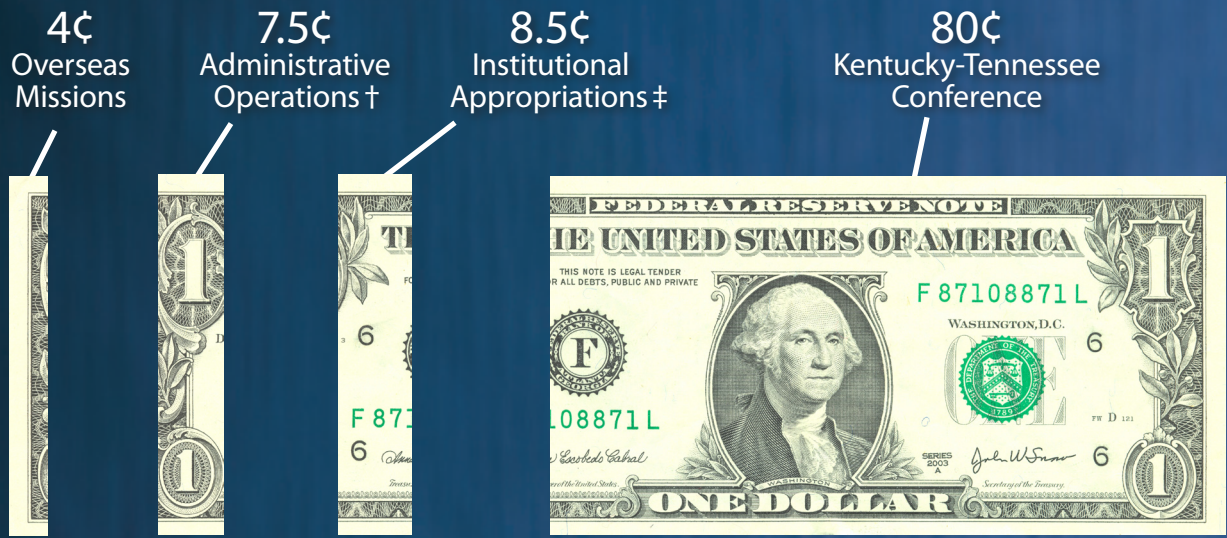


# How the Tithe Dollar Is Used



## Tithe Dollar — Kentucky-Tennessee Conference



Retirement—Included in the 80¢ retained in Kentucky-Tennessee Conference is 10.1¢ for the retirement fund which provides support for both currently retired workers and future retirees. A proportionate amount of this expense is included in each department, above, based on salary expense.

† Administrative Operations—From every gross tithe dollar, Southern Union Conference receives 3.2¢, the North American Division receives 1.1¢, and the General Conference receives 3.2¢.

‡ Institutional Appropriations—8.5¢ of every gross tithe dollar is for appropriations to other entities both within and outside North America, including General Conference institutions, such as Adventist World Radio, Andrews University, and Loma Linda University, as well as conferences in North America with a small tithe income or low tithe per capita.

## Kentucky-Tennessee Conference Needs

A conference with 103 churches and companies, 17 schools including two senior academies, nearly 200 regular full-time and part-time employees, and a large camp/conference center facility surely has needs. The operational costs of our conference of more than 13,000 members increase each year just as the cost of living increases for families in general.

The majority of funds the Conference expends comes from tithe returned by members. In addition, Kentucky-Tennessee Advance helps support projects for which denominational policy does not allow tithe dollars to be used. Most of these are in the area of capital needs (land and buildings).

**KENTUCKY-TENNESSEE ADVANCE**  
The majority of this offering comes back to benefit churches and schools through the following programs:

- Evangelism — 40%
  - Highland Academy — 37.5%
  - Madison Academy — 12.5%
  - Indian Creek Camp — 10%

**PLANNED GIVING**  
Kentucky-Tennessee Conference maintains competent, technically trained personnel to counsel members as a free service in their estate planning. Professional legal counsel is used and encouraged for drawing up all documents. The following are available:

- Charitable Gift • Will • Annuity
- Present Gift • Trust

Anyone who needs free assistance in providing for the Lord's work and their family's estate plans may call the Conference office Planned Giving and Trust Services department: (615) 859-1391.



Stewardship Department presents

## A Reference Guide to Informed Giving



*II Corinthians 9:12 NIV*

"This service that you perform is not only supplying the needs of God's people but is also overflowing in many expressions of thanks to God."

### Topics included in this guide:

- An ageless formula for prosperity
- A brief look at the tithe envelope
- General use of the tithe
- Where is the storehouse?
- Systematic giving
- Local congregation needs
- Local conference needs
- Worldwide Church needs
- Planned Giving



## An Ageless Formula For Prosperity— the Biblical Perspective

1. Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it. And all nations shall call you blessed: for ye shall be a delightsome land, saith the Lord of hosts. —*Malachi 3:10, 12 (KJV)*
2. The Lord shall increase you more and more, you and your children. —*Psalms 115:14 (KJV)*
3. But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you. —*Matthew 6:33 (KJV)*

God's greatest delight is in  
the fulfilment of His own promises.

When man returns to Him His portion, God honors His promise and rewards man's faithfulness. God's prosperity is not limited to material possessions. He blesses in every way.

### A Brief Look at the Tithe Envelope



Tithes—for the work of  
gospel ministry.

Offerings—to operate  
the local church and  
world Church.

Print legibly.

Use blank lines for  
specific donations

Make checks payable  
to the local Seventh-day  
Adventist church.

## The General Use of the Tithe

“The portion that God has reserved for Himself is not to be diverted to any other purpose than that which He has specified. Let none feel at liberty to retain their tithe, to use according to their own judgment. They are not to use it for themselves in an emergency, nor to apply as they see fit, even in what they may regard as the Lord's work.” Not even the minister should “retain and apply it [the tithe] according to his own judgment because he is a minister.” —*Testimonies*, vol. 9, pp. 247, 248.

### Where Is the Storehouse?

The question, “where should the tithe be sent” often comes up in the church. However, the Bible is explicitly clear about this. “Bring ye all the tithes into the storehouse...” —*Malachi 3:10 (KJV)*.

The tithe was for the Temple services. “When God delivered Israel from Egypt. . . He told them again about the tithing system and the support of the services of the Tabernacle.” —*In Search of the Storehouse* by G. Edward Reid.

It is God—not tithers—who determines the use of the tithe. His command is to return the tithe by placing it in the offering plate of the organized church.

The worldwide Seventh-day Adventist Church, which is governed by the General Conference and organized on different levels to carry out the work of God in all the world, is God's storehouse. The *Spirit of Prophecy* supports this teaching. “. . . let our gifts be not to one another, but to the house of God. . . shall we not turn all our offerings into God's treasury? . . . Will those who profess to be Christians see this matter in its true bearing? Will they awake to a sense of their obligation to God, and render to him his own?” —*Advent Review & Sabbath Herald*, Dec. 8, 1896, p. 2.

Salvation is free to all, but the work of carrying the gospel of salvation to the seven billion inhabitants of the world costs money—money to pay all categories of workers, money for books, Bibles, and other literary materials, money to build churches, education, and health institutions—and the list goes on. A major aspect of the gospel work is the care of humanity—addressing the physical, social, and spiritual needs of people. For these reasons, and more, God has designed the tithing and offering system. He saw the costs, counted the costs, and provided for the costs. We become a channel of blessing when we return God's tithe to God's bride (the Church) and give a systematic, sacrificial offering.

### The Blessing of Systematic Giving

Because of biblical principles and the encouragement of James and Ellen White, returning a faithful 10% tithe and giving a systematic, sacrificial offering was established as a norm for our people. This is a biblical principle. The Old Testament speaks of the Israelites giving more than 20%. The first 10% was for the support of the Old Testament Levitical priesthood. The second 10% was an offering to support the poor. Notice this statement:

“The contribution 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.” —*Patriarchs & Prophets*, p. 527.

Many have decided to give a double tithe; a full 10% for the support of the ministry of the Kentucky-Tennessee Conference and the worldwide Church, and then a second 10% for the local church and other ministries, including missions.

## Local Congregation Needs

Ellen G. White once wrote, “His people today are to remember that the house of worship is the Lord's property and that it is to be scrupulously cared for. But the funds for this work are not to come from the tithe.” —*Testimonies for the Church*, vol. 9, p. 248.

The local church has many ministry-related needs and operational costs: utilities, maintenance costs, Sabbath school lesson supplies, Christian education, and evangelistic activities, among other expenses. These needs can be met by systematic giving beyond the tithe.

Kentucky-Tennessee Conference responds whenever and however funds are available, in the areas of Christian education, youth camp ministry, church buildings, and evangelism.

### Worldwide Church Needs

The liberality of each church member has helped to fulfill the worldwide proclamation of the gospel. Indeed, the Lord has blessed our Church with significant growth. Famous radio personality Paul Harvey once said, “Seventh-day Adventists give four times as much as the next denomination and 10 times as much as the average giver.”

The World Budget listing on the tithe envelope includes 18 ministries. Predetermined portions of the World Budget Offering are distributed by the General Conference to these ministries.

Specific donations may be made to any one of the world budget items, and 100% of the donation will be applied to that item.