

tithes and free will offerings, including the local church expense needs.

Be involved in the needs of the local church – support it financially!

The “blessings benefits” are tremendous! Use the suggested percentage guide recommended by your church board as a consideration. *Plan to give something*, whether it is more than the giving percentage guide, or less. Remember the widow and her two mites (Mark 12:42-44). *Each of us can always give something.*

One of the joys, the blessings of giving free will offerings for the local church needs, is being able to see the gospel go forth locally and souls benefited by helping to keep a “light on the hill.” And then there’s always the somewhat more personal benefit of having a warm and/or air conditioned church in which to worship God!

Just a thought about faithfulness in tithes and offerings

Years ago, when my wife Betty and I were in our first year of ministry in Indiana, we had a wonderful experience. Ministers were only paid once a month then, and not much for beginners like us! We returned our tithes and gave offerings to the local small church as we were able.

We came to the middle of one month and we literally had only pennies left. We told no one, not even our relatives (they all lived back in Washington State anyway). Unknowing members, out of their hearts, gave us some food, but we still did not have enough.

Then, one day, a letter came. In the envelope was a check for \$10 and a simple note from my brother and sister-in-law that said something like this: “We don’t know why we are sending this, but we just have the feeling that you might need it.” Praise God, we did need it! God knew, and impressed them to send it!

Over forty two years later and God is still faithful! You can have the same experience and joy! It’s yours for the taking. *Be faithful to God in your tithes and offerings!*



In setting up your budget, plan your tithes and free will offerings. God is still faithful – be faithful to Him.

The Stewpot

A potpourri of practical ideas to help you become a better steward.

September 2002
Volume 7, Issue #9

Where Does All My Money Go?

by Al Kromminga

Have you ever had one of those months when you just could not figure why your income did not equal your outgo? Financially, I mean. You thought that you had enough income to cover all of the expenses only to find that it fell short. You say, “Where did all my money go?”

One church board had that same type of experience while in the process of bringing their church treasurer’s books up to date. Thinking that they had thousands of dollars in the church checking account, they continued spending money, only to find out that they had spent themselves into debt about seven or eight thousand dollars. Fortunately, they had a savings account to cover themselves while raising the extra needed income.

Why wouldn’t the local church have enough money to meet expenses when they receive thousands of dollars in tithes and offerings? Aren’t the tithes also used to meet expenses at the local church? Tithes *do* benefit the local church, but in a way that you may not completely understand.

Tithes do support the local church

First, let’s remember that the tithes come into the local church and all of it is sent on to the “storehouse,” the local conference (CONF).

About 31.75% of the tithes are disbursed to the local union (UC), the North American Division (NAD), and the General Conference (GC) to meet certain extended world church needs.

The 68.25% of the tithes staying at the local conference is augmented by 15.26 % returned from the NAD and UC to equal 85.51% percent. This is used at the local conference for (1) pastoral employment expenses,



Distributed by: North American Division Stewardship Ministries. **Director:** G. Edward Reid. **Produced by:** Pacific Union Conference Stewardship Department. **Director:** Gordon Botting. **Design/Assistant Editor:** Carol Lowe.

Stewardship is a total life-style. It involves our health, time, talents, environment, relationships, spirituality and finances.

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(Al Kromminga)

(2) appropriations for CONF primary and secondary schools, (3) CONF office operations, (4) youth camp subsidies, and (5) retirement benefit expenses (10.25% to the GC). So, about 75.06% of the tithes do benefit the local church directly or indirectly. Other tithe funds (about 2.39%) from the NAD and UC benefit the NAD members through reduced education costs.

But there's a whole category of expenses not covered by tithes that need our support: local church and school expenses

If you had been on that church board described earlier as not having enough income to cover the church expenses, you might have found the following categories of expenses (these may vary some from church to church):

- Church school subsidies
- Development (short term and possibly long tem)
- Evangelism, outreach
- Maintenance (of church and school buildings)
- Sabbath School
- Utilities (local church, and possibly school)
- Youth organizations
- Miscellaneous costs

None of the above are covered by the tithes, but are covered by "free will offerings" that you may have heard about. Your local church board can apprise you of the average percentage of your income that is needed in these free will offerings for meeting the local church expenses, but it generally runs about 5-6%.

How does the church board arrive at how much is needed for the local church expenses? Much like you set up a budget for running your home (I hope that you do, anyway!).

- **First, the board tallies up all the costs (expenses) of running the church for the last year.** These costs are set up in categories much like those you see above.
- **Second, the board tallies all of the free will offering income for local church expenses for the last year.** This is all that comes in for covering local church expenses. Remember, the entire tithe is sent on to the local "storehouse" at the conference.

- **Third, the board, by recommendation from the Finance Committee, sets up a budget for the next fiscal year.** Using the church expense and free will offerings for local church expenses figures, the Board sets up a budget reflecting these two figures. Any other projected needs may be added into the budget.
- **Fourth, this budget is then presented to the congregation as an accounting of the financial needs for running the local church during the next fiscal year** (usually July 1-June 30 to coincide with the church school year). A good board will usually involve the members by having them participate in the ratification of the budget.

Along with the church budget, the church board will usually offer a suggested **percentage giving guide* for each church member family to consider in giving an offering for church expenses. Depending on financial circumstances, some member families may be able to give more, some may not be able to give that much, but all should strive to give the suggested percentage guide.

Also, the church board may direct that a brief financial accounting of income and budget needs be placed in the bulletin periodically (weekly, monthly, etc.) or in a pastoral letter. This is to keep members abreast of church financial needs.

[**percentage giving guide* is usually figured by taking a year's church expenses and dividing this by the total tithes received at the church during that year (i.e. \$60,000 expenses divided by \$100,000 tithes = 6% of your income).]

Here's where your personal home budget comes into play



I hope you have one! If you don't, you should seriously consider setting one up. If you don't know how, ask your pastor or local conference or union stewardship director to run a personal finance seminar or class at your local church.

Basically, you figure your own budget out the same way the church board figures out one for the church. Income and expenses. If you don't have enough "income" to cover your "outgo" (expenses), you are already in trouble and may need some financial counseling!

As you set up a budget, the tithes should be listed at the top, *before* your personal expenses. Remember, the tithes are not ours, they belong to God. He tests our faithfulness by allowing us to *return* them to Him. We *return* tithes; we *give* offerings.

So, in setting up your budget, consider your blessings and plan your