1994

Stewardship Practices in Kenya with Proposed Solutions

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ABSTRACT

STEWARDSHIP PRACTICES IN KENYA WITH PROPOSED SOLUTIONS

by

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ABSTRACT OF GRADUATE STUDENT RESEARCH

Project Report

Andrews University

Seventh-day Adventist Theological Seminary

Title: STEWARDSHIP PRACTICES IN KENYA WITH PROPOSED SOLUTIONS

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Date completed: August 1994

Problem

Although the Seventh-day Adventist church in Kenya has over three hundred thousand believers, the annual statistical reports indicate that its return of tithes and offerings does not correspond with its large membership. This study was undertaken to survey its giving patterns so as to discover possible weaknesses, to find ways of overcoming such weaknesses, and to promote faithful stewardship.

Method

To create a better concept of the stewardship of tithes and offerings an attempt was made to examine how

tithes and offerings were practiced during the Old Testament era, intertestamental period, New Testament period, and by Ellen G. White. Also, an attempt was made to investigate the current pattern of giving. Three questionnaires were drafted and sent to Kenya to help determine the factors affecting the unfaithfulness of tithes and offerings. Based on the analysis of these questionnaires, solutions are proposed for possible improvement. These solutions are informed by the current literature on the stewardship of tithes and offerings, the researcher's understanding of the biblical teaching of tithes and offerings, and his personal experience as a minister in the country under study.

Results

The study shows that the Bible does teach about the stewardship of tithes and offerings. God has always called upon His people to render their tithes and offerings so as to provide for His work on earth.

Scripture and historical literature witness to the practices of tithing and freewill offerings from the Old Testament period, through the intertestamental and New Testament era. These sources give no information in this area regarding the Babylonian exile.

Significantly, Ellen G. White makes it clear that the stewardship of tithes and offerings still applies to the present generation. She called for God's people to continue supporting His work on earth by way of their

tithes and offerings. It was her understanding that if all God's children gave their tithes and offerings faithfully, there would be enough funds to provide ministry for God's work on earth.

Unfortunately, the SDA Church in Kenya does not have sufficient funds to provide for its ministries due to the unfaithfulness of some members in returning their tithes and offerings. The study reveals that, due to a number of factors, a significant number of church members return no tithes and offerings. A number of the factors have to do with the pastor's lack of skills and tools needed to teach/preach on the subject of tithes and offerings.

Conclusions

The study reveals that several factors must be dealt with to effect the faithful return of tithes and offerings in East African Union.

The most immediate way to strengthen the finances of the SDA Church in East African Union might lie in a calculated effort by both the leaders and pastors to instruct their members as to what constitutes tithes and offerings. In addition, an accurate account of how money is spent and a program to visit church members are likely to yield good results.

Second, the leaders should pay immediate attention to the factors that affect the pastors' ability to minister effectively. An effort should be made to

provide the pastors with the skills and tools needed for their work, such as sufficient traveling allowance, stewardship material, and less churches. Moreover, the pastors' theological training needs immediate attention.

Third, all concerned need to work together for the sake of God's work in East African Union.

Andrews University

Seventh-day Adventist Theological Seminary

STEWARDSHIP PRACTICES IN KENYA WITH PROPOSED SOLUTIONS

A Project Report

Presented in Partial Fulfillment

of the Requirements for the Degree

Doctor of Ministry

by

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ACKNOWLEDGMENTS

First, I am indeed so thankful to my kind, loving Heavenly Father for yet another miracle in my life. God has not only enabled me to complete this project, but has led me in a very mysterious way, so that my long-cherished and prayed-for dream has become a reality. This is a living testimony that the day of miracles is still here.

Second, while I am indebted to several persons for their moral, spiritual, mental, and financial support, special recognition should be given to the following individuals:

Dr. James North, my committee chair, for his far-reaching counsel, encouragement, patience, love, and guidance that kept me going. His untiring spirit of answering the phone graciously whenever I called and his smiling face whenever I stopped by his office to check on the chapters had a very strong impact on my life.

Dr. Bruce L. Bauer, member of the committee, who was like a brother to me. His encouragement and oft-expressed desire to see me through so I can return to my native land and join others in preparing many for God's kingdom played a great role. His confidence in me and

the speed at which he corrected my papers created a desire in me to be a Bible teacher someday whereby I will have an opportunity to minister and guide students not only in their academic/pastoral training but also in their spiritual lives. He will always have a special place in my heart.

Dr. Norman K. Miles, who cheerfully accepted being the reader of my project and participated in the oral defense. His flexibility to fit into the schedule for my defense challenged me to become more like Christ. His immediate acceptance without excuse saved me a lot of time and headache.

Dr. C. Raymond Holmes, Director of the Doctor of Ministry program, for his timely guidance in the selection of committee members. His flexibility made a world of difference.

Dr. Roger Dudley, for his help in the formulation of the questionnaires. His timely suggestions directed me into the right path.

Joyce Campbell, for patiently typing this project. Her willingness to try reading my handwriting at a time when many secretaries had turned me down, and her expertise saved me not only time but money.

Bonnie Proctor, the dissertation secretary for her patience and expertise in correcting the technical errors. God bless her.

To Elynda Bedney, for her love, concern, encouragement, and prayers. She made it easier for me to register every quarter. How can I thank her enough! Indeed, she will always have a special place in my heart.

The Seminary financial aid committee and the Department of Mission for their timely financial support. Those funds helped me a great deal.

To my dear friend Tom Kimmel and his lovely wife Diane, for their love, understanding, and financial support, without which my dream would not have been realized. Indeed, they are highly appreciated and will be remembered for many years to come.

To my beloved wife, Rachel, who worked three jobs, took care of the kids, and pursued her Bachelor's degree in Business Administration. Her hard work and encouragement contributed greatly toward the completion of this project.

To our loving children, Mary, Daniel, and little Tom, who constantly complained about Dad spending too much time on studies and work and not playing with them. My extremely busy schedule intensified their desire to go back to Kenya, a country of which they have no recollection.

To my dear mum, who taught me the concept of tithing at a very early age. Her faithfulness to God amidst extreme poverty has had a lasting impact on me. I

am thankful for her teachings and example.

To my dad who turns 102 years old this year. His challenge and encouragement to let the sky be the limit has been a driving force in my desire to reach for excellency.

To my brothers, sisters, nephews, and nieces who had to endure all kinds of financial and social difficulties due to my coming to the USA for further studies.

Finally, but not least, Pastors J. N. Kyale, Francis Njau, Ezra Mpyisi, Peter Angwenyi, John Nyamwanda, and Gilbert Ochieng Ojwang for their willingness, effort, and patience in distributing the questionnaires on my behalf. Further, special thanks to all the pastors and church members who filled out the questionnaires. God bless you for the tremendous work.

GENERAL INTRODUCTION

Purpose of the Study

The purpose of this project was to discover the factors that have contributed to the unfaithful return of tithes and offerings among the Seventh-day Adventist (SDA) members in Kenya. Based on the responses to three separate questionnaires, several solutions are suggested to help solve the problem and to promote systematic and proportionate stewardship of tithes and offerings which will in turn yield much needed funds.

Justification of the Project

Although the SDA Church in Kenya has grown so rapidly and continues to grow, statistical reports indicate that its return of tithes and offerings does not correspond with its membership. Further, the questionnaires revealed that, due to a number of factors, a significant number of members do not tithe faithfully.

Since the Word of God calls for thorough teaching/preaching on this important Christian doctrine, the SDA Church in Kenya cannot but teach its members to be faithful in their tithes and offerings. To this end the project is aimed.

Description of the Project Report

This project is comprised of eight chapters. The first chapter deals with the meaning of stewardship. It lays the foundation on which the whole project is developed.

Chapter 2 examines how tithes and offerings were practiced in the Old Testament. In this chapter, I indicate that the Jews returned their tithes and offerings in support of the Levites and priests.

Chapter 3 attempts to discover whether tithes and offerings were practiced during the exilic, post-exilic, and intertestamental periods.

Chapter 4 deals with the New Testament understanding and teaching on tithes and offerings.

In chapter 5, Ellen G. White's understanding and teaching on tithes and offerings is discussed.

Chapter 6 deals with the analysis of the three questionnaires: from the executive directors of the union and the conferences/fields, from the pastors, and from the church members.

Chapter 7 suggests several factors that have contributed to the unfaithfulness of Kenyan SDA members in returning their tithes and offerings and then suggests possible solutions.

Finally, the summary and conclusions complete this project with several recommended solutions.

Limitation of the Project

This project limits the concept of stewardship to money and material possessions. By examining the Old Testament, intertestamental, New Testament periods, and the writings of Ellen G. White, I intend to establish how the giving of tithes and offerings was practiced during those periods. However, the project is meant to benefit all SDA members in Kenya.

Expectations from the Project

Four expectations for this project report are:

1. To contribute to the SDA mission in Kenya in relation to the promotion of faithful stewardship, which will in turn generate the much needed funds for furthering God's message

2. To help the parishioners see that faithful stewardship is the love response of the Christian to the salvation and gifts given so freely by Jesus to us, unworthy, sinful beings

3. To create a greater awareness among the leaders and indeed the pastors concerning the importance of theological training

4. To provide an opportunity for this student to gain greater insight into the area of Christian stewardship, as well as to increase his knowledge of teaching faithful stewardship to both pastors and parishioners.

Methodology

This study was both descriptive and suggestive. Questionnaires were used for the sake of collecting information to aid in determining the possible factors for the unfaithful return of tithes and offerings. The main purpose of this study was to find ways to solve the problem and to promote faithful stewardship in Kenya.

CHAPTER I

THE MEANING OF CHRISTIAN STEWARDSHIP

Christian stewardship is a long-standing biblical and Christian concept. "Through the centuries, man has recognized this personal accountability to God as to how he spent his life, and used the possessions which had been entrusted to him."[1]

According to Glenn McRae, "Christian Stewardship begins with an acknowledgement that God is the creator of the universe and that everything he has created including man himself belongs to Him."[2]

The word of God is very clear and simple in its statement of ownership. Says the Lord through the psalmist,

> For every beast of the forest is mine, and the cattle on a thousand hills. I know all the birds of the mountains, and the wild beasts of the field are mine. If I were hungry, I would not tell you; for the world

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[1]Ramon Leonard Carroll, Stewardship Total Life Commitment (Cleveland, TN: Church of God Publishing House, 1967), 46.

[2]Glenn McRae, Teaching Christian Stewardship (St. Louis, MO: Bethany Press, 1966), 17.

is mine, and all its fullness. (Ps 50:10-12)[1]

And through the prophet Haggai God declares, "The silver is Mine, and the gold is Mine" (Hag 2:8). David wonderfully and beautifully expresses the thought in prayer as recorded in 1 Chr 29:11, 12:

> Yours, O Lord, is the greatness, the power and the glory, the victory and the majesty; for all that is in heaven and in earth is yours; yours is the kingdom, O Lord, and You are exalted as head over all. Both riches and honor come from you, And you reign over all. In your hand it is power and might. In your hand it is to make great and to give strength to all.

Ellen White affirmed God's ownership when she wrote:

> All things are God's, not only by creation, but by redemption. All the blessings of this life, and of the life to come, are delivered to us stamped with the cross of calvary.[2]

If God be the absolute owner, then it follows that

> man is not an owner; he is a steward. All that he possesses belongs to God. Man must use these according to the will of God. Man finds the fulfillment of his life in doing the will of his Master. He must dedicate all that he possesses to God--material things, money, time, and abilities, however he may name his possessions.[3]

A supreme consciousness of the ownership of God

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[1]Unless otherwise noted, all Bible texts in this project report are quoted from the New King James Version.

[2]Ellen G. White, Christ's Object Lessons (Washington, DC: Review and Herald Publishing Association, 1941), 362.

[3]McRae, 17.

and the stewardship of man was typified in David Livingston. His sense of stewardship was expressed in the following words:

> I will place no value on anything I possess save in relation to the Kingdom of God. If anything will advance the Kingdom of God it shall be given away or kept only as by the giving or the keeping of it. I shall promote the glory of Him to whom I owe all my hopes in time and in eternity.[1]

Livingston's words portray the attitude of a true steward of God. Further, they express the dedication that is the essence of stewardship. Affirming Livingston's dedication, McRae wrote: "Christian stewardship in its deepest sense is impossible apart from the surrender of man to God in Christ."[2] Christian stewardship is a biblical doctrine. The truth of the ownership of God and the stewardship of man is a reality evident in the pages of Scripture. Even though the word stewardship appears only a few times in the Bible, it is "as much a part of theology as the atonement or the second coming of Christ," and it "best describes the true relationship between man and his God."[3]

The relationship between man and his God is based on the fact that "God richly bestows upon man

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[1]David Livingston, quoted in Milo Kauffman, Stewards of God (Scottdale, PA: Herald Press, 1975), 18.

[2]McRae, 24.

[3]Kauffman, 19.

personality, abilities, and possessions and holds him responsible for their use."[1]

White, who wrote extensively on the subject of Christian stewardship, not only recognized God's generosity toward man, but urged all to put God's claims uppermost.

> All should remember that God's claims upon us underlie every other claim. He gives to us bountifully, and the contract which He has made with man is that a tenth of his possessions shall be returned to God. The Lord graciously entrusts to His stewards His treasures but of the tenth He says: This is mine. Just in proportion as God has given His property to man, so man is to return to God a faithful tithe of all his substance.[2]

Those responsible for teaching Christian stewardship need to have a clear understanding of the meaning of stewardship, especially as it applies to the stewardship of tithes and offerings.

This clear understanding is necessary for the following reasons:

1. Christian stewardship does not mean the same thing to all persons.[3] A good example of this is Clarence Stoughton's statement as quoted by Wallace E.

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[1]Ibid.

[2]Ellen G. White, Testimonies for the Church, 9 vols. (Boise, ID: Pacific Press Publishing Association, 1948), 6:384.

[3]McRae, 9.

Fisher: "Stewardship is what I do after I have said 'I believe'."[1]

2. There is great need of instruction concerning the obligations and duties to God, especially in regard to paying an honest tithe.[2]

3. Those who teach should know the content of their teaching that there may be unity as far as the theology, message, and methods used in the teaching of Christian stewardship are concerned.[3]

In order to lay a solid ground under which the stewardship of tithes and offerings are discussed, this chapter attempts to present a working definition of stewardship. In addition, a brief theological understanding of stewardship is brought into view.

Definition of Stewardship

An attempt to reach an adequate definition of stewardship faces many difficulties. As George E. Brazell aptly reminds us, "stewardship has meant different things to different people."[4] This has led some

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[1]Clarence Stoughton, quoted in Wallace E. Fisher, A New Climate for Stewardship (Nashville, TN: Abingdon Press, 1976), 21.

[2]White, Testimonies, 9:250.

[3]Waldo J. Werning, The Stewardship Call (St. Louis, MO: Concordia Publishing House, 1970), 17.

[4]George E. Brazell, Dynamic Stewardship Strategies (Grand Rapids, MI: Baker Book House, 1989), 11.

authors to conclude that "defining stewardship cannot be simply done."[1]

According to McRae, "there are two points of view"[2] that are found today as regards the interpretation of stewardship. One is the broad interpretation that looks on stewardship as involving all of life. The other restricts stewardship to man's relation to money or material things.

Perhaps a solution to reaching a working definition of stewardship lies in the realization that both views are valid and that we cannot do without each of them. As McRae rightly stated, "Stewardship includes the whole of life and yet can be identified."[3] Further, "There are times when aspects of stewardship will need to be lifted up for treatment."[4]

It is with this understanding of lifting up some aspect of stewardship--in this case the stewardship of tithes and offerings--that I affirm the following definition:

> Christian stewardship is the practice of systematic and proportionate giving of time, abilities, and material possessions, based upon the conviction that these are trusts from God to be used in his service for the benefit of all mankind in grateful

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[1]Fisher, 20.

[2]McRae, 8.

[3]Ibid., 5.

[4]Ibid., 31.

acknowledgement of Christ's redeeming love.[1]

Although the definition has been criticized chiefly because it limits stewardship to giving,[2] I use it for the purpose of this project report because "God equates our use of wealth with our commitment to Him."[3] Besides, as White stated,

> The special system of tithing was founded upon a principle which is as enduring as the law of God. This system of tithing was a blessing to the Jews, else God would not have given it to them. So also will it be a blessing to those who carry it out to the end of time.[4]

The preceding statements clearly indicate that while God is interested in stewardship in its larger context, the stewardship of our means plays a very important role. Seventh-day Adventists share this view.[5]

And finally, in defending the stewardship of tithes and offerings, and indeed the definition of stewardship stated elsewhere in this chapter, I am

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[1]Fisher, 21.

[2]See Helge Brattgard, God's Stewards: A Theological Study of the Principles and Practices of Stewardship. Translated by Gene J. Lund. (Minneapolis, MN: Augsburg Pub. House, 1963), 5.

[3]Larry Burkett, Christian Financial Concepts (N.p., 1975), 1.

[4]Ellen G. White, Counsels on Stewardship (Washington, DC: Review and Herald Publishing Association, 1940), 67.

[5]Seventh-day Adventist Church Manual (Washington, DC: General Conference of Seventh-day Adventists), 1986, 133-134.

indebted to B. L. Bergstrom for relating the following:

> Once in a most lively prayer meeting, the preacher, who was presiding, prayed, 'Oh, Lord, help all of us to trust thee with our whole souls,' and a hundred voices responded, 'Amen.' Some also shouted, 'Lord, grant it!' and 'Amen, Amen,' was the response all over the room. Encouraged by such sympathy, he went on, 'Help us all to trust thee with our bodies!' And again the people cried, as heartily as before, 'Amen!' Now the exalted sense of consecration rose to its height, and he prayed again, 'Oh, help us, to trust thee wholly with our money!' And it is actually reported in private circles since that not one man had a word to say then.[1] He then added: 'When we find ourselves incapable of responding with a hearty 'Amen' to a prayer like that, one's consecration is incomplete. The surrender that does not include the pocketbook is lacking at a very vital point.'[2]

Now that a working definition has been established, a brief theological understanding of stewardship follows.

A Theological Understanding of Stewardship

Theology is the science of the study of God. As a Christian discipline, however, it may be defined as the endeavors to give reason and significance to the faith and life of the believer by means of a systematic and intellectual formulation. To this end the bible is utilized as a basic foundation.

A sound theology of stewardship, therefore, takes the following points into consideration:

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[1]B. L. Bergstrom, quoted in Earle V. Pierce, The Supreme Beatitude (New York: Fleming H. Revell Company, 1947), 85.

[2]Ibid.

1. God is Creator, owner, and giver. The Bible states very clearly that this universe came from God. He not only created it, but owns it. Further, He gives and sustains life.

The Genesis account begins with the affirmation of God's creative act. In the beginning, the opening statement declares, God created the heavens and the earth (Gen 1:1). He made man and gave him dominion over all other created things (Gen 1:26-30). With sound insight the Bible recognizes God as the source of wealth; all things come from Him (1 Chr 29:14-16). His creativity continues. In the words of Leroy Edwin Froom, God has the "power to create without restraint, and to possess without dependence. He is owner because He is creator."[1]

The Bible does not leave the reader in doubt as to the One who created all things and made our universe vibrant with life. God created the earth, and it follows that He owns it. The earth belongs to the Lord (Ps 24:1). He made it (Ps 95:4-5; 104). The cattle on a thousand hills belong to Him (Ps 50:10). God owns the silver and the gold (Hag 2:8).

In the light of what we have seen, one can only conclude that all that we are and all that we have, become a trust from God. This being the case, man has an

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[1]Leroy Edwin Froom, Stewardship in Its Larger Aspects (Mountain View, CA: Pacific Press Publishing Association, 1929), 2.

obligation to return to God that which belongs to Him.

2. Man is a steward. Since God is the Creator and owner of this universe, it follows that Christians are stewards.

A steward is a person entrusted with the management of affairs or possessions not his own. He is the guardian of another's goods, not the owner; and it is required of a steward to administer according to the desire of the owner. Affirming this concept of administering versus ownership, Ralph S. Cushman wrote: "Stewards do not own; more, they administer."[1]

In the Old Testament, God's ownership and man's responsibility to Him were clearly recognized. Man discharged his responsibility, so far as material possessions were concerned, by devoting a portion of them to God who gave them to him in the first place.[2]

The term steward is found a few times in the Old Testament (Gen 43:19; 44:4; Isa 22:15; 2 Kgs 18:37; 19:2; 1 Chr 28:1; Dan 1:11, 16), but not with the meaning given in the New. In New Testament usage the steward is not merely one who manages the property of another and periodically makes an accounting; he manages the property of the owner and seeks to do the owner's will. What this

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[1]Ralph S. Cushman, The New Christian Studies in Stewardship (New York: S. Earl Taylor, 1919), 35.

[2]See for example, Exod 23:19; Lev 27:30; Num 18:13, and Neh 10:35-37.

implies is that the will and purposes of the owner become the will and purposes of the steward.

3. The Christian steward has a responsibility not only to God but also to his fellowmen. The Christian steward needs to constantly remember that he is his "brother's keeper." Therefore, if the love of God dwells in him, then he should open his heart of compassion to his needy brother or sister. If a brother or sister is naked and destitute of daily food, and one of you says to him, "Depart in peace, be warmed and filled," but you do not give them the things which are needed for the body, what does it profit? (Jas 2:15-16). Further, God's deep love and concern for His people and the world at large pose a challenge to all His stewards to imitate Him.

4. Christians are stewards of the gospel. Christians are the ministers of reconciliation. As they experience the goodness of God and appreciate His boundless blessings, and as they realize His love and concern for the lost world, they will say like the apostle Paul, "Necessity is laid upon me; yes, woe is me if I do not preach the Gospel" (1 Cor 9:16).

When this dawns upon God's stewards, they will gladly use their talents and, particularly in this context, their material possessions for the preaching of the gospel.

5. The Christian steward must give an account of

his stewardship to God. When Daniel Webster was once asked what was the greatest thought that had ever entered his mind, his reply was, "my accountability to God."[1]

Webster's response needs to be a concern to all God's stewards. It is a concern because good stewardship on the part of God demands that He hold His stewards accountable for the gifts entrusted to them. God's stewards should be aware that they cannot use selfishly or carelessly what God has entrusted to them without paying the penalty for ungratefulness.

6. Good stewardship implies generous, proportionate giving. God as the Creator and owner permits His people to reap the fruits of the earth. However, to promote His purposes in this world, God asks His people to return a portion of their increase to Him.

From the beginning He asked sacrifices: first fruits and firstlings and tithes and offerings. In the words of White:

> In the Hebrew economy one tenth of the income of the people was set apart to support the public worship of God. Thus Moses declared to Israel: 'All the tithe of the land, whether of the seed of the land, or of the fruit of the tree, is the Lord's: It is holy unto the Lord.' And concerning the tithe of the herd, or of the flock. . . . the tenth shall be holy unto the Lord. Lev. 27:30, 32.[2]

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[1]Daniel Webster, quoted in Kauffman, 23.

[2]Ellen G. White, Patriarchs and Prophets (Boise, ID: Pacific Press Publishing Association, 1958), 525.

Further, White points out that God had other claims besides tithe.

Even before the tithe could be reserved there had been an acknowledgement of the claims of God. The first that ripened of every product of the land was consecrated to Him. The first of the wool when the sheep were shorn, of the grain when the wheat was threshed, the first of the oil and the wine, was set apart for God. So also were the first-born of all animals; and a redemption price was paid for the first son. The first fruits were to be presented before the Lord at the sanctuary, and were then devoted to the use of the priests.[1]

The same loving God asks all His stewards to regularly "lay something aside, storing up as he may prosper" (1 Cor 16:2). As they have "freely received," they should "freely give" (Matt 10:8).

With this brief understanding of the meaning of Christian stewardship, the working definition of stewardship, and theological understanding of stewardship, which serves only as the basis of this project report, we now look at the stewardship of tithes and offerings in a more detailed version. This covers the writings of the Old Testament, the inter-testamental period, the New Testament, and Ellen G. White's concept.

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[1]Ibid., 526.

CHAPTER II

THE STEWARDSHIP OF TITHES AND OFFERINGS IN THE OLD TESTAMENT

The Meaning of Tithe

Tithe is an Anglo-Saxon word meaning "the tenth." It has special reference to the giving of one-tenth of our increase or income for religious purposes.[1]

Kauffman not only agrees with the preceding definition but adds a very important aspect. "By Christian tithing is meant the practice of regularly setting aside at least a tenth of one's income for Kingdom services."[2]

The idea of "regularly setting aside" gives a deeper meaning to the stewardship of tithes and offerings. As discussed in chapter 4 under the subheading "Systematic Benevolence," God calls upon His people to follow this plan for several reasons:

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[1]John Wesley Duncan, Our Christian Stewardship (New York: Eaton and Mains, 1909), 39.

[2]Kauffman, 181.

1. The plan was devised by the Lord Jesus Christ Himself.[1]

2. The plan will prove a safeguard to every family against temptations to spend means for needless things.[2]

3. The plan, if adopted, would provide a constant supply of funds for the treasury.[3]

In addition, it should be noted that the Apostle Paul advocated this concept of "regularly setting aside" when he wrote to the Corinthian believers.

> Now concerning the collection for the saints, as I have given orders to the churches of Galatia, so you must do also: on the first day of the week let each one of you lay something aside, storing up as he may prosper, that there be no collections when I come (2 Cor 16:1-2).

The above passage clearly indicates that the Apostle Paul was a strong advocate of the regularity in returning to God what belongs to Him. As the SDA Bible Commentary states:

> This verse is often cited in support of Sunday observance. However, when it is examined in connection with the apostle's project for the poor believers in Jerusalem, it is seen to be an exhortation to systematic planning on the part of the

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[1]White, Counsels on Stewardship, 66.

[2]White, Testimonies for the Church, 3:413.

[3]Ibid., 389.

Corinthian church members for their part in the offering.[1]

In the light of what we have seen, one can only conclude that regularity or systematic giving adds a deeper understanding to the meaning of tithe. God is not only interested in our tithes and offerings, but that they should be returned on a regular basis. It is actually this regular return of our tithes and offerings that counts to God.

The Origin of Tithe

The Scriptures are not explicit as to the origin of the tithing system although the earliest biblical reference to tithing is found in the book of Genesis (Gen 14:20). White points out that "the tithing system did not originate with the Hebrews."[2] White traces its origin at least as early as Abraham and Melchizedek.[3]

If it is true that the tithing system did not originate with the Hebrews, then how do we account for its existence? It is necessary to examine the non-biblical sources to find out what they have to say about the tithing system.

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[1]"1 Corinthians," SDA Bible Commentary, ed. F. D. Nichol (Washington, DC: Review and Herald Pub. Assn., 1953-57), 6:815.

[2]White, Patriarchs and Prophets, 525.

[3]Ibid.

It is interesting to note that there is enough evidence to show that the giving of one-tenth to the gods was a common practice among the heathen pagans of the ancient world. According to John S. McMullen,

> The Egyptians were giving a tenth of their spoils of war to their gods as early as 3000 B.C., a thousand years before Abraham. The custom of giving a tenth to the gods can be found throughout the ancient world, in Babylon, Greece, Rome, and China. Ten was a basic number and was regarded as standing for totality, and one tenth was a symbol of the whole.[1]

That tithing was indeed a common practice among the ancients is affirmed by Salstrand.

> Throughout the ancient pagan world the right of the power[2] to a portion of all property was well-nigh universally recognized, centuries before the time of Moses, indeed even before Abraham.[3]

While the preceding statements clearly indicate that tithing was a common practice among the ancients, they do not account for its origin.

According to Kauffman, tithing might be traced to the time of Adam and Eve.

> While there is no way of knowing for certain the origin of the tithe, some believe it was a law of God from the beginning, at least after the failure of

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[1]John S. McMullen, Stewardship Unlimited (Richmond, VA: John Knox Press, 1964), 17.

[2]The power referred to here is evidently the deity worshipped.

[3]George A. E. Salstrand, The Tithe: The Minimum Standard for Christian Giving (Ann Arbor, MI: Baker Book House, 1952), 15.

> Adam and Eve to recognize divine ownership in the garden.[1]

Agreeing with what is believed to be the origin of tithe, Salstrand states:

> Many believe that God in a primeval revelation revealed His will to the race concerning the tithe, and that the custom concerning the tithe which was in vogue among the nations of antiquity is the result of that primeval revelation.[2]

In summary, while the Bible is not explicit as to the origin of tithe, it is believed that God might have revealed the tithing idea to humankind at the very beginning of history.

Earliest Biblical References to Tithe-Giving

The earliest biblical references to tithe-giving are found in the book of Genesis.[3] These passages occur during the period known as "patriarchal or pre-Mosaic tithe-paying."[4] Each of these passages is briefly examined to see what can be learned about tithing before the tithe law was enacted.

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[1]Kauffman, 182.

[2]Salstrand, 18.

[3]Gen 14:18-20; 28:20-22.

[4]Henry Lansdell, The Sacred Tenth (London: Society for Promoting, 1906), 1:39.

The Giving of Abram's Tithe to Melchizedek

The first mention of tithing in the bible is found in Gen 14. The New King James Version reads as follows:

> Then Melchizedek King of Salem brought out bread and wine; he was the priest of God Most High. And he blessed him and said: 'Blessed be Abram of God Most High, possessor of heaven and earth; and Blessed be God Most High, who has delivered your enemies into your hand. And he gave him a tithe of all' (Gen 14:18-20).

Herein is an incident in which the patriarch Abram gave a tithe to the mysterious priest-king, Melchizedek. This took place more than five hundred years before the tithe system was enacted in Israel.

The way in which the mention of tithe was made bespeaks an established custom that did not need to be elaborated. As the SDA Bible Commentary states, Abram's action of giving the tenth proves that "Abram was well acquainted with the sacred institution of tithe paying."[1] Abram's action here raises the question as to whether this was his customary practice or whether God commanded him to pay tithe to Melchizedek. This question may be answered by quoting the words of Lansdell. He says:

> If it was originally left to every man to give for religious purposes merely according to his own inclination, . . . then how should so many people have hit upon a tenth for God's portion, rather than a fifth, or fifteenth, or any other? If we venture the hypothesis that God from the beginning taught

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[1]"Genesis," SDA Bible Commentary, 1:309.

> Adam that it was the duty of man to render a portion of his increase to his Maker, and that that portion was not to be less than a tenth, then we shall see that the facts recorded in Genesis not only do not contradict such a proposition, but corroborate and strengthen it.[1]

P. E. Burroughs in commenting on this passage of Scripture reasons along the same line. He says:

> This is the first mention of the tithe. The tithe appears in the story with perfect naturalness and without explanation, as if it were already an accepted and well-understood institution. . . . We know further that the Holy Spirit caused the story of this event to be included in the inspired record with evident approval.[2]

The preceding statements clearly indicate that Abram gave a tithe to Melchizedek, because it was his obligation to do so.

According to John D. Freeman,[3] Abram gave his tithe for four main reasons:

1. Abram recognized an authority higher than himself. He admitted by his tithe-give that the priest of the Most High God was, by virtue of his divine office, superior to him in spiritual things.

2. He gave tithes as a confession of obligation to God who had been his helper in the time of need.

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[1]Lansdell, 1:50-51.

[2]P. E. Burroughs, The Grace of Giving (Nashville: Sunday School Board, 1934), 36.

[3]John D. Freeman, More than Money (Nashville: Sunday School Board, 1935), 121.

3. He gave the tithes as a return to God of just dues.

4. He gave the tithe as an expression of love and thanks.

In the light of what we have seen, it is reasonable to conclude that Abraham seems to have had some knowledge about the tithing system. Further, it would seem that he faithfully gave his tithe to Melchizedek, the mysterious priest king.

Jacob's Vow to Give a Tenth

The second biblical reference to tithing was with regard to the vow which Jacob, Abraham's grandson, made to God.

> Then Jacob made a vow, saying, "If God will be with me, and keep me in this way that I am going, and give me bread to eat and clothing to put on, so that I come back to my father's house in peace, then the Lord shall be my God." And this stone which I have set as a pillar shall be God's house, and of all that you give me I will surely give a tenth to you (Gen 28:20-22).

With regard to this covenant, Burroughs says:

> Jacob can think of nothing that will more surely meet the approval of God than that he shall give God a tenth of all that God shall bestow upon him. He can think of no stronger seal with which to bind himself to God than to vow to give God the tenth.[1]

According to White:

> The system of tithes and offerings was intended to impress the minds of men with a great truth--that God is the source of every blessing to His creatures, and

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[1]Burroughs, 38.

> that to Him man's gratitude is due for the good gifts of His providence.[1]

However, Jacob's words do not seem to imply that tithe paying was his habit heretofore. Perhaps he had little to call his own. Perhaps his grasping spirit had caused him to be careless in tithing what was his. Be that as it may, "he vowed henceforth faithfully to pay a tenth, not to earn the favor of Heaven, but in humble and grateful recognition of the pardon and favor of God."[2]

Whether Jacob continued to be a faithful tithe payer is unknown, but "judging by his future life of faithfulness and devotion to God, there is no reason to doubt that his vow was faithfully kept."[3]

In summary, we have two clear references to the tithe in the book of Genesis. These facts argue for the significance and importance of this institution.

Israel's Three Tithes

There appears to have been three kinds of tithe contributed by the Israelites: the first was for the upkeep of the priests and Levites (Lev 27:30, 32; Num 18:21, 24); the second was the festival tithe (Deut

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[1]White, Patriarchs and Prophets, 525.

[2]"The Tenth," SDA Bible Commentary, 1:383.

[3]Ibid.

14:22-27); and the third was given every third year for the needy (Deut 14:28, 29).

Some bible scholars argue that there were only two tithes, the second and the third above being merged into one.[1] Others argue for the three stated above, citing extra-biblical sources.[2] The idea of three tithes seems to be correct because the Israelites were specifically commanded to hold three feasts yearly before the Lord, at the temple in Jerusalem (Exod 23:14-17); and, they were never to come before Him empty-handed (vs. 15). On the other hand, the third tithe was not to be taken to Jerusalem, but to be gathered together and left to the poor in every locality (Deut 14:28, 29).

The first tithe is spoken of in Lev 27:30-31, which in the New King James Version reads as follows:

> And all the tithe of the land, whether of the seed of the land or of the fruit of the tree, is the Lord's. It is holy to the Lord. If a man wants at all to redeem any of his tithes, he shall add one-fifth to it. And concerning the tithe of the herd or the flock, of whatever passes under the rod, the tenth one shall be holy to the Lord. He shall not inquire whether it is good or bad, nor shall he exchange it; and if he exchanges it at all, then both it and the one exchanged for it shall be holy; it shall not be redeemed.

According to this passage, the tithe of both the produce of the land and of the herd was holy to the Lord.

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[1]Merrill F. Unger, Unger's Bible Dictionary (Chicago: Moody Press, 1960), s.v. "Tithe."

[2]Ibid.

While the tithe of the seed and fruit could be redeemed[1] by paying a fifth, that of the animals could not be redeemed (Lev 27:31-33).

Though this tithe was claimed by Jehovah Himself, it was devoted to the Levites alone as wages for their temple services.

> Behold I have given the children of Levi all the tithes in Israel as an inheritance in return for the work which they perform, the work of the tabernacle of meeting. . . . For the tithes of the children of Israel, which they offer up as a heave offering to the Lord, I have given to the Levites as an inheritance: therefore I have said to them, "Among the children of Israel they shall have no inheritance" (Num 18:21, 24).

Accordingly this first or Lord's tithe was also known as the "Levites' tithe."[2] And as White aptly reminds us, "the tithe was to be exclusively devoted to the use of the Levites, the tribe that had been set apart for the service of the sanctuary."[3]

It may further be noted that the Levites, to whom the first tithe was given, were themselves required to render a tenth of what they received as a heave offering to God, and to pay it to Aaron the priest.

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[1]Redeemed is here used to mean exchange. In cases when an individual needed barley, wheat, or whatever produce was tithed for sowing or any domestic use, he could exchange it by having the same appraised and paying this sum plus one fifth. It was only the grain and garden produce that would thus be exchanged. Cattle would not be exchanged.

[2]Lansdell, 1:57.

[3]White, Patriarchs and Prophets, 526.

> Speak thou to the Levites, and say to them: "When you take from the children of Israel the tithes which I have given you from them as your inheritance, then you shall offer up a heave offering of it to the Lord, a tenth of the tithe. Thus you shall also offer a heave offering to the Lord from all your tithes which you receive from the children of Israel, and you shall give the Lord's heave offering from it to Aaron the priest (Num 18:26, 28).

In the light of what we have seen, it is important to note that, in the Old Testament, the first tithe was devoted to the wages of the priests and Levites and to no other purpose. Even though there was need to conduct annual feasts and care for the needy, no provision was made for them from the first tithe. The second and third tithes were set aside for them.

Concerning the second tithe, or what is sometimes known as the festival tithe, we read as follows:

> You shall truly tithe all the increase of your grain that the field produces year by year. And you shall eat before the Lord your God, in the place where He chooses to make His name abide the tithe of your grain and your new wine and your oil, of the first-lings of your herds and your flocks, that you may learn to fear the Lord your God always. But if the journey is too long for you, so that you are not able to carry the tithe, or if the place where the Lord your God chooses to put His name is too far from you, which the Lord your God has blessed you; then you shall exchange it for money, take the money in your hand, and go to the place which the Lord your God chooses. And you shall spend that money for whatever your heart desires: for oxen or sheep, for wine or similar drink, for whatever your heart desires. You shall eat there before the Lord your God, and you shall rejoice, you and your household. You shall not forsake the Levite who is within your gates for he has no part nor inheritance with you (Deut 14:22-27).

From this passage we learn:

1. That the tithe spoken of here was taken of

the yearly increase of the land

2. That this tithe of grain, wine, oil, and firstling domestic animals was to be eaten by the offender, his household, and the Levite, at the appointed place of worship

3. That the object of this tithe was that Israel might always fear Jehovah

4. That if this tithe could not be carried to the worship site, it could be converted into money, for the purchase and consumption of like items at the divinely chosen site (vss. 25, 26)

5. That by means of this tithe the offerer might eat and rejoice before God.

As the purpose of this tithe, Lansdell wrote:

> The primary end, therefore, of the festivals was to foster religious principles and to furnish a time and place for social observances and the offering of sacrifices, all being done in recognition of God's bounty, and as acts of obligation and worship to Him.[1]

To conclude, the second tithe seems to have been used to meet the expenses of annual feasts (Exod 23:14-17) at the temple site and therefore different from the third one which is considered next.

Deut 14:28, 29 records instructions for what was likely Israel's third tithe.

> At the end of every third year you shall bring out the tithe of your produce of that year and store it

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[1]Lansdell, 1:60.

> up within your gates. And the Levite, because he has no portion nor inheritance with you, and the stranger and the fatherless and the widow who are within your gates, may come and eat and be satisfied, that the Lord your God may bless you in all the work of your hand which you do.

This passage clearly states that this tithe was not only to be kept at home, but also to be shared by the local Levite, stranger, the fatherless, and the widow. Further, the object of this tithe was that Jehovah might bless the work of the tithe-payer's hands.

As pointed out above, there are some who believe that this was the same tithe as the "festival tithe" that each third year was given to the Levite, the stranger, and the needy instead of being eaten by the offerer and his family, as was the case the other two years. White shares this view.[1]

Based on what we have seen thus far, it would seem then that the Mosaic law enjoined upon the Israelites to pay two-tenths annually, and, triennially, a third tenth, of the income.

Israel's Offerings and General Acts of Liberality

In the Old Testament era, the Israelites also gave offerings in addition to the three tithes. While some of these offerings and acts of liberality were required, some of them were left to individual volition,

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[1]White, Patriarchs and Prophets, 530

including some special offerings. As Lansdell rightly puts it: "Besides three tithes, properly so-called, the Pentateuch imposed other fixed claims, both annual and occasional."[1]

The required offerings were for individual and collective sins of commission and omission (Lev 7:11-13, 37). The required acts of liberality were for the support of the poor, strangers, widows, and orphans (Exod 23:11; Lev 19:9, 10; 25:8-17; Deut 15:1-33; 23:19; 24:19-22).

The freewill offerings were strictly personal matters (Deut 12:5, 6). The special offerings were voluntary contributions, called for whenever there were public projects such as the construction of the temple (Exod 35:4-20; 36:5-7; 1 Cor 29:1-14). It is important to note that when contributions for the construction of the tabernacle in the wilderness were needed, people gave very liberally until they were told to give no more (Exod 36:5-7). Describing this incident White states:

> The plan of Moses to raise means for the building of the tabernacle was highly successful. No urging was necessary. Nor did he employ any of the devices to which churches in our day so often resort. He made no grand feast. He did not invite the people to scenes of gaiety, dancing and general amusement; neither did he institute lotteries, nor anything of this profane order, to obtain means to erect the tabernacle for God. The Lord directed Moses to invite the children of Israel to bring their offerings. He was to accept gifts from everyone that

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[1]Lansdell, 1:69.

> gave willingly, from his heart. And the offerings came in so great abundance that Moses bade the people cease bringing, for they had supplied more than could be used.[1]

While the required offerings and acts of liberation were regular, the freewill and special offerings were not.

To conclude, what we have seen so far clearly points to the fact that the Old Testament had good system and order in giving. Support for each part of God's work was adequately planned for so that none suffered neglect.

Indeed, the Israelites gave significantly of their material possessions to the Lord; a lesson that we do well to ponder. In the words of White, "The contributions required of the Hebrews for religious and charitable purposes amounted to fully one-fourth of their income."[2] "A conscientious few made returns to God to about one-third of all their income for the benefit of religious interests and for the poor."[3]

Consequently, God expects His people to give at least as much as the Israelites, but not less. As White aptly states: "In the days of Israel the tithe and freewill offerings were needed to maintain the ordinances

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[1]White, Patriarchs and Prophets, 529.

[2]Ibid., 527.

[3]White, Testimonies for the Church, 4:467.

of divine service. Should the people of God give less in this age?"[1]

Israel's Failure to Return Tithes and Offerings

The Israelites did not always remain faithful to God. Whenever they apostatized, they neglected the tithe. During these times of spiritual decline, the priests and Levites had to fend for themselves.

Whenever God raised a prophet, Israel was led to repent and return to the Lord. They then returned their tithes and offerings, which more than adequately supported the priests and Levites and the work of the tabernacle. Those who were responsible for spiritual revivals, notably kings Hezekiah and Josiah, and Nehemiah, the post-exilic governor. The prophets and prophetesses who helped in some of these spiritual revivals were Amos, Huldah, Haggai, and Malachi (Amos 4:4, 5; 2 Chr 31:4, 5; Neh 13:10-13; Mal 33:8). It seems that of all these prophets, Malachi offered the most scathing rebukes to the Israelites for their apostasy which had a direct and negative effect on the tithe. In the words of Henry Snyder Gehman:

> In times of religious decline the people neglected to pay tithes. Hezekiah found it necessary to call authoritatively for their payment (2 Chr 31:4-12), and the prophet Malachi was obligated to rebuke the people of his day for robbing God by withholding

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[1]White, Patriarchs and Prophets, 526.

tithes and offerings (Mal 3:7-12).[1]

Malachi's strong rebuke serves to explain how bad the situation was. Further it should be noted that the extent to which they had apostatized suggests that they did not learn from their repeated past experiences of backsliding.

God's people today will do well to learn from Malachi's rebuke and return their tithes and offerings very faithfully.

To sum up, the Scriptures that we have examined so far clearly indicate the measure of benevolence expected of the ancient Jew. The Israelites never seemed to have questioned the proportions they were to give, nor is there any record indicating their complaints of the tithes and offerings being too large. It was only when the Israelites backslid and forgot God that they failed to bring their tithes and offerings to God.

The Motive for Giving in the Old Testament

The Old Testament is clear on the subject of motivation for giving. The psalmist's wonder, "What shall I render unto the Lord for all His benefits toward me?" (Ps 116:12), best describes the motivation and experience of God's people in the Old Testament.

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[1]Henry Snyder Gehman, ed. The New Westminster Dictionary of the Bible (Philadelphia: Westminster Press, 1970), s.v. "Tithe."

This concept of giving out of appreciation began in the Adamic era and continued through successive generations. As the SDA Bible Commentary puts it:

> The tithing system reaches back beyond the days of Moses. Men were required to offer to God gifts for religious purposes before the definitive system was given to Moses, even as far back as the days of Adam. In complying with God's requirements they were to manifest in offerings their appreciation of His mercies and blessings to them. This was continued through successive generations and was carried out by Abraham, who gave tithes to Melchizedek, the priest of the Most High God. The same principle existed in the days of Job.[1]

That this tradition continued for successive generations, can be seen from the vow made by Jacob. Explaining Jacob's motive for the vow, White wrote:

> Jacob was not here seeking to make terms with God. The Lord had already promised him prosperity, and this vow was the outflow of God's love and mercy. Jacob felt that God had claims upon him which he must acknowledge and that the special tokens of divine favor granted him demanded a return.[2]

When God commanded His people to faithfully return their tithes and offerings, it was with the understanding that all that Israel possessed, including themselves, belonged to God. In the words of White:

> God was the proprietor of their fields, and their herds. It was He who sent them the sunshine and the rain that developed and ripened the harvest.

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[1]"Tithing Goes Back to the Days of Adam," SDA Bible Commentary, 1:1093.

[2]White, Patriarchs and Prophets, 187.

> Everything that they possessed was His. They were but the stewards of His goods.[1]

The Scriptures also tell us that the Israelites were thankful to God for His love and faithfulness. The book of Deuteronomy records the Israelites' appreciation to God for their Exodus experience.

> So the Lord brought us out of Egypt with a mighty hand and with an outstretched arm, with great terror and with signs and wonders. He has brought us to this place and has given us this land, "a land flowing with milk and honey;" and now, behold, I have brought the firstfruits of the land which you, O Lord, have given me (Deut 26:8-10).

In the light of what we have seen, one can conclude that giving in the Old Testament was out of gratitude to and love for God and in response to His benevolence.

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[1]Ellen G. White, The Acts of the Apostles (Boise, ID: Pacific Press Publishing Association, 1911), 337.

CHAPTER III

THE STEWARDSHIP OF TITHES AND OFFERINGS DURING THE EXILIC, POST-EXILIC, AND INTERTESTAMENTAL PERIODS

This chapter undertakes to examine whether tithes and offerings were practiced by the Jews during the exilic,[1] post-exilic,[2] and intertestamental[3] periods. Several factors necessitate the importance of giving these periods their own section, namely:

1. Since the Jews were taken into Babylonian captivity as a result of their persistent disobedience to the commandments of God,[4] including unfaithfulness in tithes and offerings,[5] it is appropriate to find out whether their many years in exile brought any difference

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[1]"The exilic period" refers to the 70 years that the Jews were in exile at Babylon. The period is dated from 606/605-537/36 B.C. (See SDA Bible Commentary, 3:90.)

[2]"Post-exilic period" covers a period between 539-323 B.C. (See SDA Bible Dictionary (1960), s.v. "Chronology of post-exilic period.")

[3]"Intertestamental period" covers a period between 334-30 B.C. (See SDA Bible Dictionary (1960), s.v. "Intertestamental period.")

[4]See Deut 4:9; 8:19; 28:1, 2; 15-68; 2 Chr 36:16, 17; Jer 18:7-10; 22:6, 8, 9.

[5]See 2 Chr 31:4-5.

in their attitude toward God's commandments, more particularly towards tithes and offerings.

2. The history of the post-exilic period helps us understand whether the returning exiles were practicing tithes and offerings. Further it sheds light on any reforms that might have been carried out to revive the system of tithes and offerings, and of any possible lapse in this area.

3. Examining the intertestamental period assists in understanding whether the Jews continued to return their tithes and offerings after the close of the Old Testament and how this practice was carried into the New Testament era.

Tithes and Offerings during the Exilic Period

As already pointed out, the exilic period lasted from 606/605-537/36 B.C. This period witnessed the ministry of the prophets "Jeremiah, Ezekiel, and Daniel."[1] As to what their ministry was during the exilic period, the SDA Bible Dictionary states:

> In order that the people might understand and cooperate with the divine purpose in the captivity, God sent the prophet Jeremiah to instruct those who remained behind, and commissioned Ezekiel to be His spokesman to the exiles in Babylon. Simultaneously God sent Daniel as His ambassador to the court of

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[1]The historical setting of these three exilic prophets was: Jeremiah c. 627-c. 580; Ezekiel 593/92-c. 570; Daniel 603/02-536/35. (See "The Chronology of the Old Testament Prophets," SDA Bible Commentary, 4:18.)

> Babylon, to secure Nebuchadnezzar's submission to, and cooperation with, His purpose.[1]

The Word of God states very clearly that God's objective in sending the Jews into captivity was realized in some areas of their religious observances.

> The people were awakened to see their guilt, they humbled themselves before God, and returned to Him with true repentance. Then the Lord sent them messages of encouragement, declaring that He would deliver them from their captivity and restore them to His favor.[2]

In harmony with the preceding statement, the Jews not only abandoned idolatry,[3] but also gave renewed attention to Sabbath observance.[4]

One area about which the Bible is not clear is their practice of tithes and offerings during the exilic period. The Bible does not contain any information to suggest that tithes and offerings were practiced among the Jews during this period.

The only clue concerning the tithes and offerings during the exilic period is based on the reform that took place following the exiles' return. The information is

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[1]SDA Bible Dictionary (1960), s.v. "Ezekiel, Book of."

[2]White, Testimonies for the Church, 5:468.

[3]See "The Jews in Exile," SDA Bible Commentary, 3:65; Ellen G. White, Prophets and Kings (Boise, ID: Pacific Press Pub. Assn., 1917), 705, Ellen G. White, Desire of Ages (Boise, ID: Pacific Press Pub. Assn. 1898), 29.

[4]See White, Prophets and Kings, 182; Ezek 20:12, 16, 19, 20; 22:8, 31.

given in such a way as to suggest that the Jews became lax in this area of their religious life. As Babbs aptly states: "During the captivity, there had come to be a great laxity in the administration of tithes and offerings, but this laxity was done away by the efforts of Ezra and Nehemiah."[1] Babb's notion is shared by Landsdell.[2]

Another possibility of what might have happened has been observed by Dr. Johnston.

> The Jewish understanding of the tithing laws, at least in the later Rabbinic period, was that they were among the agricultural laws to be observed in the promised land, "when thou comest into the land which the Lord thy God gives thee." If the Exiles had that understanding--which we do not know--that would explain why they did not practice tithing during the Exile, until their return to the promised land and Nehemiah's reforms.[3]

Tithes and Offerings during Post-exilic Period

This period is dated from 539 B.C.-323 B.C. The prophets who ministered during this period were "Haggai, Zechariah, and Malachi."[4] Besides, this period was

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[1]Arthur V. Babbs, The Law of the Tithe (New York: Fleming H. Revell Co., 1912), 86-87.

[2]See Landsdell, 103.

[3]Interview with Dr. Robert M. Johnston, New Testament professor at Andrews University Theological Seminary, Berrien Springs, MI., December 26, 1993.

[4]The historical setting for the post-exilic prophets was: Haggai 520; Zechariah 520-c. 518; Malachi c. 425, (See "The Chronology of the Old Testament Prophets," SDA Bible Commentary, 4:18.)

favored with the historical books of Ezra and Nehemiah,[1] both of which provide important information on the practice of tithes and offerings during the post-exilic period.

It is important to note that both Ezra[2] and Nehemiah[3] were "men of God's appointment, raised up for a special work."[4] It should be pointed out that the post-exilic reform on tithes and offerings was a joint effort of both Ezra and Nehemiah.

Ezra began the reform by re-organizing the sacrificial system and working on rebuilding the temple. After the completion and dedication of the temple, the priests and the Levites were set in their divisions according to the book of Moses (Ezra 3:2-5; 6:8-10; 6:16-18).

Several years after the original return of the exiles, Nehemiah made his way to Jerusalem to help resolve some of the spiritual problems of his people (Neh 2:5, 6). In the beginning of 444 B.C.,[5] Nehemiah was appointed governor and embarked on reform among the

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[1]The books of Ezra and Nehemiah are both dated c. 400 B.C.; see "Ezra," SDA Bible Commentary, 3:319.

[2]Ezra was both a scribe and priest; see Ezra 7:11.

[3]Nehemiah was both the king's cupbearer and post-exilic governor of Judea; see Neh 1:11; 5:14.

[4]White, Prophets and Kings, 607.

[5]"Malachi," SDA Bible Commentary, 4:1121.

returned exiles for a period of twleve years (Neh 5:14). It was during this time that Nehemiah appealed to the Jews to return their tithes and offerings to the house of God. The response was very encouraging.

> And we made ordinances to bring the first fruits of our ground and the first fruits of all fruit of all trees, year by year, to the house of the Lord; to bring the first fruits of our dough, our offerings, the fruit from all kinds of trees, the new wine and oil, to the priests, to the storerooms of the house of our God; and to bring the tithes of our land to the Levites, for the Levites should receive the tithes in all our farming communities and the priest, the descendent of Aaron, shall be with the Levites when the Levites receive tithes; and the Levites shall bring up a tenth of the tithes to the house of our God, to the rooms of the storehouse (Neh 10:35, 37, 38).

Although this passage tells us of Judah's pledge to obey the law of God, particularly in returning their tithes and offerings, it is discouraging to note that once again the Jews weakened in their resolve to pay faithful tithes and offerings. All went fine as long as Nehemiah was among them. However, when this man of God went back to Babylon, the people found themselves drifting again.

After his first twelve years of governorship, during which time Nehemiah instituted tremendous reform, he returned to Persia (Neh 13:1-6). During the period of his absence, there was spiritual decline, which led among other things to idolatry, and reluctancy in returning tithes and offerings. In the words of White:

> Not only had the temple been profaned, but the

> offerings had been misapplied. This tended to discourage the liberalities of the people. They had lost their zeal and fervor, and were reluctant to pay their tithes.[1]

During Nehemiah's absence, God called upon Malachi to address the returned exiles' negative attitude towards the commandment of God. In comparing Malachi with Nehemiah, it is clear that both men were dealing with the same abuses (Mal 3:8, 9; cf. Neh 13:10-12; Mal 2:11-16; cf. Neh 13:23-27).

That the situation was serious, can be explained by Malachi's scathing rebuke. His description of the situation clearly portrays God's reaction to Judah's indifference to the law of tithes and offerings.

> Will a man rob God? Yet you have robbed me! But you say, "In what way have we robbed you?" In tithes and offerings you are cursed with a curse, for you have robbed me, even this whole nation (Mal 3:8-9).

In comparing Nehemiah's message with that of Malachi, Babbs wrote:

> Malachi is equally fierce and denunciatory in his words, but has coupled with them a promise that God has made to the church for all ages to come and that promise ought to be written in golden letters over the doors of every church in the world "Return unto me, and I will return unto you," saith the Lord of hosts.[2]

To put things in perspective, Malachi's rebuke on the abuses of tithes and offerings appears to have taken place during Nehemiah's absence and possibly close to his

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[1]White, Prophets and Kings, 670.

[2]Babbs, 86.

return from Persia. As the SDA Bible Commentary puts it: "Malachi's work may have followed Nehemiah's first term as governor, but preceded his return to Jerusalem from the Persian capital."[1]

If we can accept the above notion, then we can conclude that Judah's failure to return the tithes and offerings once again led the Levites seek other personal income. It was this situation that motivated Nehemiah to call for the tithes and offerings (Neh 13:10-12). His call was made with a positive response. Once more tithes began flowing into the temple treasury (vs. 12) for the support of the ministry.

Based on the biblical record, we can conclude that the Jews' practice of tithes and offerings during the post-exilic period was inconsistent.

Tithes and Offerings as Taught and Practiced during the Intertestamental Period

As pointed out above, the intertestamental period was dated from 334-30 B.C. The available information shows very clearly that tithes and offerings were practiced during this period. The book of Tobit[2] is especially important in showing how its author went to

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[1]"Malachi," SDA Bible Commentary, 4:24.

[2]The book of Tobit belongs to a group of books referred to as the Apocrypha. This group of books is regarded as accurate historical documents. However, they are not regarded as inspired.

Jerusalem, often taking with him his tithes and offerings.[1]

Equally significant is evidence showing continuity of the Old Testament system of vows and offerings. "And Joacim the high priest offered the daily burnt offerings, with the vows and the free gifts of the people" (Judith 4:15).[2]

Further, in another incident, Judith wrote of how the Jews offered their burnt offerings, freewill offerings, and their gifts to God for granting them victory over their enemy.[3]

The book of Maccabees tells us that upon the cleansing of the temple by Judas Maccabees, the people "offered sacrifice according to the law, upon the new altar of burnt offerings, which they had made" (1 Macc 4:53).

Significantly the Jews' attention to the law of God had a positive influence even to the Gentiles.[4] This further establishes their recommitment to the stewardship of tithes and offerings.

In addition to their practice of vows and

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[1]Tob 1:6-8.

[2]All quotations on the Apocrypha books are taken from Edwin Cone Bissell, The Apocrypha of the Old Testament (New York: Charles Scribners Sons, 1860).

[3]Judith 16:18-20.

[4]2 Macc 3:1-3.

offerings, the Jews were also called upon to be generous in the other kinds of religious giving. In appealing for the poor Tobit wrote, "Give of thy bread to the hungry and of thy garments to them that are naked; of all thine abundance give alms (Tob 4:16).

Tobit not only appealed for generous giving but also pointed out that giving should be done in proportion to one's income: "If thou hast abundance, give accordingly; if thou have but a little, be not afraid to give according to that little" (Tob 4:8).

It is noteworthy that Tobit's teaching has close similarities with the New Testament teachings (see Matt 6:3-4; 19-21; 2 Cor 8:12-13; 9:6-7).

The principles that were taught by Tobit were re-echoed and enlarged upon in Ecclesiasticus, or Sirach. In appealing for the offering, Jesus the son of Sirach wrote: "My Son, according to what thou hast do good to thyself and give the Lord proportionate offerings" (Ecclesiasticus 14:11). Even more significantly, this same writer said, "He that keepeth the law bringeth many offerings, He that taketh heed to the commandment offereth a thank offering" (Ecclesiasticus 35:1).

The author of Ecclesiasticus appealed to his audience "not to appear empty before God" (Ecclesiasticus 35:4). He not only appealed for the offerings but the tithes as well. "In all thy gifts show a cheerful

countenance and dedicate thy tithes with gladness" (Ecclesiasticus 35:9).

In summary, the Apocrypha shows that tithes and offerings were practiced during the intertestamental period. Moreover the Apocrypha called for generous giving of alms. It was also expected that those who kept the law would multiply their offerings.

Having examined the Apocrypha's teaching on tithes and offerings, an examination of Talmud follows, which is equally significant in providing us with the necessary information regarding tithes and offerings during the intertestamental period.

The Talmud "contains the spoken or traditional law of the Jews."[1] The Talmud originated as oral tradition during the intertestamental period and was passed by word of mouth from one generation to another.[2] It was not until the beginning of the third century A.D. that the Talmud began to take written form.[3] Concerning information we can get from the Talmud, Lansdell wrote:

> From the Talmud we get not only fuller and more detailed ideas of tithe-paying during the period between the Old and New Testaments, but we learn also how this was affecting the daily life of a religious Jew when Christianity appeared.[4]

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[1]Lansdell, 119.

[2]"The Talmud," SDA Bible Commentary, 5:96.

[3]Babbs, 89.

[4]Lansdell, 119.

The Mishnah[1] dealt with three types of tithes: namely, Maaseroth, or the first tithe; Maaser Sheni, or the second tithe; and Demai or doubtful tithe.

Regarding the first tithe, the Mishnah[2] states: "Whatsoever is used for food and is kept watch over and grows from the soil is liable to tithes" (Maaseroth 1:1). This passage has similarities with Lev 27:30 which reads, "And all the tithe of the land, whether of the seed of the land, or of the fruit of the tree is the Lord's. It is holy to the Lord."

In comparing Scripture with the Mishnah, one should note that Scripture simply stipulates that the tithes must be paid and does not elaborate how this is done. The Mishnah provides additional details on when the crops are subject to tithing.[3]

Indeed, the Jews were very strict in their tithing practices. By way of illustrating the minuteness to which these practices were regulated, it should be noted that "even little buds or sprays of fennel, mustard, and white beans were liable to the tithe."[4] It

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[1]Mishnah is a text in the Talmud.

[2]All quotations from the Mishnah are taken from Herbert Danby, The Mishnah (London: Oxford University Press, 1938).

[3]See Martin S. Jaffee, Mishnah's Theology of Tithing (Ann Arbor, MI: Scholars Press, 1981), 1; Maaseroth 1:28.

[4]Lansdell, 123.

should be pointed out that this minuteness in tithing was carried into the New Testament era (Matt 23:23).

The Jews also practiced what they referred to as Maaser Sheni, or the second tithe. This concept of the second tithe was derived from Deut 14:22-27. Like the Old Testament, the Mishnah taught that the second tithe was to be used whenever the Jews assembled at Jerusalem for religious activities.[1]

Concerning the restrictions pertaining to the second tithe, the Mishnah stated:

> Second tithe may not be sold, pledged, or bartered, nor may it be used to weigh (other produce) therewith; nor may a man say to his fellow [even] in Jerusalem, here is wine: give me oil; so too, with any other produce. But they may give it one to another as a gift (Maaser Sheni 1:1).

One more tithe that the Mishnah deals with is what was referred to as Demai, or doubtful tithe.[2] The Mishnah pointed out that certain things, because of their value were exempted from the Demai tithe.[3]

Also there were certain rules that applied to the other tithes that did not apply to the Demai tithe.

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[1]Maaser Sheni 2:1.

[2]"Demai" is a word signifying that about which there is a doubt whether from it should be offered gifts to God. (See Lansdell, 130.)

[3]Demai 1:1.

Foremost was the rule of not adding a fifth when redeeming the Demai tithe.[1]

It is equally interesting to note that the Rabbis of the intertestamental period associated trustworthiness with those who were paying the Demai tithe.[2] On entering the city, the stranger was supposed to look for one who was paying tithe because such an individual was considered more trustworthy.

Even more significant was that it was expected of all to give their tithes. "Tithe must everywhere be given. . . . He that undertakes to be trustworthy must give tithe from what he eats and from what he sells" (Demai 2:1-2).

To sum up, the Talmud shows that the Jews paid three types of tithes during the inter-testamental era: namely, Maaseroth, the first tithe; Maaser Sheni, the second tithe; and Demai, doubtful tithe, and that their attentiveness to it was very detailed, even to the point of tithing what we would consider minutiae.

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[1]Demai 1:2.

[2]Demai 4:6.

CHAPTER IV

THE NEW TESTAMENT TEACHING ON THE STEWARDSHIP OF TITHES AND OFFERINGS

The New Testament contains little information on the subject of tithing. As George E. Brazell aptly reminds us, "there are only five direct references to tithing made in the New Testament."[1] Three of these references are found in the Gospels,[2] and two in the Epistles.[3]

This meagerness of information has led some scholars to question the significance of tithing in the New Testament and its application to contemporary Christians.[4]

An attempt is made in this chapter to not only examine the five references so as to ascertain the New Testament teaching on tithing, but also to show that the

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[1]Brazell, 101.

[2]See Matt 23:23; Luke 11:42; 18:12.

[3]See 1 Cor 9:13-14; Heb 7:1-10.

[4]See for example Kauffman, 187; Lukas Vischer, Tithing in the Early Church (Philadelphia: Fortress Press, 1966), 9.

meagerness of information does not in any way negate the authenticity of this Christian doctrine.

Further, it is pointed out that although both Jesus and Paul did not say much on the subject of tithing, they did comment extensively on the issues of possessions and Christian giving.

It is also made clear from the Scriptures that the doctrine of tithing was not abrogated by Jesus.

Christ Did Not Abrogate the Tithe Law

It is necessary to observe that Jesus proclaimed expressly, at the outset of His earthly ministry, that He had not come to destroy the law, but to fulfill it. "Do not think that I am come to destroy the law or the prophet. I did not come to destroy but to fulfill" (Matt 5:17).

In harmony with this, when a certain lawyer stood up and tested Him saying, "Teacher, what shall I do to inherit eternal life?" (Luke 10:25), the Lord replied, "What is written in the law?" (Luke 10:26).

The Gospel writers faithfully recorded incidents in which Christ acted in fulfillment of the law. Luke tells us that Christ was not only circumcised on the eighth day, but also was presented to the Lord at

Jerusalem according to the law of Moses.[1] Commenting on this, White wrote:

> About forty days after the birth of Christ, Joseph and Mary took Him to Jerusalem, to present Him to the Lord, and to offer sacrifices. This was according to the Jewish law, and as man's substitute Christ must conform to the law in every particular. He had already been subjected to the rite of circumcision, as a pledge of His obedience to the law.[2]

The evangelist Matthew records that when John the Baptist hesitated to baptize Jesus, Jesus answered, "Permit it to be so now, for thus it is fitting for us to fulfill all righteousness."[3]

Again during our Lord's ministry, He more than once showed His allegiance to the law, saying, for example, to the leper healed after the sermon on the mount: "Go your way, show yourself to the priest and offer the gift that Moses commanded" (Matt 8:4). Later, He similarly directed the ten lepers: "Go, show yourself to the priests" (Luke 17:14).

Since Christ truly fulfilled other parts of the law, one cannot but draw a conclusion that He must have fulfilled the law of the tithe as well.

It is significant to note that there is no single passage in the New Testament to indicate that the tithe

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[1]Luke 2:21-24.

[2]White, The Desire of Ages, 50.

[3]Matt 3:15.

law was abrogated in any way. In the words of Oscar Lowry:

> I have never been able to find one sentence, or one phrase, or one word in the New Testament showing that Jesus Christ or the Apostles ever in any way abrogated the law of tithing.[1]

While it is true that there were other Mosaic laws that were abolished or came to an end when Christ was crucified, it should be noted that tithe was not one of them. As pointed out by Bishop Maccabe, one of the outstanding Methodist bishops:

> Nothing of Judaism is abrogated except the types and shadows that found their fulfillment in the sufferings and death of Jesus Christ--the ten commandments stand, the Sabbath stands,[2] and these are eternally binding upon the conscience of every believer. . . . The tithe is the support of the kingdom.[3]

Based on what we have seen thus far, it is clear that Christ did not abrogate the tithe law. It therefore follows that the tithe law is still binding to all Christians and will remain so throughout the ages.

Christ's Teaching on Tithe

Although Christ has been rightly described as the "best and greatest"[4] Teacher who ever lived, for His far-

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[1]Oscar Lowry, quoted in Salstrand, 32.

[2]Bishop Maccabe does not necessarily refer to the seventh-day Sabbath, but to the principle of one day in a week, most probably Sunday.

[3]Ibid.

[4]Ellen G. White, Education (Boise, ID: Pacific Press Publishing Association, 1903), 73.

reaching teachings on most if not all Christian doctrines, it needs to be pointed out that there are certain doctrines that He did not put much emphasis on. One such is the doctrine of tithe.

Important as the doctrine of tithing was to Jesus, He only made three references to it (Matt 23:23; Luke 11:42; 18:12). As to why Christ did not say much on tithing, Kauffman explains:

> Jesus said little about rendering tithes or observing the Sabbath because the Jews of Jesus' day were meticulous in keeping both the tithe and the Sabbath.[1]

As a matter of fact, "the Jews were inclined to overemphasize them, to make them ends in themselves."[2] So Jesus did not have to preach much on paying tithe because the Jews were religiously doing so.

Moreover, it is important to note that it is not how often something is mentioned that makes it God's requirement, but rather that God mentions it at all. Brazell is right in arguing that "if God's word only once declared it to be a requirement, that should be sufficient basis for practicing the system of tithing."[3]

The first tithe reference made by Christ is found in the book of Matthew.

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[1]Kauffman, 187.

[2]Ibid.

[3]Brazell, 101.

> Woe to you, Scribes and Pharisees, hypocrites! For you pay tithe of mint and anise and cumin, and have neglected the weightier matters of the law; justice and mercy and faith. These, you ought to have done, without leaving the others undone (Matt 23:23).

The preceding passage was aimed at pronouncing condemnation on the Jewish leaders for their hypocrisy in neglecting the weightier matters of the law--justice, mercy and faith--while demanding strict observance of religious minutiae. However, as it turned out, Christ also approved their strict observaNce of the tithing practice.

Commenting on this passage Lansdell wrote:

> Did the Lord disapprove of this minute tithing? Far from it, for he expressed approval and said, "these ought ye to have done." Besides which, it should be remembered that the eight woes pronounced upon the religionists, are prefaced by the Lord's own statement: "the Scribes and Pharisees sit in Moses' seat. All therefore that they bid you observe, that observe and do." Here then, certainly, is expressed our Lord's approval of tithe-paying.[1]

The second reference to tithing by our Lord is found in the book of Luke.

> But woe to you Pharisees! For you tithe mint and rue and all manner of herbs, and pass by justice and the love of God. These you ought to have done, without leaving the others undone (Luke 11:42).

This passage is almost identical to Matt 23:23. The content and meaning are the same. As in Matthew, Jesus here applauded the Pharisees for their practice while denouncing them for their neglect of the weightier

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[1]Lansdell, 32.

matters of the law, justice, mercy, and truth.

The third reference to tithing made by Christ is found also in Luke.

> The pharisee stood and prayed thus with himself, "God, I thank you that I am not like other men--exhortioneers, unjust, adulterers, or even as this tax collector. I fast twice a week; I give tithes of all that I possess" (Luke 18:11-12).

This is only a portion of the parable brought forth by Jesus to teach a lesson about self-righteousness. By condemning the Pharisee, Christ stated in very clear terms that self-righteousness is unacceptable to God.[1]

It is important to note that besides the lesson of self-righteousness, the above passage points out another important lesson, that of tithing in the New Testament.

That the Pharisees gave tithes of all that they possessed is yet additional evidence showing that the concept of tithing was not only known but also practiced during the time of Jesus. As Carroll aptly stated:

> The utterance of the Pharisee, that he gave tithes of all that he possessed, is evidence that the people of the New Testament days were thoroughly acquainted with the idea of tithing.[2]

Thus, even if Jesus condemned the Pharisee for

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[1]See White, Christ's Object Lessons, 150-152.

[2]Carroll, 83.

his self-righteous attitude, he did not condemn his habit of tithing.

In summary, Christ's references to tithing, brief though they may be, clearly prove that tithing was a well-known concept during the time of our Lord, that tithing was strictly practiced at least by the Pharisees, and that Jesus supported tithing without reservation.

Christ's Teaching on Attitudes towards Material Possessions

Christ seems to have taught more about possessions and attitudes toward possessions than about anything else.[1] As Kauffman further points out: "His teachings, if kept, would never lead one to give less than the Old Testament, or less than the Jew gave under the law."[2]

In His teaching on possessions, "Jesus laid down several broad and deep principles as foundations on which His followers might build."[3]

A consideration of Jesus' teaching on possessions should not overlook the significant statement in Matt 22:21: "Render therefore to Caesar the things that are Caesar's, and to God the things that are God's."

Christ is here reminding His critics, and indeed

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[1]Kauffman, 187.

[2]Ibid.

[3]Lansdell, 150.

His followers throughout the ages, that both the claims of God and of the state are valid and should not be ignored. According to the SDA Bible Commentary:

> Herewith Jesus sets forth the fundamental principle that determines the Christian's relationship to the state. He is not to ignore the just claims of the state upon him, because there are certain "things which are Caesar's." God's authority is supreme; therefore the Christian's supreme loyalty belongs to God.[1]

It is clear from the preceding statement and the passage of Scripture itself that Jesus, no doubt, meant to say that Caesar had a right to tax and He was thus understood. However, it is not clear what He meant by the "things that belong to God." Kauffman answers this question by stating that:

> With the Jewish background the answer no doubt would be "the tithes." Early Christians paid the tax to Caesar and the tithes to God through the church. The least that the statement of Jesus could have meant was, "Render to Caesar the tax, and to God the tithe."[2]

White shared the notion that the things that "belonged to God" referred to the tithes and offerings.[3]

Another of Christ's far-reaching principles was addressed to His apostles on their first missionary journey: "Freely ye have received, freely give" (Matt

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[1]"Things Which Are Caesars," SDA Bible Commentary, 5:482.

[2]Kauffman, 188.

[3]See White, Testimonies for the Church, 1:220; 3:120, 384.

10:8). Christ was here challenging His apostles to follow His footsteps in telling others about the good news of salvation. In the words of White:

> For three years the disciples had before them the wonderful example of Christ. . . . When the time came for Him to leave them, He gave them power to work as He had worked. He bestowed on them His grace, saying, "Freely ye have received, freely give." They were to go forth into the world to shed abroad the light of His gospel of love and healing. The work He had done they were to do.[1]

To carry on the work assigned to His ministers, God has throughout the ages called upon His people to freely give of their means. This call is based on the fact that "God gives to us regularly, freely, abundantly. Every earthly blessing is from His hand."[2]

Regarding the offering given to advance the work of God, Jesus approved any amount worthily offered: "And whoever gives one of these little ones only a cup of cold water in the name of a disciple, assuredly, I say to you, he shall by no means lose his reward" (Matt 10:42). Commenting on this passage, White wrote:

> God reads every thought. He notes every action. Everything done with sincere purpose for the advancement of His work will be blessed by Him. The two mites, the cup of cold water, presented in sympathy and love, will be made effective in doing good here and will be a reward hereafter.[3]

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[1]Ellen G. White, Welfare Ministry (Washington, DC: Review and Herald Publishing Association, 1952), 117.

[2]White, Testimonies for the Church, 9:49.

[3]Ibid., 6:103.

In harmony with the preceding quotation, we may notice three persons who gave all in proportion to their incomes. It is indeed significant to note that each one of these persons was highly commended by Christ.

The first individual to consider is the poor widow of Sarepta. At first it seems somewhat unfair that the poor widow of Sarepta, who possessed only a handful of meal and a little oil in a cruse, should have been called upon to contribute to the support of the Lord's prophet; but the Bible tells us that she gave largely, and that Jesus commended her as having received greater honor than all the widows who were in Israel.[1]

The story of this widow and especially her spirit of sacrifice is indeed a strong rebuke to God's children who despite the abundant blessings from the Creator God are unwilling to sacrifice for His cause on earth.

It should be observed that a call to provide for God's prophet tested the widow's faith to the utmost. As White rightly stated:

> In this poverty-stricken home the famine pressed sore, and the pitifully meager fare seemed about to fail. The coming of Elijah on the very day when the widow feared that she must give up the struggle to sustain life tested to the utmost her faith in the power of the living God to provide for her necessities. But even in her dire extremity she bore witness to her faith by a compliance with the request

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[1]1 Kgs 17:12; Luke 4:25-26.

of the stranger who was asking her to share her last morsel with him.[1]

The second person who was commended by Jesus for his generous giving was Zaccheaus. Although Zaccheaus was regarded as a sinner by his contemporaries, when he met Jesus, he was willing to give not only "half of his goods to the poor, but also restore fourfold to whoever he had taken anything from."[2]

Zaccheaus' story has two vital lessons in regard to our attitudes toward possessions:

1. His willingness to part freely with half of his goods was more acceptable to God than the "refusal of the rich young ruler to part with his wealth even when asked to do so."[3]

Zaccheaus indeed proved that "no repentance is genuine that does not work reformation."[4] Here is a lesson for God's people to ponder. This applies especially to those who for one reason or another have not been faithful in returning their tithes and offerings. They need to emulate Zaccheaus' example of making things right with God.

2. Although God had given specific instructions

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[1]White, Prophets and Kings, 130.

[2]Luke 19:8-9.

[3]See Matt 19:21-22.

[4]White, The Desire of Ages, 555.

concerning the care of the poor,[1] Zaccheaus seemed to have ignored their needs. It is therefore significant to note that in his desire to begin a new relationship with God, he recalled the cause for the poor. Since the poor are still with us, there is need to care for their needs.

The third individual who was highly commended by Jesus for giving all that she possessed was the poor widow.[2]

Even though the poor widow gave but two mites, Jesus commended her as having given more than everybody else. This had more to do with the motive of giving than the two mites themselves. In the words of White:

> When Jesus said of the widow, she "hath cast in more than they all," His words were true, not only of the motives of the giver, but of the results of the gift. The two mites which make a farthing have brought to God's treasury an amount of money far greater than the contributions of the rich Jews.[3]

In telling this story, Christ intended to inspire the poor throughout the generations to offer their little gifts to God. As White states:

> The act of the widow who cast two mites, all that she had into the treasury, is placed on record for the encouragement of those who struggling with poverty, still desire by their gifts to aid the cause of God. . . . To make her offering, the widow had deprived herself of even the necessities of life, trusting God

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[1]See Lev 19:10, 15; 25:35-43; Est 9:22; Rom 15:26; Matt 4:3.

[2]Mark 12:41-44.

[3]Ellen G. White, Gospel Workers (Washington, DC: Review and Herald Publishing Association, 1915), 467.

to supply her needs for the morrow.[1]

From what we have seen, it is clear that Christ did not abrogate the tithe law. Further, although He made only three references to tithing, His far-reaching teaching on attitudes towards material possessions, if followed, will lead His people to give faithfully of their tithes and offerings.

Paul's Teaching on Tithe

Only two references to tithing in the Epistles are attributed to Paul (1 Cor 9:13-14; Heb 7:1-10). The first reference reads thus:

> Do you not know that those who minister the holy things eat of the temple, and those who serve at the altar partake of the offerings of the altar? Even so the Lord has commanded that those who preach the gospel should live from the gospel.

Although the preceding passage does not mention tithe, there is a reference to the Old Testament[2] where account is made of how the priests were to be supported by the tithes of the other tribes.

Accordingly, the Levites were to have no part of the land except in the suburbs of the cities in which they dwelt and were to have no inheritance in the land of promise. But they were to be supported by the tithes of the other children of Israel.

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[1]White, The Acts of the Apostles, 342.

[2]Num 18:21-24.

The Apostle Paul used the Old Testament reference to argue that he was entitled to be supported by Corinthian believers just like any other apostle. As White rightly stated:

> Paul appeals to his Corinthian brethren to understand that as a laborer in the gospel, he might claim his support, instead of sustaining himself; but this right he was willing to forgo, fearing that the acceptance of means for his support must possibly stand in the way of his usefulness.[1]

Paul's decision to forgo support from the Corinthian believers should be understood as an exception rather than the rule. God had made plans from the very beginning for the support of His ministers. In narrating how the system of supporting the ministers has functioned throughout the ages, the SDA Bible Commentary states:

> God has arranged that in general His ministers on earth shall be relieved of dual responsibility of preaching the gospel and providing for their own material needs. . . . God told the Israelites that one tenth of all their possessions was His and they were duty bound to pay a faithful tithe to the priests in the temple. Jesus endorsed this plan when He was on earth (see Matt 23:23). Thus the pattern has been clearly laid down for the divinely ordained method that the Christian church is to follow for the material support of the ministry.[2]

The next Pauline reference to tithing is found in the book of Hebrews.[3] This passage is but a reference to Gen 14:18-20 which is a discussion of how Abraham paid

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[1]White, Testimonies for the Church, 4:409.

[2]"1 Corinthians," SDA Bible Commentary, 6:730.

[3]Heb 7:1-10.

tithes to the priest Melchizedek. It is also significant to note that this passage restates the tithing principle as it applied to the tribe of Levi.

Further, the passage makes a comparison between the Levites and Melchizedek in terms of receiving the tithes, and points out very clearly that Melchizedek superseded the Levites. As the SDA Bible Commentary states:

> The Levites had the right to receive tithes by virtue of a divine command (Num 18:21). However, they were not the first to take tithes. Melchizedek did so before them. If they were divinely ordained, so was Melchizedek. And the fact that "even the patriarch Abraham" paid tithes to Melchizedek shows that Melchizedek had the highest endorsement. If the Levites were authorized by God to receive tithes, Melchizedek was even more so.[1]

In considering Paul's teaching on tithe, it is important to note that he made a very strong case for tithing by referring to two key passages from the Old Testament. He made it clear that tithe was not only required in the Old Testament era to support ministers but in his time as well.

Paul's Teaching on Giving

While it is true that the Apostle Paul did not teach much on tithing, his writings do reveal his far-reaching teaching on giving as a whole. His teaching on giving included the following:

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[1]"Commandment to Take Tithes," SDA Bible Commentary, 7:440.

1. Paul tactfully solicited funds and promoted offerings. He challenged the Corinthians by the liberality of the Macedonians. He had also challenged the Macedonians by the readiness of the Corinthians to give. This method proved to be effective.

Paul told the Corinthians that he had boasted to the Macedonians about their willingness to give and remarked, "your zeal has stirred up the majority" (2 Cor 9:2). No doubt his reference to the liberality of the Macedonians also stirred the Corinthians to give.

Since Paul's approach yielded good response and was done for the glory of God, God's people will do well to try it. As the SDA Bible Commentary puts it:

> Paul addresses himself to the best element in the Corinthian church confident that they are thinking rightly about the matter. As a wise Christian leader he takes notice of every favorable sign, in the hope of strengthening what gives promise of success. The wise minister of the gospel will similarly stimulate the best that is in people, whether as individuals or as a group.[1]

2. Paul taught that the greatest gift that the Macedonians gave was the giving of themselves. "In this they did not as we hoped, but first gave themselves to the Lord, and then to us by the will of God" (2 Cor 8:5).

The act of giving themselves was rightly described by Paul as "the unspeakable gift." According to David McConaughy, "no amount of money given can

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[1]"2 Corinthians," SDA Bible Commentary, 6:894.

possibly take the place of giving oneself."[1]

By first giving themselves, the Macedonians followed closely in the footsteps of their Master. Describing Christ's unspeakable gift, McConaughy wrote:

> He left behind not a single material thing except only the seamless robe and the other garments which the Roman soldiers appropriated at the cross. "He carved no statue, painted no picture, wrote no poem, composed no song, fashioned no ornament, built no edifice, founded no city, erected no triumphal arch; yet he stands in history as the peerless prince of givers." He gave that which was priceless--"the unspeakable gift"--himself.[2]

Commenting on the Macedonian gift of giving themselves, the SDA Bible Commentary states: "The Macedonian gift came from consecrated and devoted hearts. They gave themselves, and their gift automatically followed. They gave themselves in their gifts."[3]

As to what lesson the Macedonian gift has for the contemporary Christian, the commentary further states:

> The Christian who gives God his heart keeps nothing back. The example of the Macedonians to the Corinthians and to Christians of all time illustrates the great truth that "the gift without the giver is bare." He who gives himself without reservation will not hesitate to give his possessions also.[4]

3. Paul taught that the offerings and gifts acceptable to God are those made in love and gratitude.

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[1]David McConaughy, Money: The Acid Test (Philadelphia: Westminster Press, 1919), 108.

[2]Ibid., 109.

[3]"2 Corinthians," SDA Bible Commentary, 6:889.

[4]Ibid.

His perfect formula for acceptable offerings was: "For if there first be a willing mind . . . so let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver" (2 Cor 8:12, 9:7).

Like Paul, White was of the opinion that God accepted only willing gifts from loving hearts, with no strings attached. "The offering from the heart that loves, God delights to honor, giving it highest efficiency."[1]

4. Paul taught proportionate giving:

> 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. For I do not mean that others should be eased and you burdened; but by an equality, that now at this time your abundance may supply their lack, that their abundance also may supply your lack--that there may be equality (2 Cor 8:12-14).

Paul had witnessed the church at Antioch give as it was able for the brethren at Jerusalem. He requested that the church at Corinth give regularly as God prospered it.

It is significant to note that this principle of proportionate giving or giving according to ability is found also in Heb 11:29 and 1 Cor 16:1-2.

It should be noted that this principle of giving is found not only in the New Testament, but has its roots in the Old Testament (Deut 16:10, 17). Here Israel is

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[1]White, The Desire of Ages, 65.

instructed to give as they are able, "according as the Lord thy God hath blessed thee." As Kauffman remarked, "giving proportionately of one's income would certainly have the sanction of both Testaments."[1]

While Paul did not state what proportion should be given, it is important to note that the idea of proportionate giving does apply to God's children throughout the ages. It is no wonder that Abel Stevens referred to 1 Cor 16:1-2 as "the Divine rule for Christian Beneficence."[2]

In harmony with the preceding, White wrote:

> But not one is excused in this matter. "Let every one of you lay by him in store as God prospered him." The poor and the rich, the young men and the young women who earn wages--all are to lay by a portion; for God claims it.[3]

5. Paul taught carefulness in the administration of the offerings. Paul exercised great care in the administration of the funds.

> Avoiding this: that anyone should blame us in this lavish gift which is administered by us--providing honorable things, not only in the sight of the Lord, but also in the sight of men (2 Cor 8:20, 21).

To make sure no suspicion will be aroused, Paul sent a third person, Titus, a person in whom they had confidence (vss. 16-19). Holmes Rolston has well said,

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[1]Kauffman, 132.

[2]Abel Stevens, The Great Reform (New York: Carlton & Phillips, 1856), 45.

[3]White, Testimonies for the Church, 5:382.

"The springs of giving are certain to dry up when men begin to be doubtful about the way in which their money is being used."[1]

Those responsible for handling and administering the tithes and offerings should consider it a sacred trust. They should see that these funds are rightly used and should exercise every care to avoid suspicion. Kauffman was right when he wrote:"Whenever people lose confidence in those dispensing their tithes and offerings, the inflow of funds will diminish or be directed through other channels."[2]

6. Paul associated giving with grace. Paul often referred to giving as a grace of God. He reminded the Corinthians of our Lord's example: "For you know the grace of our Lord Jesus Christ, that though He was rich,l yet for your sakes He became poor, that you through His poverty might become rich" (2 Cor 9:9).

By pointing the Corinthian believers to the sacrifice of Jesus, Paul sought to arouse their love. In the words of White:

> Paul sought to uproot the plant of selfishness from the hearts of his brethren; for the character cannot be complete in Christ when self-love and covetousness are retained. The love of Christ in their hearts would lead them to help their brethren in their necessities. By pointing them to the sacrifice

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[1]Holmes Ralston, quoted in Kauffman, 35.

[2]Kauffman, 136.

> Christ had made in their behalf, he sought to arouse their love.[1]

Paul told the Corinthian believers that their giving was for the glory of God (2 Cor 8:19)). Besides, this concept of giving for the glory of God, who gave all in the sacrifice of His dear Son, needs to be promoted in our churches today. Emphasizing God's great sacrifice, White wrote:

> How great was the gift of God to man, and how like our God to make it! With a liberality that can never be exceeded He gave, that He might save the rebellious sons of men and bring them to see His purpose and discern His love. Will you, by your gift and offerings, show that you think nothing too good for Him who "gave His only begotten Son?"[2]

The usefulness of the wealth entrusted to us depends to a large extent on how we use it. In considering the sacrifice made by the Corinthian believers, one can only conclude that it was used for the honor and glory of God. As Kauffman rightly stated:

> Money in the hands of a profligate may be "filthy lucre," but the money Paul solicited and administered for the saints never soiled his hands. It was a glory to God, a blessing to the givers, a witness to the world, a cause of praise to God from the beneficiaries, and a credit to the great apostle to the Gentiles.[3]

If we love our God enough, we will be willing to give expensive gifts for His cause on earth. In so

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[1]White, Counsels on Stewardship, 19.

[2]Ibid.

[3]Kauffman, 130.

doing, we will express our love adequately. As Melvin E. Rees puts it: "It is possible to give without loving, but it is impossible to love without giving."[1]

In the light of what we have seen, it can be concluded that although Paul did not teach a great deal on tithing, he nevertheless taught nothing less than generous and sacrificial giving, that giving should be done freely and cheerfully, and that the giver is more important than the gift.

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[1]Melvin E. Rees, God's Plan for Social Security (Mountain View, CA: Pacific Press Publishing Association, 1970), 56.

CHAPTER V

ELLEN G. WHITE AND THE STEWARDSHIP OF TITHES AND OFFERINGS

With the stewardship of tithes and offerings, as with other truths which became fundamental Adventist doctrines, White made a significant contribution. While it is true that some of the leading pioneers first studied each truth by prayer and fasting,[1] White had a unique part to play. Describing the firm foundation of the Adventist faith, she wrote:

> Many of our people do not realize how firmly the foundation of our faith has been laid. My husband, Elder Joseph Bates, Father Pierce, Elder Hiram Edson, and others who were keen, noble, and true, were among those who, after the passing of the time in 1844, searched for the truth as for hidden treasure.[2]

As to the part she played, she stated:

> I met with them, and we studied and prayed earnestly. Often we remained together until late at night and sometimes through the entire night, praying for light and studying the word. . . . When they came to the point in their study where they said 'We can do nothing more,' the Spirit of the Lord would come upon me, I would be taken in vision, and a clear

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[1]Ellen G. White, Selected Messages (Washington, DC: Review and Herald Publishing Association, 1958), 1:206.

[2]Ellen G. White, Early Writings (Washington, DC: Review and Herald Publishing Association, 1903), xxii.

> explanation of the passages we had been studying would be given me, with instruction as to how we were to labor and teach effectively.[1]

That indeed God was behind the formulation of the Adventist doctrines could be defended by the fact that whenever the brethren were discussing the meaning of given Scriptures, White did not comprehend until taken into vision. Explaining her experience White stated:

> During the whole time I could not understand the reasoning of the brethren. My mind was locked as it were and I could not comprehend the meaning of the Scriptures we were studying. This was one of the greatest sorrows of my life. I was in this condition of mind until all the principal points of our faith were made clear to our minds in harmony with the Word of God. The brethren knew that when not in vision, I could not understand these matters, and they accepted as light direct from heaven the revelations given.[2]

Thus White had a unique party to play in the formulation of the Adventist doctrines, and because her writings are viewed as inspired by the SDA denomination, it becomes necessary to examine them so as to ascertain her contribution towards the stewardship of tithe and offerings.

White taught that "the tithe is sacred, reserved by God for Himself. It is to be brought into the treasury to be used to sustain the gospel laborers in their work."[3]

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[1]Ibid., xxii, xxiii.

[2]White, Selected Messages, 1:207.

[3]White, Gospel Workers, 226.

Further, she pointed out that God's claim included the offerings as well.

> God lays His hand upon the tithe as well as upon the gifts and offerings, and says, "that is mine. When I entrusted you with my goods, I specified that a portion should be your own, to supply your necessities, and a portion should be returned to me."[1]

It is also important to examine the concept of "Systematic Benevolence," a term that has been associated with tithing from the very onset of the SDA Church.

White's Support of Systematic Benevolence

Systematic benevolence came into being in 1859 as a by-product of an earnest study by some leading brethren among the Sabbath-keeping Adventists to develop a systematic plan of supporting the work of God.[2]

In harmony with 1 Cor 16:2, setting aside an offering on the first day of the week was recommended. Also, based on 2 Cor 8:12-14, an equitable distribution of financial responsibility was suggested. The plan called for the "brethren to lay by in store weekly from five to twenty-five cents; the sisters from two to ten cents; and for property owners to give weekly from one to five cents on each hundred dollars worth of assets."[3]

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[1]White, Counsels on Stewardship, 46.

[2]See Ellen G. White, Testimonies to Ministers and Gospel Workers (Boise, ID: Pacific Press Publishing Association, 1923), 522.

[3]White, Testimonies, 1:714.

Since this was only the beginning of what would become the Adventist system of tithes and offerings, the plan had some defects and had to go through some modifications as the Lord led the pioneers. Addressing this issue, White wrote: "'God is leading His people'" in the matter, and "'is bringing' them up."[1]

Although White does not seem to have been involved with the study from the onset, she early linked the tithe with "systematic benevolence." First she assured the church: "The plan of systematic benevolence is pleasing to God."[2] Further in an article entitled "Systematic Benevolence," she wrote: "Rob not God by withholding from Him your tithes and offerings."[3] She closed the article by quoting Mal 3:8-11.

White it is true that the term "tithe" does not often occur in the presentation of the plans for systematic benevolence, it should be noted that the system of tithes and offerings as it was later developed was merely refinements and extensions of what was adopted in 1859.[4]

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[1]Ellen G. White, Spiritual Gifts (Battle Creek, MI: Steam Press of the Review and Herald Office, 1945), 2:231.

[2]White, Testimonies, 1:190.

[3]Ibid., 221.

[4]See "The History and Use of the Tithe," Ellen G. White Estate Shelf Document, [1990].

In her subsequent writings, White clearly associated systematic benevolence with tithing. In pressing the matter of a tithe (one-tenth) of the increase White wrote: "Some will pronounce this one of the rigorous laws binding upon the Hebrews."[1] However in defending the system she wrote:

> The special system of tithing was founded upon a principle which is as enduring as the law of God. This system of tithing was a blessing to the Jews, else God would not have given it to them. So also will it be a blessing to those who carry it out to the end of time. Our heavenly Father did not originate the plan of systematic benevolence to enrich Himself, but to be a great blessing to man. He saw that this system of beneficence was just what man needed.[2]

To underscore that systematic benevolence had been a blessing to God's people not only in the Old Testament era but also in the New Testament, White was directed to the Apostolic era:

> I was pointed back to the days of the apostles and saw that God laid the plan by the descent of His Holy Spirit, and that by the gift of prophecy He counseled Him people in regard to a system of benevolence. All were to share in this work of imparting of their carnal things to those who ministered unto them in spiritual things.[3]

In recounting the success of the Apostolic Church in systematic benevolence, White singled out the believers' love and zeal for Christ as their motivation.

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[1]White, Testimonies, 3:395-6.

[2]Ibid., 3:404-405.

[3]Ibid., 1:190.

> In the days of the apostles, men went everywhere preaching the word. New churches were raised up. Their love and zeal for Christ led them to acts of great denial and sacrifice. Many of these Gentile churches were very poor, yet the apostle declares that their deep poverty abounded to the riches of their liberality. Their gift extended beyond their ability to give.[1]

That the believers in the apostolic era were poor and yet denied and sacrificed themselves for the work of God is something worthy of emulation. White concurred when she wrote: "Until all shall carry out the plan of systematic benevolence, there will be a failure in coming up to the apostolic rule."[2]

Besides providing means for God's work on earth, White pointed out that God had other goals to accomplish by the system of systematic benevolence. She wrote: "Constant, self-denying benevolence is God's remedy for the cankering sins of selfishness and covetousness."[3] Indeed the sins of selfishness and covetousness have proven to be a great hindrance to the faithful stewardship of tithes and offerings throughout the centuries.

In summary, it should be noted that the system that had its humble beginnings in 1859 as a means of providing for God's work on earth, went through some

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[1]Ibid., 3:413.

[2]Ibid., 3:411.

[3]Ibid., 3:548.

modifications, as the Lord led, to become the Adventist doctrine of tithes and offerings. Further, it should be noted that although White does not seem to have been involved from the onset, her later contribution assured the brethren that they were proceeding according to the Word of God. Again, she not only linked tithe with systematic benevolence but also pointed out what would be the blessings for following this system.

White and the Faithful Payment of Tithe

Nothing is plainer in Ellen White's writings than the clear instruction concerning the faithful payment of the tithe. She wrote:

> I entreat my brethren and sisters throughout the world to awaken to the responsibility that rests upon them to pay a faithful tithe. . . . Keep a faithful account with your Creator.[1]

Her appeal was based on the Lord's call for honesty and faithfulness in tithe paying. "The Lord calls for His tithe to be given in to His treasury. Strictly, honestly, and faithfully, let this portion be returned to Him. Besides this, He calls for your gifts and offerings."[2]

Accordingly, faithful tithe paying entailed honoring God's claims regularly and systematically

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[1]White, Counsels on Stewardship, 74.

[2]Ibid., 82.

regardless of the situation. Commenting on this White wrote:

> 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.[1]

Although God has given special instructions regarding the payment of tithes and offerings, there are those who ignore the instructions by placing their needs foremost, thus proving to be unfaithful. Such individuals will do well to recall White's instruction of "setting apart that which God has specified as His"[2] before spending their income on imaginary wants. Testimonies by those who have succeeded in paying their tithes faithfully bespeak of the importance of this practice. The practice serves as a springboard of overcoming temptation to spend God's money.

Further, White taught that our attitude toward money has a great part to play in our response towards returning a faithful tithe. An individual who regards money as coming from God is likely to respond more positively than one who regards it as his or her own. Appealing to all to regard money as a trust from God, White wrote: "Brethren and sisters, if the Lord has blessed you with means, do not look upon it as your own.

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[1]Ibid., 80-81.

[2]Ibid., 81.

Regard it as yours in trust for God, and be true and honest in paying tithes and offerings."[1]

According to White, there is no valid reason for unfaithfulness in tithe paying. Her arguments are based on the fact that God expects returns "according to what one has, and not according to what he does not have" (2 Cor 8:12). This seems to suggest that the system of tithes and offerings calls for a portion that all can live with. She argued:

> 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. With the poor man the tithe will be a comparatively small sum, and his gifts will be according to his ability.[2]

That the faithful system is beautiful in its "simplicity and equality" is something that cannot be denied. Often the problem lies when it comes to parting with a small portion of our funds. While those who do not tithe at all or who tithe occasionally might have their own reasons for doing so, White pointed out that their actions are rooted in selfishness.

> Malachi has specified that the condition of prosperity depends upon bringing to God's treasury that which is His own. . . . If men offer any excuse as to why they do not perform this duty, it is because they are selfish, and have not the love and

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[1]Ibid., 78.

[2]Ibid., 23.

fear of God in their hearts.[1]

If selfishness be the cause of unfaithfulness, then there is need to find a solution. White was of the opinion that the solution lay in the constant realization of God's love and gifts to us.[2] Further, she recommended cutting down expenses to correspond with income rather than to use the Lord's money for secular purposes.[3]

As pointed out above, the tithe is holy and reserved by God for His cause on earth. Since God's work is dependent on the tithes and offerings of His people, it becomes necessary for each individual to consider the consequences of withholding his or her tithes and offerings. It means the hindrance of God's work. More than that, it means the loss of souls. The good news, though, is that a faithful return of tithes and offerings can accomplish a lot for the Kingdom of God. As White correctly stated: "There are a large number of names on our church books; and if all would be prompt in paying an honest tithe to the Lord, which is His portion, the treasury would not lack for means."[4] As to what the tithe can accomplish, White further stated:

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[1]White, Testimonies to Ministers and Gospel Workers, 305.

[2]White, Counsels on Stewardship, 17-19.

[3]White, Testimonies for the Church, 9:247.

[4]White, Counsels on Stewardship, 95.

> Great objects are accomplished by this system. If one and all would accept it, each would be made a vigilant and faithful treasurer for God, and there would be no want of means with which to carry forward the great work of sounding the last message of warning to the world.[1]

In view of the importance of this issue, White called upon the ministers to instruct their members concerning the obligations and duties to God, especially in regard to paying an honest tithe.[2]

White's Teaching on the Appropriate and Inappropriate Use of the Tithe

White taught that "the tithe is sacred, reserved by God for Himself. It is to be brought into His treasury to be used to sustain the Gospel laborers in their work."[3]

To help us understand the meaning of the "Gospel laborers," she specifically approved certain usages of tithe, while she just as specifically disapproved of others.

Appropriate Use of the Tithe

Gospel Ministers

It was White's understanding that the tithe had been reserved by God for the support of His ministers. In appealing to the setting apart of this fund she wrote:

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[1]White, Testimonies for the Church, 3:389.

[2]Ibid., 9:250.

[3]White, Gospel Workers, 226.

> Let each regularly examine his income, which is all a blessing from God, and set apart the tithe as a separate fund, to be sacredly the Lord's. This fund should not in any case be devoted to any other use; it is to be devoted solely to support the ministry of the Gospel.[1]

As the tithe in the Old Testament era was exclusively devoted to the use of the Levites, who, having received no tribal allotment, were to use all their time in fostering Israel's worship, ministering at the sanctuary, and instructing the people in the law of the Lord,[2] so was it to be used for one purpose--"To sustain the ministers whom the Lord had appointed to His work."[3]

The tithing system was constituted so that if all responded faithfully, God's ministers would be paid enough to sustain them. In White's own words: "When a man enters the ministry, he is to be paid from the tithe enough to sustain his family. He is not to feel that he is a beggar."[4]

Bible Teachers in Adventist Schools

Due to the nature of their work, expounding the Word of God to the students, White taught that the Bible

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[1]White, Counsels on Stewardship, 81.

[2]See Num 18:21, 24; White, Patriarchs and Prophets, 526.

[3]White, Counsels on Stewardship, 36.

[4]Ellen G. White, Ms 82, 1904, Ellen G. White Research Center, Andrews University, Berrien Springs, Michigan.

teachers could be paid from the tithe fund. She wrote: "Light has been plainly given that those who minister in our schools, teaching the Word of God, explaining the Scriptures, educating the students in the things of God, should be supported by the tithe money."[1]

Since their mission was to lead the students to the truth, this particular assignment called upon men and women with deep Christian experience. Describing the qualification required, White stated:

> The best ministerial talent should be employed to lead and direct in the teaching of the Bible in our schools. Those chosen for this work need to be thorough Bible students. They should be men who have a deep Christian experience, and their salary should be paid from the tithe.[2]

Besides this qualification, White pointed out that this work would be done by both men and women. Arguing that in some cases women could do better than men, she wrote:

> In many respects a woman can impart knowledge to her sisters that a man cannot--the cause would suffer great loss without this kind of labor. Again and again the Lord has shown me that women teachers are just as greatly needed to do the work to which He has appointed them as are men.[3]

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[1]White, Testimonies for the Church, 6:215.

[2]Ellen G. White, Counsels to Parents, Teachers, and Students (Mountain View, CA: Pacific Press Publishing Association, 1913), 431.

[3]Ellen G. White, Ms 3a, 1898, Ellen G. White Research Center, Andrews University, Berrien Springs, Michigan.

Medical Missionaries (Minister-Physician)

White had high regard for the minister-physician. She was of the opinion that a minister of the gospel who was also a medical missionary was a much more efficient worker. It was with this understanding that she defended their cause. In challenging the opponents of the medical missionaries she wrote:

> Some who do not see the advantage of educating the youth to be physicians both of the mind and of the body, say that the tithe should not be used to support medical missionaries, who devote their time to treating the sick. In response to such statements as these, I am instructed to say that the mind must not become so narrowed down that it cannot take in the truth of the situation. A minister of the gospel who is also a medical missionary, who can cure physical ailments is a much more efficient worker than one who cannot do this. His work as a minister of the gospel is much more complete.[1]

Retired Gospel Workers

During the time when the Adventist Church did not have any plan to take care of its retired workers, many upon retirement found themselves heartbroken as they felt rejected and looked down upon. White called upon the leaders to find ways to take care of these once-active ministers of the gospel. In describing their ordeal she stated:

> Many workers have gone into the graves heartbroken, because they have grown old, and could see that they were looked upon as a burden. But had they been

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[1]Ellen G. White, Medical Ministry (Boise, ID: Pacific Press Publishing Association, 1932), 245.

> retained in the work, and given an easy place, with a whole or part of their wages, they might have accomplished much good. During their term of labor, these men have done double labor. They felt so heavy a burden for souls that they had no desire to be relieved of overwork. The heavy burdens borne shortened their lives. The widows of these ministers are never to be forgotten, but should, if necessary, be paid from the tithe.[1]

After several years, a sustentation plan was adopted, under which each conference contributed 5 percent of the tithes to the sustentation fund. On receiving the news of the plan, White was not only happy but thought it to be the right plan.

Needy Mission Fields

There were times when some of the larger conferences found themselves with more than sufficient funds. White cautioned such conferences against using the extra funds for any other purpose.[2]

She called for the extra funds to be used for needy fields.

> More and more we must come to realize that the means that come into the conference in the tithes and gifts of our people should be used for the support of the work not only in the American cities, but also in foreign fields. Those who realize the needs of mission fields will not be tempted to use the tithe for that which is not necessary.[3]

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[1]Ellen G. White, Manuscript Releases (Washington, DC: E. G. White Estate, 1990), 1:189.

[2]Ellen G. White, Letter 10, 1911; MR 193, Ellen G. White Research Center, Andrews University, Berrien Springs, Michigan.

[3]White, Manuscript Releases, 1:192.

Inappropriate Use of the Tithe

White also identified certain purposes for which the tithe was not to be used. She indicated that there were some objects which "though good in themselves, are not the object which the Lord has said that the tithe should be applied."[1]

Care of the Poor, Sick, and Aged

White recognized the presence of the needy ones in any given congregation.[2] While appealing for their cause, she stated that they were not among the recipients of the tithe funds. "The tithe is set apart for a special use. It is not to be regarded as a poor fund."[3]

Citing the example of Judas who, in pretence of making a plea for the poor, condemned Mary for pouring the ointment on the head of Jesus, White pointed out that "God's claim is to take the precedence of any other claim and must be discharged first. Then the poor and the needy are to be cared for."[4]

To those spending the tithe funds in providing for the needy ones, White appealed:

Let not your tithes and thank offerings to God be

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[1]White, Counsels on Stewardship, 103.

[2]White, Manuscript Releases, 3:218.

[3]White, Counsels on Stewardship, 103.

[4]White, Welfare Ministry, 277.

> less but let this be in addition. God does not propose to rain means from heaven with which to sustain the poor, but He has placed His goods in the hands of agents. They are to recognize Christ in the person of His saints. And what they do for His suffering children they do for Him, for He identifies His interest with that of suffering humanity.[1]

Expenses of a Local Church

It was White's understanding that any money spent for church expenses was regarded as robbery.

> I was shown that it is wrong to use the tithe for defraying the incidental expenses of the church. . . . You are robbing God every time that you put more hands into the treasury funds to meet the running expenses of the church.[2]

Since the house of worship is the Lord's property, God expects His people to take good care of it. What He did not approve was to use the tithe funds for the same. "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."[3]

The Education of Needy Students

White sanctioned the idea of assisting needy students but insisted that such funds should not be drawn from the tithe.

Now, in regard to educating students in our schools,

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[1]White, Testimonies for the Church, 4:511.

[2]White, Counsels on Stewardship, 103.

[3]White, Testimonies for the Church, 9:248.

> it is a good idea; it will have to be done; but God forbid that in the place of practicing self-denial and self-sacrifice our individual selves to do this work, we should subtract from the Lord's portion, specifically reserved to sustain the ministers in active labor in the field.[1]

Again, she recommended an establishment of a fund from which promising students would be loaned.

> When you see a young man or a young woman who is a promising subject, advance or loan the sum needed, with the idea that it is a loan, not a gift. It would be better to have it thus. Then when it is returned, it can be used to educate others. But this money is not to be taken from the tithe, but from a separate fund secured for that purpose.[2]

Colporteur Support

The colporteurs have done a tremendous work in spreading the third angel's message the world around. Even though White regarded their work as equal to that of the minister of the gospel,[3] she warned against any plan to pay them out of the tithe fund.

> One reasons that the tithe may be applied to school purposes. Still others reason that canvassers and colporteurs should be supported from the tithe. But a great mistake is made when the tithe is drawn from the object for which it is to be used--the support of the ministers.[4]

Based on what we have seen, it should be noted that while White stated that the tithe should be used for

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[1]White, Manuscript Releases, 1:99, 193, 194.

[2]White, Selected Messages, 2:209.

[3]Ellen G. White, Colporteur Ministry (Boise, ID: Pacific Press Publishing Association, 1953), 8, 45.

[4]White, Testimonies for the Church, 9:248-249.

one purpose--to sustain the ministers, and devoted "solely to support the ministry of the gospel"--her writings indicate that she approved several causes[1] to be recipients of tithe. In addition, she named several causes which were not to be taken care of by the tithe funds. In specifying that the tithe should not be used for certain causes, she did not imply that they were undeserving. Rather if the tithe was used for such, there would not be sufficient funds to pay the ministers, who have no other adequate source of income for their support.

Provision for Other Lines of Work

To pay for the other lines of work, which were not recipients of the tithe, the Lord called for free-will offerings from His people. White made it clear that these offerings were in addition to the tithe: "After the tithe is set apart let gifts and offerings be apportioned, as God hath prospered you."[2]

White pointed out the distinct difference between

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[1]The causes named in this project as both recipients and non-recipients of the tithe funds are what I deem necessary for the target audience of the project. For a more extensive list of the causes and exceptions as understood by White, see Robert W. Olson, "Ellen G. White Comments on the Use of Tithe Funds," in The History and Use of the Tithe, unpublished Ms, Ellen G. White Estate, rev. ed. Feb., 1990, 17-25.

[2]Ellen G. White, Counsels on Sabbath School Work (Washington, DC: Review and Herald Publishing Association, 1938), 130.

the tithes and offerings. "He claims the tithe has His own, and it should ever be regarded as a sacred reserve, to be placed in His treasury for the benefit of His cause. He asks also for our free-will gift and offerings of gratitude."[1]

In harmony with the Scriptures, the preceding statement implies that while tithe is specified as 10 percent of our "increase" (Lev 27:32; Deut 14:22), which all are obliged to pay, the free-will offerings are left to each person to give "as he is able," and according to the "blessing of the Lord thy God which he hath given thee" (Deut 16:17).

It should be noted that God anciently accused His people of robbing Him of tithes and offerings (Mal 3:8). According to Roger Coon, "In the handling of our offerings, God allows us a measure of discretion not permitted in the handling of the tithe. He permits us to decide how much we will give."[2]

The permission to decide how much offering one should give God does not mean that God does not care for the offerings. God does care and as White points out, "voluntary offerings and the tithe constitute the revenue

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[1]White, Christ's Object Lessons, 300.

[2]Roger Coon, Tithe: Ellen G. White's Counsel and Practice (Hagerstown, MD: Review and Herald Publishing Association, 1991), 11.

of the Gospel."[1] God does allow everyone the privilege of self-examination to give according to how one has been blessed.

In appealing for the offerings, God expected His people to respond "willingly and abundantly."[2] No one should feel himself forced to respond. Significantly, God accepts only free-will offerings.[3]

Since as already noted the offerings were to support the welfare work,[4]and in view of the fact that God is asking for "His own goods"[5]which He has lent to His people, a failure would be regarded as robbing God.

Meeting the Objections

Although White pointed out that the command to return tithes and offerings is "divine in its origin,"[6] and "so plain that there is no excuse for disregarding it,"[7] some people have had difficulties honoring God's claim, citing insufficient funds, mismanagement of funds by leaders, and repeated calls for money every Sabbath as

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[1]White, Testimonies for the Church, 5:149.

[2]White, Counsels on Stewardship, 85.

[3]White, Patriarchs and Prophets, 61.

[4]White, Welfare Ministry, 274.

[5]White, Counsels on Stewardship, 51-52.

[6]Ibid., 73.

[7]Ellen G. White, Evangelism (Washington, DC: Review and Herald Publishing Association, 1946), 250.

some of the reasons. While some of these reasons might seem valid, White did not think any one of them reasonable enough to cause withholding of tithes and offerings.

There have been cases where funds have been stolen or mismanaged in some of our organizations. This has caused some people to point accusing fingers at the church and also to withhold their tithes and offerings. In responding to the actions of such persons, White wrote:

> Some have been dissatisfied and have said: "I will no longer pay my tithe; for I have no confidence in the way things are managed at the heart of the work." But will you rob God because you think the management of the work is not right? Make your complaint, plainly and openly, in the right spirit, to the proper ones. Send in your petitions for things to be adjusted and set in order; but do not withdraw from the work of God, and prove unfaithful, because others are not doing right.[1]

In the history of the Adventist Church there have been cases in which some individuals who failed to comprehend certain doctrines or who had some problems with the church have gone forth teaching against certain doctrines. On March 23, 1893, White wrote to a brother identified as "S" who was not only teaching that the church was Babylon, but also that tithe should not be paid. In the letter, White made it clear to the individual that he was wrong and warned him to stop misleading others. She wrote:

> I understand that you are also proclaiming that we should not pay tithe. My brother, "take off thy

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[1]White, Testimonies for the Church, 9:249.

> shoes from off thy feet, for the place whereon you are standing is holy ground." The Lord has spoken in regard to paying tithes. . . . Very recently I have heard direct light from the Lord upon this question, that many Seventh-day Adventists were robbing God in tithes and offerings, and it was plainly revealed to me that Malachi has stated the case as it really is.[1]

The Scriptures and the writings of Mrs. White bear witness of God's love and abundant blessings towards His children. The psalmist's testimony, "I have been young, and now am old; yet I have not seen the righteous forsaken, nor his descendants begging bread" (Ps 37:25), best describes the experience of those who have heeded God's challenge: "'And prove me now in this,' says the Lord of hosts, 'If I will not open for you the windows of heaven and pour out for you such blessing that there will not be room enough to receive it'" (Mal 3:10). Testimonies by those who have been honest and faithful to God in matters of tithe and offerings indicate God's abundant blessings. However, there are some Adventists who cite poverty and insufficient funds as excuses for not honoring God's claims. What they forget is that even the little they have belongs to God. No one is so poor that he/she cannot return to God His portion. As White put it:

> If we are too poor to faithfully render to God the tithes and offerings that He requires, we are certainly too poor to dress expensively and to eat luxuriously; for we thus waste our Lord's money in hurtful indulgences to please and glorify ourselves: What treasure have we secured in the Kingdom

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[1]White, Testimonies to Ministers and Gospel Workers, 60.

of God? Are we rich toward God?[1]

Again, although those who consider themselves poor have reasoned, "If I were as rich as such a one, I would multiply my gifts to the treasury of God,"[2] they should be reminded that "God has tested some of these by giving them riches, but with the riches came the fiercer temptation, and their benevolence was far less than in the days of their poverty."[3]

Since the work of God depends upon the tithes and offerings of the believers, and because the church at times finds herself hard-pressed to appeal for the funds to meet certain objects, some respond negatively as they believe that "there is no end to the calls for means, one object after another is continually arising, demanding help."[4] The solution to the problem lies in the faithfulness of every believer in returning his or her tithes and offerings.

In summary, White's response to the objections against returning the tithes and offerings was simple--not one of them was credible. She therefore appealed to all to stop robbing God by returning their tithes and offerings.

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[1]White, Testimonies, 3:401.

[2]Ibid., 3:403.

[3]Ibid., 3:403.

[4]Ibid., 3:389.

CHAPTER VI

THE QUESTIONNAIRES AND THEIR ANALYSES

To ascertain the information needed for this study, three questionnaires were drafted and sent to Kenya.

The first questionnaire was sent to the executive directors of all[1] the SDA organizations in the East Africa Union, namely: East African Union, Central Kenya Conference, Kenya Coast Field, South Kenya Conference, Ranen Field, Kenya Lake Field, Western Kenya Field, and North Nyanza Field. Seven out of the eight questionnaires sent were completed and returned, a return of 87.5 percent.

The second questionnaire was sent to the 345 pastors in the East African Union.[2] Two hundred and thirty-three questionnaires, or 67.5 percent of them, were completed and returned.

The third questionnaire was sent to some six

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[1]East African Union consists of two conferences and five fields.

[2]The words Kenya and East African Union refer to the same thing and are therefore used interchangeably.

selected churches within Nairobi, the capital city of Kenya. Each church received 150 questionnaires, thus making a total of 900 questionnaires. The criteria used in selecting the six churches were: (1) they contain all tribal groups in Kenya; (2) they have people of all classes--the rich, the poor, the learned, the unlearned, the employed, the unemployed, business people, students, etc.; (3) the members in these churches have what can be called "dual membership." Since the majority live in Nairobi for such reasons as school, work, and business, they attend one of these churches while in Nairobi. However, whenever they return to their original homes, they attend their local churches. It therefore follows that these members have a clear picture of what is happening both at the city churches and those of their original homes. Six hundred and seventy-one out of the 900, or 74.5 percent of them, were completed and returned. It should be noted that although the questionnaires were originally sent to six churches in Nairobi, the returns indicate that members from 133 churches throughout Kenya[1] participated in this exercise. Even more significant is the fact that all seven conferences/fields were equitably represented.

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[1]This is due to the dual membership factor. Although some of the recipients are members of the selected churches, they still consider themselves members of their home/original churches. So when asked to name their churches, they named the home/original churches.

A total of 1,253 questionnaires were sent to Kenya. Nine hundred and eleven were completed and returned. Overall, this represents 73.8 percent of the questionnaires.

All the returned questionnaires were sent to the Center for Statistical Services at Andrews University for analysis. Copies of the three types of questionnaires used for this project are included in the appendices.

The Basis

The purpose of the questionnaires was to solicit the information that would help me to understand the factors contributing to the unfaithful return of tithes and offerings in the East African Union. The questionnaires generally sought the following information:

1. How were the conferences/fields[1] and union faring financially?

2. How do the lack of funds affect the union, conferences/fields, and church members?

3. Who is perceived to be the most responsible for the poor return of tithes and offerings?

4. How equipped are the pastors in preaching/

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[1]Since the East African Union consists of two conferences and five fields the names of the conferences/fields are both used in this project, as this is easier for both the pastors and the members in Kenya to follow. Further, the conference to many Kenyan SDA's is regarded as higher than the field. Therefore, to use either one and not both might create misunderstanding.

teaching about the subject of stewardship?

5. What effect do the frequent transfers of pastors have on the development of a strategy for the effective stewardship programs?

6. How many churches does each pastor have and how does this contribute or detract from effective ministry?

7. How effective is the ministry of visiting church members, especially those weak in the faith?

8. How often do the conferences/fields hold seminars on stewardship?

9. Do the union, conferences/fields have sufficient stewardship materials?

10. Do the church members understand how tithe is calculated? Do they understand the concept of the second tithe and the distribution of church funds?

11. Are there any reported misappropriations of church funds? How did this affect the church members' morale for giving?

12. What is the church members' attitude toward their leaders?

Questionnaire to the Executive Directors

Questions 1-7, Basic Facts

The executive directors' responses in this section revealed that all are married and are between

thirty-eight and sixty-five years of age. Three of the directors have graduate degrees, one has the Bachelor's degree and the rest have high-school diplomas. Further, the directors have been ministers of the gospel from eleven to forty-three years. It was also revealed that all the directors had served at several other departments before being appointed to their current positions. All the directors had served in their positions from two to twelve years.

Question 7

Question 7 called for the basic information on the yearly number of churches, church members, Sabbath School members, and pastors for the five-year period. After consulting Dr. North,[1] my chair, and Dr. Dudley,[2] I decided that a period of the preceding five years was sufficient for examining the stewardship of tithes and offerings in East African Union. Since I started working on this project in 1992, the years 1987-1991 formed that period of study. Table 1 shows the return.

As the table 1 reveals, the church in Kenya experienced significant and steady growth in the years 1987-1991 with new churches organized each year. Equally important was the additional number of both church

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[1]Interview with Dr. James North, February 28, 1992.

[2]Interview with Dr. Roger Dudley, February 28, 1992.

TABLE 1

CHURCHES, CHURCH MEMBERS, SABBATH SCHOOL MEMBERS, AND PASTORS IN EAST AFRICAN UNION FOR 1987-1991

Church Item	Year				
	1987	1988	1989	1090	1991
Total # of Churches	1,016	1,086	1,150	1,199	1,264
Total Church Members	242,151	263,211	286,851	313,314	326,266
Total Sabbath School Members	333,070	397,744	411,742	617,237	617,482
Total # of Pastors	203	275	275	324	345

members and Sabbath School members. Although the number of pastors increased each year also, the increase was not sufficient to effectively minister to the needs of so many members. Later in the chapter, the amount of tithes and offerings returned is shown.

Question 8

The purpose of this question was to find out the criteria the conference/fields' administrations used in hiring pastors. The respondents were to rank seven choices on a scale of 1 to 5, from the most important (1) to the least important (5).

Table 2 shows the criteria used in the order of importance. Priority was given to commitment and spirituality, and education. The leaders seem to realize that commitment and spirituality play a great role in the

pastors' ministry. Lack of commitment and spirituality can lead to the pastors' inability to preach/teach their members. This will in turn lead to the church members' spiritual malnourishment. Members that are malnourished more often than not fail to faithfully return their tithes and offerings, if at all.

TABLE 2

CONFERENCES/FIELDS' CRITERIA FOR HIRING MINISTERS

Rank	Item	Score
1	Commitment and spirituality	5
	Education	5
2	Recommendation from the church elders	3
3	Age	2
4	Resignation of an individual from his job in response to God's call	1
	Helping a person to make a living	1
	Baptismal results	1

Its important to note that education was ranked together with commitment and spirituality. As seen from the church members' questionnaire, a significant number of church members are educated and/or hold key positions in the government or private sectors. Because pastors must be able to preach/teach this educated class of members and indeed all members, all SDA doctrines

including stewardship of tithes and offerings, the pastors' education deserves attention.

Question 9

Question 9 was aimed at finding out the average number of churches per pastor. The data indicate that each pastor in Kenya had an average of four churches. As shown below, even four churches are too much for one pastor. This compromises effective ministry. The result is the church members' malnourishment, and among other things, unfaithfulness in returning tithes and offerings.

Questions 10-11

Questions 10-11 were aimed at finding out the length of time pastors ministered to one given locality before being transferred to another area. Three years were reported to be an average period in which pastors ministered in one locality before being transferred. As is shown later, pastors consider three years to be a very short period for any effective stewardship strategy.

Question 12

Question 12 called for the pastors' academic/ professional training. Table 3 shows their status.

As table 3 shows, the majority of pastors in Kenya have two years or less of ministerial training. Due to this inadequate ministerial training, some shy away from pastoring in churches where most of the members

are highly educated. Further, this inadequate training poses a problem of presenting effectively the stewardship of tithes and offerings. This is discussed below.

TABLE 3

THE PASTORS' ACADEMIC/PROFESSIONAL TRAINING

Academic/Professional Training	Total # of Pastors
6 months' ministerial training	91
Two years' ministerial training	197
Bachelor of Arts in Theology/ Religion	36
Master of Arts in Religion/ Pastoral Ministry	16
Master of Divinity	2
Doctor of Ministry	1

Questions 13-14

Questions 13-14 were aimed at finding out if the conference/field directors preferred pastors with a college education to pastor the city churches and whether it was easy to get them. Seventy-five percent of the respondents preferred pastors of city churches to have a college education. As to whether it was easy to find them, 87.5 percent answered no. This further proves that the pastors' academic/professional training in Kenya is lacking.

Question 15

Question 15 intended to find out whether the leaders would be willing to support their pastors for continuous advanced theological programs. Seventy-five percent answered yes. This is indeed encouraging. What remains is to put this into practice.

Question 16

Question 16 asked for the statistics of tithe, offerings, and mission offerings for the years 1987-1991. Table 4 gives the breakdown.

Table 4 reveals that there was a decline in tithes in the year 1988.[1] However, the years 1989-1991 show an overall increase. There was also a great decline in offerings and mission offerings in the year 1988. It should be observed that even though the year 1988 experienced some increase in tithes and offerings, it declined again in the year 1990. Nevertheless, the year 1991 experienced an increase again in offerings and mission offerings. Based on observations and comments made throughout the questionnaires, certain factors seem to have influenced the inconsistency in the giving of tithes and offerings in East African Union.

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[1]According to the Executive Director of East African Union, the decline in 1988 was a result of misappropriation of church funds that affected the church members' spirit of giving (see analysis of question 29).

TABLE 4

STATISTICAL REPORT ON TITHES, OFFERINGS, AND MISSION OFFERINGS IN EAST AFRICAN UNION FOR 1987-1991
(Money figures are in Kenya shillings)

Church Item	Years				
	1987	1988	1989	1990	1991
Total Tithe	16,632,035.50	15,132,599.50	16,067,539.50	17,318,018.50	20,279,448.10
Total Offerings	2,104,832.80	1,475.060.25	1,703,416.30	1,557,288.80	1,867,238.15
Total Mission Offerings	1,975,310.80	1,352,422.45	1,598,926.20	1,497,734.20	1,751,438.05

Question 17

Question 17 intended to find out if the union, conferences/fields had sufficient funds to meet their needs. Of the responses, 85.7 percent responded no.Aware that the SDA Church derives its funds from the tithes and offerings of its members, something needs to be done to encourage the members in East African Union to return their tithes and offerings consistently. Hence, the need for this project report.

Question 18

Question 18 was aimed at finding out from the administrators if their members returned their tithes and offerings faithfully. Of the responses, 87.5 percent responded no.[1] The leaders sense there is a problem; however, no effort has been made to find the solution. Thus this project can be of great benefit to the East African Union.

Questions 20-21

Questions 20 and 21 were intended to find out how much traveling allowance pastors received and whether this money was sufficient. It was reported that each

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[1]The administrators and the pastors have a clear picture of how much their members are able to give. Further, they know for a fact how much their members give. Therefore, their comments and observations are valid.

pastor received an average allowance of 300[1] Kenya shillings per month. This is indeed a very little amount of money. Further 87.5 percent of the respondents felt this amount was insufficient.

Considering that some churches are separated by great distances,[2] and that a pastor is expected to visit all his members who are geographically spread out, this amount of money is very little.[3]

Question 22

With a key of five possibilities ranging from strongly agree to strongly disagree, the respondents were given six statements to rate.

Questions 22a-d

Questions 22a-d asked whether the departmental officers received the same salary as the other pastors. In addition, I wanted to know if all the conferences/

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[1]This amount is equivalent to US $5. Based on personal experience as a pastor in Nairobi this amount is good for just one week.

[2]Most churches in Kenya are located anywhere between 2-10 miles from each other. Also note that a significant number of pastors have no personal means of transportation. They travel by buses or taxis which charge a substantial amount of money, five to 20 shillings per trip depending on destination.

[3]Pastors in Kenya do not always live near all the members. Also, the church members live far away from each other. While this varies from one church to another, members generally live anywhere between 1 mile to fifteen miles from each other.

fields in Kenya paid a uniform salary. The administrators' responses indicated that departmental leaders in East African Union receive more salary than the pastors. It was also revealed that the pastors' salaries vary from one conference/field to another.

Question 22e

Question 22e asked if there were cases in which pastors were paid late due to limited funds. This is something that should be taken seriously because this kind of circumstance can discourage pastors whose only source of income is their already low monthly wages.

Question 22f

Question 22f asked whether the pastors would be paid more if sufficient funds were available. Of the responses, 87.5 percent responded yes. It is important to know that even the administrators realize that the pastors are not paid enough. The best way to solve the problem of insufficient funds is to promote faithful stewardship of tithes and offerings.

Question 23

Question 23 asked who the administrators considered most responsible for the poor return of tithes and offerings. Fifty percent responded that the pastors

were most responsible.[1] Of the responses, 12.5 percent considered the members to be most responsible.

The pastors' failure to teach effectively on the subject of tithes and offerings can be at least partially the result of certain unfavorable conditions such as insufficient education, frequent transfers, insufficient traveling expenses, and too many churches.

Question 24

Question 24 asked if the pastors were considered well equipped to preach/teach about tithes and offerings. Of the responses, 62.5 percent felt that the pastors were somewhat equipped; 25 percent felt that the pastors are not sufficiently equipped.

Question 25

Question 25 asked how often the pastors were taught how to present the topic of tithes and offerings. Fifty percent responded "very often." However, 37.5 percent responded "rarely."

If the union and its local conferences/fields do not teach pastors how to present this vital subject to

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[1]Based on personal experience as a pastor in Kenya, there are administrators who feel that the pastors are not doing their work effectively. On the other hand, there are those leaders who feel that the members and not the pastors are most responsible. As pointed out elsewhere, a failure to return tithes and offerings faithfully in East African Union is a combination of factors affecting the administrators, pastors, and church members. All and not one have contributed in one way or another.

the members, then they should expect poor results. This is one area that needs immediate attention.

Questions 26-28

Questions 26-28 asked what materials on tithes and offerings were available. The responses indicated that the only book available is Counsels on Stewardship by Ellen G. White. In addition, the Church Manual is available to all pastors.

It should be noted that books by other authors/scholars, both Adventists and non-Adventists, are not available. This is another area that the union and its conferences need to pay closer attention to.

Question 29

Question 29 asked whether there had been any reported cases of misappropriation of church funds and what affect this had on the return of tithes and offerings. Fifty percent answered yes, that these incidents affected greatly the faithful return of tithes and offerings.

Questionnaire to the Pastors

The questionnaire to the pastors consisted of four sections which called for the following information: general information about the pastor, his church, his ministry, and tithes and offerings.

Some questions in this section have been

mentioned in the administrators' questionnaire or are dealt with in the church members' questionnaires, depending on where most appropriate. Based on this understanding, some questions in this section are skipped.

Question 1

Question 1 asked the gender of the pastors in East African Union. Of the responses, 94.8 percent of the respondents are male. Although 3.9 percent indicated that they were female, there is only one woman who is currently a pastor in Kenya. The rest of the 3.9 percent might have misunderstood the question.

Question 2 intended to find out the respondents' age. Table 5 shows the results.

TABLE 5

AGE GROUP OF THE RESPONDENTS

Age	Number of Respondents	Percentage
20-30	23	9.9
31-40	98	42.1
41-50	59	25.3
Over 50	52	22.3

As table 5 reveals, the majority of the pastors in Kenya are between the ages of 31-40.

Regarding the pastors' highest level of school, the following information was obtained as shown in table 6.

As table 6 shows, the majority of the respondents obtained twelve years of schooling. However, as noted later, most of them did not pass the government examination and are therefore perceived as failures whose only hope is found in the ministry.

TABLE 6

THE PASTORS' HIGHEST LEVEL OF SCHOOLING

Level of Schooling	Number of Respondents	Percentage
Primary education (8 yrs.)	46	19.7
Secondary education (12 yrs.)	132	56.7
High school (14 yrs.)	21	9.0
University education	29	12.4

Question 9

Question 9 asked the number of churches per pastor. Of the responses, 85.7 percent of the respondents indicated that they pastored one to seven churches. As indicated above, this is indeed many churches per pastor and would seriously detract from overall effectiveness.

Question 10

Question 10 asked how many Sabbath Schools each pastor had, apart from the churches. Of the responses, 67.8 percent of the correspondents stated they had between one and nine Sabbath Schools in addition to their

regular church Sabbath Schools. This is asking too much of a pastor.[1]

Question 17

Question 17 asked the pastors how many times a month they preached in any given church. Of the responses, 66.5 percent of the correspondents preached only once a month in any given church. This is a further indication that the pastors have too many churches to handle.

Question 18

Question 18 asked whether the pastors thought their members returned tithes and offerings faithfully. Of the responses, 82 percent responded no. It is interesting to note that both the administrators and pastors recognize that tithes and offerings are not being returned faithfully.

Question 19

Question 19 asked the pastors if their members understood how the church funds were allocated. Of the

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[1]The laity in East African Union are very active in church activities. They assist the pastors in ministering to their churches during their absence. While it is true that church members do a good work, due to their lack of pastoral/theological training, there are certain doctrines such as the stewardship of tithes and offerings that they shy from. Further, for the church members to be effective they equally need to be fed spiritually. Hence the need for more pastors or less churches to minister.

responses, 53.6 percent indicated that their members did not understand. The East African Union should make an effort to educate the pastors, and indeed, the members on how their money is appropriated for the support of the churches. In this way the members will be motivated. Furthermore, this will make them more aware of the church's needs.

Question 20

Question 20 asked if the members understood the concept of the second tithe. Of the responses, 63.1 percent indicated that their members had no idea what the second tithe was. Again, it is the union and local conferences who have a responsibility to educate members on the various offerings. Using terminologies that members do not understand can only lead to confusion and discouragement, which will in return affect the return of tithes and offerings.

Question 21

Question 21 asked the pastors how often they teach about tithes and offerings. Although 54.1 percent of the respondents indicated that they had done it often, it needs to be pointed out that 38.2 percent responded rarely and 2.6 percent indicated that they had not done it. All pastors should be called upon to teach/preach stewardship of tithes and offerings with some regularity.

Question 24

Question 24 asked if increased salary and traveling allowances would motivate pastors in their ministry. Of the responses, 71.2 percent said yes. What the pastors need is sufficient funds to take care of their family and personal needs. Given the fact that ministers are not supposed to have other employment, the East African Union should pay attention to this issue.

Question 25

Question 25 asked the pastors if they thought themselves prepared to preach/teach about tithes and offerings in a Christ-centered way. Of the responses, 88.4 percent indicated that they were. However, based on what we have already seen, it does not seem like the pastors in Kenya are equipped to handle the subject of tithes and offerings at all.

Question 27

Question 27 asked if there was any occasion when the pastors' salary was reduced due to lack of enough funds. Of the responses, 41.6 percent responded yes. This would be very discouraging. This seriously reduces the pastors' ability to take care of family needs and can only kill the pastors' motivation to perform their pastoral duties faithfully.

Questions 28-33

In this section, six statements were given as often-cited factors for poor return of tithes and offerings in Kenya. Pastors were supposed to give responses to each of them ranging from disagree strongly to agree strongly.

The greater number of respondents strongly agreed with the statements. Of the responses, 51.1 percent agreed that the frequent transfers prevented a long-term stewardship strategy. Pastors need more time, say five years, to be able to have a workable stewardship program.

The same percentage of respondents, 51.1 percent, agreed that there was a lack of stewardship materials. This is another of the areas that the East African Union should treat seriously.

Of the responses, 54.1 percent agreed that a good number of pastors were not well equipped to preach/teach the stewardship of tithes and offerings. Also 66.1 percent agreed that the church members were spiritually malnourished due to the pastors' heavy responsibilities. Pastoring an average of four churches and four additional Sabbath Schools is asking too much of one person.

Equally important is the 56.7 percent of respondents who agreed that insufficient traveling allowance had greatly affected the ministry of visiting church members, especially those weak in faith.

Even more significant is the number of pastors who responded that if all pastors in Kenya receive advanced theological training, at least a Bachelor's degree, it would have a positive effect on their ministry, in this case particularly, in the area of tithes and offerings. Of those responding, 58.8 percent thought this would be the case.

Questionnaire to Church Members

The questionnaire to the church members was divided into three sections. Section A dealt with information concerning the respondents; section B dealt with information about the respondents' church participation; and section C with information about the respondents' stewardship.

Section A: Information Concerning the Respondents

Question 1 reveals that 62 percent of the respondents were male, while 38 percent were female.

Question 2 asked for the respondents' age group. Table 7 shows the result.

Question 3 called for the marital status of the respondents. As table 8 indicates 49.9 of the respondents have never married, 46.8 percent are married, 1.8 percent are divorced, and 1.2 percent are widowed.

Concerning the education of the respondents, the information provided shows that 11.3 percent completed

TABLE 7

THE RESPONDENTS' AGE GROUPS

Age Group	Number of Respondents	Percentage
10-20	71	10.5
21-30	343	51.1
31-40	192	28.01
41-50	65	9.6
Over 50	4	0.5

TABLE 8

MARITAL STATUS OF RESPONDENTS

Classification	Number	Percentage
Never married	335	49.9
Married	314	46.8
Divorced	12	1.8
Widowed	8	1.2

less than twelve years of schooling. Those who completed twelve years of school are the majority. They formed 30.8 percent of the total. Of the respondents, 21.9 percent completed fourteen years of school. Those who obtained a Bachelor's degree formed 25.3 percent, and those with graduate degrees formed 10.5 percent. Table 9 indicates the breakdown.

The information in table 9 reveals that most members are well educated. This immediately poses a barrier of communication between the pastors and their well-educated members.

Regarding the respondents' occupation, 39 were

six times are shown. Those who indicated that they were students have been grouped together. Table 10 indicates the breakdown.

TABLE 9

ACADEMIC QUALIFICATIONS OF THE RESPONDENTS

Standard[1] Completed	Number of Respondents	Percentage of Respondents
Std 7 but below std 12	76	11.3
Standard 12	207	30.8
Advanced level (14 yrs)	147	21.9
Bachelor's degree	170	25.3
Master's degree	71	10.5

[1]The word standard is the same as grade. However, since grade is not a familiar terminology in Kenya, the word standard is used in this project.

TABLE 10

THE RESPONDENTS' OCCUPATIONS

Occupation	Number of Respondents	Percentage of Respondents
Students	100	14.9
Clerk	80	11.9
Teacher	60	8.9
Secretary	50	7.4
Accountant	26	3.8
Nurse	20	2.9
Technician	20	2.9
Medical doctor	10	1.4
Telephone operator	10	1.4
Salesman	10	1.4
Businessman	10	1.4
Auditor	9	1.3
Computer programmer	7	1.04
Artist	6	0.8
Tailor	6	0.8
Mechanic	6	0.8
University lecturer	6	0.8

As table 10 shows, a good number of the respondents hold key positions. This further indicates the challenge facing pastors in presenting the topic of tithes and offerings. It would follow that if all the respondents tithed faithfully, there will be sufficient funds for the East African Union.

Question 7 asked the respondents to choose from five categories that described their monthly family income. The majority of them, 63.8 percent, indicated that they had a monthly income of between 1,000 to 10,000 Kenya shillings. If all these individuals returned their tithes and offerings faithfully, then East African Union will have sufficient funds for its needs.

Section B: Information about the Respondents' Church Participation

In section B, respondents were asked several questions on their church participation.

Question 8 sought to find out how many churches participated in this survey. As already indicated 900 questionnaires were originally dispatched to six selected churches in Nairobi.[1] Table 11 shows the breakdown.

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[1]Nairobi is part of the Central Kenya Conference which together with one other conference and five fields form East African Union. As pointed out at the outset of this project these churches were selected because herein are found members from all of Kenya.

TABLE 11

DISPATCHED QUESTIONNAIRES TO THE CHURCHES AND THEIR RETURN

Name of Church	Copies Sent	Copies Returned	Percentage of Returned Questionnaires
Nairobi South	150	100	66.6
New Life Church	150	120	80.0
Central Church	150	89	59.3
Kibera Church	150	125	83.3
Jericho	150	100	66.6
Shauri Moyo	150	107	71.3
Totals	900	641	71.2

As has already been pointed out, although six churches were the original recipients of the questionnaires, the information provided revealed that members from 133 churches participated in this survey. It, therefore, follows that the information provides a fair representation of all Kenyan SDA members.

Regarding how often the respondents attended church worship, 84.9 percent indicated every week. With such a big percentage in attendance every week, the pastor is presented with golden opportunities to preach/teach on the topic of tithes and offerings.

Question 13 was intended to find out the respondents' local conference/field. Table 12 provides the breakdown. Like question 8, this table shows that there was a fair representation from every conference/field.

TABLE 12

RESPONDENTS' LOCAL CONFERENCE/FIELD

Conference/Field	Number of Respondents	Percentage
Central Kenya Conference	200	29.8
South Kenya Conference	170	25.3
Western Kenya Field	73	10.8
Kenya Lake Field	70	10.4
Raner Field	57	8.4
Kenya Coast Field	51	7.6
North Nyanza Field	50	7.4
Total	671	74.5

Section C: Questions about the Respondents' Stewardship

Section C was intended to find out about the respondents' practice/attitude toward the stewardship of tithes and offerings. To achieve this goal, several statements were given in which the respondents were to answer by choosing one of the alternatives provided.

Statements 14 to 19 provided the respondents a key ranging from disagree strongly to agree strongly. The members were supposed to respond with regard to their leaders and whether it was important for Christians to return their tithes and offerings.

Forty-five percent felt that the church leaders generally use the monies given in a wise and responsible manner. However, it should be observed that 52.5 percent felt otherwise. How the respondents view this issue has the potential to either motivate or discourage them from returning their tithes and offerings. As seen below, the

church members are not satisfied with how the leaders spend money.

As to whether the respondents approved of how the local church spent its money, the respondents were almost evenly divided: 46.6 percent disagreed, while 50.4 percent agreed. But even here it should be noted that 46.4 percent is a significant number.

The next statement was on the field/conference's spending of the funds. Of the respondents, 60.7 percent indicated their disapproval of the field/conference's way of spending money while only 35.8 percent approved. As to whether it is important for Christians to return their tithes, 77.1 percent agreed. Although 77.1 percent felt that it was important for Christians to return their tithe, the information received from the three questionnaires revealed that a significant number of members in East African Union do not tithe faithfully. According to the president of East African Union, in a survey that he conducted January 1992, only 15 percent returned their faithful tithes and offerings.[1]

As to whether the respondents had confidence in the pastoral leadership of their churches, 33.8 percent indicated they did not, while 63.9 percent indicated they did. It is important to observe that something should be

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[1]J. N. Jyale, telephone conversation, 8 April 1992.

done to gain the confidence of the 33.8 percent. This is because every church member counts.

Of the responses, 67.9 percent indicated that they did not have confidence in the leadership of their field/conferences.

As a whole, the information provided on this section sends a warning to the administrators. They need to attend to those factors that affect the church members' interest or motivation to honestly return their tithes and offerings.

Using a scale ranging from 1 percent to 15 percent or more, the respondents were asked to indicate how much they had given as non-tithe offerings during the previous year. Table 13 shows the result.

TABLE 13

THE RESPONDENTS' ANNUAL PERCENTAGE GIVING OF NON-TITHE OFFERINGS

The Scale	Number of Respondents
Less than 1%	23.8
1% to 4%	23.7
5% to 9%	20.4
10% to 14%	16.1
15% or more	8.5

Table 13 indicates that some 92.5 percent of the respondents gave some percentage of their annual

income as non-tithe offerings. This is very encouraging indeed.

Question 21 was intended to find out how members determined their non-tithe offerings. Of the respondents, 10.6 percent indicated they gave a set amount of money; 21.9 percent gave a percentage of income; 11.0 percent depended on the offering appeal; 9.4 percent depended on the offering project; and 38.2 depended on how much they had with them at church. The figures indicate that a large percentage of respondents gave depending on how much they had with them. This kind of pattern is not encouraging. Church members should be taught to be consistent or give according to a certain percentage.

Questions 22 to 29 asked the respondents how much influence some factors had in encouraging them to return their tithes and offerings. Table 14 shows the result.

Table 14 reveals that most of the listed factors have some influence or are very effective in motivating the correspondents in returning their tithes and offerings faithfully. Some of the options like having their own pastor and a change of some of the union and conferences'/fields' officers might not be implemented immediately. Some of the options may immediately be applied.

TABLE 14

POSSIBLE INFLUENCES ON THE RESPONDENTS' FAITHFULNESS IN RETURNING THEIR TITHES AND OFFERINGS

Possible Influences	Makes No Difference	Some Influence	Very Effective
A moving appeal on Sabbath morning	27.4%	32.2%	46.6%
A presentation on financial needs	14.5%	39.5%	44.9%
A better understanding of how money would be spent	19.1%	21.9%	58.1%
If I know for sure that the church is experiencing some financial difficulties	19.4%	28.0%	51.1%
An envelope without the words 2nd tithe or combined budget	52.2%	19.5%	25.9%
Having your own pastor	44.7%	15.6%	38.7%
A spiritual sermon on tithes and offerings	14.8%	25.8%	58.7%
A visit in your home by either the pastor of by lay leaders where the subject of tithes and offerings is discussed	26.2%	29.7%	43.2%
Change of some of the present union or conferences'/fields' officers	48.4%	21.2%	29.7

The question on how the respondents' figured their tithe percentage revealed some lack of understanding in this area. While 39.9 percent of the respondents indicated that they based their tithe on gross income, almost the same percentage, 30.1 percent, indicated that they figured their tithe on net income.

Interestingly 13.0 percent indicated that they gave their tithe based on how much money they had left after major living expenses while 12 percent indicated that they did not pay tithe at all.

This is a further indication that the church members in East African Union need a thorough revival on tithes and offerings. Also an appeal should be made for consecration and commitment.

The next question, number 38, asked the respondents if they gave a second tithe: 72.3 percent indicated no. This is not in harmony with the previous information, which indicated that a significant number of respondents gave some percentage of their non-tithe to the East African Union. What this reveals is some lack of understanding of what the second tithe is. As observed above, using unfamiliar terminologies can only serve to confuse church members. Hence the need for proper instruction.

Questions 39a-39k gave some of the opinions that had been expressed by some individuals in Kenya as reasons for the poor amount of tithes and offerings. The respondents were asked to respond on whether they agreed or disagreed. Since most of the opinions expressed in this section have been discussed above, an attempt will be made to comment on some of them as needed to shed more light.

Of the respondents, 87.9 percent disagreed with the notion that Kenya was a poor country and therefore members did not have enough money to give to the church. It should be noted that the Kenyan membership is generally not so poor that it cannot return to God that which belongs to Him. While it is true that Kenya's economy cannot be compared with that of Western countries such as the USA, it still has an obligation to return to God that which is His. The key factor in the issue of tithes and offerings is not which country has more money than the others, but rather should be based on the church members' willingness/faithfulness to obey God.

As to who was responsible for the poor stewardship of tithes and offerings, 67.7 percent of the members surveyed indicated that the church members were. This is in harmony with both the administrators' and pastors' observations.

Conclusion

As a whole, the information received from the questionnaires to the union, conference/fields' administrators, pastors, and church members in East African Union revealed the following:

1. The administrators of East African Union, conferences, and fields indicated that they do not have sufficient funds to meet their needs.

2. Both the administrators[1] and the pastors believe that most of the church members are not faithfully returning their tithes and offerings. The church members themselves shared this belief.

3. The leaders sense the need for paying pastors sufficient wages and increasing their traveling allowances. The only problem is lack of sufficient funds.

4. Pastors are of the opinion that frequent transfers do not allow them sufficient time to develop a strategy for effective stewardship programs.

5. Some pastors are not equipped to preach/teach on tithes and offerings.

6. Pastors have an average of four churches in addition to several Sabbath Schools.

7. Due to insufficient traveling allowance, pastors in East African Union do not visit their members frequently.

8. The union, conferences/fields do not hold frequent seminars to teach/instruct pastors on how to present the topic of tithes and offerings.

9. There is a lack of clear understanding on what tithe is based on.

10. The concept of a second tithe is not clear to a significant number of members.

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[1]"Administrators" is used here to refer to the executive directors/presidents of the union, conferences, and fields in Kenya.

11. Cases have been reported of theft of church funds.

12. Conferences'/fields/leaders prefer pastors with a college education in the cities/towns but have problems in finding them.

13. There were cases in which some pastors were paid late because of insufficient funds.

14. East African Union conferences/fields do not have sufficient stewardship materials.

15. Significantly, most pastors preach once a month in any one given church.

16. There is a lack of understanding among the members in East African Union on how the funds are allocated.

17. A good number of pastors sense the need for advanced theological training.

It is clear from the information gathered that there are various factors that have contributed to the poor return of tithes and offerings in Kenya. I am of the opinion that if these issues are addressed and changes made where necessary, the East African Union will see a faithful return of tithes and offerings.

An attempt is made in the next chapter to not only cite some of the factors but also to recommend the best possible solution.

CHAPTER VII

IDENTIFICATION OF FACTORS THAT CONTRIBUTED TO THE UNFAITHFULNESS IN TITHES AND OFFERINGS IN KENYA WITH PROPOSED SOLUTIONS

The poor return of tithes and offerings in the SDA Church of Kenya seems to have arisen, not because of a lack of means among the church members, but because of several other combined factors. We need therefore to identify these factors and implement ways of eliminating them. This should be accompanied by promotion of faithful stewardship in tithes and offerings. Ultimately, these efforts should yield the much-needed funds in the East African Union. To achieve this, the union and conference/field administrators, the pastors, and church member--all those affected--should be open-minded, committed, and willing to do all that lies in their power to make this project a success.

I believe that the accomplishments of the SDA Church in Kenya could be amazing if all choose to follow the system of tithes and offerings as outlined by the word of God. As White rightly observes:

> Great objects are accomplished by this system. If one and all would accept it, each would be made a vigilant and faithful treasurer for God, and there

> would be no want of means with which to carry forward the great work of sounding the last message of warning to the world. The treasury will be full if all adopt this system, and the contributors will not be left the poorer.[1]

Even more significant is White's further observation that

> if our churches will take their stand upon the Lord's word and be faithful in paying their tithe into His treasury, more laborers will be encouraged to take up ministerial work. More men would give themselves to the ministry were they not told of the depleted treasury.[2]

In this chapter, the factors identified as causing the poor record in the returning of tithes and offerings are discussed followed by the proposed solutions.

Responsibility of Leadership in Managing Funds

Mismanagement of funds was dealt with in both the first questionnaire and the third questionnaire. The answers to questions 29 and 30 of the first questionnaire and 14, 15, 16, 24 and 39 of the third questionnaire indicated that mismanagement of funds was one of the factors affecting the faithfulness of returning tithes and offerings in the East African Union.[3]

It should be pointed out that no discussion of

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[1]White, Testimonies for the Church, 3:389.

[2]Ibid., 9:249.

[3]For the details of the analysis, see chapter 6 and appendix C.

reform or promotion of faithfulness in tithes and offerings would be complete without calling attention to the responsibility of leadership to properly manage the means entrusted to it. The leaders in the East African Union should understand that it is their responsibility to maintain the trust and confidence that these monies reflect.

The attitude often expressed by some leaders that "once a person places his offering in the treasury, he shouldn't question its management or use,"[1] is unrealistic.

This kind of reasoning is not only irresponsible but worsens the situation. As Holmes Ralston rightly observes, "The springs of giving are certain to dry up when men begin to be doubtful about the way in which their money is being used."[2]

The apostle Paul's example of extra carefulness in handling the funds entrusted him[3] is worthy of emulation by all those desiring to build trust and confidence in the minds of church members in the East African Union.

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[1]Mel Rees, God and Man Unlimited (Washington, DC: Review and Herald Publishing Association, 1982), 115.

[2]Holmes Ralston, quoted in Kauffman, 135.

[3]2 Cor 8:20-21.

Frequent Transfers of Pastors

Frequent transfers was cited as one of the factors affecting the pastors' ability to devise an extended strategy for promoting faithful stewardship of tithes and offerings. In question 28 of the second questionnaire, 70 percent of the pastors agreed that frequent transfers do not give them sufficient time to develop a stewardship program. Further, when asked to list some changes that the fields/conferences should make to encourage faithful return of tithes and offerings, the issue of transfer was identified.[1]

Although in question 11 of the first questionnaire the leaders listed 3-5 years as the average time between pastoral transfers in the East African Union, it should be noted that transfers are carried out every single year that affect most, if not all the pastors. This kind of exercise, good as it may appear to the leaders, has tremendous negative affect on the pastors.

These yearly transfers are perceived as a punishment by some pastors and, based on personal experience, it is something that pastors start to worry about with the approach of the end of every year.

It is indeed important for the leaders in Kenya

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[1]See comment #32 in appendix C.

to realize that frequent transfers cost money which could be saved for other vital projects.

It should also be noted that one to three years is not sufficient time to develop a workable stewardship program. Furthermore, in the face of this fruitless situation, the pastors simply do nothing because they know that they will be transferred before they can even begin to implement a strategy.

While it is true that some circumstances warrant transfers, it seems reasonable to let the pastors minister in a given area for at least five years before they are transferred. This, in my opinion, will allow for sufficient time to promote and develop a pattern of faithful return of tithes and offerings.

Too Many Churches to Manage

Answers to question 9 of the first questionnaire and 9, 10, 11, 12, 13, 31, 34 of the second questionnaire indicated that pastoring multiple churches is another factor in the unfaithfulness in tithes and offerings in Kenya. Too many churches also means too many members. This translates into the pastor's inability to minister effectively to all his members.

With an average of 4-6 churches[1] per pastor,

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[1]Most churches in Kenya have memberships ranging from 500 to 2,500.

besides Sabbath Schools,[1] one can begin to understand how difficult it is for one pastor to feed his flocks effectively. Due to the number of churches, pastors can preach a maximum of once a month in any given church.[2]

Based on question 11 of the third questionnaire 84.8 percent of respondents attend church worship services every week. What this means is that pastors have good audiences every Sabbath to whom they can preach/instruct on Christian doctrines/values. However, given the fact that pastors in Kenya usually preach only on a once a month basis in any given church and that they have so many areas to cover, it becomes next to impossible to effectively promote a faithful return of tithes and offerings in their churches.

The only other alternative for pastors is to teach their members during other times such as Sabbath afternoon, Wednesday prayer meeting, and Friday vespers. The problem with this is that only a few people attend.

The solution to this problem lies, in my opinion, in hiring more pastors. Even more important, each pastor should have a maximum of two churches. This would give pastors enough time to more consistently preach/teach various doctrines, particularly the stewardship of tithes

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[1]Most Sabbath Schools have memberships ranging from 100 to 300.

[2]See #17 of the second questionnaire in appendix B.

and offerings. Note that of the responses to question 39 of the third questionnaire, 46.8 percent of the parishioners indicated that if each pastor had one church, promotion of a faithful return of tithes and offerings would receive much more attention.

Lack of Visitation Program

According to question 32 of the second questionnaire, 71.7 percent of the respondents did not visit their church members.

A well-organized visiting program is quite likely to yield good results in increasing tithes and offerings. By visiting the members, the pastor becomes aware of their spiritual, physical, and material state. Where there is doubt, temptation, illness, unemployment, poverty, or any other form of hardship in the church members' family, the pastor is at hand to render help. It should be noted that all of these hardships affect one's ability to return faithful tithes and offerings. As Silvanus I. Anuligo observes:

> The member who is supported by the church in his hour of need, will hardly be slack in giving to the church as God prospers him on his recovery. The confidence of the believer will thus be built up, and he, his fellow-believers, and his pastor will not be like strangers to one another, but friends and sisters and brethren in Christ.[1]

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[1]Silvanus Ifechukwu Anuligo, "Promoting Church Support through Giving" (D.Min project report, Andrews University, 1975), 150.

The example of Jesus was not one of a preacher who waited to be visited by people in need, but that of a preacher who daily went out to meet the needy where they were. In the words of White, "Our Saviour went from house to house, healing the sick, comforting the mourners, soothing the afflicted, speaking peace to the disconsolate."[1]

It is the pastor's responsibility to regularly visit church members, especially those weak in faith or in this case those who do not faithfully return their tithes and offerings. Outlining the pastors' work outside the pulpit White wrote:

> When a minister has presented the gospel message from the pulpit, his work is only begun. There is personal work for him to do. He should visit the people in their homes, talking and praying with them in earnestness and humility. There are families who will never be reached by the truths of God's word unless the stewards of His grace enter their homes and point them to the higher way.[2]

A program of visiting church members can be instrumental in reviving their Christian faith. Upon completion of my undergraduate degree, I was posted to Nairobi, first to pastor three churches and ten Sabbath Schools, and later four churches and twelve Sabbath Schools. To get better acquainted with my church members, I sent out a questionnaire asking, among other

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[1]White, Gospel Workers, 188.

[2]Ibid., 187.

things, their names, addresses, places of work, and the best time and location to be visited. When they returned the questionnaires, I embarked on a program of visiting each one at their homes, putting much emphasis on the stewardship of tithes and offerings. This effort was received with great appreciation by church members. Indeed the result of my visitation was rewarded almost immediately because many good members begam more faithfully returning their tithes and offerings. This endeavor also helped me to know which areas needed emphasis in my sermons and teaching. That visitation works has also been attested by White.

> People are easily reached through the avenues of the social circle. But many ministers dread the task of visiting; they have not cultivated social qualities, have not acquired that genial spirit that wins its way to the hearts of the people.[1]

Insufficient Traveling Allowance

The issue of the pastors' traveling allowance was dealt with in questions 20 and 21 of the first questionnaire, 32 of the second questionnaire, and 29 of the third questionnaire. Question 20 of the first questionnaire revealed that each pastor received an average of Ksh 300[2] per month for traveling allowance. Question 21 of the first questionnaire indicated that

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[1]White, Gospel Workers, 338.

[2]One US dollar is equivalent to Ksh 60 as of May 1994.

87.5 percent of the respondents felt that this money was not sufficient to provide for an effective visitation program. Of the type two questionnaire, 71.7 percent of the respondents stated that they were not actively involved in visiting their church members due to insufficient traveling allowance. Even more significant is the observation that 72.9 percent of the respondents to the type three questionnaire indicated that a visit in their homes by either the pastor or lay leaders, during which the subject of tithes and offerings was discussed, would favorably influence their faithfulness in returning tithes and offerings.

Seeing that a visitation program will favorably influence the church members, it is necessary that pastors be provided with sufficient traveling allowance. In my opinion, the leaders in Kenya should inquire from all the pastors what a sufficient allowance would be. Based on this inquiry, the leadership can be guided in arriving at an appropriate figure.

Lack of Instruction/Emphasis on Preaching/Teaching on Tithes and Offerings

Information from the second and third questionnaires revealed disturbingly that a significant number of members in the East African Union lack understanding in several areas of the stewardship of tithes and offerings. Even more disturbing is the

indication that a good number of pastors do not preach/teach on tithes and offerings very often. It is almost impossible for the members to be faithful in their return of tithes and offerings if they do not have a clear understanding of what constitutes tithes and offerings and how they are allocated by the church.

To show the seriousness of this deficiency, the following observations are in order.

1. In question 19 of the second questionnaire, 53.6 percent of the respondents indicated that their members did not understand how the church funds were allocated. Significantly, 80 percent of church members[1] indicated that a better understanding of how money would be spent would favorably influence their faithfulness in returning tithes and offerings.

2. The concept of a second tithe received mixed observations. In question 20 of the second questionnaire, 63.1 percent of the respondents indicated that their members did not understand the concept of a second tithe. In question 38 of the third questionnaire, 72.3 percent of the respondents indicated that they did not give a second tithe. And in question 39h of the third questionnaire, 30.8 percent indicated that the second tithe was responsible for the unfaithfulness of tithes and offerings.

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[1]See appendix C.

3. Question 37 of the third questionnaire revealed that there was no clear understanding of how tithe was calculated. While 39.9 percent of the respondents indicated that they based their tithe on gross income, 30.1 percent revealed that their tithe was based on net income. Thirteen percent indicated that they gave their tithe after meeting major living expenses, and 12.1 percent indicated that they did not pay tithe at all.

4. According to question 21 of the second questionnaire, 54.1 percent of the respondents indicated that they taught/preached on tithes and offerings very often. In addition, 38.2 percent indicated that they rarely taught or preached on this subject.

5. The information received from question 28 of the third questionnaire indicated that 84.5 percent of the respondents stated that a spiritual sermon on tithes and offerings would have some favorable influence on their faithfulness in tithes and offerings.

In the light of what we have seen above, one can conclude that indeed the members in Kenya need thorough instruction on tithes and offerings. This will in turn motivate many more of them to return to God what belongs to Him.

In appendix C, numbers 1 and 20 called for seminars on tithes and offerings. White observed:

"Ministers have neglected to enforce gospel beneficence. The subject of tithes and offerings has not been dwelt upon as it should have been."[1] This applies in every detail to the East African Union. What pastors fail to understand is that "when they neglect to teach the people their obligation to God in tithes and offerings, they neglect one important part of the work which their Master has left them to do."[2]

It therefore becomes necessary that "all should be taught to do what they can for the Master; to render to Him according as He has prospered them."[3] Emphasizing the urgency of teaching White also wrote:

> There is great need of instruction concerning the obligations and duties to God, especially in regard to paying an honest tithe. Our ministers would feel sadly aggrieved if they were not promptly paid for their labor; but will they consider that there must be meat in the treasure house of God wherewith to sustain the laborers? If they fail to do their whole duty in educating the people to be faithful in paying to God His own, there will be a shortage of means in the treasury to carry forward the Lord's work.[4]

Inadequate Preparation/Education in Preaching/Teaching the Stewardship of Tithes and Offerings

The three questionnaires revealed the inadequate preparation/education among SDA pastors in Kenya for

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[1]White, Testimonies for the Church, 5:382.

[2]Ibid., 5:256.

[3]White, Gospel Workers, 222.

[4]White, Testimonies for the Church, 9:250.

presenting the stewardship of tithes and offerings. In question 24 of the first questionnaire, 62.5 percent of the leaders who responded indicated that their pastors were somewhat equipped in preaching/ teaching about tithes and offerings. Twenty-five percent indicated that their pastors were not equipped at all. In question 30 of the second questionnaire, 69.6 percent of the pastors who responded indicated that one of the causes for the unfaithfulness in returning tithes and offerings was that a number of pastors were not well equipped to teach/ preach stewardship. And 20.6 percent of the members who responded to question 39c of the third questionnaire indicated that the pastors' inability to present the issue of tithes and offerings was one of the reasons for poor stewardship of tithes and offerings in Kenya.

It was also pointed out in questions 12 of the first questionnaire, and 4 and 8 of the second questionnaire, that the majority of pastors in the East African Union do not have adequate academic/theological training. Due to the inadequate academic/theological training among the pastors in Kenya, question 14 of the first questionnaire revealed that 87.5 percent of the leaders who responded indicated their frustration in finding pastors with a college education to pastor city churches.

Little has been done by the leaders in holding

seminars to instruct the pastors on how to present the topic of tithes and offerings. In question 25 of the first questionnaire, only 50 percent of the correspondents indicated that they did hold seminars often to teach their pastors how to present the topic of tithes and offerings to their members.

The good news is that according to question 15 of the first questionnaire, 75.0 percent of the leaders who responded indicated their willingness to support pastors in attending some kind of program for further education. Moreover, 12.5 percent indicated that supporting their pastors for such a program will depend on other factors.

It is absolutely important for the leaders in Kenya to realize the importance of having well-trained ministers who are capable of handling both theological and biblical questions. The pastors' nature of work demands this kind of training. As White rightly observes: "The times demand an intelligent, educated ministry."[1] Even more significant is the following comparison:

> The merchant, the carpenter, the farmer, and the lawyer all have to learn their trade or profession. At first, for want of knowledge, they do imperfect work; but as they continue patiently at their vocation they become masters of their several callings. Without close application of mind and heart, and all the powers of the being, the minister will prove a failure. He must be a preacher but he must also be fitted to act as a pastor. Study must

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[1]White, Testimonies for the Church, 5:528.

> never cease. It must be continued all through the period of his labor, no matter how well qualified for the labor he may think himself to be.[1]

In harmony with the above passage, it should be pointed out that adequate academic/theological training is imperative for the pastors' effectiveness in promoting tithes and offerings.

Some might argue that what pastors need most is God's Spirit and not education and that there are pastors without a college education who have done a tremendous work. That the preceding argument is true cannot be denied; however, as White correctly observes:

> If placed under the control of His Spirit, the more thoroughly the intellect is cultivated the more effectively it can be used in the service of God. The uneducated man who is consecrated to God and who longs to bless others can be, and is, used by the Lord in His service. But those who, with the same spirit of consecration, have had the benefit of a thorough education, can do a much more extensive work for Christ. They stand on vantage ground.[2]

It should be pointed out that the church needs an educated leadership that is on an educational level with the community that it serves. As indicated above, the majority of the church members in Kenya are well educated. For pastors to communicate effectively, college education is imperative. As Gersom H. Amayo points out, while university degrees by themselves cannot be the criteria for the success in preaching of the gospel of

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[1]Ibid.

[2]Ellen G. White, Messages to Young People (Washington, DC: Review and Herald Pub. Assn., 1930), 173.

Jesus Christ in Africa, advanced education cannot be overlooked in view of the rapid changes in Africa today.[1]

An appropriate academic background will enable the pastor to know better what to preach and teach and how to present it clearly and persuasively. Further, it will be important for the pastors to realize that whoever neglects to improve his knowledge will soon fade into obscurity in this increasingly enlightened era.

Lack of Sufficient Materials on the Stewardship of Tithes and Offerings

Questions 26 of the first questionnaire and 29 of the second questionnaire dealt with the issue of materials on tithes and offerings. The former asked the directors to list the materials already in hand. The latter asked the pastors if the lack of materials had anything to do with the failure of their members to return tithes and offerings. The responses revealed a lack of materials on the subject. Sixty-seven percent of pastors felt that the lack of material had contributed to the failure of their members to return tithes and offerings.

If the pastors and the church members have insufficient materials on the subject of tithes and offerings, all that can be expected from them is

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[1]Gershom H. Amayo, "Theological Education for Modern Africa," Africa Theological Journal 6:1 (1977): 49.

ignorance on the subject. The East African Union will do well not only to teach/preach on tithes and offerings but also to provide materials on the subject. In this way people will read by themselves and know what God expects from each one of them.

In summary, an attempt has been made in this chapter to identify several factors that contribute to unfaithfulness in giving tithes and offerings as derived from the three questionnaires. Further, recommendations have been suggested based on both the contributions of the respondents and sources on the subject of tithes and offerings. It is my contention that if the East African Union, the field/conference administrators, and church members pay attention to the suggestions outlined in this chapter, this project will achieve its goal, that of increasing faithfulness in the giving of tithes and offerings. In turn, this will yield sufficient funds for God's work in the East African Union.

SUMMARY AND CONCLUSIONS

In chapter 1 it was shown that Christian stewardship is a long-standing biblical and Christian concept. Its foundation lies in the fact that all human beings have and are belong to God. This under-standing should lead all to faithfully return to God that which He has bestowed upon them. To underscore the ownership of God's and man's responsibility, chapter 1 concluded with a brief discussion of theological understanding of stewardship which included: God is Creator, Owner, and Giver; men and women are the stewards. The Christian steward has a responsibility to both God and fellow Christians. The Christian steward must give an account of his stewardship to God. Good stewardship implies generous, proportionate giving.

Having established the foundation and theological understanding of stewardship, chapter 2 consisted of an attempt to teach the meaning and origin of tithe. It was shown that tithe is an Anglo-Saxon word meaning the tenth. The Bible traces the origin of tithe to Abraham and Melchizedek. In harmony with the above, Abraham and Jacob gave their tenth to God.

Chapter 3 examined how tithes and offerings were practiced during the exilic, post-exilic, and intertestamental periods. The Bible does not contain any information to suggest that tithes and offerings were practiced among the Jews during their exilic period. However, the information tends to suggest that the Israelites, after their exile, became lax in this area of their religious life. Soon after the exile's return from captivity, a reform was carried out by Ezra and Nehemiah which resulted in the revival of tithes and offerings. Evidence shows that even after this reform, the Israelites found themselves drifting again. The Jewish historical literature such as the Apocrypha and the Talmud bears witness to the continuity of tithes and offerings during the intertestamental period.

Chapter 4 examined the New Testament teachings on tithes and offerings. It was shown that the New Testament contains only five direct references to tithing. Three of these references are found in the Gospels, and two in the epistles. The meagerness of the information does not negate the continuity or importance of this Christian doctrine. To the contrary, both Jesus and Paul sanctioned the authenticity of tithes and offerings.

Chapter 5 examined Ellen G. White's contribution toward the formulation of the tithing doctrine and her later teachings on this subject. Her teachings and

counsels pointed out very clearly that tithes and offerings had their foundation in the Word of God. She cautioned against the misuse of tithes, pointing out that tithes were intended primarily in the support of the gospel ministry. To provide for the other lines of work, she called upon God's people to give generous offerings, arguing that all belonged to God. If her counsels were followed closely, a rich reward would be experienced.

In harmony with the preceding findings, chapter 6 embarked on the analysis of the questionnaires. The three questionnaires, to the union and local conference/ field administrators, to the pastors, and to church members, revealed several potential factors contributing to the poor return of tithes and offerings. The questionnaires revealed that the failure to return tithes and offerings in Kenya did not arise as a result of the poverty of the members, but was due to a number of other factors. Some of the factors included: frequent transfers of the pastors, too many churches per pastor, insufficient means of transportation, lack of a visiting program, lack of stewardship materials, lack of teaching/preaching on the subject of tithes and offerings, pastor's lack of academic and pastoral/ theological training, and misappropriation of funds. It was also clear from the questionnaires that the above factors need to be addressed if the East African Union is

serious about solving its financial difficulties.

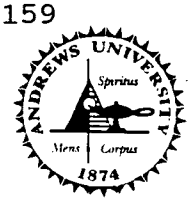
Based on the information gathered from chapter 6, chapter 7 undertook to single out the factors contributing to the poor return of tithes and offerings in East African Union. This chapter offered several practical solutions. Some of the leadership solutions included: more responsible management of funds, minimizing transfers, and allowing at least two to three churches per pastor. The pastoral actions included teaching of their members, developing a visitation program, and improving their theological training. Actions by the laity included the understanding of what constitutes tithes and offerings, and an effort to faithfully return their tithes and offerings.

It was the purpose of this project to find the factors contributing to the unfaithfulness of tithes and offerings in East African Union. The information gathered revealed various factors as potential reasons. Based on the findings, recommendations have been provided. These recommendations were also supported by resources on the subject of tithes and offerings. It is my contention that if the East African Union conference/ field administrators, the pastors, and members pay attention to the suggestions brought out in this project, they will witness significant changes.

A P P E N D I C E S

APPENDIX A

CORRESPONDENCE



ANDREWS
UNIVERSITY

To: Executive Directors, Union and Fields/Conferences in Kenya

Dear Executive Directors,

As the chairman of Pastor Absalom Nyairo Birai's Doctor of Ministry Committee I request your cooperation in assisting Absalom with the requirements of his Doctor of Ministry degree. The attached questionnaire is an official part of his Doctor of Ministy project. The goal of his project is to bring financial stewardship, i.e., tithe and offerings, among the laity in Kenya to a more palatable perspective and a more committed practice. The completed questionnaire will provide him with information enabling him to define the problem and formulate a means to improve the giving committments upon his return to Kenya. Absalom will translate this information into a program of stewardship education and committment that should be of great benefit to the work in Kenya.

As his doctoral chairman I want to assure you that these questionnaires are intended to be entirely anonymous and confidential. Please be assured and assure pastors and constituents that names are **not** in any way to be connected with the questionnaire. The personal identity of the one filling out the questionnaire is totally unecessary to the results. Demographic information is essential to the validity of the tally but is not formulated so that individuals can be identified. We need **only** their responses. This assurance must be absolute. Any hint of breach of confidentiality will cause persons either to refuse to respond or to respond with inaccurate answers. Either situation can easily destroy the validity of the questionnaire and ruin the project. A high rate of accuracy and return is essential to a true picture of the favor/disfavor of the field toward stewardship.

You may be asked to fill out the questionnnaire from your insights and information as a conference administrator. Please do so in all Christian honesty and accuracy. Please fill it out anonymously and without delay and return it immediately to the responsible person.

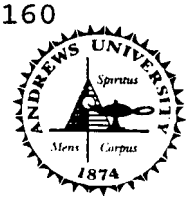
You may be asked to distribute the questionnaires among your pastors and collect and return them to a designated person. Please **follow the instructions closely** so that the questionnaires are anonymously returned. We would appreciate greatly encouragement to pastors to quickly and fully complete and return all questionnaires. It is important that they be encouraged in a spirit of kind urgency.

Thank you very much for your kind assistance.

Yours appreciatively,

James J. North, Jr., Chair
Doctor of Ministry Project Committee for
Absalom N. Birai

Theological Seminary
Berrien Springs, Michigan 49104-1500/(616) 471-3537



ANDREWS
UNIVERSITY

To: Pastors, Union and Fields/Conferences in Kenya

Dear Pastor,

As the chairman of Pastor Absalom Nyairo Birai's Doctor of Ministry Committee I request your cooperation in assisting Absalom with the requirements of his Doctor of Ministry degree. The attached questionnaire is an official part of his Doctor of Ministry project. The goal of his project is to bring financial stewardship, i.e., tithe and offerings, into a more palatable perspective among the laity in Kenya and elicit from them a more committed practice. The completed questionnaire will enable him to define the problem and formulate a means to improve the giving commitments upon his return to Kenya. Absalom will translate this information into a program of stewardship education and commitment that should be of great benefit to the work in Kenya.

As his doctoral chairman I want to assure you that these questionnaires are intended to be entirely anonymous and confidential. Please be assured and assure anyone who completes the questionnaire that names are **not** in any way to be connected with the questionnaire. The identity of the one filling out the questionnaire is totally unnecessary to the results. Demographic information is essential to the validity of the tally but is not formulated so that individuals can be identified. We need **only** their responses. This assurance must be absolute. Any hint of breach of confidentiality will cause persons either to refuse to respond or to respond with inaccurate answers. Either situation can easily destroy the validity of the questionnaire and ruin the project. A high rate of accuracy and return is essential to a true picture of the favor/disfavor of the field toward stewardship.

You may be asked to fill out the questionnaire from your insights and information as a pastor. Please do so in all Christian honesty and accuracy. Please do not associate your name in any way with the questionnaire. Please fill it out without delay and return it immediately according to your instructions.

You may be asked to distribute the questionnaires among your members and collect and return them to a designated person. Please enlist their help in a spirit of kind urgency. Please **follow the instructions closely**. This will insure that we get as wide a range of opinions as possible without having to get a response from every member in the field. Such an effort could well delay the project and Absalom's graduation.

Thank you very much for your kind assistance.

Yours appreciatively,

James J. North, Jr., Chair
Doctor of Ministry Project Committee for
Absalom N. Birai

Theological Seminary
Berrien Springs, Michigan 49104-1500/(616) 471-3537

ANDREWS
UNIVERSITY

To: Seventh-Day Adventist Members in Kenya

Dear Brother or Sister,

As the chairman of Pastor Absalom Nyairo Birai's Doctor of Ministry Committee I request your kind cooperation in assisting him with the requirements of his Doctor of Ministry degree. You can do this by filling out the attached questionnaire accurately and honestly. **True responses are the only right responses**. The goal of his project is to ascertain the true attitudes and understanding of the members in Kenya toward financial stewardship, i.e., tithe and offerings. The completed questionnaire will enable him formulate a program of stewardship education that should bring the Lord's increased blessing to every member and thus to all of the Lord's work in Kenya.

As his doctoral chairman I want to assure you that these questionnaires are intended to be entirely anonymous and confidential. The demographic information is essential to the validity of the tally but is not formulated so that individuals can be identified. Please be assured that your name is **not** in any way to be connected with the questionnaire. The identity of the one filling out the questionnaire is totally unnecessary to the results. We need **only** your responses. We have impressed upon your leadership that this assurance must be absolute. We recognize that any hint of breach of confidentiality may cause you either to refuse to respond or to respond with inaccurate answers. Either situation can easily destroy the validity of the questionnaire and ruin the project. A high rate of accuracy and return is essential to a true picture of member attitudes toward stewardship.

We only ask that you follow instructions carefully, complete the questionnaire quickly and in Christian honesty, and return it immediately to the designated person. Accurate statistics compiled from your responses are essential to enable Pastor Birai to complete his doctoral program successfully and will aid him to perform an effective ministry after his graduation.

Thank you very much for your kind assistance.

Yours appreciatively,

James J. North, Jr., Chair
Doctor of Ministry Project Committee for
Absalom N. Birai

Theological Seminary
Berrien Springs, Michigan 49104-1500/(616) 471-3537

SEVENTH-DAY ADVENTIST CHURCH
EAST AFRICAN UNION

P.O. BOX 42276, NAIROBI, KENYA, EAST AFRICA
TELEPHONES: 722718, 727939 • TELEGRAMS: "ADVENTIST" • TELEX: 22020 ADVENTIST

15th April, 1993

Pastor Absalom N. Birai
550 Maple Wood G-67
Berrien Springs MI 49103
USA

Dear Brother Birai:

Your letter dated March 1, 1993, was received more than a month ago, and with great delight. I hope you understand the reason why I have not responded to you. I am sorry to have kept you in unnecessary suspense. We are well and busy.

On April 6, I distributed your questionnaire to all Executive Directors as per your request and instructions. The deadline for returning them to my office is May 2. Pastor Nyamwanda informed me that you had already distributed the same to South Kenya Conference and as soon as they return them to me, I shall post them to you. I would like to tell you that postage is becoming increasingly expensive here. It is a real pleasure to assist you as much as we are able but I believe that you will understand our limitations.

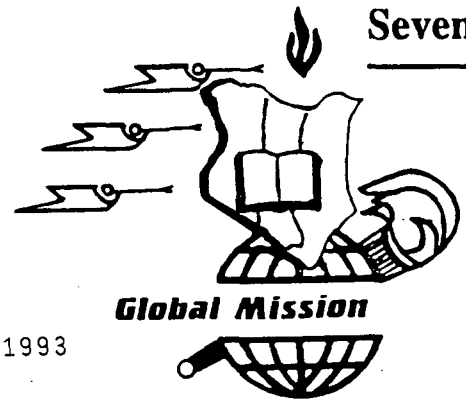
Thank you for an advance of Kshs.1850 for duplication of questions which I received several weeks ago. We shall send you a receipt in due course.

I hope you are doing well and that you are about to return to your motherland before Jesus returns to take us home.

We pray for you.

Sincerely yours,

for J.N. KYALE
EXECUTIVE DIRECTOR



Seventh-day Adventist Church

CENTRAL KENYA CONFERENCE

P.O. BOX 41352 • NAIROBI
KENYA • E. AFRICA
TELEPHONE: 520201/2

WORKING FOR A BETTER WORLD

4th February, 1993

Pastor Absalom Birai
500 Gorland C-10
Berrien Springs MI 49103
U.S.A.

Dear Pastor,

REF: PASTOR'S LIST

Receive Christian Greetings.

I received your letter on the above issue and thank you for it.

I herewith send you the full list. Please use our Conference address and we will repost. If they will arrive before April 5th we will give them during our April Ministerial Seminar.

God bless you in the final part of your studies.

Yours in Christ's service,

Francis Njau
MINISTERIAL SECRETARY

FN/rk.

CC: Executive Director-CKC
Treasurer-CKC.

R. Ezra Mpyisi
Nairobi South S.D.A.Church
P.O.Box 26176, Nairobi,
Kenya, East Africa

February 3, 1993

550 Maplewood G - 67
Berrien Springs MI 49103
U. S. A.

Dear Pastor Birai:

Thank you for your good letter concerning the completion of your studies. We really remember you in our prayers. The Lord who started this good work in your will have it complete sometime soon. Surely the Lord is good.

Nairobi South Church cannot forget you, they were very happy to hear that they were among the churches you chose to serve you. Our church members are around 250. Please write me what you expect us to do within those questionnaires that I may inform our church members in answering them.

You wrote that you sent me a letter with pictures before this one, but I never received them. The Lord is still taking care of Kenya, everyone was afraid during the election, but the hand of God was seen. It should be a good lesson to all Kenyans.

Hoping to see you sometime soon, I remain

Sincerely yours,

R. Ezra Mpyisi

Salamu kwa mama na watoto na watu wote.

Nairobi Central Seventh-day Adventist Church
P.O. Box 47033 Milimani Road Nairobi Kenya, East Africa Tel. 721461

15th February, 1993

Pastor Absalom N. Birai
550 Maplewood G-67
Berrien Springs MI 49103
USA
(616) 471-6777

Dear Absalom,

Greetings!

Indeed I wanted to have a chatt with you when you were around, however we missed each other.

The current members of Nairobi Central SDA Church, are 650. This is according to our latest census. We shall try to assist the best we can.

Yours sincerely,

PETER KING'OINA
CHURCH PASTOR.

APPENDIX B

QUESTIONNAIRES

TYPE ONE QUESTIONNAIRE FOR THE EXECUTIVE DIRECTORS OF THE UNION AND FIELDS/CONFERENCES IN KENYA

INSTRUCTIONS: Please answer all questions.

A. QUESTIONS ABOUT YOURSELF

1. What is your marital status?

   a. Never married
   b. Married
   c. Divorced
   d. Widowed

2. What is your age? _____

3. What is the highest level of education you have completed? _____

4. How long have you been a minister of the gospel? _____

5. How long have you been the executive director? _____

6. What other areas of church administration have you served?

   a.
   b.
   c.
   d.
   e.

B. QUESTIONS ABOUT YOUR ORGANIZATION

Please fill the spaces below with the appropriate figures.

7.

Field/ Conference	Church Item	Year 1987	1988	1989	1990	1991
_____	Total # of Churches	____	____	____	____	____
	Total Church Members	____	____	____	____	____
	Total Sabbath School Members	____	____	____	____	____
	Total Number of Pastors	____	____	____	____	____

8. Which of the following do you use as the criteria for hiring pastors? Please circle the answer.

		Not Important				Extremely Important
a.	Education	1	2	3	4	5
b.	Age	1	2	3	4	5
c.	Commitment and Spirituality	1	2	3	4	5
d.	Recommendation from the church elders	1	2	3	4	5
e.	Resignation of an individual from his job in response to God's call	1	2	3	4	5
f.	Helping a person to make a living	1	2	3	4	5
g.	Baptismal results	1	2	3	4	5

9. What is the average number of churches per pastor in your field/conference? _____

10a. Does the East African policy recommend a number of years a pastor has to stay in a particular place before he is transferred?

a. Yes b. No

b. How long? _____

11. What is the average time between pastoral transfers in your field/conference? _____

12. Please provide me with the following information about your pastors' education.

Academic/Professional Training	Total No. of Pastors
6 months ministerial training	_____
Two year's ministerial training	_____
Bachelor of Arts in Theology/ Religion	_____
Master of Arts in Religion/ Pastoral Ministry	_____
Master of Divinity	_____
Doctor of Ministry	_____

13. Do you prefer to have pastors with college education for city churches?

    a. Yes b. No

14. If you prefer pastors with college education for city churches, do you have a problem finding such pastors?

    a. Yes b. No

15. Supposing a program was started within Kenya whereby in a given time every year pastors are supposed to take off from work and attend classes, will you support the program?

    a. Yes b. No c. It will depend

C. QUESTIONS CONCERNING TITHES AND OFFERINGS

16. Please fill the spaces below with the appropriate figures.

Name of Organization	Church Item	Years 1987	1988	1989	1990	1991
_____	Total Tithe	____	____	____	____	____
	Total Offerings	____	____	____	____	____
	Total Mission Offerings	____	____	____	____	____

17. Does your organization have sufficient funds to care for its needs?

    a. Yes b. No

18. If you were to assess your churches, would you say that they return their tithes and offerings faithfully?

    a. Yes b. No

19. What is the pastor's salary based on? Please circle your answer(s).

	Yes	No
a. Ordination	1	2
b. Experience	1	2

c.	Education	1	2
d.	Tithes and offerings from the pastor's church/churches	1	2

20. How much traveling allowance does each pastor receive in a month? _____

21. Considering the fact that pastors are supposed to visit most, if not all their church members on a regular basis, is that allowance enough?

    a. Yes b. No

22. Using the key provided, please answer the following questions.

    SA = Strongly Agree
    A = Agree
    U = Uncertain
    D = Disagree
    SD = Strongly Disagree

a.	Departmental officers in my field/conference receive more salary than the other pastors	SA	A	U	D	SD
b.	Pastors in my field/conference receive more salary than pastors in other fields/ conferences	SA	A	U	D	SD
c.	Pastors in my field/conference receive less salary than pastors in other fields/ conferences	SA	A	U	D	SD
d.	Pastors in my field/conference receive the same salary as pastors in the other fields/ conferences	SA	A	U	D	SD
e.	There have been some cases when we have been unable to pay pastors on time due to limited funds	SA	A	U	D	SD
f.	If the field/conference had enough funds, we would pay our pastors good salaries	SA	A	U	D	SD

23. Who in your opinion, do you think is the <u>most</u> responsible for the poor return of tithes and offerings in your field/conference?

    a. Church members
    b. The pastors
    c. The union
    d. The field/conference itself

24. If you were to evaluate your pastors, how equipped do you think they are in preaching/teaching about tithes and offerings?

    a. Very much equipped
    b. Somewhat equipped
    c. Not equipped
    d. Have no basis to evaluate them

25. How often does the field/conference hold seminars to teach pastors how to present the topic of tithes and offerings to church members?

    a. Very often
    b. Rarely
    c. Never

26. What materials on stewardship does the field/conference have?

    a.

    b.

    c.

    d.

    e.

27a. Does every pastor have a church manual?

    a. Yes b. No

  b. If no, why not? _____

28a. Does every pastor have a copy of the East African Union Working Policy?

    a. Yes b. No

b. If no to 31a, what reason would the field/conference give?

_____

29. Are there some cases when church funds have been stolen in your field/conference?

a. Yes b. No

30. What effect, if any, did this have on the returning of tithes and offerings?

a.

b.

c.

31. What would you recommend as the best ways to encourage church members to return their tithes and offerings very faithfully?

a.

b.

c.

d.

e.

TYPE TWO QUESTIONNAIRE FOR SEVENTH-DAY ADVENTIST PASTORS IN KENYA

INSTRUCTIONS: Kindly answer all questions. Feel free to write any additional comments throughout the questionnaire.

A. INFORMATION ABOUT YOURSELF

Circle the appropriate answer.

1. What is your sex?

   a. Male b. Female

2. What is your age?

   a. 20-30 c. 41-50
   b. 31-40 d. over 50

3. What is your marital status?

   a. Never married c. Divorced
   b. Married d. Widowed

4. Please circle the highest level of schooling you have completed.

   a. Primary education c. High School
   b. Secondary education d. University

5. Are you ordained?

   a. Yes b. No

6. How long have you been working as a pastor? _____

7. Before joining the pastoral ministry what was your occupation?

   a. A teacher
   b. A farmer
   c. _____

8. Which of the following courses in theological education have you completed?

   a. Six months ministerial training
   b. Two years ministerial training
   c. BA in Theology/Religion
   d. MA Religion
   e. MDiv (Master of Divinity)
   f. DMin (Doctor of Ministry)

B. INFORMATION ABOUT YOUR CHURCH

9. How many churches do you pastor? _____

10. In addition to your churches, how many Sabbath Schools do you pastor? _____

11. What is the total membership of all your churches? _____

12. What is the total membership of all your Sabbath Schools? _____

13. How many associate pastors do you have? _____

14. Which of the following languages do you use in preaching to your members?

    a. English
    b. Kiswahili
    c. _____

C. INFORMATION ABOUT YOUR MINISTRY

15. Do you preach every Sabbath?

    a. Yes b. No

16. Do you conduct the following religious activities every week?

		Yes	No
a.	Wednesday prayer meeting	1	2
b.	Friday vespers	1	2
c.	Bible study	1	2
d.	Sabbath vespers	1	2

17. How many times in a month do you preach at any one particular church?

    a. Once c. Three times
    b. Two times d. Four times

D. QUESTIONS CONCERNING TITHES AND OFFERINGS

18. In your opinion, do you think most of your church members are faithfully returning their tithes and offerings?

    a. Yes b. No

19. Do most of your church members understand how the church funds are allocated?

    a. Yes b. No

20. Do your church members understand the concept of second tithe?

    a. Yes b. No

21. How often do you preach or teach about tithes and offerings?

    a. Very often
    b. Rarely
    c. Not at all

22. Do you have the following books?

		Yes	No
a.	Ministers' Manual	1	2
b.	Church Manual	1	2
c.	Counsels on Stewardship	1	2
d.	The Church Policy	1	2
e.	Testimonies for the Church, vols. 1-9	1	2

23. How often do you read the above books?

    a. Very often
    b. Somewhat often
    c. Rarely
    d. I do not have time to read

24. If pastors receive more salary and traveling allowances, do you think that they will do a better job in motivating church members to return faithful tithes and offerings? Yes No

25. If you were to assess yourself, do you feel prepared to preach/teach about tithes and offerings in a Christ-centered way? Yes No

26. In the last two years do you remember a month when the field/conference was late paying you due to lack of funds? Yes No

27. Do you remember any occasion when your salary was reduced due to lack of enough funds? Yes No

Although Kenya has over three hundred thousand baptized members, statistical reports indicate that its return of tithes and offerings are very low indeed. Various reasons have been expressed as the causes and I wish to know how much you agree.

Please circle the number of the answer you choose.

		Disagree Strongly				Agree Strongly
28.	Frequent transfers do not give pastors sufficient time to develop a stewardship program.	1	2	3	4	5
29.	There is lack of stewardship materials.	1	2	3	4	5
30.	A number of pastors are not well equipped to teach/preach stewardship.	1	2	3	4	5
31.	A good number of members are malnourished spiritually due to the fact that an average pastor has at least four churches and no time to minister to all effectively.	1	2	3	4	5
32.	The ministry of visiting church members, especially those weak in faith, is not practised by a good number of pastors in Kenya due to limited traveling allowance.	1	2	3	4	5

33. In your opinion, if all the pastors (as many as possible) in Kenya receive advanced theological training, say a Bachelor's degree, will that have an effective impact on the church, more particularly on the topic of stewardship?

    a. Yes b. No

34. What changes, if any, do you think your field/conference should make to encourage faithful return of tithes and offerings?

    a.

    b.

    c.

TYPE THREE QUESTIONNAIRE FOR THE MEMBERS OF THE SEVENTH-DAY ADVENTIST CHURCHES IN KENYA

Please answer all questions.

A. QUESTIONS ABOUT YOURSELF

1. What is your gender? a. Male b. Female

2. What is your age? _____

3. What is your marital status?

   a. Never married
   b. Married
   c. Divorced
   d. Widowed

4. Please write the highest standard you completed in school in the space provided. _____

5. Are you (check one)?

   a. Retired
   b. Full-time "house person"
   c. Unemployed
   d. Employed full time
   e. Employed part time

6. If employed, what is your occupation? _____

7. Which of the following categories best describes your total family income per month?

   a. Less than Ksh 5,000
   b. Ksh 5,000 - 9,999
   c. Ksh 10,000 - 14,999
   d. Ksh 15,000 - 24,999
   e. Ksh 25,000 or more

B. QUESTIONS ABOUT YOUR CHURCH PARTICIPATION

8. What is the name of your local church? _____

9. How long have you been a member of this local church? _____ years

10. How many years have you been a Seventh-day Adventist?

    a. Less than 1 year
    b. 1 to 5 years
    c. 6 to 10 years
    d. 11 to 20 years
    e. Over 20 years

11. On the average, how often do you attend church worship services?

    a. Every week
    b. About three times a month
    c. About twice a month
    d. About once a month
    e. Less Often

12. Do you presently hold an elected position in your local church? a. Yes b. No

13. What is the name of your home field/conference?

    _____

C. QUESTIONS ABOUT YOUR STEWARDSHIP

How much do you agree with these statements?

	Disagree Strongly				Agree Strongly
14. Church leaders generally use the monies given in a wise and responsible manner.	1	2	3	4	5
15. I approve of how my local church spends its money.	1	2	3	4	5
16. I approve of how my local field/ conference spends its money.	1	2	3	4	5
17. It is important for a Christian to return tithe.	1	2	3	4	5
18. I have confidence in the pastoral leadership of my church.	1	2	3	4	5
19. I have confidence in the leader-ship of my field/conference.	1	2	3	4	5

20. During the last year what percent of your annual income did you give as <u>non-tithe</u> offerings?

    a. Less than 1%
    b. 1% to 4%
    c. 5% to 9%
    d. 10% to 14%
    e. 15% or more

21. How did you determine the amount of your non-tithe offering?

    a. Gave a set amount of money
    b. Gave a percentage of income
    c. Depended on the offering appeal
    d. Depended on the offering project
    e. Depended on how much money I had with me at church
    f. Other _____

How much influence will the following have in your faithful returning of tithes and offerings?

1. Make no difference whatsoever
2. Some influence
3. Very effective

22.	A moving appeal on Sabbath morning	1	2	3
23.	A presentation of financial needs	1	2	3
24.	A better understanding of how money would be spent	1	2	3
25.	If I know for sure that the church is experiencing some financial difficulties	1	2	3
26.	An envelope without the words (2nd tithe or combined budget)	1	2	3
27.	Having your own pastor	1	2	3
28.	A spiritual sermon on tithes and offerings	1	2	3
29.	A visit in your home by either the pastor or by lay leaders where the subject of tithes and offerings is discussed	1	2	3
30.	Change of some of the present union or conferences/fields officers	1	2	3

31. Please answer the following questions by circling either yes or no.

    a. Do you own a Bible? Yes No

    b. Do you own a copy of the Church Manual? Yes No

c. Do you own the book, Counsels on Stewardship by Ellen G. White? Yes No

d. Have you read the church manual on the topic of tithes and offerings? Yes No

e. Have you read the book, Counsels on Stewardship by Ellen G. White? Yes No

How often do you participate in the following devotional practices?

1 = daily
2 = several times a week
3 = once a week
4. less often
5. never

32.	Personal private prayer	1	2	3	4	5
33.	Personal Bible study	1	2	3	4	5
34.	Study of Sabbath School lesson	1	2	3	4	5
35.	Reading Ellen White books	1	2	3	4	5
36.	Family worship	1	2	3	4	5

37. How do you figure your tithe percentage?

a. Gross income
b. Net income
c. Amount left after major living expenses
d. Do not give tithe

38. Do you give the second tithe? a. Yes b. No

39. Although East African Union has over three hundred thousand members, the statistical reports indicate that its return of tithe and offerings does not correspond with its large membership. Here are various opinions that I have heard people give on the topic and I would like to know whether you agree or disagree with each.

a. Kenya is a poor country and therefore members have not enough money to give to the church.

(1) Agree (2) Disagree

b. The problem is not with members but rather with either the fields, conferences, or union.

(1) Agree (2) Disagree

c. Pastors do not know how to present the issue of tithes and offerings.

(1) Agree (2) Disagree

d. It doesn't make sense returning tithes and offerings when there is mismanagement of funds at either the union or conference/fields.

(1) Agree (2) Disagree

e. I do not want to pay tithe to support some of these pastors who are already richer than I am.

(1) Agree (2) Disagree

f. Pastors do not need to be paid for they actually do nothing.

(1) Agree (2) Disagree

g. I cannot afford to return tithes and offerings always as I have so many children to educate, let alone relatives.

(1) Agree (2) Disagree

h. The problem is with the second tithe; for 20% is too much.

(1) Agree (2) Disagree

i. It is not clear how the church spends money.

(1) Agree (2) Disagree

j. All the field/conference want from us is money. They are not even willing to listen to any of our concerns.

(1) Agree (2) Disagree

k. If the fields/conferences want to promote faithful returning of tithes and offerings, then the best place to begin is to let each church have its own pastor.

(1) Agree (2) Disagree

40. Please use the space provided below in making any comments about the questionnaire as a whole. Thanks for your time.

APPENDIX C

COMMENTS AND RECOMMENDATIONS BY RESPONDENTS

COMMENTS AND RECOMMENDATIONS BY RESPONDENTS

Space was provided to the respondents in all three questionnaires for their comments and recommendations. In the questionnaire directed at the church leaders, number 31 asked the respondents what they would recommend as the best ways to encourage church members to return their tithes and offerings very faithfully. In the second questionnaire, question 34 asked the pastors what changes their conferences/fields should make to encourage faithful return of tithes and offerings. Question 40 of the third questionnaire asked the church members to use the space provided in making any comments about the questionnaire as a whole.

All the comments will be left as they are. In cases where there are several comments on a particular issue, only one will be noted and a brief statement on how many times that comment appears.

Comments on the First Questionnaire

Comments on this section reflect the administrators recommendations on what should be done to encourage church members to return their tithes and offerings.

1. "Concentrated stewardship seminars."

2. "Provision of stewardship materials." This comment appeared twice.

3. "Faithfulness of pastors."

4. "Visiting church members." This comment appeared 3 times.

5. "Bible studies."

6. "Revival meetings."

7. "Reporting back to the members tithes and offerings sent to the field quarterly."

8. "Stewardship sermon preached once every month."

9. "Effective promotion by church pastors."

10. "Treasurers and accountants should be honest."

11. "Seminars on systematic benevolence."

12. "Quarterly stewardship preaching in churches."

13. "Auditing the church books regularly."

14. "Preach sermons centered on the cross--love of God."

15. "Issue receipts of all the monies given to the church."

16. "Encourage faithful giving and accountability."

17. "All church accounts must be audited regularly."

Comments on the Second Questionnaire

Herein are the pastors' recommendations on what changes their conferences/fields should make to encourage faithful return of tithes and offerings.

18. "Add more pastors." This comment was made 10 times.

19. "Educate members." This comment was made 7 times.

20. "Regular seminars." This comment was made 29 times.

21. "Have more materials on stewardship." This comment was made 35 times.

22. "Teach church leaders such as elders, deacons, and youth leaders how to teach stewardship in their churches." This comment was made 10 times.

23. "Frequent visitation of church members." This comment was made 16 times.

24. "Please increase travelling allowance." This comment was made 9 times.

25. "Do something to see that no pastor is given such a large district that he is not able to nurture." This comment was made 15 times.

26. "The field should be kind enough to visit the districts with union departmentals (church ministry leaders) to encourage the members to return tithe. They only visit some districts and meet very few members of

our churches." This comment was made 10 times.

27. "There are districts which are overlooked by departmentals. They need to attend every district not necessarily those which are in the main road."

28. "Pastors need some encouragement wherever they have tried even though little. Not constant and endless criticism and nagging."

29. "Teach the members the difference between first and second tithe."

30. "Enlighten church members on how funds are used."

31. "Preach Christ's love."

32. "Transfers need to be minimized." Comment made 5 times.

33. "Encourage pastors to preach stewardship sermons as often as possible." Comment made 7 times.

34. "Full-time stewardship director needed."

35. "We need more trained pastors to enable the shepherd to visit the flock frequently."

36. "More salaries and allowances to be paid to enable the pastors to solve their family burden and be free to minister effectively." This comment was made 12 times.

37. "We need pastors with college degrees in the local churches."

38. "Provide houses for workers in the church's

own plot instead of depending on rented houses for our workers. This renting takes the greatest part of the conference budget."

39. "The conferences/fields should support the pastor by sponsoring him for advanced learning, even if by correspondence or other means."

40. "Allow pastors to serve one or two churches so he can personally visit and teach stewardship in the homes."

41. "Provide ample time for a pastor to stabilize and develop stewardship strategy."

42. "Employ a pastor per church."

43. "Equipping our pastors."

44. "Retain a pastor in one area at least 4-5 years if he has no problem."

Comments on the Third Questionnaire

Some comments by the laity were on the importance and appreciation of this project/questionnaire.

45. "This is a very important issue as it touched some of my weaknesses regarding financial stewardship."

46. "I have been challenged so much by this questionnaire. I promise to start returning tithes and offerings faithfully from now on."

47. "This questionnaire has taught me more about God's tithe."

48. "The questionnaires are challenging, timely, and provokes soul searching in man's relationship to his God."

49. "Questionnaire looks to be timely as to what is happening today in our union at the moment. I will like to see some improvement to our new pastors. These questions should not be for the sake of your thesis, but we need improvement."

50. "Your questionnaire has influenced me so much. It has brought out some of my weaknesses especially my giving tithe attention to the E. G. White literature."

51. "Brother pastor it seems that your questions if faithfully filled, will bring a lot of change because this is the most important part which Christians are supposed to take seriously but it is very much overlooked."

52. "To be frank the questionnaires really opened up my knowledge towards what should be done and not. If we could be getting such kind, at least after three months just like lesson books, then I think we would be ok."

53. "The questionnaire has really touched on various issues, most Christians have been asking."

Some comments called for more information/ clarification of second tithe.

54. "Some of us do not know what the 2nd tithe is."

55. "I don't understand the 2nd tithe."

56. "Have never heard of 2nd tithe and actually do not know what it is for. Why two tithes?"

57. "I do not know much about the 2nd tithe."

58. "A great number of Christians do not understand the meaning of the second tithe therefore pastors should give members of the church a green light on this topic."

59. "More teaching is needed especially on second tithe."

Several comments called for more teaching on tithes and offerings.

60. "We need to be taught by our pastors about tithes and offerings."

61. "The pastors and church leaders have to take time to teach church members how to give offerings slowly by slowly."

62. "Pastors should teach more about tithe."

63. "Members will give tithe and offerings when they are well fed spiritually. We call/pray for Spirit-filled and fed leaders."

64. "This is a field where much needs to be high-lighted and one to be taken seriously. Most of us

have never had a clear understanding of it."

65. "I am glad to go through the questionnaire. As to my case if adequate and frequent teachings are offered, I will stand at a better chance even closer to my Saviour than it is now."

Mismanagement of church funds was mentioned as influencing some members from returning their tithes and offerings faithfully.

66. "The major problem I may put across is that in my field, there is total mismanagement of funds and pastors and field staff are recruited from a given area, a fact that discourages most Adventists when it comes to returning tithe. Please assist."

67. "In Kenya we hear of rumours of mismanagement of funds. This indeed discourages faithful giving."

68. "In many of our churches, funds are unwittingly improperly used because many leaders don't understand church policy on the use of money or due to professional ignorance make bad financial decisions and investments. When this gets to the members, there is general discouragement."

69. "Tithes and offerings are very important and should be encouraged. But cases of misuse of money by the pastors and the unions really discourage me. Churches in Nairobi are half-way built but donations from

abroad and offerings keep pouring in. That is why I will never give building funds. But, I have a bit of offering. There is mismanagement of funds definitely."

70. "There is mismanagement of money in every level of the church."

Long and boring sermons were cited as factors negatively affecting the return of tithes and offerings.

71. "We have a problem in most places in Kenya of most pastors being known for unmoving, long speeches, etc., repetition filled. Pastors should learn what people feel about their sermons and then adjust them accordingly. This, I think, would inject heat into the churches here, thus helping get rid of many spiritual problems (tithe problem included)."

Some comments were centered on the pastors' methodology and inadequate preparation in presenting the issue of tithes and offerings.

72. "Most pastors have not understood the way they should present the issue of offerings and tithe paying."

73. "Most pastors of today are so materialistic and out to compete with everybody. They are not like Paul of the Bible. They are corrupt and therefore I don't feel the need to assist them. The way they present the sermons on tithe makes us feel condemned instead of

guiding us. The conference has left many churches abandoned or incomplete.

74. "The tithe message is not powerful enough to convince many to return their tithes. Pastors preach only smooth sermons."

75. "The question of tithes has discouraged many because it is used by pastors to instill fear in the members. The members therefore pay without knowing why, but because by paying they will go to heaven. Without explanation pastors mislead by calling us thieves, robbers."

One comment called for members to pay their tithe faithfully regardless of the misuse of funds.

76. "Each member of the church should tithe faithfully. Whether the fields/conferences and union officials misuse the funds is non of their concerns because its them who will be accountable for it."

Some comments called for special prayer on the issue of tithes and offerings.

77. "Please pray for me to reach and return 20 percent to God."

78. "I make a special appeal for a special prayer for God to help us be able to be successful in giving the tithes and offerings."

79. "Pastors/church leaders should spend more time to pray for those weak in giving tithe, i.e.,

myself, so as to give tithe a priority and other commitments later. The devil has really tried us and made us quite weak in giving tithe."

One comment pointed out that emphasis should be placed on salvation rather than tithes and offerings.

80. "Many people come to church not because they have actually accepted Christ but because its a custom or they follow their parents. Therefore, they can't give tithe and offerings faithfully. Pastors should concentrate on salvation more than on tithes and offerings."

Some comments felt that I left out some important reasons for unfaithfulness in tithes and offerings.

81. "There are some more reasons why I don't return tithe but they don't appear in the questionnaire. I believe God will assist me to overcome them to resume returning tithe."

82. "There should have been more questions on problems facing our local church, i.e., building funds."

The unions, conferences/fields' inability to attend to the local church's needs and their failure to recognize church members as equal partners in stewardship were cited as some potential problems affecting tithes and offerings.

83. "Some leaders in the fields/conferences do not understand problems facing members at the local

church, which make other members to be very cold in their spiritual life."

84. "I do not understand the role of the union conference/field. Their inability to elect churches or find plots for such, make some of the members unwilling to return their tithes and offerings. Emphasis should be put on schools and publishing houses.

85. "Conference/field leaders should consider church members as important partners going to heaven together, but not to neglect their problems and only stay in the offices writing for the laymen to do the job but receive tithes and offerings."

Several comments called for closer pastoral attention to the teaching, instructing, and guiding church members in various issues of their spiritual life.

86. "Most pastors shy away from the topic of tithes and offerings. Others are not emphatic but quite contradictory. For example, some say that tithe should be a percentage of net salary, while others say it is the gross income. They must show that they understand and care."

87. "The idea of tithe is complicated and not known to quite a number of families. If pastors would bring this awareness to not only church members, but to all in homes, they will enable people to return God's tithe willingly. There should also be accountability,

for this will eliminate the fear that tithe is mismanaged."

88. "Pastoring is taken as a job opportunity and so are the field/conference, and union offices. Their mission lacks spiritual guidance hence there is poor communication on tithing with the members especially in the rural churches. Those who are consistent in tithing only do so because they have experienced the blessings that go with it. Not because they have been explained to by the pastors."

89. "Some pastors do not help individuals who have problems of returning tithes faithfully. Some pastors don't even know their members."

90. "Pastors should explain about the work involved for all the monies collected. Conferences/ fields should support development of local churches since they are the ones who give tithes and offerings."

91. "Pastors should increase the people's faith in God, such that despite their financial difficulties, they can still give tithe. This issue is not dwelt upon enough."

92. "Pastors should emphasize that tithes are returned/given as opposed to using the word paying. It is important to make a good presentation of giving of tithes and offerings as some speakers are quite boring and do not put the message across."

93. "Some of us have never been visited by a pastor."

94. "More closer pastoral attention to church members would prove efficient."

One comment cited "selfishness" as the problem.

95. "The main problem with the paying of tithes and giving of offerings is based on church members 'selfishness'." Giving ourselves first priority and then God coming second."

Some comments called for the theological education of pastors.

96. "Let all pastors be sent to college for theological education."

97. "Educate and encourage more people to join pastoral ministry because we have the shortage of pastors in local churches."

98. "The church must come up with an elaborate method of selecting and training pastors."

Some comments called for explanation on the allocation of church funds.

99. "In most churches members do not understand how money is used."

100. "Many church members do not understand how tithe is spent, hence the reason why some would rather not give."

One comment lamented the struggle for position

and extravagant life-style among the leaders.

101. "Some leaders at the union, conferences/ fields struggle for leadership and pay themselves very high allowances and some have business and claim from the church huge money and they have used this money to make decent houses. They move all over the world while we have very needy projects like schools and hospitals.

Several comments suggested that tithes and offerings should first and foremost assist the local church.

102. "Tithes and offerings should be spent at the source. Each church should manage its tithes and offerings, using them for such things as building of churches."

103. "I would like to see the tithes and offerings benefiting the local church first."

One comment gave an observation based on several years of experience.

104. "I, as one of the church treasurers for many years have experienced that some people totally do not give tithe."

APPENDIX D

COMPUTER TALLY OF RESPONSES TO ALL THREE QUESTIONNAIRES

DIRECTORS

Page 2 SPSS/PC+ 3/10/94

ID

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	1	12.5	14.3	14.3
	2	1	12.5	14.3	28.6
	3	1	12.5	14.3	42.9
	4	1	12.5	14.3	57.1
	5	1	12.5	14.3	71.4
	6	1	12.5	14.3	85.7
	7	1	12.5	14.3	100.0
	.	1	12.5	Missing	
	Total	8	100.0	100.0	

Valid cases 7 Missing cases 1

Page 3 SPSS/PC+ 3/10/94

Q1

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
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	Total	8	100.0	100.0	

Valid cases 6 Missing cases 2

Page 4 SPSS/PC+ 3/10/94

Q2

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	38	1	12.5	14.3	14.3
	47	1	12.5	14.3	28.6
	55	2	25.0	28.6	57.1
	57	1	12.5	14.3	71.4
	58	1	12.5	14.3	85.7
	65	1	12.5	14.3	100.0
	.	1	12.5	Missing	
	Total	8	100.0	100.0	

Valid cases 7 Missing cases 1

Page 5 SPSS/PC+ 3/10/94

Q4

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	11	1	12.5	14.3	14.3
	20	1	12.5	14.3	28.6
	24	1	12.5	14.3	42.9
	27	2	25.0	28.6	71.4
	37	1	12.5	14.3	85.7
	43	1	12.5	14.3	100.0
	.	1	12.5	Missing	
	Total	8	100.0	100.0	

Valid cases 7 Missing cases 1

Page 6 SPSS/PC+ 3/10/94

Q5

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	2	2	25.0	28.6	28.6
	4	1	12.5	14.3	42.9
	5	1	12.5	14.3	57.1
	8	1	12.5	14.3	71.4
	12	2	25.0	28.6	100.0
	.	1	12.5	Missing	
	Total	8	100.0	100.0	

Valid cases 7 Missing cases 1

Page 7 SPSS/PC+ 3/10/94

Q8A

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	4	2	25.0	28.6	28.6
	5	5	62.5	71.4	100.0
	.	1	12.5	Missing	
	Total	8	100.0	100.0	

Valid cases 7 Missing cases 1

Page 8 SPSS/PC+ 3/10/94

Q8B

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	1	12.5	14.3	14.3

3	2	25.0	28.6	42.9
4	2	25.0	28.6	71.4
5	2	25.0	28.6	100.0
.	1	12.5	Missing	
Total	8	100.0	100.0	

Valid cases 7 Missing cases 1

Page 9 SPSS/PC+ 3/10/94

Q8C

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	2	1	12.5	14.3	14.3
	5	6	75.0	85.7	100.0
	.	1	12.5	Missing	
	Total	8	100.0	100.0	

Valid cases 7 Missing cases 1

Page 10 SPSS/PC+ 3/10/94

Q8D

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	3	1	12.5	20.0	20.0
	4	1	12.5	20.0	40.0
	5	3	37.5	60.0	100.0
	.	3	37.5	Missing	
	Total	8	100.0	100.0	

Valid cases 5 Missing cases 3

Page 11 SPSS/PC+ 3/10/94

Q8E

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	3	3	37.5	50.0	50.0
	4	2	25.0	33.3	83.3
	5	1	12.5	16.7	100.0
	.	2	25.0	Missing	
	Total	8	100.0	100.0	

Valid cases 6 Missing cases 2

Page 12 SPSS/PC+ 3/10/94

Q8F

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	7	87.5	100.0	100.0
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Valid cases 7 Missing cases 1

Page 13 SPSS/PC+ 3/10/94

Q8G

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	3	2	25.0	28.6	28.6
	4	5	62.5	71.4	100.0
	.	1	12.5	Missing	
	Total	8	100.0	100.0	

Valid cases 7 Missing cases 1

Page 14 SPSS/PC+ 3/10/94

Q9

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	3	2	25.0	28.6	28.6
	4	2	25.0	28.6	57.1
	5	1	12.5	14.3	71.4
	6	1	12.5	14.3	85.7
	10	1	12.5	14.3	100.0
	.	1	12.5	Missing	
	Total	8	100.0	100.0	

Valid cases 7 Missing cases 1

Page 15 SPSS/PC+ 3/10/94

Q10

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	2	6	75.0	100.0	100.0
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	Total	8	100.0	100.0	

Valid cases 6 Missing cases 2

Page 16 SPSS/PC+ 3/10/94

Q11

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	3	6	75.0	85.7	85.7
	5	1	12.5	14.3	100.0
	.	1	12.5	Missing	
	Total	8	100.0	100.0	

Valid cases 7 Missing cases 1

Page 17 SPSS/PC+ 3/10/94

Q12A

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	3	1	12.5	14.3	14.3
	5	1	12.5	14.3	28.6
	9	1	12.5	14.3	42.9
	13	1	12.5	14.3	57.1
	14	1	12.5	14.3	71.4
	32	1	12.5	14.3	85.7
	71	1	12.5	14.3	100.0
	.	1	12.5	Missing	
	Total	8	100.0	100.0	

Valid cases 7 Missing cases 1

Page 18 SPSS/PC+ 3/10/94

Q12B

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	13	1	12.5	14.3	14.3
	14	1	12.5	14.3	28.6
	18	2	25.0	28.6	57.1
	23	1	12.5	14.3	71.4
	43	1	12.5	14.3	85.7
	197	1	12.5	14.3	100.0
	.	1	12.5	Missing	
	Total	8	100.0	100.0	

Valid cases 7 Missing cases 1

Page 19 SPSS/PC+ 3/10/94

Q12C

Valid Cum

Value Label	Value	Frequency	Percent	Percent	Percent
	1	1	12.5	16.7	16.7
	2	1	12.5	16.7	33.3
	3	1	12.5	16.7	50.0
	5	1	12.5	16.7	66.7
	10	1	12.5	16.7	83.3
	36	1	12.5	16.7	100.0
	.	2	25.0	Missing	
	Total	8	100.0	100.0	

Valid cases 6 Missing cases 2

Page 20 SPSS/PC+ 3/10/94

Q12D

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
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	3	1	12.5	33.3	66.7
	16	1	12.5	33.3	100.0
	.	5	62.5	Missing	
	Total	8	100.0	100.0	

Valid cases 3 Missing cases 5

Page 21 SPSS/PC+ 3/10/94

Q12E

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	2	1	12.5	100.0	100.0
	.	7	87.5	Missing	
	Total	8	100.0	100.0	

Valid cases 1 Missing cases 7

Page 22 SPSS/PC+ 3/10/94

Q12F

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	2	25.0	100.0	100.0
	.	6	75.0	Missing	
	Total	8	100.0	100.0	

Valid cases 2 Missing cases 6

Page 23 SPSS/PC+ 3/10/94

Q13

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
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	2	1	12.5	14.3	100.0
	.	1	12.5	Missing	
	Total	8	100.0	100.0	

Valid cases 7 Missing cases 1

Page 24 SPSS/PC+ 3/10/94

Q14

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
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	.	1	12.5	Missing	
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Valid cases 7 Missing cases 1

Page 25 SPSS/PC+ 3/10/94

Q15

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
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	3	1	12.5	14.3	100.0
	.	1	12.5	Missing	
	Total	8	100.0	100.0	

Valid cases 7 Missing cases 1

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Q17

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	2	7	87.5	100.0	100.0
	.	1	12.5	Missing	
	Total	8	100.0	100.0	

Valid cases 7 Missing cases 1

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Q18

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	2	7	87.5	100.0	100.0
	.	1	12.5	Missing	
	Total	8	100.0	100.0	

Valid cases 7 Missing cases 1

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Q19A

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	5	62.5	100.0	100.0
	.	3	37.5	Missing	
	Total	8	100.0	100.0	

Valid cases 5 Missing cases 3

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Q19B

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	4	50.0	100.0	100.0
	.	4	50.0	Missing	
	Total	8	100.0	100.0	

Valid cases 4 Missing cases 4

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Q19C

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	6	75.0	100.0	100.0
	.	2	25.0	Missing	
	Total	8	100.0	100.0	

Valid cases 6 Missing cases 2

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Q19D

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	5	62.5	83.3	83.3
	2	1	12.5	16.7	100.0
	.	2	25.0	Missing	
	Total	8	100.0	100.0	

Valid cases 6 Missing cases 2

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Q20

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	200	2	25.0	28.6	28.6
	210	1	12.5	14.3	42.9
	240	1	12.5	14.3	57.1
	600	2	25.0	28.6	85.7
	700	1	12.5	14.3	100.0
	.	1	12.5	Missing	
	Total	8	100.0	100.0	

Valid cases 7 Missing cases 1

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Q21

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	2	7	87.5	100.0	100.0
	.	1	12.5	Missing	
	Total	8	100.0	100.0	

Valid cases 7 Missing cases 1

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Q22A

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	3	37.5	42.9	42.9
	2	2	25.0	28.6	71.4
	3	1	12.5	14.3	85.7
	4	1	12.5	14.3	100.0
	.	1	12.5	Missing	
	Total	8	100.0	100.0	

Valid cases 7 Missing cases 1

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Q22B

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	2	25.0	28.6	28.6
	3	2	25.0	28.6	57.1
	4	1	12.5	14.3	71.4
	5	2	25.0	28.6	100.0
	.	1	12.5	Missing	
	Total	8	100.0	100.0	

Valid cases 7 Missing cases 1

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Q22C

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	1	12.5	14.3	14.3
	2	1	12.5	14.3	28.6
	3	4	50.0	57.1	85.7
	5	1	12.5	14.3	100.0
	.	1	12.5	Missing	
	Total	8	100.0	100.0	

Valid cases 7 Missing cases 1

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Q22D

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	3	5	62.5	71.4	71.4
	5	2	25.0	28.6	100.0
	.	1	12.5	Missing	
	Total	8	100.0	100.0	

Valid cases 7 Missing cases 1

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Q22E

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	1	12.5	14.3	14.3
	2	1	12.5	14.3	28.6
	4	1	12.5	14.3	42.9
	5	4	50.0	57.1	100.0

	.	1	12.5	Missing
	Total	8	100.0	100.0

Valid cases 7 Missing cases 1

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Q22F

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	7	87.5	100.0	100.0
	.	1	12.5	Missing	
	Total	8	100.0	100.0	

Valid cases 7 Missing cases 1

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Q23

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	1	12.5	20.0	20.0
	2	4	50.0	80.0	100.0
	.	3	37.5	Missing	
	Total	8	100.0	100.0	

Valid cases 5 Missing cases 3

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Q24

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	2	5	62.5	71.4	71.4
	3	2	25.0	28.6	100.0
	.	1	12.5	Missing	
	Total	8	100.0	100.0	

Valid cases 7 Missing cases 1

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Q25

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	4	50.0	57.1	57.1
	2	3	37.5	42.9	100.0
	.	1	12.5	Missing	

Total	8	100.0	100.0

Valid cases 7 Missing cases 1

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Q27

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	6	75.0	85.7	85.7
	2	1	12.5	14.3	100.0
	.	1	12.5	Missing	
	Total	8	100.0	100.0	

Valid cases 7 Missing cases 1

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Q28

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	2	7	87.5	100.0	100.0
	.	1	12.5	Missing	
	Total	8	100.0	100.0	

Valid cases 7 Missing cases 1

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Q29

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	4	50.0	57.1	57.1
	2	3	37.5	42.9	100.0
	.	1	12.5	Missing	
	Total	8	100.0	100.0	

Valid cases 7 Missing cases 1

PASTORS

ID

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	1	.4	.4	.4
	2	1	.4	.4	.9
	3	1	.4	.4	1.3
	4	1	.4	.4	1.7
	5	1	.4	.4	2.1
	6	1	.4	.4	2.6
	7	1	.4	.4	3.0
	8	1	.4	.4	3.4
	9	1	.4	.4	3.9
	10	1	.4	.4	4.3
	11	1	.4	.4	4.7
	12	1	.4	.4	5.2
	13	1	.4	.4	5.6
	14	1	.4	.4	6.0
	15	1	.4	.4	6.4
	16	1	.4	.4	6.9
	17	1	.4	.4	7.3
	18	1	.4	.4	7.7
	19	1	.4	.4	8.2
	20	1	.4	.4	8.6
	21	1	.4	.4	9.0
	22	1	.4	.4	9.4
	23	1	.4	.4	9.9
	24	1	.4	.4	10.3
	25	1	.4	.4	10.7
	26	1	.4	.4	11.2
	27	1	.4	.4	11.6
	28	1	.4	.4	12.0
	29	1	.4	.4	12.4
	30	1	.4	.4	12.9
	31	1	.4	.4	13.3
	32	1	.4	.4	13.7
	33	1	.4	.4	14.2
	34	1	.4	.4	14.6
	35	1	.4	.4	15.0
	36	1	.4	.4	15.5
	37	1	.4	.4	15.9
	38	1	.4	.4	16.3
	39	1	.4	.4	16.7
	40	1	.4	.4	17.2
	41	1	.4	.4	17.6
	42	1	.4	.4	18.0
	43	1	.4	.4	18.5
	44	1	.4	.4	18.9
	45	1	.4	.4	19.3
	46	1	.4	.4	19.7
	47	1	.4	.4	20.2
	48	1	.4	.4	20.6
	49	1	.4	.4	21.0

50	1	.4	.4	21.5
51	1	.4	.4	21.9
52	1	.4	.4	22.3
53	1	.4	.4	22.7

ID

54	1	.4	.4	23.2
55	1	.4	.4	23.6
56	1	.4	.4	24.0
57	1	.4	.4	24.5
58	1	.4	.4	24.9
59	1	.4	.4	25.3
60	1	.4	.4	25.8
61	1	.4	.4	26.2
62	1	.4	.4	26.6
63	1	.4	.4	27.0
64	1	.4	.4	27.5
65	1	.4	.4	27.9
66	1	.4	.4	28.3
67	1	.4	.4	28.8
68	1	.4	.4	29.2
69	1	.4	.4	29.6
70	1	.4	.4	30.0
71	1	.4	.4	30.5
72	1	.4	.4	30.9
73	1	.4	.4	31.3
74	1	.4	.4	31.8
75	1	.4	.4	32.2
76	1	.4	.4	32.6
77	1	.4	.4	33.0
78	1	.4	.4	33.5
79	1	.4	.4	33.9
80	1	.4	.4	34.3
81	1	.4	.4	34.8
82	1	.4	.4	35.2
83	1	.4	.4	35.6
84	1	.4	.4	36.1
85	1	.4	.4	36.5
86	1	.4	.4	36.9
87	1	.4	.4	37.3
88	1	.4	.4	37.8
89	1	.4	.4	38.2
90	1	.4	.4	38.6
91	1	.4	.4	39.1
92	1	.4	.4	39.5
93	1	.4	.4	39.9
94	1	.4	.4	40.3
95	1	.4	.4	40.8
96	1	.4	.4	41.2
97	1	.4	.4	41.6
98	1	.4	.4	42.1
99	1	.4	.4	42.5
100	1	.4	.4	42.9
101	1	.4	.4	43.3
102	1	.4	.4	43.8
103	1	.4	.4	44.2
104	1	.4	.4	44.6
105	1	.4	.4	45.1

106	1	.4	.4	45.5
107	1	.4	.4	45.9
108	1	.4	.4	46.4
109	1	.4	.4	46.8
110	1	.4	.4	47.2

ID

111	1	.4	.4	47.6
112	1	.4	.4	48.1
113	1	.4	.4	48.5
114	1	.4	.4	48.9
115	1	.4	.4	49.4
116	1	.4	.4	49.8
117	1	.4	.4	50.2
118	1	.4	.4	50.6
119	1	.4	.4	51.1
120	1	.4	.4	51.5
121	1	.4	.4	51.9
122	1	.4	.4	52.4
123	1	.4	.4	52.8
124	1	.4	.4	53.2
125	1	.4	.4	53.6
126	1	.4	.4	54.1
127	1	.4	.4	54.5
128	1	.4	.4	54.9
129	1	.4	.4	55.4
130	1	.4	.4	55.8
131	1	.4	.4	56.2
132	1	.4	.4	56.7
133	1	.4	.4	57.1
134	1	.4	.4	57.5
135	1	.4	.4	57.9
136	1	.4	.4	58.4
137	1	.4	.4	58.8
138	1	.4	.4	59.2
139	1	.4	.4	59.7
140	1	.4	.4	60.1
141	1	.4	.4	60.5
142	1	.4	.4	60.9
143	1	.4	.4	61.4
144	1	.4	.4	61.8
145	1	.4	.4	62.2
146	1	.4	.4	62.7
147	1	.4	.4	63.1
148	1	.4	.4	63.5
149	1	.4	.4	63.9
150	1	.4	.4	64.4
151	1	.4	.4	64.8
152	1	.4	.4	65.2
153	1	.4	.4	65.7
154	1	.4	.4	66.1
155	1	.4	.4	66.5
156	1	.4	.4	67.0
157	1	.4	.4	67.4
158	1	.4	.4	67.8
159	1	.4	.4	68.2
160	1	.4	.4	68.7
161	1	.4	.4	69.1
162	1	.4	.4	69.5

163	1	.4	.4	70.0
164	1	.4	.4	70.4
165	1	.4	.4	70.8
166	1	.4	.4	71.2
167	1	.4	.4	71.7

ID

168	1	.4	.4	72.1
169	1	.4	.4	72.5
170	1	.4	.4	73.0
171	1	.4	.4	73.4
172	1	.4	.4	73.8
173	1	.4	.4	74.2
174	1	.4	.4	74.7
175	1	.4	.4	75.1
176	1	.4	.4	75.5
177	1	.4	.4	76.0
178	1	.4	.4	76.4
179	1	.4	.4	76.8
180	1	.4	.4	77.3
181	1	.4	.4	77.7
182	1	.4	.4	78.1
183	1	.4	.4	78.5
184	1	.4	.4	79.0
185	1	.4	.4	79.4
186	1	.4	.4	79.8
187	1	.4	.4	80.3
188	1	.4	.4	80.7
189	1	.4	.4	81.1
190	1	.4	.4	81.5
191	1	.4	.4	82.0
192	1	.4	.4	82.4
193	1	.4	.4	82.8
194	1	.4	.4	83.3
195	1	.4	.4	83.7
196	1	.4	.4	84.1
197	1	.4	.4	84.5
198	1	.4	.4	85.0
199	1	.4	.4	85.4
200	1	.4	.4	85.8
201	1	.4	.4	86.3
202	1	.4	.4	86.7
203	1	.4	.4	87.1
204	1	.4	.4	87.6
205	1	.4	.4	88.0
206	1	.4	.4	88.4
207	1	.4	.4	88.8
208	1	.4	.4	89.3
209	1	.4	.4	89.7
210	1	.4	.4	90.1
211	1	.4	.4	90.6
212	1	.4	.4	91.0
213	1	.4	.4	91.4
214	1	.4	.4	91.8
215	1	.4	.4	92.3
216	1	.4	.4	92.7
217	1	.4	.4	93.1
218	1	.4	.4	93.6
219	1	.4	.4	94.0

220	1	.4	.4	94.4
221	1	.4	.4	94.8
222	1	.4	.4	95.3
223	1	.4	.4	95.7
224	1	.4	.4	96.1

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225	1	.4	.4	96.6
226	1	.4	.4	97.0
227	1	.4	.4	97.4
228	1	.4	.4	97.9
229	1	.4	.4	98.3
230	1	.4	.4	98.7
231	1	.4	.4	99.1
232	1	.4	.4	99.6
233	1	.4	.4	100.0
Total	233	100.0	100.0	

Valid cases 233 Missing cases 0

Q1

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	221	94.8	96.1	96.1
	2	9	3.9	3.9	100.0
	.	3	1.3	Missing	
	Total	233	100.0	100.0	

Valid cases 230 Missing cases 3

Q2

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	23	9.9	9.9	9.9
	2	98	42.1	42.2	52.2
	3	59	25.3	25.4	77.6
	4	52	22.3	22.4	100.0
	.	1	.4	Missing	
	Total	233	100.0	100.0	

Valid cases 232 Missing cases 1

Q3

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	23	9.9	10.0	10.0
	2	207	88.8	89.6	99.6
	3	1	.4	.4	100.0
	.	2	.9	Missing	
	Total	233	100.0	100.0	

Valid cases 231 Missing cases 2

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Q4

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	46	19.7	20.2	20.2
	2	132	56.7	57.9	78.1
	3	21	9.0	9.2	87.3
	4	29	12.4	12.7	100.0
	.	5	2.1	Missing	
	Total	233	100.0	100.0	

Valid cases 228 Missing cases 5

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Q5

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	134	57.5	58.3	58.3
	2	96	41.2	41.7	100.0
	.	3	1.3	Missing	
	Total	233	100.0	100.0	

Valid cases 230 Missing cases 3

Q6

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	10	4.3	4.8	4.8
	2	16	6.9	7.6	12.4

3	14	6.0	6.7	19.0
4	20	8.6	9.5	28.6
5	13	5.6	6.2	34.8
6	8	3.4	3.8	38.6
7	14	6.0	6.7	45.2
8	14	6.0	6.7	51.9
9	7	3.0	3.3	55.2
10	10	4.3	4.8	60.0
11	10	4.3	4.8	64.8
12	9	3.9	4.3	69.0
13	13	5.6	6.2	75.2
14	6	2.6	2.9	78.1
15	4	1.7	1.9	80.0
16	3	1.3	1.4	81.4
17	2	.9	1.0	82.4
18	2	.9	1.0	83.3
19	1	.4	.5	83.8
20	3	1.3	1.4	85.2
21	1	.4	.5	85.7
22	2	.9	1.0	86.7
23	5	2.1	2.4	89.0
25	4	1.7	1.9	91.0
26	3	1.3	1.4	92.4
27	4	1.7	1.9	94.3
28	2	.9	1.0	95.2
29	1	.4	.5	95.7
30	2	.9	1.0	96.7
31	1	.4	.5	97.1
33	1	.4	.5	97.6
34	1	.4	.5	98.1
37	2	.9	1.0	99.0
38	1	.4	.5	99.5
45	1	.4	.5	100.0
.	23	9.9	Missing	
Total	233	100.0	100.0	

Valid cases 210 Missing cases 23

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Q7

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	74	31.8	63.8	63.8
	2	42	18.0	36.2	100.0
	.	117	50.2	Missing	
	Total	233	100.0	100.0	

Valid cases 116 Missing cases 117

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Q8

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	74	31.8	34.3	34.3
	2	116	49.8	53.7	88.0
	3	21	9.0	9.7	97.7
	4	5	2.1	2.3	100.0
	.	17	7.3	Missing	
	Total	233	100.0	100.0	

Valid cases 216 Missing cases 17

Q9

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	22	9.4	9.9	9.9
	2	27	11.6	12.2	22.1
	3	53	22.7	23.9	45.9
	4	34	14.6	15.3	61.3
	5	24	10.3	10.8	72.1
	6	22	9.4	9.9	82.0
	7	18	7.7	8.1	90.1
	8	5	2.1	2.3	92.3
	9	2	.9	.9	93.2
	10	5	2.1	2.3	95.5
	11	3	1.3	1.4	96.8
	12	3	1.3	1.4	98.2
	13	2	.9	.9	99.1
	18	1	.4	.5	99.5
	22	1	.4	.5	100.0
	.	11	4.7	Missing	
	Total	233	100.0	100.0	

Valid cases 222 Missing cases 11

Q10

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	15	6.4	7.5	7.5
	2	31	13.3	15.4	22.9
	3	28	12.0	13.9	36.8
	4	19	8.2	9.5	46.3
	5	15	6.4	7.5	53.7
	6	17	7.3	8.5	62.2
	7	14	6.0	7.0	69.2
	8	9	3.9	4.5	73.6
	9	10	4.3	5.0	78.6

10	7	3.0	3.5	82.1
11	4	1.7	2.0	84.1
12	5	2.1	2.5	86.6
13	5	2.1	2.5	89.1
14	2	.9	1.0	90.0
15	4	1.7	2.0	92.0
16	2	.9	1.0	93.0
17	1	.4	.5	93.5
18	1	.4	.5	94.0
19	1	.4	.5	94.5
20	1	.4	.5	95.0
21	5	2.1	2.5	97.5
22	1	.4	.5	98.0
23	1	.4	.5	98.5
25	1	.4	.5	99.0
30	1	.4	.5	99.5
50	1	.4	.5	100.0
.	32	13.7	Missing	
Total	233	100.0	100.0	

Valid cases 201 Missing cases 32

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Q11

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	11	1	.4	.5	.5
	24	1	.4	.5	1.0
	30	1	.4	.5	1.5
	35	1	.4	.5	2.0
	36	1	.4	.5	2.5
	37	1	.4	.5	3.0
	47	1	.4	.5	3.6
	67	1	.4	.5	4.1
	70	2	.9	1.0	5.1
	75	1	.4	.5	5.6
	80	1	.4	.5	6.1
	87	1	.4	.5	6.6
	95	1	.4	.5	7.1
	108	1	.4	.5	7.6
	120	4	1.7	2.0	9.6
	123	1	.4	.5	10.2
	129	1	.4	.5	10.7
	130	1	.4	.5	11.2
	141	1	.4	.5	11.7
	150	4	1.7	2.0	13.7
	156	1	.4	.5	14.2
	180	3	1.3	1.5	15.7
	182	1	.4	.5	16.2
	184	1	.4	.5	16.8
	200	5	2.1	2.5	19.3
	210	2	.9	1.0	20.3
	217	1	.4	.5	20.8
	220	1	.4	.5	21.3
	230	1	.4	.5	21.8
	237	1	.4	.5	22.3
	239	1	.4	.5	22.8

243	1	.4	.5	23.4
250	2	.9	1.0	24.4
286	1	.4	.5	24.9
287	1	.4	.5	25.4
300	6	2.6	3.0	28.4
310	1	.4	.5	28.9
323	1	.4	.5	29.4
350	5	2.1	2.5	32.0
355	1	.4	.5	32.5
380	1	.4	.5	33.0
400	3	1.3	1.5	34.5
412	1	.4	.5	35.0
420	1	.4	.5	35.5
430	1	.4	.5	36.0
435	1	.4	.5	36.5
450	1	.4	.5	37.1
456	2	.9	1.0	38.1
460	1	.4	.5	38.6
487	1	.4	.5	39.1
488	1	.4	.5	39.6
500	3	1.3	1.5	41.1
529	1	.4	.5	41.6

542	1	.4	.5	42.1
550	1	.4	.5	42.6
566	1	.4	.5	43.1
600	4	1.7	2.0	45.2
610	1	.4	.5	45.7
612	1	.4	.5	46.2
619	1	.4	.5	46.7
650	3	1.3	1.5	48.2
670	1	.4	.5	48.7
700	4	1.7	2.0	50.8
728	1	.4	.5	51.3
758	1	.4	.5	51.8
782	1	.4	.5	52.3
785	1	.4	.5	52.8
800	2	.9	1.0	53.8
801	1	.4	.5	54.3
814	1	.4	.5	54.8
850	2	.9	1.0	55.8
857	1	.4	.5	56.3
875	2	.9	1.0	57.4
885	1	.4	.5	57.9
892	1	.4	.5	58.4
907	1	.4	.5	58.9
915	1	.4	.5	59.4
926	1	.4	.5	59.9
956	1	.4	.5	60.4
975	1	.4	.5	60.9
977	1	.4	.5	61.4
1000	3	1.3	1.5	62.9
1002	1	.4	.5	63.5
1054	1	.4	.5	64.0
1056	1	.4	.5	64.5
1092	1	.4	.5	65.0
1100	2	.9	1.0	66.0
1200	5	2.1	2.5	68.5

1226	1	.4	.5	69.0
1230	1	.4	.5	69.5
1235	1	.4	.5	70.1
1236	1	.4	.5	70.6
1269	1	.4	.5	71.1
1300	2	.9	1.0	72.1
1339	1	.4	.5	72.6
1351	1	.4	.5	73.1
1354	1	.4	.5	73.6
1355	1	.4	.5	74.1
1370	1	.4	.5	74.6
1400	2	.9	1.0	75.6
1423	1	.4	.5	76.1
1425	1	.4	.5	76.6
1459	1	.4	.5	77.2
1460	1	.4	.5	77.7
1500	5	2.1	2.5	80.2
1557	1	.4	.5	80.7
1594	1	.4	.5	81.2
1600	3	1.3	1.5	82.7
1650	1	.4	.5	83.2
1760	2	.9	1.0	84.3

Q11

1791	1	.4	.5	84.8
1836	1	.4	.5	85.3
2000	2	.9	1.0	86.3
2099	1	.4	.5	86.8
2235	1	.4	.5	87.3
2285	1	.4	.5	87.8
2300	4	1.7	2.0	89.8
2340	1	.4	.5	90.4
2350	1	.4	.5	90.9
2400	1	.4	.5	91.4
2500	1	.4	.5	91.9
2600	1	.4	.5	92.4
2800	1	.4	.5	92.9
2833	1	.4	.5	93.4
2840	1	.4	.5	93.9
3026	1	.4	.5	94.4
3038	1	.4	.5	94.9
3229	1	.4	.5	95.4
3500	2	.9	1.0	96.4
3642	1	.4	.5	97.0
3700	1	.4	.5	97.5
3785	1	.4	.5	98.0
3800	1	.4	.5	98.5
4300	2	.9	1.0	99.5
4591	1	.4	.5	100.0
.	36	15.5	Missing	
Total	233	100.0	100.0	

Valid cases 197 Missing cases 36

Q12

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	0	1	.4	.6	.6
	1	1	.4	.6	1.1
	6	1	.4	.6	1.7
	7	1	.4	.6	2.3
	36	1	.4	.6	2.9
	60	1	.4	.6	3.4
	70	1	.4	.6	4.0
	72	1	.4	.6	4.6
	79	1	.4	.6	5.2
	80	1	.4	.6	5.7
	90	1	.4	.6	6.3
	95	1	.4	.6	6.9
	97	1	.4	.6	7.5
	98	1	.4	.6	8.0
	100	2	.9	1.1	9.2
	120	4	1.7	2.3	11.5
	121	1	.4	.6	12.1
	123	1	.4	.6	12.6
	129	1	.4	.6	13.2
	150	2	.9	1.1	14.4
	160	1	.4	.6	14.9
	170	1	.4	.6	15.5
	187	1	.4	.6	16.1
	189	1	.4	.6	16.7
	190	1	.4	.6	17.2
	200	10	4.3	5.7	23.0
	224	1	.4	.6	23.6
	250	1	.4	.6	24.1
	253	1	.4	.6	24.7
	260	1	.4	.6	25.3
	278	1	.4	.6	25.9
	300	4	1.7	2.3	28.2
	310	1	.4	.6	28.7
	330	1	.4	.6	29.3
	350	1	.4	.6	29.9
	360	1	.4	.6	30.5
	370	1	.4	.6	31.0
	400	4	1.7	2.3	33.3
	430	1	.4	.6	33.9
	450	2	.9	1.1	35.1
	460	1	.4	.6	35.6
	465	1	.4	.6	36.2
	485	1	.4	.6	36.8
	500	5	2.1	2.9	39.7
	520	1	.4	.6	40.2
	530	1	.4	.6	40.8
	550	1	.4	.6	41.4
	566	1	.4	.6	42.0
	570	1	.4	.6	42.5
	592	1	.4	.6	43.1
	600	5	2.1	2.9	46.0
	648	1	.4	.6	46.6
	700	5	2.1	2.9	49.4

Q12

785	1	.4	.6	50.0
800	5	2.1	2.9	52.9
834	1	.4	.6	53.4
841	1	.4	.6	54.0
850	1	.4	.6	54.6
860	1	.4	.6	55.2
900	3	1.3	1.7	56.9
927	1	.4	.6	57.5
929	1	.4	.6	58.0
1000	5	2.1	2.9	60.9
1050	1	.4	.6	61.5
1067	1	.4	.6	62.1
1090	1	.4	.6	62.6
1100	1	.4	.6	63.2
1108	1	.4	.6	63.8
1125	1	.4	.6	64.4
1200	5	2.1	2.9	67.2
1210	2	.9	1.1	68.4
1287	1	.4	.6	69.0
1300	1	.4	.6	69.5
1408	1	.4	.6	70.1
1482	1	.4	.6	70.7
1483	1	.4	.6	71.3
1535	1	.4	.6	71.8
1567	1	.4	.6	72.4
1570	1	.4	.6	73.0
1580	1	.4	.6	73.6
1600	1	.4	.6	74.1
1632	1	.4	.6	74.7
1680	1	.4	.6	75.3
1700	1	.4	.6	75.9
1800	1	.4	.6	76.4
1809	1	.4	.6	77.0
1823	1	.4	.6	77.6
1857	1	.4	.6	78.2
1875	1	.4	.6	78.7
1900	1	.4	.6	79.3
1904	1	.4	.6	79.9
1952	1	.4	.6	80.5
2000	5	2.1	2.9	83.3
2043	1	.4	.6	83.9
2220	1	.4	.6	84.5
2300	4	1.7	2.3	86.8
2450	1	.4	.6	87.4
2500	1	.4	.6	87.9
2700	1	.4	.6	88.5
2880	1	.4	.6	89.1
2900	1	.4	.6	89.7
3100	1	.4	.6	90.2
3200	2	.9	1.1	91.4
3485	1	.4	.6	92.0
3500	1	.4	.6	92.5
3700	2	.9	1.1	93.7
3825	1	.4	.6	94.3
3840	1	.4	.6	94.8
4200	1	.4	.6	95.4
4500	1	.4	.6	96.0

Q12

4856	1	.4	.6	96.6
5000	2	.9	1.1	97.7
5375	1	.4	.6	98.3
5700	1	.4	.6	98.9
5750	1	.4	.6	99.4
9850	1	.4	.6	100.0
.	59	25.3	Missing	
Total	233	100.0	100.0	

Valid cases 174 Missing cases 59

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Q13

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	7	3.0	28.0	28.0
	2	9	3.9	36.0	64.0
	3	2	.9	8.0	72.0
	5	2	.9	8.0	80.0
	6	1	.4	4.0	84.0
	10	3	1.3	12.0	96.0
	13	1	.4	4.0	100.0
	.	208	89.3	Missing	
	Total	233	100.0	100.0	

Valid cases 25 Missing cases 208

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Q14

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	14	6.0	14.3	14.3
	2	84	36.1	85.7	100.0
	.	135	57.9	Missing	
	Total	233	100.0	100.0	

Valid cases 98 Missing cases 135

Q15

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	145	62.2	63.6	63.6
	2	83	35.6	36.4	100.0
	.	5	2.1	Missing	
	Total	233	100.0	100.0	

Valid cases 228 Missing cases 5

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Q16A

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	115	49.4	77.2	77.2
	2	34	14.6	22.8	100.0
	.	84	36.1	Missing	
	Total	233	100.0	100.0	

Valid cases 149 Missing cases 84

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Q16B

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	124	53.2	75.6	75.6
	2	40	17.2	24.4	100.0
	.	69	29.6	Missing	
	Total	233	100.0	100.0	

Valid cases 164 Missing cases 69

Q16C

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	167	71.7	87.4	87.4
	2	24	10.3	12.6	100.0
	.	42	18.0	Missing	

Total	233	100.0	100.0

Valid cases 191 Missing cases 42

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Q16D

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	108	46.4	73.5	73.5
	2	39	16.7	26.5	100.0
	.	86	36.9	Missing	
	Total	233	100.0	100.0	

Valid cases 147 Missing cases 86

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Q17

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	155	66.5	68.9	68.9
	2	41	17.6	18.2	87.1
	3	18	7.7	8.0	95.1
	4	11	4.7	4.9	100.0
	.	8	3.4	Missing	
	Total	233	100.0	100.0	

Valid cases 225 Missing cases 8

Q18

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	37	15.9	16.2	16.2
	2	191	82.0	83.8	100.0
	.	5	2.1	Missing	
	Total	233	100.0	100.0	

Valid cases 228 Missing cases 5

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Q19

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	98	42.1	43.9	43.9
	2	125	53.6	56.1	100.0
	.	10	4.3	Missing	
	Total	233	100.0	100.0	

Valid cases 223 Missing cases 10

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Q20

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	79	33.9	35.0	35.0
	2	147	63.1	65.0	100.0
	.	7	3.0	Missing	
	Total	233	100.0	100.0	

Valid cases 226 Missing cases 7

Q21

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	126	54.1	57.0	57.0
	2	89	38.2	40.3	97.3
	3	6	2.6	2.7	100.0
	.	12	5.2	Missing	
	Total	233	100.0	100.0	

Valid cases 221 Missing cases 12

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Q22A

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	200	85.8	95.2	95.2
	2	10	4.3	4.8	100.0
	.	23	9.9	Missing	
	Total	233	100.0	100.0	

Valid cases 210 Missing cases 23

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Q22B

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	218	93.6	96.9	96.9
	2	7	3.0	3.1	100.0
	.	8	3.4	Missing	
	Total	233	100.0	100.0	

Valid cases 225 Missing cases 8

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Q22C

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	175	75.1	91.6	91.6
	2	16	6.9	8.4	100.0
	.	42	18.0	Missing	
	Total	233	100.0	100.0	

Valid cases 191 Missing cases 42

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Q22D

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	61	26.2	48.0	48.0
	2	66	28.3	52.0	100.0
	.	106	45.5	Missing	
	Total	233	100.0	100.0	

Valid cases 127 Missing cases 106

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Q22E

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	99	42.5	65.1	65.1
	2	53	22.7	34.9	100.0
	.	81	34.8	Missing	
	Total	233	100.0	100.0	

Valid cases 152 Missing cases 81

Q23

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	99	42.5	43.4	43.4
	2	84	36.1	36.8	80.3
	3	41	17.6	18.0	98.2
	4	4	1.7	1.8	100.0
	.	5	2.1	Missing	
	Total	233	100.0	100.0	

Valid cases 228 Missing cases 5

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Q24

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	166	71.2	75.1	75.1
	2	55	23.6	24.9	100.0
	.	12	5.2	Missing	
	Total	233	100.0	100.0	

Valid cases 221 Missing cases 12

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Q25

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	206	88.4	91.6	91.6
	2	19	8.2	8.4	100.0
	.	8	3.4	Missing	
	Total	233	100.0	100.0	

Valid cases 225 Missing cases 8

Q26

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	79	33.9	36.1	36.1
	2	140	60.1	63.9	100.0

.	14	6.0	Missing
Total	233	100.0	100.0

Valid cases 219 Missing cases 14

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Q27

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	97	41.6	44.1	44.1
	2	123	52.8	55.9	100.0
	.	13	5.6	Missing	
	Total	233	100.0	100.0	

Valid cases 220 Missing cases 13

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Q28

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	39	16.7	17.6	17.6
	2	18	7.7	8.1	25.8
	3	45	19.3	20.4	46.2
	4	48	20.6	21.7	67.9
	5	71	30.5	32.1	100.0
	.	12	5.2	Missing	
	Total	233	100.0	100.0	

Valid cases 221 Missing cases 12

Q29

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	33	14.2	15.2	15.2
	2	28	12.0	12.9	28.1
	3	37	15.9	17.1	45.2
	4	48	20.6	22.1	67.3
	5	71	30.5	32.7	100.0
	.	16	6.9	Missing	
	Total	233	100.0	100.0	

Valid cases 217 Missing cases 16

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Q30

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	26	11.2	11.8	11.8
	2	32	13.7	14.5	26.4
	3	36	15.5	16.4	42.7
	4	50	21.5	22.7	65.5
	5	76	32.6	34.5	100.0
	.	13	5.6	Missing	
	Total	233	100.0	100.0	

Valid cases 220 Missing cases 13

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Q31

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	12	5.2	5.4	5.4
	2	24	10.3	10.9	16.3
	3	31	13.3	14.0	30.3
	4	47	20.2	21.3	51.6
	5	107	45.9	48.4	100.0
	.	12	5.2	Missing	
	Total	233	100.0	100.0	

Valid cases 221 Missing cases 12

Q32

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	20	8.6	9.1	9.1
	2	33	14.2	15.0	24.1
	3	35	15.0	15.9	40.0
	4	41	17.6	18.6	58.6
	5	91	39.1	41.4	100.0
	.	13	5.6	Missing	
	Total	233	100.0	100.0	

Valid cases 220 Missing cases 13

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Q33

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	137	58.8	63.4	63.4
	2	79	33.9	36.6	100.0
	.	17	7.3	Missing	
	Total	233	100.0	100.0	

Valid cases 216 Missing cases 17

MEMBERS

Q1

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	416	62.0	62.1	62.1
	2	254	37.9	37.9	100.0
	.	1	.1	Missing	
	Total	671	100.0	100.0	

Valid cases 670 Missing cases 1

Q2

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	13	1	.1	.2	.2
	16	4	.6	.6	.8
	17	6	.9	.9	1.7
	18	15	2.2	2.3	4.0
	19	19	2.8	2.9	6.8
	20	26	3.9	4.0	10.8
	21	23	3.4	3.5	14.3
	22	30	4.5	4.6	18.8
	23	45	6.7	6.8	25.7
	24	47	7.0	7.1	32.8
	25	41	6.1	6.2	39.1
	26	27	4.0	4.1	43.2
	27	33	4.9	5.0	48.2
	28	30	4.5	4.6	52.7
	29	21	3.1	3.2	55.9
	30	46	6.9	7.0	62.9
	31	19	2.8	2.9	65.8

Q2

32	23	3.4	3.5	69.3
33	32	4.8	4.9	74.2
34	25	3.7	3.8	78.0
35	23	3.4	3.5	81.5
36	16	2.4	2.4	83.9
37	15	2.2	2.3	86.2
38	9	1.3	1.4	87.5
39	11	1.6	1.7	89.2
40	19	2.8	2.9	92.1
41	2	.3	.3	92.4
42	7	1.0	1.1	93.5
43	8	1.2	1.2	94.7
44	5	.7	.8	95.4
45	7	1.0	1.1	96.5
46	5	.7	.8	97.3

47	5	.7	.8	98.0
48	3	.4	.5	98.5
49	4	.6	.6	99.1
50	2	.3	.3	99.4
51	1	.1	.2	99.5
52	1	.1	.2	99.7

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Q2

53	2	.3	.3	100.0
.	13	1.9	Missing	
Total	671	100.0	100.0	

Valid cases 658 Missing cases 13

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Q3

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	335	49.9	50.1	50.1
	2	314	46.8	46.9	97.0
	3	12	1.8	1.8	98.8
	4	8	1.2	1.2	100.0
	.	2	.3	Missing	
	Total	671	100.0	100.0	

Valid cases 669 Missing cases 2

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Q5

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	0	1	.1	.2	.2
	1	3	.4	.5	.6
	2	22	3.3	3.3	3.9
	3	208	31.0	31.5	35.4
	4	370	55.1	56.0	91.4
	5	57	8.5	8.6	100.0
	.	10	1.5	Missing	
	Total	671	100.0	100.0	

Valid cases 661 Missing cases 10

Q7

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	288	42.9	50.0	50.0
	2	140	20.9	24.3	74.3
	3	71	10.6	12.3	86.6
	4	33	4.9	5.7	92.4
	5	44	6.6	7.6	100.0
	.	95	14.2	Missing	
	Total	671	100.0	100.0	

Valid cases 576 Missing cases 95

Q9

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	0	13	1.9	2.0	2.0
	1	79	11.8	12.4	14.4
	2	80	11.9	12.5	26.9
	3	76	11.3	11.9	38.8
	4	50	7.5	7.8	46.6
	5	48	7.2	7.5	54.1
	6	48	7.2	7.5	61.7
	7	27	4.0	4.2	65.9
	8	27	4.0	4.2	70.1
	9	10	1.5	1.6	71.7
	10	53	7.9	8.3	80.0
	11	11	1.6	1.7	81.7
	12	16	2.4	2.5	84.2
	13	7	1.0	1.1	85.3
	14	4	.6	.6	85.9
	15	15	2.2	2.3	88.3
	16	7	1.0	1.1	89.4

Q9

17	9	1.3	1.4	90.8
18	6	.9	.9	91.7
19	3	.4	.5	92.2
20	23	3.4	3.6	95.8
21	4	.6	.6	96.4
23	3	.4	.5	96.9
24	5	.7	.8	97.7
25	2	.3	.3	98.0
26	1	.1	.2	98.1
27	1	.1	.2	98.3
28	1	.1	.2	98.4
30	1	.1	.2	98.6
32	3	.4	.5	99.1

36	1	.1	.2	99.2
38	1	.1	.2	99.4
39	1	.1	.2	99.5
40	1	.1	.2	99.7
51	1	.1	.2	99.8
85	1	.1	.2	100.0
.	32	4.8	Missing	
Total	671	100.0	100.0	

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Q9

Valid cases 639 Missing cases 32

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Q10

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	22	3.3	3.3	3.3
	2	87	13.0	13.0	16.3
	3	97	14.5	14.5	30.8
	4	171	25.5	25.6	56.4
	5	292	43.5	43.6	100.0
	.	2	.3	Missing	
	Total	671	100.0	100.0	

Valid cases 669 Missing cases 2

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Q11

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	569	84.8	84.8	84.8
	2	62	9.2	9.2	94.0
	3	18	2.7	2.7	96.7
	4	5	.7	.7	97.5
	5	17	2.5	2.5	100.0
	Total	671	100.0	100.0	

Valid cases 671 Missing cases 0

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Q12

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	269	40.1	40.6	40.6
	2	394	58.7	59.4	100.0
	.	8	1.2	Missing	
	Total	671	100.0	100.0	

Valid cases 663 Missing cases 8

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Q14

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	119	17.7	18.2	18.2
	2	72	10.7	11.0	29.2
	3	162	24.1	24.7	53.9
	4	133	19.8	20.3	74.2
	5	169	25.2	25.8	100.0
	.	16	2.4	Missing	
	Total	671	100.0	100.0	

Valid cases 655 Missing cases 16

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Q15

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	112	16.7	17.2	17.2
	2	64	9.5	9.8	27.0
	3	137	20.4	21.0	48.1
	4	136	20.3	20.9	69.0
	5	202	30.1	31.0	100.0
	.	20	3.0	Missing	
	Total	671	100.0	100.0	

Valid cases 651 Missing cases 20

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Q16

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	146	21.8	22.6	22.6
	2	85	12.7	13.1	35.7
	3	176	26.2	27.2	62.9
	4	102	15.2	15.8	78.7
	5	138	20.6	21.3	100.0
	.	24	3.6	Missing	
	Total	671	100.0	100.0	

Valid cases 647 Missing cases 24

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Q17

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	65	9.7	9.9	9.9
	2	46	6.9	7.0	16.9
	3	29	4.3	4.4	21.3
	4	69	10.3	10.5	31.8
	5	448	66.8	68.2	100.0
	.	14	2.1	Missing	
	Total	671	100.0	100.0	

Valid cases 657 Missing cases 14

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Q18

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	98	14.6	14.9	14.9
	2	59	8.8	9.0	23.9
	3	70	10.4	10.7	34.6
	4	133	19.8	20.3	54.9
	5	296	44.1	45.1	100.0
	.	15	2.2	Missing	
	Total	671	100.0	100.0	

Valid cases 656 Missing cases 15

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Q19

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	108	16.1	16.5	16.5
	2	87	13.0	13.3	29.8
	3	126	18.8	19.2	49.0
	4	145	21.6	22.1	71.1
	5	189	28.2	28.9	100.0
	.	16	2.4	Missing	
	Total	671	100.0	100.0	

Valid cases 655 Missing cases 16

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Q20

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	160	23.8	25.8	25.8
	2	159	23.7	25.6	51.4
	3	137	20.4	22.1	73.4
	4	108	16.1	17.4	90.8
	5	57	8.5	9.2	100.0
	.	50	7.5	Missing	
	Total	671	100.0	100.0	

Valid cases 621 Missing cases 50

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Q21

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	71	10.6	11.4	11.4
	2	147	21.9	23.6	34.9
	3	74	11.0	11.9	46.8
	4	63	9.4	10.1	56.9
	5	256	38.2	41.0	97.9
	6	13	1.9	2.1	100.0
	.	47	7.0	Missing	
	Total	671	100.0	100.0	

Valid cases 624 Missing cases 47

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Q22

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	137	20.4	20.6	20.6

2	216	32.2	32.4	53.0
3	313	46.6	47.0	100.0
.	5	.7	Missing	
Total	671	100.0	100.0	

Valid cases 666 Missing cases 5

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Q23

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	97	14.5	14.6	14.6
	2	265	39.5	40.0	54.6
	3	301	44.9	45.4	100.0
	.	8	1.2	Missing	
	Total	671	100.0	100.0	

Valid cases 663 Missing cases 8

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Q24

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	128	19.1	19.2	19.2
	2	147	21.9	22.1	41.4
	3	390	58.1	58.6	100.0
	.	6	.9	Missing	
	Total	671	100.0	100.0	

Valid cases 665 Missing cases 6

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Q25

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	130	19.4	19.7	19.7
	2	188	28.0	28.4	48.1
	3	343	51.1	51.9	100.0
	.	10	1.5	Missing	
	Total	671	100.0	100.0	

Valid cases 661 Missing cases 10

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Q26

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	350	52.2	53.4	53.4
	2	131	19.5	20.0	73.4
	3	174	25.9	26.6	100.0
	.	16	2.4	Missing	
	Total	671	100.0	100.0	

Valid cases 655 Missing cases 16

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Q27

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	300	44.7	45.1	45.1
	2	105	15.6	15.8	60.9
	3	260	38.7	39.1	100.0
	.	6	.9	Missing	
	Total	671	100.0	100.0	

Valid cases 665 Missing cases 6

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Q28

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	99	14.8	14.9	14.9
	2	173	25.8	26.0	40.8
	3	394	58.7	59.2	100.0
	.	5	.7	Missing	
	Total	671	100.0	100.0	

Valid cases 666 Missing cases 5

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Q29

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	176	26.2	26.5	26.5
	2	199	29.7	29.9	56.4
	3	290	43.2	43.6	100.0

.	6	.9	Missing
Total	671	100.0	100.0

Valid cases 665 Missing cases 6

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Q30

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	325	48.4	48.8	48.8
	2	142	21.2	21.3	70.1
	3	199	29.7	29.9	100.0
	.	5	.7	Missing	
	Total	671	100.0	100.0	

Valid cases 666 Missing cases 5

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Q31A

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	643	95.8	96.4	96.4
	2	24	3.6	3.6	100.0
	.	4	.6	Missing	
	Total	671	100.0	100.0	

Valid cases 667 Missing cases 4

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Q31B

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	145	21.6	22.2	22.2
	2	507	75.6	77.8	100.0
	.	19	2.8	Missing	
	Total	671	100.0	100.0	

Valid cases 652 Missing cases 19

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Q31C

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	146	21.8	22.0	22.0

2	517	77.0	78.0	100.0
.	8	1.2	Missing	
Total	671	100.0	100.0	

Valid cases 663 Missing cases 8

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Q31D

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	233	34.7	35.5	35.5
	2	424	63.2	64.5	100.0
	.	14	2.1	Missing	
	Total	671	100.0	100.0	

Valid cases 657 Missing cases 14

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Q31E

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	188	28.0	28.7	28.7
	2	466	69.4	71.3	100.0
	.	17	2.5	Missing	
	Total	671	100.0	100.0	

Valid cases 654 Missing cases 17

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Q32

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	405	60.4	60.7	60.7
	2	115	17.1	17.2	78.0
	3	43	6.4	6.4	84.4
	4	66	9.8	9.9	94.3
	5	38	5.7	5.7	100.0
	.	4	.6	Missing	
	Total	671	100.0	100.0	

Valid cases 667 Missing cases 4

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Q33

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	169	25.2	25.4	25.4
	2	220	32.8	33.0	58.4
	3	94	14.0	14.1	72.5
	4	142	21.2	21.3	93.8
	5	41	6.1	6.2	100.0
	.	5	.7	Missing	
	Total	671	100.0	100.0	

Valid cases 666 Missing cases 5

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Q34

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	171	25.5	25.8	25.8
	2	187	27.9	28.2	54.1
	3	139	20.7	21.0	75.1
	4	104	15.5	15.7	90.8
	5	61	9.1	9.2	100.0
	.	9	1.3	Missing	
	Total	671	100.0	100.0	

Valid cases 662 Missing cases 9

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Q35

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	56	8.3	8.4	8.4
	2	120	17.9	18.1	26.5
	3	73	10.9	11.0	37.5
	4	304	45.3	45.8	83.3
	5	111	16.5	16.7	100.0
	.	7	1.0	Missing	
	Total	671	100.0	100.0	

Valid cases 664 Missing cases 7

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Q36

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	257	38.3	38.9	38.9
	2	96	14.3	14.5	53.4

3	64	9.5	9.7	63.1
4	140	20.9	21.2	84.3
5	104	15.5	15.7	100.0
.	10	1.5	Missing	
Total	671	100.0	100.0	

Valid cases 661 Missing cases 10

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Q37

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	268	39.9	42.0	42.0
	2	202	30.1	31.7	73.7
	3	87	13.0	13.6	87.3
	4	81	12.1	12.7	100.0
	.	33	4.9	Missing	
	Total	671	100.0	100.0	

Valid cases 638 Missing cases 33

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Q38

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	163	24.3	25.2	25.2
	2	485	72.3	74.8	100.0
	.	23	3.4	Missing	
	Total	671	100.0	100.0	

Valid cases 648 Missing cases 23

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Q39A

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	74	11.0	11.1	11.1
	2	590	87.9	88.9	100.0
	.	7	1.0	Missing	
	Total	671	100.0	100.0	

Valid cases 664 Missing cases 7

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Q39B

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	204	30.4	31.0	31.0
	2	454	67.7	69.0	100.0
	.	13	1.9	Missing	
	Total	671	100.0	100.0	

Valid cases 658 Missing cases 13

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Q39C

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	138	20.6	21.2	21.2
	2	514	76.6	78.8	100.0
	.	19	2.8	Missing	
	Total	671	100.0	100.0	

Valid cases 652 Missing cases 19

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Q39D

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	113	16.8	17.3	17.3
	2	542	80.8	82.7	100.0
	.	16	2.4	Missing	
	Total	671	100.0	100.0	

Valid cases 655 Missing cases 16

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Q39E

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	23	3.4	3.5	3.5
	2	640	95.4	96.5	100.0
	.	8	1.2	Missing	
	Total	671	100.0	100.0	

Valid cases 663 Missing cases 8

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Q39F

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	11	1.6	1.7	1.7
	2	649	96.7	98.3	100.0
	.	11	1.6	Missing	
	Total	671	100.0	100.0	

Valid cases 660 Missing cases 11

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Q39G

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	46	6.9	7.1	7.1
	2	606	90.3	92.9	100.0
	.	19	2.8	Missing	
	Total	671	100.0	100.0	

Valid cases 652 Missing cases 19

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Q39H

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	207	30.8	33.1	33.1
	2	418	62.3	66.9	100.0
	.	46	6.9	Missing	
	Total	671	100.0	100.0	

Valid cases 625 Missing cases 46

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Q39I

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	226	33.7	34.9	34.9
	2	422	62.9	65.1	100.0
	.	23	3.4	Missing	
	Total	671	100.0	100.0	

Valid cases 648 Missing cases 23

Q39J

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	146	21.8	22.5	22.5
	2	504	75.1	77.5	100.0
	.	21	3.1	Missing	
	Total	671	100.0	100.0	

Valid cases 650 Missing cases 21

Q39K

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
	1	314	46.8	47.8	47.8
	2	343	51.1	52.2	100.0
	.	14	2.1	Missing	
	Total	671	100.0	100.0	

Valid cases 657 Missing cases 14

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