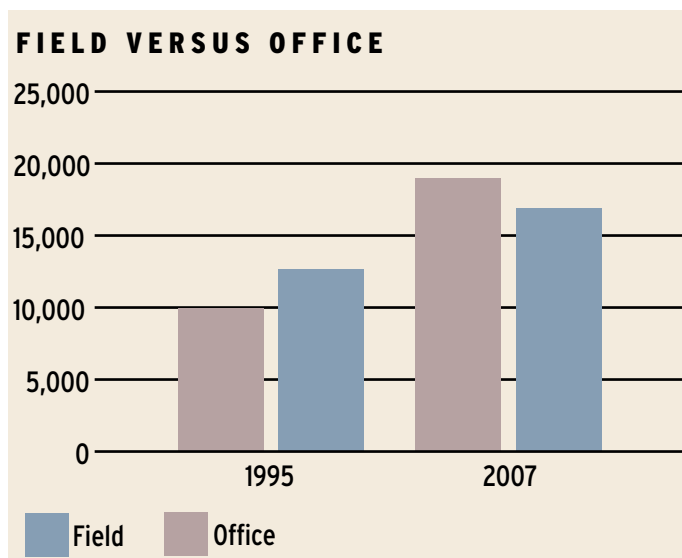


one teacher to 20.36 students. In 1998 the conference employed 105 teachers for 1,741 students, a ratio of one to 16.58. The number of teachers doubled while the number of students increased by only 65 percent, and the student ratio decreased from 20.36 to 16.58. During this same period, the number of pastors increased from 61 to 82, an increase of 34 percent, while membership increased from 9,360 to 22,533, an increase of 141 percent. But here is the highlight. In 1958 each pastor cared for an average of 153 members, while in 1998 each pastor cared for an average of 275 members.

The educational costs to the conference drastically increased, and this was the case in all conferences. So much so that at the 1985 Annual Council, the tithe-usage policy was changed so that elementary teachers could be paid up to 30 percent of their salary from tithe. Suddenly the extra need for tithe to remain at the local conference increased without any adjustment made in the amount of the money sent on up. Which meant less money to employ pastors.

Funding the Bureaucracy

Here is where we need to change the tithe policies. The original system was based on the larger and stronger churches helping the weaker churches. And that is a good philosophy. However, a very small percentage of the tithe goes for that purpose. More and more is going to support an ever-growing bureaucracy and educational



system, while Ellen White commands us specifically that we are not to use tithe for this purpose.⁹

In 1995 there were 13,787 evangelistic and pastoral workers in the field worldwide and 13,742 administrative personnel in the office.¹⁰ In 2007 there were 18,060 evangelistic and pastoral workers in the field and 22,228 administrative personnel in the office.¹¹ In those 12 years, workers in the field paid out of tithe have increased by 37.5 percent, while workers in the office paid out of tithe have increased by 61.75 percent. No wonder our churches are not growing. For the first time, we have more people in the office than in the field.

In addition to asking for all of the tithe from the local church, the denomination asks that we support a wide variety of other offerings. See the separate box labeled Personal Giving Plan.

Local Church Shows the Way

New Hope Adventist Church in the Chesapeake Conference has taken to heart the need to increase staff if it is to keep growing. In 2002 the average worship attendance was 250. This was supported by two full-time staff and a part-time secretary. By 2009 attendance has grown to more than 600, now supported by three full-time staff, two full-time support staff, four part-time staff, and two part-time support staff.

You will see that according to the staffing formulas given above, New Hope has reached its maximum. So beginning in the fall of 2009, the congregation is moving one part-time staff person to a full-time staff position. This will give four full-time and three part-time staff, still supported by the two full-time administrative assistants and two other part-time support persons. The church anticipates growing to more than 700, and then it will consider adding the next staff person.

How is New Hope paying for all of this staff? They are paying for it out of the local budget. The church pays enough tithe to warrant three pastors paid by the local conference. But it will be a long time before it reaches \$1 million dollars in tithe and will be able to have another conference-paid pastor. It costs approximately \$250,000 in tithe for each pastor. And, by the way, monies marked tithe are sent to the conference.

We are going to need to change the whole funding system of the church in North America if we are going to achieve any kind of real church growth. And the money is there. For example, New Hope had a combined income of \$1.4 million in 2008.

According to McIntosh, the larger churches (such as New Hope) should be spending 40 to 50 percent of their income on staff. At New Hope, the budget for staff is 12 percent of the total income. When you subtract the amount that the conference takes out of the church's income to pay for the three pastors, the percent rises to 29 percent. This is still well below what churches outside the denomination are spending in order to keep growing.

There is actually quite an advantage for the conference in having local churches pay for staff. When I was the pastor of Damascus Grace Fellowship in the Potomac Conference, we hired our own youth pastor. He came approved and credentialed by the conference, but the church paid all of his salary and expenses. One day the conference president asked to meet with me at the conference office. He and the treasurer were concerned that some people might be paying tithe into the local church rather than to the conference, and they wanted to find a way to "regularize" the youth pastor so he would be paid from the conference office.

I told them I had no problem with them doing that, but it was most unlikely that they would see any increase in tithe giving from our church. Some people are unhappy with the church bureaucracy and will not pay tithe to the system but are very willing to support the local church. I told them to count their blessings. They were getting a pastor for free in the conference. They acknowledged the point and dropped the subject.

Immediately some readers may say this smacks of congregationalism. Others will say that this is the selfishness of the local church wanting more money for itself. Still others will say that if we go this route, it will spell the end of the church structure as we know it today.

Functional Structures

New Hope Adventist Church follows the North American Division program of Natural Church Development (NCD). According to that program, churches grow when eight factors are high—that is, more than 65 on the NCD scale. These factors are: empowering leadership, functional structures, gift-oriented ministry, holistic small groups, inspiring worship, loving relationships, need-oriented evangelism, and passionate spirituality.

Note that one of the factors is functional structures. This includes how the local church is organized and financed. The evidence behind NCD reveals that each factor must be constantly

growing and changing if a church is to keep growing. It says that the factor that is lowest of the eight factors will prevent the church from growing. It must be addressed first.

It becomes very difficult, if not impossible, for the local church to keep growing if it has to send so much of its income away to support the increasing bureaucracy of the church. Thus it has to educate its members that where they give their money, including tithe, is up to them.

The Storehouse

There is no biblical or Ellen White evidence that the conference is the storehouse. This was admitted by Robert J. Kloosterhuis, vice president of the General Conference, when he wrote an article published in the August 1997 issue of *Ministry*, pp. 14-17. He writes: "Is the storehouse the local conference? Or the local church? It may surprise you, but the Bible does not sanction either one as the storehouse! There are those who believe the storehouse should be the local church. They see parallels in the practices of ancient Israel. They contrast the present practice of Seventh-day Adventists with that of Scripture and say it is not biblical to have the local conference as the storehouse. On the other hand, the world church follows the plan of the local conference/mission as the storehouse. Which is biblical? Unfortunately, this question is not easily answered by a crystal clear statement of Scripture either in favor of the local church or of the local conference."

Members need to know that it is not a moral issue where they pay their tithe. It is an ecclesiastical decision. If you are going to keep the system going as it is, then tithe needs to be paid to the conference. But what if the system is breaking down? What if it is time to change?

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Wine and Wineskins

Jesus talks about the need for change in his story of the wineskins: “No one tears a patch from a new garment and sews it on an old one. If he does, he will have torn the new garment, and the patch from the new will not match the old. And no one pours new wine into old wineskins. If he does, the new wine will burst the skins, the wine will run out and the wineskins will be ruined. No, new wine must be poured into new wineskins” (Luke 5:36-38, NIV).

Howard Synder comments on this passage: “Jesus distinguishes here between something essential and primary (the wine) and something secondary but also necessary and useful (the wineskins). Wineskins would be superfluous without the wine they were meant to hold.”¹² But what do you do when the wineskins become old and people hang on to them? Church structure, organization, and policies are for the sake of the gospel, not the other way around. The gospel is divine; structure is human. “Wineskins result when the divine gospel touches human culture.”¹³

When Jesus told us that new wine must always be put into new wineskins, he was telling us that God is always a God of newness. While the gospel—the good news that Jesus died for our sins and offers us salvation absolutely free—never changes, the form that the gospel takes in presenting itself to the world must constantly be changing. For the gospel to be relevant and able to reach all segments of society, the wineskin (organization, methods, policies) must be constantly changing so that it continues to be relevant to the society it is trying to reach.

The church is in crisis in North America, and few seem to really care. Snyder again states the problem well: “Every age knows the temptation to forget that the gospel is ever new. We try to contain the new wine of the gospel in old wineskins—outmoded traditions, obsolete philosophies, creaking institutions, old habits. But with time the old wineskins begin to bind the gospel. Then they must burst, and the power of the gospel pours forth once more. Many times this has happened in the history of the church. Human nature wants to conserve, but the divine nature is to renew. It seems almost a law that things initially created to aid the gospel eventually become obstacles—old wineskins. Then God has to destroy or abandon them so that the gospel wine can renew man’s world once again.”¹⁴

Of course, it is dangerous to be the one who introduces new wineskins. New Hope is pushing the envelope in this area of

funding, but it is doing it with the conviction that people matter more than money, that reaching the lost is what the church is organized for.

Prophetic Voice

Walter Brueggemann, in his article “The Prophet as a Destabilizing Presence,” states that in the Old Testament kings needed the perspective of prophets, who operated separately from the ruling class. “The goal of the managers and benefactors is to stabilize the system so that it is not noticed that it is a system, but there is only one reality, the only possible, thinkable reality. And if no other social reality is thinkable or possible, then criticism of this one tends to be precluded.” He then went on to describe the work of the prophet as to challenge the status quo and show that there are other perspectives, other possible realities.¹⁵

“Thus, the prophetic is an alternative to a positivism that is incapable of alternative, uneasy with critique, and so inclined to conformity.”¹⁶

This is the role that *Adventist Today* is playing. The editorial staff and publisher are very supportive of the church, but we also feel that there must be times when we speak in a prophetic role to the church. Prophets were never popular, and many lost their lives for their strong statements. Fortunately, no one’s life will be lost because of this candid article. At the same time, we do not profess to have all the answers. All we hope for is a dialogue. After all, isn’t the purpose of the church the growth of the church,

Personal Giving Plan

OFFERING RECIPIENTS

General Conference

Weekly Sabbath School
Thirteenth Sabbath
Birthday Thank
Annual Sacrifice for Global Mission
Disaster & Famine Relief
Fall Mission Appeal
Spring Mission Appeal
Adventist World Radio
Christian Record
Oakwood College
Andrews University
Loma Linda University

North American Division

Adventist Television Ministries
Voice of Prophecy
Inner City Ministries
Multilingual Ministries
Adventist Chaplaincy Ministries

Union Conferences

Local College

not just keeping the status quo?

The church is in trouble in North America. This is a wake-up call to do something about it. AT

¹ From an analysis of the official statistics from the North American Division conducted by Monte Sahlin in 2005.

² George Barna, *The Frog in the Kettle*, (Ventura: Regal Books, 1990), p. 66.

³ Ray Bowman and Eddie Hall, *When Not to Build* (Grand Rapids: Baker Books, 2000), pp. 54-55.

⁴ Gary L. McIntosh, *Staff Your Church for Growth* (Grand Rapids: Baker Books, 2000), p. 41.

⁵ *Ibid.*, p. 43.

⁶ Robert Folkenberg, *Adventist Review*, June 4, 1998, p. 16.

⁷ Reported in *Adventist Review*, Jan. 17, 1991, p. 23.

⁸ Personal communication with Eduardo Muñoz, Chesapeake Conference treasurer, Sept. 8, 2009.

⁹ *Counsels on Stewardship*, p. 102.

¹⁰ The following information is from page 6 of the 133rd Annual Statistical Report—1995. Denominational workers are classified by types of employment. They are divided into general workers and institutional workers. There are 52,358 general workers and 91,664 institutional workers.

The general workers are broken down into five categories: evangelistic and pastoral, administrative and promotional, primary school teachers, Bible instructors, and literature evangelists. Since literature evangelists are paid from commissions and primary school teachers are really institutional, I am leaving them out of the equation. Bible instructors also vary greatly how they are paid and classified, so I likewise omitted them. This leaves the following:

Evangelistic and pastoral workers (ordained and licensed) = 13,787

Administrative and promotional workers (ordained and other) = 13,742

As you can see, there is almost a one-to-one ratio of people in the field and people in the office. Now about another 100 could be added to the evangelistic and pastoral category, because there is no provision in the statistics for women pastors who receive Commissioned Ministerial credentials and licenses. But there are still not many of them. There is also a miscellaneous category called “other” under evangelistic and pastoral workers, which I ignore. This category lists 2,645 persons. When I checked to see who these people are (for who are pastors and evangelists other than pastors and evangelists?), I found a most curious situation. The office of Archives and Statistics could not tell me the purpose of this category. I investigated North America and found that some unions had placed their elementary teachers in this category (even though there is a separate category for them). I also found that some colleges placed their ordained religion teachers in this category, rather than under institutional workers (colleges). This section seems to be a catch-all that has no bearing on people actually working in the field, so I left this section out in my calculations. Update for 2001. There are now 15,465 evangelistic and pastoral workers and 16,452 administrative and promotional workers.

¹¹ I asked Cathy Jones, who deals with all of the statistics in the General Conference Archives and Statistics department, to explain why the column “other” under evangelistic and pastoral employees varies so greatly from year to year. For example, in 2006 it was 4,180 but in 2007 it was 11,311. It seems to be a place where the recording secretaries place the names of people they don’t know where else to place. So I am comparing what is clear—which are the clearly designated field workers, ordained, licensed, and Bible workers, who appear in a different place in the report. Jones replied, “Both divisions are answering the question based on the 2008 denominational employee’s report. I know you were asking about 2007.”

Below are answers I received from the Northern Asia-Pacific Division (NSD) and Southern Asia-Pacific Division (SSD), explaining who these “others” are in the evangelistic and pastoral employees column. However, I am not sure if SSD

understood the column I was asking about, so I am listing where the numbers fell in the type of credential or license.

NSD – Among the 5,718 workers submitted in Chinese Union Mission’s annual statistic report in 2008, they are mainly Bible instructors and workers serving their churches in various aspects (Bible studies, sermons on Sabbath, visitation, evangelistic activities, etc.). The situation in UT (China) is quite different [in] that instead of receiving monthly salary, they receive stipends and some are even working on [a] volunteer basis. After I received this information from the secretary doing the reports for the Chinese Union Mission (where the higher figures are), I immediately emailed her back and reminded her that only full-time regular employees were to be reported, not part-time, or volunteers, or contract workers. So she has sent in a revision for this year’s report, reducing the figure in the “other” column from 6,109 down to 4,473 [still higher compared to the other divisions]. The majority of these are listed as having the Missionary License in the evangelistic and pastoral employees column. Most of these used to be listed as Bible instructors, but a few years ago they were moved over to the current evangelistic and pastoral column.

Probably the NSD reported similarly in last year’s 2007 report. In 2007, the type of credential or license in the “other” column for evangelistic and pastoral employees were as follows: Missionary Credential - 32, Missionary License - 6,413, Literature Evangelist Credential and License - 3, All Other Regular Employees (no license or credentials) - 280.

I also asked Cathy Jones about the difference between Ministerial and Missionary credentials and licenses. According to the General Conference Working Policy E 05 Credentials and Licenses, missionary credentials and licenses are supposed to be issued to non-ministerial employees. She replied, “These will include regularly employed institutional and office employees and, in divisions where commissioned ministerial credentials are not used, Bible instructors.” So she tried to clarify this with some of the divisions. Part of the challenge is that not all divisions report in the right categories.

SSD – Here is the information I received from MYUM and WTUM regarding “all other employees” under the evangelistic/pastoral column: Those are the assistant church pastors, evangelists, local church pastors, and ministerial interns who are newly regularized workers. In the 2007 report, the SSD has the following type of credential or license in the “other” column for evangelistic and pastoral employees: Commissioned Ministerial Credential - 86, Commissioned Ministry of Teaching Credentials - 216, Missionary Credential - 429, Commissioned Ministerial License - 37, Commissioned Ministry of Teaching License - 86, Missionary License - 37, Literature Evangelist Credential and License - 21, All Other Regular Employees (no license or credentials) - 93.

¹² Howard A. Snyder, *The Problem of Wineskins: Church Structure in a Technological Age* (Downers Grove: Inter-Varsity Press, 1975), p. 13.

¹³ *Ibid.*, pp. 13-14.

¹⁴ *Ibid.*, pp. 15-16.

¹⁵ Walter Brueggemann, “The Prophet as a Destabilizing Presence” in *The Pastor as Prophet* (New York: The Pilgrim Press, 1985), pp. 51-53.

¹⁶ *Ibid.*, p. 53.