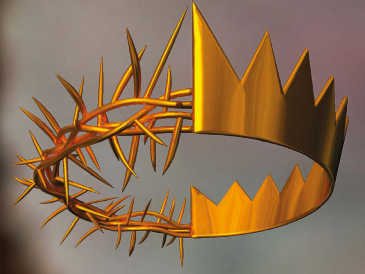


# DYNAMIC Steward



JULY - SEPTEMBER 2017 VOL. 21, NO. 3

[www.adventiststewardship.com](http://www.adventiststewardship.com)



## PLANNING TO PUT *God First!*

THE COMBINED  
OFFERING PLAN

A STRATEGIC PLAN  
FOR ADVENTIST  
STEWARDSHIP MINISTRIES

"SELF-SUPPORT!"



# INSIDE *DYNAMIC STEWARD*

## 3 A STRATEGIC PLAN FOR ADVENTIST STEWARDSHIP MINISTRIES

Interview with Marcos Bomfim

## 5 "MAKING FAITH"

by Penny Brink

## 6 NEWS & EVENTS

## 8 INFOGRAPHIC

My Promise and the Generosity Factor

## 10 WHY SHOULD OUR OFFERINGS BE PERCENTAGE-BASED?

by Marcos Faiock Bomfim

## 13 THE SECOND TITHE: THE PERCENTAGE AND FREQUENCY OF OUR OFFERINGS

by Marcos Faiock Bomfim

## 14 THE SECOND TITHE: ORIGIN AND PURPOSE

By Mario Niño

## 16 "SELF-SUPPORT!"

by Penny Brink and Hiskia Missah

## 18 THE COMBINED OFFERING PLAN

By Mario Niño

## 20 QUOTE OF THE QUARTER



## FIRST AND FOREMOST...

This edition of *Dynamic Steward* is a "Special Edition." The last time we published a "bumper edition" was for the General Conference Session in 2015 in San Antonio. This time we are looking forward to a world advisory for Stewardship Ministries, where all our division directors will join us at the General Conference for a week of seminars, prayers, and training. This edition holds important information for both our stewardship educators as well as all those learning to be good stewards. In particular, we are addressing our strategic plan for stewardship education in the world field.

Practicing financial stewardship in a truly biblical fashion, as well as according to the guidance we find in the Spirit of Prophecy, may seem complicated at first. We hope that, after studying the articles in this edition, the reader will be well on their way to understanding the matter more clearly, and will recognize the part that faithful stewardship plays in the way we trust and worship God.

Learn what Systematic Benevolence actually means in the practical sense, and how someone who doesn't even earn anything can still be a faithful steward because of God's special

design. Have you ever heard the term "second tithe"? Find out if that concept is binding. What about the Combined Offering Plan or the Calendar of Offerings? Which one does your division ascribe to and why? What can the local church do to assist in their members' economic development, so they, too, can participate in financially supporting the mission of the church? Can you calculate your church's Generosity Factor? Is tithing and giving offerings just something we do on a superficial or behavioral level, or is there a deep spirituality beneath it all?

All this practical wisdom and more is available for us to consider in this edition! May we learn to put *God First* because He gave His all for us!

*Penny Brink*  
EDITOR





# A STRATEGIC PLAN FOR ADVENTIST STEWARDSHIP MINISTRIES

MARCOS FAIOCK BOMFIM, DIRECTOR OF THE GC STEWARDSHIP MINISTRIES DEPARTMENT, INTERVIEWED BY *DS* EDITOR, PENNY BRINK

## **1. WOULD YOU DESCRIBE THE FACTORS THAT GAVE DIRECTION TO THE CURRENT STRATEGIC PLAN FOR ADVENTIST STEWARDSHIP MINISTRIES?**

Much prayer, as well as guidance from books such as Ellen G. White's *Counsel on Stewardship* and Dr. Robert McIver's recent research (2016) as presented in *Tithing Practices Among Seventh-day Adventists: A Study of Tithe Demographics and Motives in Australia, Brazil, England, Kenya and the United States*.<sup>1</sup> Many things were learned while visiting nine divisions and 19 countries in 2016 and from the strategic plans within those divisions. The GC Stewardship Ministries team spent many hours deliberating the way forward. We were also blessed to receive counsel from Elders Juan Prestol-Puesan, GC treasurer; Billy Biaggi, our sponsoring GC vice president; and Magdiel Perez, assistant to the GC president, after sharing the draft plan with them. Suggestions came from division Stewardship Ministries directors after a virtual meeting. All these formed the ingredients that brought our strategic plan into existence. It is really the result of a group effort, and a continual work in progress as we grow.

## **2. IT SEEMS THAT THIS STRATEGIC PLAN FOCUSES MORE ON THE FINANCIAL SIDE OF STEWARDSHIP THAN ON ITS BROADER ASPECTS. WAS THAT INTENTIONAL?**

We believe that stewardship, which touches almost all facets of the Christian life, is a concept too broad to be dealt with by just one department. The Adventist Church has developed many departments that are committed to leading each member to maturity of faith in various aspects of their identity as stewards of God. Historically, the Stewardship Ministries Department has been linked to the financial aspect of stewardship, and to depart from this may lead us to not only lose our identity but also our relevancy within the church's mission. So, in order to avoid redundancy, we need to choose a main focus that will not be duplicated in other departments.

## **3. DOES THAT MEAN THAT TITHE AND OFFERINGS ARE THE ONLY SUBJECTS THAT WILL BE PRESENTED?**

Not at all. Our motto is God First, which expresses the desire to lead every church member to develop intimacy with the Lord through personal habits of communion with Him from as soon as they wake up every day. This is the basis of a healthy Christian life. We also promote studying the weekly lessons in the *Adult Sabbath School Bible Study Guide* as well as the Spirit of Prophecy. We also put *God First* by keeping the Sabbath, practicing health reform, pursuing Total Member Involvement (TMI) in outreach and maintaining healthy relationships, along with the faithful returning of tithe and giving of offerings—all inside the framework of spiritual growth, or Revival and Reformation. The main reason we do not focus only on people's "pockets" is that we must be interested in the salvation of the whole person, since our pockets will not go to heaven alone. In keeping with that, according to Dr. McIver's research, it has become evident that most of those items are part of the same Adventist "spiritual package." He suggests that the best way to strengthen the habit of tithing, for instance, would be to encourage that whole package, which is likely to lead to a more comprehensive spiritual commitment. He also implies that those who tithe are more likely to make this kind of commitment and remain in the church long-term.<sup>2</sup>

## **4. GROWING SPIRITUALLY, GROWING IN NURTURE, AND GROWING IN KNOWLEDGE ARE THE THREE AREAS SET AS GOALS IN THIS STRATEGIC PLAN. HOW DO THESE GOALS RELATE TO GOOD STEWARDSHIP AND TO ONE ANOTHER?**

These three areas work together to improve the church member's spiritual life. They are the reasons for our existence as a department. We work not to collect money for the church, but to prepare a people to walk with the Lord now, and to meet Him when He comes. Such stewards will be able to fully commit themselves and whatever they have to hasten Jesus' coming!



*Growing Spiritually* helps each church member to recognize the necessity of developing the habit of seeking *God First* before any other activity, every single day, by personal communion and family worship. Without knowing the Lord and His goodness, any effort to obey becomes self-righteousness, which is abhorrent to Him. The goal in this area is to use the “Promise

Card” (<https://stewardship.adventist.org/commitment-card-promise>) to lead at least 25 percent of our members worldwide to make this full commitment to the Lord in this quinquennium.

*Growing in Nurture* has a lot to do with “Nurture and Retention,” one of the initiatives of the worldwide Adventist Church. We encourage thorough education for new members before their baptism, including instruction on faithful stewardship practices, as God

expects,<sup>3</sup> followed by a strong program of intentional visitation. Perhaps a shift in the culture of how we measure church growth (from number of baptisms to net growth), would encourage local leaders in some places to invest more in better preparation of candidates, thereby growing a healthier, not merely a larger, church.

Some studies have shown that tithing participation may either be an indicator of spiritual life or, when absent, a predictor of backsliding. Our goal in this area is to grow the percentage of regular tithers by 5 percent within this quinquennium. I would like to stress the point that we are not looking for tithing, but tithers!

*Growing in Generosity* focuses on regular, systematic benevolence, i.e., repetitive offerings based on a percentage of the income, in addition to tithing. As financial faithfulness should be expressed by both tithing and offerings (see Mal. 3:8), we will be aligned with what God reveals only if we teach that both are tied together under the same system (regular and percentage-based). This means that both must be prompted by the perception of any financial blessing (see article on page 10).

The goal in this area is to reach an average of 5 percent of the member’s income as regular and systematic offerings by July 2020. I envision not only the impact this may have on each member, helping to develop trust and a deep relationship with God, but also on the mission of the church, as more resources will become available and we will be able to go farther and faster presenting the gospel!

<sup>1</sup> Robert K. McIver, *Tithing Practices Among Seventh-day Adventists: A Study of Tithing Demographics and Motives in Australia, Brazil, England, Kenya and the United States* (Avondale Academic Press, 2nd ed., 2016).

<sup>2</sup> *Ibid.*, p. 153.

<sup>3</sup> See Ellen G. White, *Counsels on Stewardship*, pp. 103-107.

## 5. THE STRATEGIC PLAN STATES THAT STEWARDSHIP MINISTRIES SEEKS ONLY A 5 PERCENT GROWTH IN THE NUMBER OF TITHERS WITHIN THIS FIVE-YEAR TERM, AS WELL AS A 5 PERCENT INCREASE IN THE GENEROSITY FACTOR. WHY NOT AIM HIGHER?

There are places in the world where those percentages may be easily surpassed, while in others it will be very difficult to reach them. So, when we establish a goal, we must choose one that is feasible to reach for most of the various regions around the world, giving us small victories that will encourage us as we proceed.

We will see growth in the number of tithers only if, as a church, we are able to provide thorough education in our doctrines and faith-practices before a candidate’s baptism and continued nurture afterwards, supporting continued spiritual growth. To reach this goal, which will reduce the rate of members leaving the church, collaboration by all departments, led by the institution’s administration, is essential.

Regarding the *Generosity Factor*, as of 2015, 4.16 percent of income was the average percentage worldwide that church members gave as offerings (including all categories of offering in addition to tithing). This is a small growth (0.2 percent) from the year before, and it will require God’s help to reach the 5 percent goal by 2020.

## 6. WHAT PART DOES THE HOLY CONVOCATION EVENT PLAY IN ACHIEVING OUR GOALS IN THIS STRATEGIC PLAN?

A Holy Convocation is a one-week Revival and Reformation program that has the blessing of binding together the main initiatives of this strategic plan. During the mornings, all the pastors of a given conference or mission are gathered together for a *God First* ministerial council, in which they will be encouraged to develop or maintain their personal and familiar communion with God (*Growing Spiritually*) and be trained in Stewardship Ministries. In the afternoons, all of them are out visiting church members with a specific *God First* agenda, encouraging real spiritual growth (*Growing in Nurture*); while in the evenings each pastor will conduct a Revival and Reformation “week of prayer” in different local churches. The week ends with a commitment Sabbath and a call using commitment cards, encouraging spiritual growth for both pastors and members.

In August 2017, for instance, it was my privilege to participate in a Holy Convocation in the city of Blantyre, Malawi, gathering 140 pastors from that union. By the end of the week, by the grace of God, we were able to reach 11,624 persons (in 2,980 homes) with the *God First* agenda! Don’t you believe that it may be the beginning of the outpouring of the latter rain? I do!



PR. MARCOS FAIOCK BOMFIM IS THE DIRECTOR OF THE GC STEWARDSHIP MINISTRIES DEPARTMENT.



# "MAKING faith"

by Penny Brink

I LOVE THE WAY MY GERMAN FRIENDS USE THE ENGLISH LANGUAGE. SOMETIMES THEY'LL SAY THEY ARE "MAKING AN EXPERIENCE" INSTEAD OF "HAVING AN EXPERIENCE." IT ARTICULATES A MORE ACTIVE THAN PASSIVE ATTITUDE. THIS HAS OFTEN GIVEN ME PAUSE TO CONSIDER WHAT PART WE PLAY IN THE WAY OUR LIVES PLAY OUT. AM I A PASSIVE OR AN ACTIVE AGENT IN THE DIRECTION OF MY OWN LIFE?

Let's take that thought and apply it to our spiritual lives. Does faith produce obedience, or does obedience produce faith? Do I first need faith in order to be obedient to God's commands, or does my obedience to God's commands lead me to greater faith?

When it comes to financial stewardship, how much faith do I need before I start returning tithe and commit to a regular percentage-based offering of my income? Or is the real question, rather: When I return a faithful tithe and give regular offerings, will my obedience create or grow my faith? How would I demonstrate my faith anyway, if I didn't take action?

When it comes to keeping the Sabbath or setting aside time for devotions, family worship, sharing my faith with others, or taking care of my health, do I wait until I have enough time or faith or energy, or do I "just do it" and enjoy the results of a balanced and productive life?

I have no choice but to acknowledge that obedience and faith are linked. In fact, it might be more accurate to say, as my German friends might, that obedience "makes" faith experiences with God. I have a choice to make and an active part to play in growing my faith, and I can achieve this growth through obedience to God's commands and His leading through His Word and the Spirit of Prophecy.

Am I just talking about a kind of robotic obedience or pragmatic plan? No; instead, I'm referring to the choice to put God to the test and learn to trust Him. He allows for us to claim His promises. Malachi 3:10 says: "Bring the whole tithe into the storehouse, that there may be food in my house.

*Test me in this,' says the Lord Almighty, 'and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it'*" (NIV, italics supplied).

Ellen White confirms that obedient stewardship practices will lead to spiritual growth: "The idea of stewardship should have a practical bearing upon all the people of God. . . . Practical benevolence will give spiritual life to thousands of nominal professors of the truth who now mourn over their darkness" (*Counsels on Stewardship*, pp. 112, 113).

We may rest assured that "whenever God's people, in any period of the world, have cheerfully and willingly carried out His plan in systematic benevolence and in gifts and offerings, they have realized the standing promise that prosperity should attend all their labors just in proportion as they obeyed His requirements. When they acknowledged the claims of God and complied with His requirements, honoring Him with their substance, their barns were filled with plenty" (*Testimonies for the Church*, vol. 3, p. 395).

Let us challenge ourselves to use obedience as a way to "make experiences" with God; to put *God First* in every area of our lives and watch our faith grow as He supplies our every need.



PR. PENNY BRINK IS THE ASSISTANT DIRECTOR OF THE GC STEWARDSHIP MINISTRIES DEPARTMENT AND THE EDITOR OF THE DYNAMIC STEWARD.

## STRATEGIC INITIATIVES FROM THE WORLD FIELD



### ECD: WILLIAM BAGAMBE

In the East-Central Africa Division, we have launched a program called "Close Range Shepherding," in which believers are oriented in matters of faithfulness one-on-one by pastors and other spiritual stewards. This has helped to raise the percentage of participation

in returning and giving tithes and offerings from 25 percent in 2016 to 29 percent so far in 2017. We are strategically on course to reaching our intended goal of 40-percent member participation in giving and returning for 2017.



### ESD: OLEG KHARLAMOV

The Euro-Asia Division has set a goal to help members develop their talents and gifts to serve society, and to realize all the resources given by God to everyone. One of our projects is family camp meetings organized by the Stewardship Ministries departments of our conferences

and missions. During the camp meetings, seminars were held on the topics of financial well-being (faithfulness in offerings and tithing) and using our gifts in missionary service.



### EUD: IOAN CAMPIAN

In 2018, within the Inter-European Division, we are proposing a campaign to raise awareness of the importance of stewardship ministries and our responsibility as stewards, as well as to motivate consecration and dedication.

For this purpose, together with Stimme Der Hoffnung, we will be providing motivational videos, as well as leaflets and posters translated into regional languages within the division and made available to local churches to be used in the first quarter of the year, when the theme of the *Adult Sabbath School Bible Study Guide* will be on stewardship.



### IAD: ROBERTO HERRERA

One of the programs we run in the Inter-American Division to train pastors and encourage members in the knowledge and practice of faithful whole-life stewardship is the Holy Convocation. We have organized Holy Convocations in three unions so far in 2017: South

Colombian, Puerto Rican, and Central Mexican.



### IF: JULIO MENDEZ

Stewardship education and promotion are very important in small regions such as the Israel Field. Every year I meet the Stewardship leaders of the local churches and encourage them to promote the principles of stewardship every Sabbath in their local churches. I visit all the

churches and companies in Israel Field every year. The result is a 5 percent increase in tithe income. Every year we see a 7 percent increase in church membership. More members means more income, which provides more funds for outreach.



### MENA: KHEIR BOUTROS

The Middle East and North Africa Union Strategic Planning Committee voted at the end of 2016 that one of the five major goals for this term is to cultivate members and leaders who are faithful stewards committed to supporting the church with their time, talents, and

treasures. This was followed earlier this year by a stewardship worship for our church workers in the North Africa region, in order to engage and further equip local church leaders in this ministry. We intend to run similar workshops in the rest of our union regions with the aim of implementing and achieving the strategic stewardship goal set for our union.



### NAD: JOHN MATHEWS

Two resources produced by the NAD to meet our ministry goals are (1) "Stewardship, Motives of the Heart," the *Adult Sabbath School Bible Study Guide* for the first quarter of 2018.

The companion book carries the same title. The study guide examines how

materialism exerts an influence on us, the antidote to this issue, and the outcomes of being a good steward. (2) *Stupid Money, and Things People Do With It*. This is a TV program that will air on Hope Channel beginning in October 2017. Its focus is on stories, interviews, and commentary dealing with mistakes people have made in spending their money and advice on how we can manage it better. Season Two is now being planned.



### NSD: KWON JOHNGHAENG

The Mongolian Mission in the Northern Asia-Pacific Division invited Elder Marcos Bomfim and Pastor Kwon JohngHaeng, the Stewardship Ministries directors of the of the General Conference and NSD respectively, to speak for their nationwide summer camp meeting, July 19-23, 2017,

with a focus on stewardship. The book *101 Questions and Answers on Tithe* was translated into the Mongolian language,



and Mongolian church leaders announced that they are going to hold a nationwide quiz competition based on this book. This will raise awareness among new members of the importance of tithing, and will serve as a refresher for long-term members.



**SAD: HERBERT BOGER**

The main goal of the South American Division Stewardship Ministries Department is to raise the number of faithful tithers by 10 percent each year based on the ABIS (Adventist Business Intelligence System for data analysis).

In order to do that we hold theory and practice training classes to equip Stewardship pastors and their church teams. In 2016 we raised the number of faithful tithers by 14 percent in all unions.



**SID: ANIEL BARBE**

The Southern Africa-Indian Ocean Division Stewardship Department is constantly mobilizing pastors and local churches to nurture their members through home visitations. This initiative offers an effective means to bring the stewardship message to all segments

of the church. Holy Convocations are held as another means to revive faith, including the practice of stewardship, in our regions.



**SPD: CHRISTINA HAWKINS**

Training in the South Pacific Division is ongoing for pastors, elders, and members to teach core stewardship concepts such as finances, healthful living, time management, and discipleship. Most recently the training is taking place in district churches of the Samoa-Tokelau Mission in the Trans Pacific

Union Mission; at a campmeeting in the Vanuatu Mission on Santo Island; in Madang Manus Mission, and in Sepik Mission in Papua New Guinea. In October 2017, 13 videos will be filmed and edited to align with the lessons on stewardship in the *Adult Sabbath School Bible Study Guide* in first quarter 2018. The principal contributor of those lessons is John Mathews, Stewardship director of the North American Division. The videos will be made available to the GC for sharing.

The SPD Stewardship Department plays a critical role in Ministry Impact Committee, which reports on the impact of SPD ministry entities on communities they seek to reach. This is a new requirement of the Australian Charities and Not-for-Profit Commission.



**SSD: NOLDY SAKUL**

In the Southern Asia-Pacific Division we are working toward the goals of training all elders and pastors from the local churches to the union level together with every mission to become financially self-supporting. For example, we held a four-day Stewardship Convention and

Certification in Davao Mission of the South Philippine Union Conference in August 2016. Hundreds of delegates, including 60 pastors and more than 500 church elders, attended. They promised to be faithful stewards, to do regular member visitation, and to hold quarterly revival meetings on the theme of becoming Strategically Stewardship-Compliant Churches. The tithe and offerings have increased significantly compared to the previous year. We will soon hold mid-term evaluations in all unions.



**SUD: ZOHRUAIA RENTHLEI**

The plan in progress in the Southern Asia Division Stewardship Ministries Department is its initiative to print *Counsels on Stewardship* by Ellen G. White and the *Church Manuel* in the six major Indian languages: Hindi, Marathi, Telegu, Kanarese, Tamil, and Malayalam.

Translation of these books is in progress.



**TED: DAVID NEAL**

“Let God Manage You” is the foundational theme of Stewardship Ministries in the Trans-European Division. I hope and trust it creates a wholistic view of the meaning of stewardship. To support this theme on a digital platform I’ve created a Facebook page with that name, to raise stewardship

matters. For example, for the month of September the page with feature daily quotations from *The Practical Christian*, by Bertram L. Melbourne, with reflections from the letter of James. If people visit the page 10 times we provide a free copy of the book. That’s just one small way in which we’re trying to raise the stewardship profile in our region.



**WAD: JALLAH KARBAN**

In the West Central Africa Division, under the general theme “Renewal With the Commitment of Putting God First in All Areas of Life,” Stewardship Ministries is focusing on four basic steps: (1) Communion (spiritual), (2) Relationship with God (physical), (3) Mission (social-redemptive),

and (4) Discipleship (mental). As a department we are growing daily as we engage pastors and administrators to fully participate in the implementation of our dream of renewal. Growth is already evident in places where this vision has been implemented.

# MY PROMISE



# THE GENEROSITY FACTOR

*DS* editor, **PENNY BRINK**, in conversation with **PR. MARCOS FAIOCK BOMFIM**, director of the GC Stewardship Ministries department.

MY "PROMISE" IS A TERM ATTRIBUTED TO AN OFFERING THAT IS BOTH REGULAR AND SYSTEMATIC IN NATURE, ACCORDING TO GOD'S GUIDANCE IN SCRIPTURE AND THE SPIRIT OF PROPHECY. THIS OFFERING, A PERCENTAGE OF THE GIVER'S INCOME, IS GIVEN EVERY TIME HE OR SHE HAS AN INCOME AND IS BASED ON A PERCENTAGE OF THAT INCOME, PREDETERMINED BY THAT GIVER, ACCORDING TO HIS OR HER OWN LEVELS OF BLESSING AND GRATITUDE, AND AS PART OF THEIR WORSHIP. (MORE INFORMATION ON PAGE 10)

This offering is **regular** because, like tithe, it is given every time the worshiper has an income; and it is **systematic** because it is under the same system as tithe, i.e., percentage-based, and not based on an amount. Compare the concepts of "Promise" and "Tithe" in the table below:

TITHE	PROMISE
Prompted by any income or increase (Prov. 3:9).	Prompted by any income or increase (Prov. 3:9).
Given as a recognition of God's blessings.	Given as a recognition of God's blessings.
An expression of trust in the Lord.	An expression of trust in the Lord.
Calculated and delivered before any other expense—God first (Matt. 6:33).	Calculated and delivered after the tithe and before any other expense. God first (Matt. 6:33).
It is percentage-based.	Percentage-based
Percentage: established by God (10%).	Percentage: established by the worshiper (___%).
Percentage: it is fixed; cannot be increased.	Percentage: may be increased.
Poor and rich give the same percentage.	It is possible for the poor to give even more than the rich (in percentage terms).
Failing to bring it is represented by God as dishonesty (Mal. 3:8).	Failing to bring it is represented by God as dishonesty (Mal. 3:8).
When given, it expresses faithfulness.	When given, it expresses faithfulness and generosity.
Destined to support the gospel ministry.	Destined to attend to diverse local, regional and world missionary expenses.

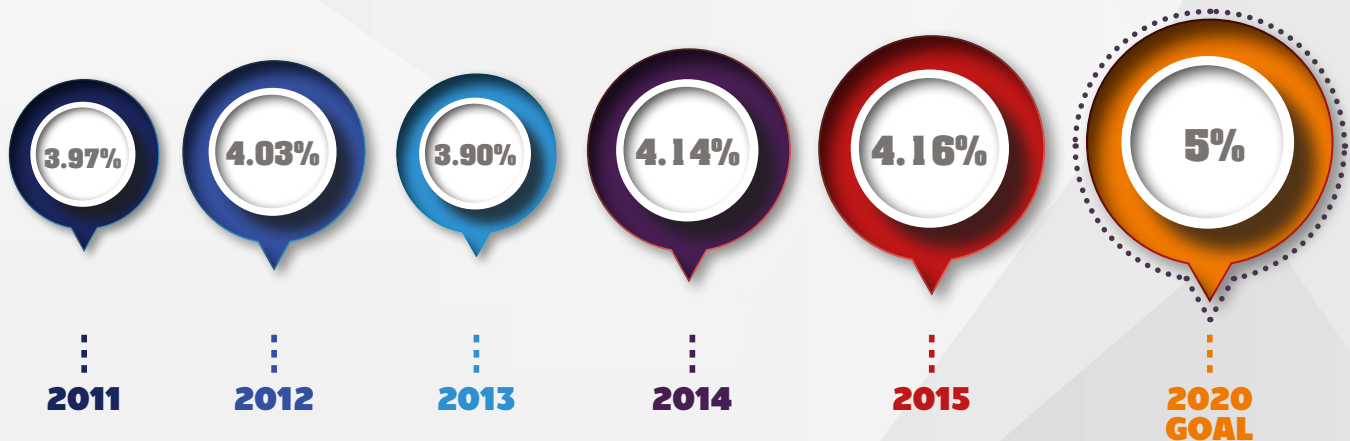




THE GENEROSITY FACTOR IS THE AVERAGE PERCENTAGE OF THEIR INCOME THAT CHURCH MEMBERS OF A GIVEN CHURCH OR FIELD HAVE GIVEN AS THEIR PROMISE (REGULAR AND SYSTEMATIC OFFERING).



## GENEROSITY FACTOR IN THE WORLD CHURCH \*



Not according to amount, but according to percentage/proportion:

**HIGHEST GENEROSITY FACTOR  
IN A WORLD DIVISION IN 2015:  
5.67%**

**LOWEST GENEROSITY FACTOR  
IN A WORLD DIVISION IN 2015:  
1.18%**

**WHAT IS  
MY PROMISE:  
? %**

\* These are figures accessed by ASTR at the date of this edition, and they are subject to change as new data is received.

## HOW TO CALCULATE THE GENEROSITY FACTOR OF YOUR CHURCH OR FIELD

The Generosity Factor is the percentage of tithed income given as offerings. Best use to establish a trend.

### CALCULATION:

1. CHOOSE REGION (CHURCH, MISSION, CONFERENCE, OR FIELD) AND THE PERIOD TO BE MEASURED.
2. MULTIPLY THE **TOTAL TITHE [A]** OF THIS PERIOD **BY 10**. THE RESULT WILL BE THE **“TOTAL ASSUMED INCOME” [B]**.
3. DIVIDE THE **TOTAL OFFERINGS [C]** (ALL CATEGORIES) **BY [B]** **“TOTAL ASSUMED INCOME” (SEE ABOVE)**.
4. THEN MULTIPLY THE **RESULT [D]** ABOVE **BY 100** (TO GET THE PERCENTAGE).
5. THE FINAL RESULT IS THE **GENEROSITY FACTOR [GF]**.

### WORK OUT YOUR OWN GENEROSITY FACTOR:

$$[A] \text{ \_\_\_\_ } \times 10 = [B] \text{ \_\_\_\_ }$$

$$[C] \text{ \_\_\_\_ } \div [B] \text{ \_\_\_\_ } = [D] \text{ \_\_\_\_ }$$

$$[D] \text{ \_\_\_\_ } \times 100 = [GF] \text{ \_\_\_\_ } \%$$

### EXAMPLE:

$$[A] \$10,000 \text{ (TITHE)} \times 10 = [B] 100,000 \text{ (TOTAL ASSUMED INCOME)}$$

$$\frac{[C] \$200 \text{ (OFFERINGS)}}{[B] \$100,000 \text{ (INCOME)}} \times \frac{100}{1} = [GENEROSITY FACTOR] 2\%$$



# WHY SHOULD OUR OFFERINGS BE *Percentage-based?*

by Marcos Faiock Bomfim

HOW DO I DETERMINE HOW MUCH TO GIVE AS AN OFFERING? IS IT MY DECISION BASED ON BIBLICAL, LIFELONG CRITERIA, OR DO I DEPEND ONLY ON MY IMMEDIATE FEELINGS? MORE THAN THAT, WHAT CRITERIA DO I USE TO DECIDE WHEN I SHOULD GIVE AN OFFERING OR WHEN NOT? ARE OFFERINGS AS BINDING AS TITHE, OR DO THEY BELONG TO A LESS IMPORTANT CATEGORY? MUST I GIVE THEM EVERY TIME I TITHE, OR AM I FREE TO DECIDE “ACCORDING TO MY HEART”? WHAT SHOULD PROMPT MY GIVING? A GOOD PROJECT, AN URGENT NEED IN MY LOCAL CHURCH, A DEEP SPIRITUAL EMOTION RAISED BY A MYSTICAL EXPERIENCE, OR NONE OF THE ABOVE?

Rather than a “contribution” or a “donation” to the church, offerings should be viewed and practiced as an expression of trust (Ps. 4:5) and as an act of worship to the Lord (Ps. 27:6). That is why the motivation for an act of offering should be of far more importance to the worshiper than the destination of the offering (see Ps. 27:6) or the project it will support.

## **WHICH IS MORE IMPORTANT, TITHE OR OFFERINGS?**

Surprising as it may be, and different to what some assume to be the popular (unwritten) Adventist belief about tithe and offerings, the Bible teaches that even though they have different purposes, both are an essential part of our worship, our faithfulness before the Lord, and both should stand at the same level of importance to the worshiper. To fail with any one of them, tithe or offerings, is represented by the Word of God as a lack of honesty before Him (Mal. 3:8, 9). Nevertheless, even though they are equally important, they should not be mingled or interchanged by the worshiper, because each has specific functions in God’s masterplan for the finishing of His work. Tithe should never be delivered as an offering or vice-versa.

## **WHAT KIND OF CIRCUMSTANCE SHOULD PROMPT AN OFFERING? HOW FREQUENTLY SHOULD IT BE GIVEN?**

Owing to our sinful nature, it is unsafe to establish the *regularity* or even the *amount* of our offerings based on feelings,<sup>1</sup> good thoughts, spontaneous gratitude of the heart, or even appeals

coming from relevant missionary projects. We are, therefore, encouraged to bring our offerings on principle,<sup>2</sup> out of a *purpose of the heart* (2 Cor. 9:7). Even if there are no feelings in that regard or if we are unaware of any relevant project, we will not fail to recognize God’s blessings in our life by worshiping Him with the “firstfruits of all your increase” (Prov. 3:9).<sup>3</sup>

This means that according to the Word of God, in the same manner as tithe, offerings are to be presented to the Lord *every time there is an income or increase* (Prov. 3:9), recognizing that *He is the source* of every increase or blessing. Failing to regularly bring offerings every time we tithe (or when there is an income or increase), may represent a rejection of God as the Provider of all blessings, and is part of what is identified as dishonesty in His Word (Mal. 3:8, 9).

## **HOW MUCH SHOULD I GIVE AS AN OFFERING?**

Should it be a *fixed amount* or a *percentage of the income*? Unlike tithe, whose amount is clearly established by the Lord (10 percent), the amount to be given as offerings should be purposed by the worshiper in his or her heart (2 Cor. 9:7). This means that there must be a personal decision.

To promise a regular *fixed amount* as an offering may be unfair or even unwise, as our financial condition may radically change after it had been so purposed, making it unfair or even impossible to fulfil the promise. In this case, if the income (blessings) increases significantly, the purposed offering may

become insignificant compared to the income and may no longer reflect a grateful heart. On the other hand, if there is a radical decrease or even cessation of income because of unemployment or other reasons, the offering promised may no longer be attainable. That is why it seems wiser that every believer should make a percentage-based proposal instead of an amount-based one. Even with no income, one can still be a “Promisor”!

This percentage-based proposal that we call a *Promise*<sup>4</sup> should be based not on the expectation of blessings yet to be received, but on a deep sense of trust and gratitude for blessings already received. This was Jonah’s motivation when he sang: “But I will sacrifice to You with the voice of thanksgiving; I will pay what I have vowed. Salvation is of the Lord” (Jonah 2:9).

---

**“It was by the Lord Jesus Christ Himself, who gave His life for the world, that this plan for systematic giving was devised.”**

---

### **CAN WE FIND THE PROPORTIONAL APPROACH TO NON-TITHE FINANCIAL CONTRIBUTIONS IN THE BIBLE?**

Even though it is not too explicit, it seems that the Bible implicitly suggests that a proportional, or percentage-based, approach may be a better way to demonstrate our thankfulness, generosity, and liberality also in respect to non-tithe initiatives.

**THE STORY OF ZACCHAEUS** is one example in the New Testament where, wise accountant as he was, Zacchaeus did not propose to return a determined amount to the poor, but a specific *percentage* of his goods (50 percent). He also decided to restore *fourfold* to the ones he had taken something from dishonestly (Lk. 19:8, 9). The principle of tithing probably trained many Jews like Zacchaeus to think in a proportional way, which requires a slightly more elaborate logic than the “fixed amount” approach.

**THE POOR WIDOW** was also commended not for the amount delivered, which seemed shamefully insignificant, but for the proportion she gave of what she had, i.e., it was “all . . . that she had” (Lk. 21:1-4), which means 100 percent! In that way Jesus was trying to show that, at least in God’s eyes, the proportional approach was intended to make it possible for the poor to give even far more than the rich. “Thus, he [Jesus] taught that the value of the gift is estimated *not by the amount*, but by the *proportion* that is given and the motive that actuates the giver.”<sup>5</sup>

**ANANIAS AND SAPPHIRA** were not condemned for failing to bring an offering. They did bring a determined *amount*, and maybe it was not small. The problem was that they “kept back part of the proceeds . . . and brought a certain part and laid it at the apostles’ feet” (Acts 5:2). If it is true that the word “part” may also describe a percentage of a total, then the reason that caused not only their death but also their

eternal loss seems to be related to the delivery of a different *proportion* than the one promised.

We may find another hint, still in the **NEW TESTAMENT**, in 1 Corinthians 16:2, where Paul indicates that the contribution must be “as he may prosper” (NKJV) or “in keeping with your income” (NIV)<sup>6</sup>—an indication that God expects more of those who receive more and less from those who receive less—clearly a proportional approach.

### **AND WHAT IF I DO NOT HAVE AN INCOME?**

Paul also indicates that the Lord doesn’t expect anything, not even tithe, from those who have not received anything from Him: “For if there is first a willing mind, it is accepted according to what one has, and not according to what he does not

have” (2 Cor. 8:12). After all, if I have no income, how much is 10 percent of nothing? In this way, God is reminding us that He is ever the One who gives first. We can never give more than what we receive, and this proportional concept, by itself, refutes the idea of prosperity theology. Through the proportional approach (percentage-based), we will give because we have already received. Instead of giving to receive, we will be forced to look back to the blessing (income) already received in order to calculate the amount to be given. It is ever the perception of blessing that should prompt our giving of either tithe or offerings (Prov. 3:9).

In the **OLD TESTAMENT**, the proportional approach was apparently also chosen by “some of the heads” in Ezra’s time (Ezra 2:68, 69), who “offered freely for the house of God, to erect it in its place: *According to their ability*, they gave to the treasury for the work” (italics supplied).

In Deuteronomy 16, Moses says that the offering shall be given “as the Lord your God blesses you” (verse 10) or “as he is able, according to the blessing of the Lord your God which he has given you” (verse 17). In both cases, the text may express *regularity* and *proportionality*, which indicates that God expects offerings every time there is a blessing (an income or increase).

### **WHAT DOES “SYSTEMATIC” REFER TO IN “SYSTEMATIC BENEVOLENCE” IN ELLEN G. WHITE’S WRITINGS?**

God’s special messages to His end-time people, the proportional approach that is applied to offerings, appears in an even more explicit way. Ellen White equates the returning of tithe and the giving of offerings under the same two basic principles: *regularity* (every time there is an income) and *system* (it should be proportional to the income).<sup>7</sup> She also says that **Jesus Himself was the originator** of this plan: “It was by the Lord Jesus Christ Himself, who gave His life for the world, that this plan for systematic giving was devised.”<sup>8</sup>



**“In the Bible system of tithes and offerings the amounts paid by different persons will of course vary greatly, since they are proportioned to the income.”**

Speaking about the poor widow’s offering, she adds the explicit information that the gifts are **not estimated by the amount** and then calls the attention to the system of benevolence, which includes the idea of proportionality: “In the balances of the sanctuary, the gifts of the poor... are *not estimated according to the amount given*, but according to the love which prompts the sacrifice.... God’s providence has arranged the entire plan of *systematic benevolence* for the benefit of man.”<sup>9</sup>

Perhaps the clearest indication that God’s system of offerings is one that suggests the offering is seen as a proportion of the income, is this quote: “In the Bible system of tithes and offerings the amounts paid by different persons will of course vary greatly, since they are proportioned to the income.”<sup>10</sup> This means that both tithe and offerings are under the same system, and that this “system” includes the idea of proportionality.

### HOW DO I CALCULATE MY OFFERINGS?

If I decide to give my offerings based on a percentage of my income every time there is a financial blessing (or income),

I am no longer dependant on my momentary feelings, motivating thoughts, spontaneous gratitude of the heart, or even appeals coming from relevant missionary projects because any of these may not materialize owing to our sinful condition. It will be the result of a deliberate, planned decision (proposal), generated by a living principle, rooted in the revealed will of God instead of the mutable impulses of my sinner’s heart: “This matter of giving is not left to impulse. God has given us definite instruction in regard to it. He has specified tithes and offerings as the measure of our obligation. And He desires us to give *regularly* and *systematically*.”<sup>11</sup>

It seems that this is the most basic, regular way of giving, and that any other kind of project-driven offering should be given in addition to it. In a very interesting text, Ellen G. White says that “a conscientious few [of the Israelites] made returns to God of about one third of all their income,” and then she adds that “besides all these *systematic* and *regular donations* there were special objects calling for *freewill offerings* [project giving?], such as the tabernacle built in the wilderness and the temple erected at Jerusalem.”<sup>12</sup> It seems obvious, at least in this text, that there is a clear difference between (1) **systematic and regular donations** and what she calls (2) **freewill offerings**, this last one being designed to attend to sporadic project necessities.\*

After all, how may I exert my free will when giving an offering? I have been granted the free will to choose to accept Jesus Christ as my Savior, and His Word as the rule of my faith. But once I have accepted His word as the guide to my thoughts and actions, the act of tithing and giving percentage-based offerings is no longer optional. It is part of the Adventist Christian personal communion package: daily Bible study, frequent prayer, studying the *Adult Sabbath School Bible Study Guide*, attending Sabbath School, and opening and closing the Sabbath at sunset.<sup>13</sup>

It seems clear that both tithe and offerings should be given regularly in a percentage-based way. One of the differences between tithe and offerings is that God specifies the percentage for tithe, while He gives us the freedom to decide what percentage our offerings will be, according to our recognition of His blessings. At some point of the Christian life, there must be a decision; a purpose of the heart must be taken in regard to that percentage. What about now?



PR. MARCOS FAIOCK BOMFIM IS THE DIRECTOR OF THE GC STEWARDSHIP MINISTRIES DEPARTMENT.

<sup>1</sup> In *Counsels on Stewardship*, page 25, Ellen G. White says that as “selfishness is the strongest and most general of human impulses . . . in our labors and gift for God’s cause, it is unsafe to be controlled by feeling or impulse. To give or to labor when our sympathies are moved, and to withhold our gifts or service when the emotions are not stirred, is an unwise and dangerous course.”

<sup>2</sup> “[On giving] Christians should act from fixed principle, following the Savior’s example of self-denial and self-sacrifice” (Ellen G. White, *Counsels on Stewardship*, p. 25).

<sup>3</sup> Unless otherwise indicated, all Bible texts in this article are taken from the New King James Version. Copyright © 1979, 1980, 1982 by Thomas Nelson, Inc. Used by permission. All rights reserved.

<sup>4</sup> It may be translated as “Pacto” in Spanish and Portuguese.

<sup>5</sup> Ellen G. White, *The Acts of the Apostles*, p. 342 (emphasis provided).

<sup>6</sup> Texts credited to NIV are from the *Holy Bible, New International Version*. Copyright © 1973, 1978, 1984, 2011 by Biblica, Inc. Used by permission. All rights reserved worldwide.

<sup>7</sup> “God has given us definite instruction in regard to it. He has specified tithes and offerings as the measure of our obligation. And He desires us to give *regularly* and *systematically*” (Ellen G. White, *Counsels on Stewardship*, pp. 80, 81).

<sup>8</sup> Ellen G. White, *Counsels on Stewardship*, p. 66.

<sup>9</sup> *Ibid.*, p. 180 (emphasis supplied).

<sup>10</sup> *Ibid.*, p. 73 (emphasis supplied).

<sup>11</sup> *Ibid.*, pp. 80, 81 (emphasis supplied).

<sup>12</sup> Ellen G. White, *Testimony Treasures*, vol. 1, pp. 546, 547 (emphasis supplied).

<sup>13</sup> Dr. Robert McIver, in his book, calls them “practices of personal piety,” and statistically demonstrates that all those practices are correlated to tithing. (He does not include percentage-based offerings in his research.) See McIver, R. (2016), *Tithing Practices Among Seventh-day Adventists: A study of tithe demographics and motives in Australia, Brazil, England, Kenya and the United States* (Cooranbong, NSW, and Silver Spring, Md.: Avondale Academic Press and Office of Archives, Statistics and Research—General Conference of Seventh-day Adventists), p. 153.

\* Even though Ellen White may use the designation “freewill offerings” in many other different ways in her writings.

# THE PERCENTAGE & FREQUENCY of our offerings

by Marcos Faiock Bomfim

**BOTH THE BIBLE AND THE SPIRIT OF PROPHECY SUGGEST THAT IT IS APPROPRIATE TO GIVE OFFERINGS BASED ON A PERCENTAGE OF OUR INCOME (*COUNSELS ON STEWARDSHIP*, P. 73; *ACTS OF THE APOSTLES*, P. 342); WHENEVER WE HAVE AN INCOME. BUT WHAT PERCENTAGE SHALL WE GIVE? SHOULD WE GIVE A "SECOND TITHE," I.E. ANOTHER 10 PERCENT IN ADDITION TO OUR TITHE, EACH TIME, AS OFFERINGS? SHOULD THE CHURCH IMPOSE OR EVEN SUGGEST THIS TO ITS MEMBERS?**

Here are some reasons why applying the second-tithe<sup>1</sup> principle to the system of offerings may **not** be the best solution for increasing the offerings received at the local church level.

- The use of the second tithe in the Old Testament<sup>2</sup> was related to festivals that are no longer an obligation in the New Testament era.
- The second-tithe funds were intended to be retained and partially managed by the family for charity and religious education (*Welfare Ministry*, pp. 273, 274), a principle that cannot be applied to any current system of offerings.
- Even though the Bible gives implicit light favoring a proportional, or percentage-based, principle related to what we should give as offerings,<sup>3</sup> neither the Bible nor the Spirit of Prophecy gives any explicit command regarding what that percentage should be.
- Paul says that everyone should decide how much to give according to what he/she purposes in their hearts (2 Cor. 9:7). As there is no specific percentage mentioned, each member, enlightened by the Holy Spirit, will decide the percentage they will give.
- If a percentage to be given as offerings is officially suggested by the church, but it is not biblically supported, the stewardship educational effort may be weakened as well as the church's trustworthiness.
- Some conscientious new members, not even accustomed to tithing before their baptism, may consider the practice of a sudden 20-percent-of-income giving pattern (tithe plus another 10 percent as offerings) burdensome, something too difficult to adjust to from a budgeting perspective.
- Guilt, and finally cynicism or neglect, may be the result for those unable to reach, at once, such a proposed total of 20 percent as a giving pattern.

**FOR FURTHER INFORMATION ON THE PRINCIPLE OF PROPORTION OR PERCENTAGE OF OFFERINGS, SEE WHAT ELLEN G. WHITE SAYS IN: *PATRIARCHS AND PROPHETS*, PP. 527-528; *TESTIMONY TREASURES*, VOL. 1, P. 546; *COUNSELS ON STEWARDSHIP*, PP. 73, 80, 81, 199, 200, 222. SEE ALSO THE ARTICLE ABOUT THIS SUBJECT ON PAGE 10 OF THIS MAGAZINE.**

- The explanation in the Spirit of Prophecy of the proportion, or percentage, the Israelites were giving as offerings is *descriptive* of the system, but not *prescriptive*.<sup>4</sup>
- In the ancient theocratic Israelite period, the percentage given as offerings was even higher than simply adding a second tithe<sup>5</sup> (another 10 percent).
- Ellen G. White says that in these last days we are called even to surpass that giving pattern established by God for Israel, which was already more than a total of 20 percent.<sup>6</sup>
- Hence, to establish 10 percent or another percentage as an ideal for offerings may limit those upon whom God may call to climb to even higher grounds of sacrifice in respect to their offering plan.

As an educative effort, therefore, it would probably be better to have more members giving offerings regularly under the percentage-based principle, beginning at any percentage according to what they will propose in their hearts (see 2 Cor. 9:7), and then grow that percentage gradually.<sup>7</sup> This is preferred over the practice of having only a few members following the suggestion to apply the second-tithe principle (an additional 10 percent) to offerings—a practice that cannot be biblically supported.

On the other hand, each family is free to follow the second-tithe principle, or not, by applying, beyond tithes and regular offerings, an additional percentage to create a special fund to be dedicated to charity and to foster religious education in their family, as suggested by the Spirit of Prophecy.<sup>8</sup>

<sup>1</sup> Second tithe was an extra 10-percent portion that was beyond and different from the so-called Levitical tithe (see Lev. 27:30, 32; Num. 21:18, 24), and other kinds of offerings. It was allowed to be partially used by each Israelite family for social work and for religious education purposes (Deut. 14:22-29; 12:17-18; 26:12-14). Regarding Spirit of Prophecy counsel, see an explanation in Ellen G. White, *Welfare Ministry*, pp. 273-274, *Patriarchs and Prophets*, p. 530, and *Education*, p. 44.

<sup>2</sup> See Deut. 14:22-29; 12:17-18 and 26:12-14.

<sup>3</sup> See, for instance, 2 Cor. 8:12; 1 Cor. 16:2; Ezra 2:68, 68 and Deut. 16:10, 17.

<sup>4</sup> See Ellen G. White, *Patriarchs and Prophets*, pp. 527, 528 and *Vol 1 Testimony Treasures*, p. 546.

<sup>5</sup> *Ibid.*

<sup>6</sup> See White, *Patriarchs and Prophets*, p. 528, and *Counsels on Stewardship*, p. 200.

<sup>7</sup> See *Counsels on Stewardship*, p. 200.

<sup>8</sup> See *Welfare Ministry*, pp. 273, 274, *Patriarchs and Prophets*, p. 530, and *Education*, p. 44.

# THE SECOND TITHE:

# Origin and Purpose



**THE CONCEPT OF STEWARDSHIP BEGAN IN EDEN AS A RESPONSIBILITY ASSIGNED TO ADAM AND EVE. IT IS EXPRESSED BY THE HEBREW WORD *RADAH* (GEN. 1:26, 28). THE NEW TESTAMENT USES THE GREEK WORD *OIKONOMÍA* (LK. 16:2), TRANSLATED AS “STEWARDSHIP.”**

Coming to the Christian Era (CE), we observe that the destruction of the temple in Jerusalem by the imperial army, under the leadership of Titus, is affected by the religious practices of Judaism. Before the destruction of the Jerusalem temple, the Jewish people dedicated a first tithe for the support of the Levites, (Heb. *ma’aser*; Lev. 27:30-34, and Num. 18:19-28). They also dedicated a second tithe for charity and the annual feasts in Jerusalem (Deut. 14:22-29). “Such laws applied to the first six years of the seven-year cycle during which crops were grown.”<sup>1</sup> This was part of a seven-year cycle, in which the land was dedicated to planting and harvesting for the first six years. In the seventh year, any product of the land was to be dedicated to the poor (Ex. 23:10, 11). Various laws were no longer observed by Jews after the destruction of the second temple. The second tithe showed the reality that generous consideration had to be given to the less fortunate.

The purpose of the second tithe that was practiced in Israel in Old Testament times is explained in the book *Patriarchs and Prophets* by Ellen G. White, chapter 51, entitled “God’s Care for the Poor.”<sup>2</sup> Ellen White is calling attention to taking care of the poor, the fatherless, the widow, and the stranger:

To promote the assembling of the people for religious service, as well as to provide for the poor, a second tithe of all the increase was required. Concerning the first tithe, the Lord had declared, “I have given the children of Levi all the tenth in Israel.” Numbers 18:21. But in regard to the second He commanded, “Thou shalt eat before the Lord thy God, in the place which He shall choose to place His name there, the tithe of thy corn, of thy wine, and of thine oil, and the firstlings of thy herds and of thy flocks; that thou mayest learn to fear the Lord thy God always.” Deuteronomy 14:23, 29; 16:11-14. This tithe, or its equivalent in money, they were for two years to bring to the place where the sanctuary was established. After presenting a thank offering to God, and a specified portion to the priest, the offerers were to use the remainder for a religious feast, in which the Levite, the stranger, the fatherless, and the widow should participate. Thus provision was made for the thank offerings and feasts at the yearly festivals, and the people were drawn to the society of the priests and Levites, that they might receive instruction and encouragement in the service of God.<sup>3</sup>

Every third year, however, this second tithe was to be used at home, in entertaining the Levite and the poor, as Moses said, “That they may eat within thy gates, and be filled.” Deuteronomy 26:12. This tithe would provide a fund for the uses of charity and hospitality.<sup>4</sup>

### USE OF SECOND TITHE IN ISRAEL:

REF.	TITHES	HEBREW	YEARS							
			1	2	3	4	5	6	7	
1.	Leviticus	<i>ma’aser rishon</i>	*	*	*	*	*	*	*	*
2.	Second	<i>ma’aser sheni</i>	*	*		*	*			
	Second	<i>ma’aser ani</i>			*			*		
3.	Offerings	<i>minchah</i>	*	*	*	*	*	*	*	*



Every seventh year special provision was made for the poor. The sabbatical year, as it was called, began at the end of the harvest. At the seedtime, which followed the ingathering, the people were not to sow; they should not dress the vineyard in the spring; and they must expect neither harvest nor vintage. Of that which the land produced spontaneously they might eat while fresh, but they were not to lay up any portion of it in their storehouses. The yield of this year was to be free for the stranger, the fatherless, and the widow, and even for the creatures of the field. Exodus 23:10, 11; Leviticus 25:5.<sup>5</sup>

Israel's system of tithes and offerings designed by God included three components: (1) The first tithe went to the maintenance of the Levites and was administrated by the Levites. (2) The second tithe that was intended to support the annual feasts and personal charity was administrated by the Hebrew family. (3) The offerings were part of the worship and support of the operation of the sanctuary. We must remember that by the year 1445 BCE, when the people of Israel gathered at Mount Sinai to receive instructions as to how things should work in Israel in the civil, social, economic, religious, etc., components of society, there was no social security system among the different peoples and nations as we see practiced today in most countries of the world. God, then, included in its design to Israel a second tithe, which not only supported the annual convocations in Jerusalem but allowed Jewish families to help their brothers and sisters, especially the widow, the orphan, the poor, and the stranger. This was in line with love, the main principle in the foundation of the government and the character of God.

**ISRAEL'S PARTICIPATION**

AREAS	%
1. Tithe returning to the Lord (First tithe—Levitical tithe)	10%
2. Annual feast and charity (Second tithe—Festival tithe)	10%
3. Offerings and Sanctuary	5-13%
<b>TOTAL</b>	<b>25-33%</b>

“The contributions required of the Hebrews for religious and charitable purposes amounted to fully one fourth of their income. So heavy a tax upon the resources of the people might be expected to reduce them to poverty; but, on the contrary, the faithful observance of these regulations was one of the conditions of their prosperity.”<sup>6</sup> In the original design, God gave Israel a number of privileges and protections.

**ISRAEL'S PARTICIPATION IN CONTRAST TO OUR MODERN EXPENSES**

ITEMS	EXPENSES
1. Mortgage or Rent	0%
2. Taxes	0%
3. Education	0%
4. Utilities	0%
5. Tithe returning to the Lord (First tithe—Levitical tithe)	10%
6. Annual feasts and charity (Second tithe—Festival tithe)	10%
7. Offerings	5%
8. Food and family expenses	75%
<b>TOTAL</b>	<b>100%</b>

In this divine plan, God took responsibility for most of the expenses each family faced. Seventy-five percent of their income was available for food and general expenses. Of course, it was difficult for a family to spend 75 percent of annual income on food and personal expenses; so, in general, Hebrew families grew richer year by year. This was a good plan for giving prosperity to the people, and Israel became a rich nation.

Meanwhile, the second tithe was a blessing because it cultivated a noble spirit of benevolence. The principles underlying this system can be adopted by and adapted to our time, although we recognize that there is not any biblical support to require the practice of the second tithe in the New Testament for the Christian church. The second tithe had the purpose of helping people in need, and it was not an additional support for the sanctuary.

<sup>1</sup> Geoffrey Wigoder, editor, *The Encyclopedia of Judaism* (Macmillan Publishing Company, 1989), p. 707.

<sup>2</sup> Ellen G. White, *Patriarchs and Prophets*, pp. 530-536.

<sup>3</sup> *Ibid.*, p. 530.

<sup>4</sup> *Ibid.*

<sup>5</sup> *Ibid.*, p. 531.

<sup>6</sup> *Ibid.*, p. 527.

**MARIO NIÑO, D.MIN.**  
**FORMER ASSOCIATE DIRECTOR, GC STEWARDSHIP MINISTRIES (2010-2015), NINO@ANDREWS.EDU.**  
**PRESENTLY, DIRECTOR OF THE BIBLICAL STEWARDSHIP INSTITUTE AND THE INSTITUTE OF RELIGIOUS STUDIES (INTER). AFTER 50 YEARS OF DENOMINATIONAL WORK, DR. NIÑO IS DEVELOPING A MINISTRY ADDRESSING SPIRITUAL REVIVAL, LEADERSHIP TRAINING AND SEMINARS ON FULFILLING THE MISSION OF THE CHURCH AND UNDERSTANDING THE RELIGIONS OF THE WORLD.**



# "Self-Support!"

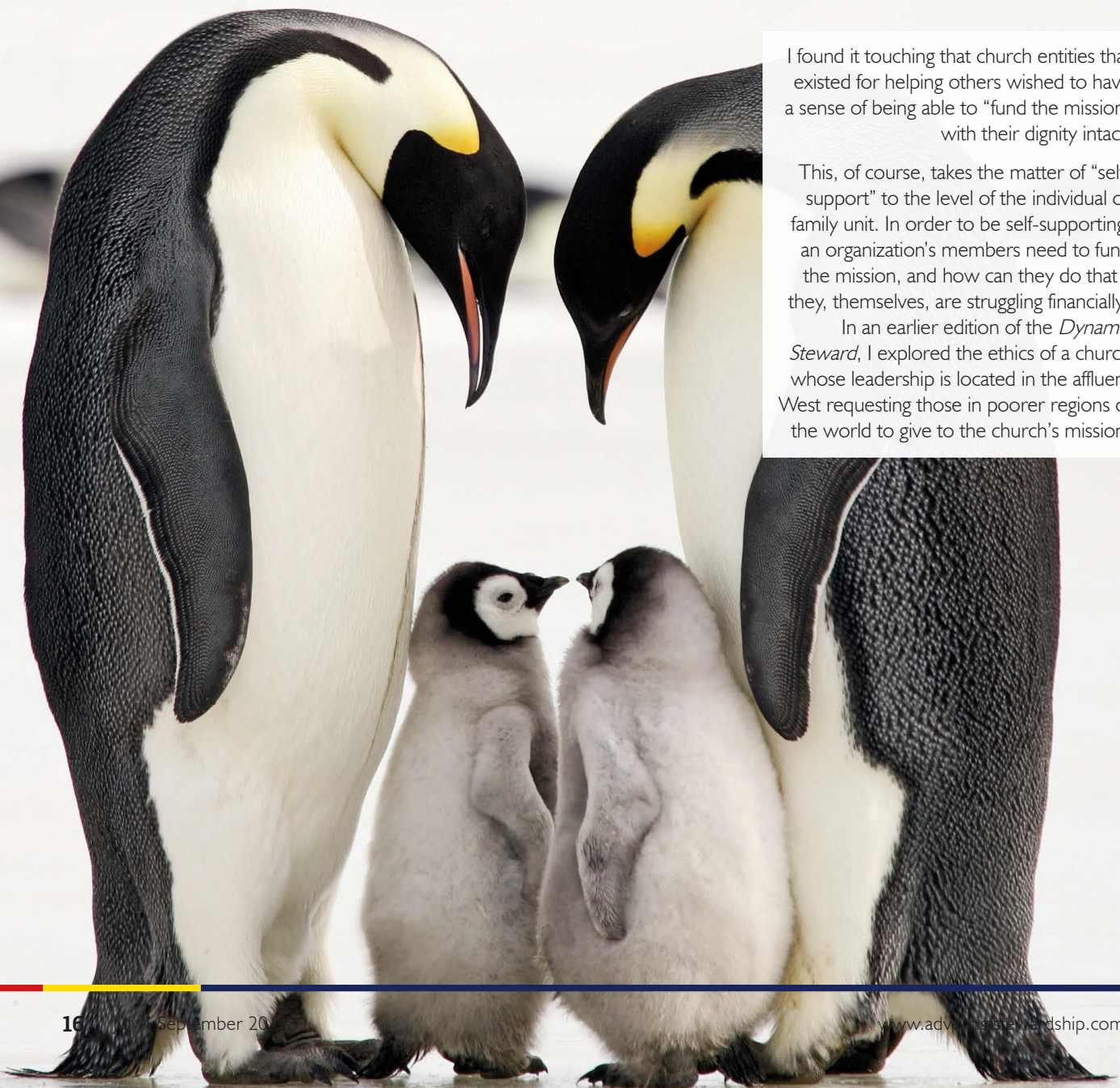
by Penny Brink and Hiskia Missah

THE VALUE AND IMPORTANCE OF BEING SELF-SUPPORTING AS A MISSION ORGANIZATION CAME TO MY ATTENTION WHILE MY HUSBAND AND I WERE WORKING ON THE 2005 GC SESSION REPORT FOR OUR DIVISION, THE SOUTHERN AFRICA-INDIAN OCEAN DIVISION. THERE WERE EIGHT FOCUS ISSUES THAT THE DIVISION WAS ROLLING OUT, AND ONE OF THEM HAD TO DO WITH HELPING THE ADMINISTRATIVE ENTITIES WITHIN THE DIVISION TO BECOME MORE SELF-SUPPORTING, I.E., LESS RELIANT ON THE HIGHER ORGANIZATION FOR FUND APPROPRIATIONS.

I found it touching that church entities that existed for helping others wished to have a sense of being able to "fund the mission" with their dignity intact.

This, of course, takes the matter of "self-support" to the level of the individual or family unit. In order to be self-supporting, an organization's members need to fund the mission, and how can they do that if they, themselves, are struggling financially?

In an earlier edition of the *Dynamic Steward*, I explored the ethics of a church whose leadership is located in the affluent West requesting those in poorer regions of the world to give to the church's mission.



The stewardship teaching we hold dear stands firm: it is more blessed to give than to receive, and giving to God's cause has its own inherent promise of sustenance and blessing. We can, like Jesus, encourage even the poorest of the poor to give, because that is possibly the best way to experience a tangible relationship with God through claiming His promises of sustenance.

We believe that God will sustain us, even through the generosity of those whom God has blessed with material wealth. But how do we keep people's dignity intact? How do we help bring others to the point where they are "self-supporting" enough to be able to experience the joy of financial partnership in God's cause?

A discussion with my fellow Adventists in my home country, South Africa, recently left the question hanging: How can a church ask for money from people in whose economic development they have no involvement? I don't think this is some sort of demand for the church to provide wealth to the masses. Instead, I think it is a simple expectation of "give and take." How does the church show its interest in the development of those who are struggling—so that they can participate fully and with dignity in the life and the mission of the church?

Well, we have ADRA, the Adventist Development and Relief Agency. But we dare not leave the responsibility entirely to them. Each one of us may make a difference in the lives of another or of a family if we are aware and intentional about this matter of developing "self-support." We can see how this is indeed, in the end, a stewardship concern. We are stewards not only of God's resources but of each other. The parable of the sheep and the goats is clear on this matter.

Elder Hiskiah Missah has this wisdom to share from his encounters with this important topic among church members in his home division, the Southern Asia-Pacific Division. He writes:

"An important part of our ministry is to identify the needs of our church members. Many newly baptized members lose their employment because of their new faith practices, such as keeping the Sabbath. I remember that my father was fired from his job as a school principal of a Sunday-keeping church school in Indonesia. He became jobless. Thank the Lord, a friend in the Adventist Church called him to become a literature evangelist on another island. Our family moved to that island, and my father moved through the ranks of the LE's to become a Bible teacher, an associate pastor, and finally a fully ordained Adventist pastor. Our story ended well because of the care and help from the church.

"In fact, we knew of several teachers and principals from other denominations who lost their jobs when joining the Adventist Church. Being trained as literature evangelists was a saving grace for their families' financial well-being.

"When pastors from other denominations joined our church, the church in Indonesia sent them to our seminary so they could continue their ministries within the Adventist Church.

"But it is not only new members who find themselves in difficulty. There are many of our long-term members worldwide who are unemployed. Some have felt the catastrophic economic impact of a major illness in the family or of being laid off at work. Others are struggling with debt or large student loans. And still others are at a stage of life where they need care-giving services.

"How can we identify and meet these needs among our members?

"Visitation is key to any congregation's health. Before visiting members, however, pastors and elders should learn methods to establish how people are doing both spiritually and economically. One could simply ask what people are grateful for before praying with them. They could say, 'Shall we thank God for your good job?' or 'Shall we ask the Lord's help with your plans for finding new work?' Questions like this may open the conversation and reveal the needs, so that the church may respond with kindness and available assistance.

"One church I know of in my home country had members with skills and businesses that were able to provide training in income-generating activities. One had a barber shop and was able to train members to cut hair. Another was a mechanic and helped people learn how to do car repairs. Those with agricultural skills taught others how to raise chickens, goats, or sheep. The church helped to provide initial startup equipment, stock, or loans. They also established a "buddy system," where prayer partners would help those in need to apply for jobs. Adventists who owned factories or other manufacturing entities would try to hire members in need when vacancies arose.

"Such simple measures added to the ministry of the church and helped to show members that we care for their total well-being. It's what Jesus would have wanted us to do, as stewards of our brothers and sisters."

We invite our division Stewardship Ministries leaders and other interested parties to join this conversation and contribute ideas on ways in which we can apply economic development as part of our strategic stewardship ministry.

**HISKIA MISSAH IS ASSOCIATE  
DIRECTOR OF THE GC STEWARDSHIP  
MINISTRIES DEPARTMENT**



**PR. PENNY BRINK IS THE ASSISTANT  
DIRECTOR OF THE GC STEWARDSHIP  
MINISTRIES DEPARTMENT AND THE  
EDITOR OF THE DYNAMIC STEWARD.**





# THE COMBINED OFFERING PLAN

By Mario Niño

## BRIEF HISTORY

The goal of Development Service in the North American Division, which ran from 1954-1966 at the grassroots level, was to help churches raise funds for financing church building projects. At the 50th Session of the General Conference, which took place in Detroit, Michigan, a vote was taken to change the Development Service of the North America Division to the General Conference Development Department to serve the world field. The new department's role was to promote spiritual revival as well as to do fund raising for church budget and development projects, under the Combined Budget. At the Annual Council of 1967, the name was officially changed to Stewardship and Development. Then in 1980, the department was merged with the Ministerial Association, and in 1985 it became part of the Church Ministries Department. In 1995 it again became the Stewardship Department. The 59th Session of the General Conference, which convened in Atlanta, Georgia, voted to rename the department Stewardship Ministries.

Offerings have been collected since 1918 according to an offering calendar, which highlights offering destination categories (*The SDA Encyclopedia*, vol. 10, p. 362). The idea to have a "Simplified Offering Plan" was allowed by what was then called the Far Eastern Division (now called Asia-Pacific Division). They did a field test of the plan in the East Indonesia Union in 1987; a year later, in 1988, the Southern Asia Division organized the "Comprehensive Stewardship Plan." By October 1989, the GC Annual Council voted to authorize the "Alternate Tithe and Offering Simplified Plan." The 2002 Spring Meeting voted: (1) To approve the term "Combined Offering" as the name for the simplified offering system. (2) The Combined Offering shall be considered the giving system recommended and promoted by the General Conference.



## RATIONALE

The Combined Offerings Plan (COP) applies the same principle that is applied in the distribution of tithe to the distribution of offerings. When a church member gives his or her tithes to the local church, the church treasury sends it to the conference (mission/field/federation/section are terms used in different parts of the world to identify the level of conference), and it is distributed there to support the pastoral ministry and the work of evangelization at all levels of the church. This is done using a formula that usually includes: 10 percent to the union, 10 percent to the division (with a slight difference in some divisions), and the remaining 80 percent for the conference's operational budget.

With the Combined Offering Plan, the local church receives all the regular and special offerings and distributes 20 percent for the World Church (for regular and special offerings of the General Conference, and for special offerings of the division); 20 percent to support the Development Budget of the conference (mission/field/federation/section); and the remaining 60 percent for the local church budget. In those divisions where they are not applying the Development Plan, they need to organize it, or retain the 20 percent for the local church budget.

The philosophy behind the Combined Offering Plan was to introduce balanced support to the different levels of the church, avoiding overprotecting one level while weakening another level. It was also intended to protect the money offerings for physical development, because the income from offerings (which usually averages 25 to 33 percent worldwide), is less than tithe income. The budget of the conference or mission, field or section, as well as departmental activities or events should be supported by tithe money.

It is helpful to remember that "Regular Offerings" are those that the organization requests on a weekly, monthly, or quarterly basis during the year for the support of the church programs in general. "Special Offerings" are those that the organization requests once a year to support special projects and ministries. All collections taken, including the Sabbath School and church service offerings, are included in the Combined Offering. While encouraging the Combined Offering system, the plan will respect the wishes of donors who designate a specific use for the offering.

## PROCESS

The Combined Offering system is a practical way to provide spiritual and financial support to churches that participate in the mission of the church in any part of the world, in both developed and developing countries. This system does the following: (1) It eliminates the many calls for offerings and promotes the concept of one global offering that includes support to all levels of the church. (2) In many parts of the world, including developing countries, many church members do not understand the basic church structure. They are not clear on the difference between the division, union, conference, and local church. (3) While some members are giving offerings without worrying where they are going, others are giving without taking into consideration the level of the beneficiary. This system automatically facilitates a balance in support to all levels. (4) It provides more time for study of the Word of God during the church service, because it is not necessary to use time for multiple promotions. (5) With a global offering, members are free to choose their own percentage of income as offering, unlike tithe, which is set by the Lord at 10 percent. In addition, it is not incumbent upon the member's to determine what percentage of their offerings goes to which destination.

For those divisions that want to implement or consolidate their traditional Offering Calendar into the Combined Offering system, they should consider taking the following steps before making the transition:

1. Conduct a diagnosis of the index of church members' giving patterns, since it is helpful to know how the church supports the different levels of the church.
2. Conduct a Stewardship Summit or Conference, with the participation of every union administrator and stewardship director.
3. Obtain approval from the division, union, and local field board before starting.
4. Gradually introduce the program to the different unions and local fields.
5. Sample a new tithe-and-offering envelope to be used by the entire division.
6. Present the concept to the church, using a biblical and theological focus. God should be the strongest point of reference to determine the generosity of the members.
7. Ask divisions and/or organizations transitioning to the Combined Offering Plan to explain to their constituents how the funds are used at every level of the church in a way that is easily understood.

**MARIO NIÑO, D.MIN.**  
FORMER ASSOCIATE DIRECTOR, GC STEWARDSHIP MINISTRIES (2010-2015), [NINO@ANDREWS.EDU](mailto:NINO@ANDREWS.EDU).  
PRESENTLY, DIRECTOR OF THE BIBLICAL STEWARDSHIP INSTITUTE AND THE INSTITUTE OF RELIGIOUS STUDIES (INTER). AFTER 50 YEARS OF DENOMINATIONAL WORK, DR. NIÑO IS DEVELOPING A MINISTRY ADDRESSING SPIRITUAL REVIVAL, LEADERSHIP TRAINING AND SEMINARS ON FULFILLING THE MISSION OF THE CHURCH AND UNDERSTANDING THE RELIGIONS OF THE WORLD.



# QUOTE OF THE QUARTER

## ELLEN WHITE ON STEWARDSHIP

“Divine wisdom has appointed, in the plan of salvation, the law of action and reaction, making the work of benevolence, in all its branches, twice blessed. God could have accomplished His object in saving sinners without the help of man, but He knew that man could not be happy without acting a part in the great work of redemption. That man might not lose the blessed results of benevolence, our Redeemer formed the plan of enlisting him as His coworker” (*Counsels on Stewardship*, p. 346).

“No scheme of business or plan of life can be sound or complete that embraces only the brief years of this present life, and makes no provision for the unending future. Let the youth be taught to take eternity into their reckoning. Let them be taught to choose the principles and seek the possessions that are enduring—to lay up for themselves that ‘treasure in the heavens that faileth not, where no thief approacheth, neither moth corrupteth;’ to make to themselves friends ‘by means of the mammon of unrighteousness,’ that when it shall fail, these may receive them ‘into the eternal tabernacles.’ Luke 12:33; 16:9, R.V.

“All who do this are making the best possible preparation for life in this world. No man can lay up treasure in heaven without finding his life on earth thereby enriched and ennobled” (*Ibid.*, pp. 346, 347).

“Godliness is profitable unto all things, having promise of the life that now is, and of that which is to come” (1 Timothy, 4:8).

“The offerings of the poor, given through self-denial to aid in extending the precious light of saving truth, will not only be a sweet-smelling savor to God, and wholly acceptable to Him as a consecrated gift, but the very act of giving expands the heart of the giver, and unites him more fully to the Redeemer of the world” (*Counsels on Stewardship*, p. 347).

“Whenever God’s people, in any period of the world, have cheerfully and willingly carried out His plan in systematic benevolence and in gifts and offerings, they have realized the standing promise that prosperity should attend all their labors just in proportion as they obeyed His requirements. When they acknowledged the claims of God, and complied with His requirements, honoring Him with their substance, their barns were filled with plenty” (*Ibid.*, p. 347).

**STEWARDSHIP MINISTRIES**  
GENERAL CONFERENCE OF SEVENTH-DAY ADVENTISTS



MARCOS BOMFIM



HISKIA MISSAH



PENNY BRINK



JOHNETTA B. FLOMO

The *Dynamic Steward* is published quarterly by the Stewardship Ministries Department of the General Conference of Seventh-day Adventists®.

**Director:** Marcos Bomfim

**Associate Director:** Hiskia Missah

**Assistant Director:** Penny Brink

**Administrative Assistant:** Johnetta B. Flomo

**DYNAMIC STEWARD EDITOR**

Penny Brink [BrinkP@gc.adventist.org](mailto:BrinkP@gc.adventist.org)

**EDITORIAL ASSISTANT**

Johnetta B. Flomo [FlomoJ@gc.adventist.org](mailto:FlomoJ@gc.adventist.org)

12501 Old Columbia Pike  
Silver Spring, MD 20904 USA  
Tel: +1 301-680-6157  
Fax: +1 301-680-6155

[gcstewardship@gc.adventist.org](mailto:gcstewardship@gc.adventist.org)  
[www.adventiststewardship.com](http://www.adventiststewardship.com)  
[www.facebook.com/Dynamicstewards](https://www.facebook.com/Dynamicstewards)  
[www.issuu.com/Dynamicsteward](http://www.issuu.com/Dynamicsteward)

### ADDITIONAL CONTRIBUTING EDITORS:

ECD William Bagambe  
ESD Oleg Kharlamov  
EUD Ioan Câmpian Tatar  
IAD Roberto Herrera  
NSD Kwon Johnghaeng  
NAD John Matthews  
SAD Herbert Boger  
SID Aniel Barbe  
SPD Christina Hawkins  
SUD Zohruaia Renthlei  
TED David Neal  
WAD Jallah S. Karbah, Sr.  
MENA Kheir Boutros  
IF Julio Mendez

Printed by Pacific Press, PO Box 5353  
Nampa, ID 83653-5353

Download the DS Digital App for Mobile and iPad:  
[www.adventiststewardship.com](http://www.adventiststewardship.com)

**PERMISSIONS:** The *Dynamic Steward* grants permission for any article (not a reprint) to be printed, for use in a local church setting such as a small group, Sabbath School, or classroom. The following credit must be given: Used by permission of the *Dynamic Steward*. Copyright © 2016. Written permission must be obtained for any other use.

**EDITOR'S NOTE:** The articles in this publication have been revised for the intended audience and nature of the *Dynamic Steward*. Unless otherwise stated, the *New International Version* of the Bible is used.

**DISCLAIMER:** The content or opinions expressed, implied, or included in or with any recommended resources are solely those of the authors and not those of the publishers of the *Dynamic Steward*. The publishers do, however, advocate these resources on the basis of their rich contributions to the area of stewardship ministry, and assume that readers will apply their own critical evaluations as they make use of them.