

APPORTIONMENT FORMULA STUDY

This paper is prepared by Harvey Ozmer but with much input from a previous study by Stan Sutton of the West Ohio Conference.

APPORTIONMENTS! Periodically, conference treasurers and CFA's go off in search of the "Holy Grail" – a better, fairer, more acceptable method of calculating apportionments. To what end? Is it possible to arrive at a "fairer" system? How does our present apportionment system work? An apportionment formula is one of those problems that looks simple on the surface, but as you dive deeper becomes a tangle of complexities, a web of impossible interconnections, and an enigma that will haunt you like an unsolved murder mystery. And I'm only talking about the mathematics, not the politics. In this paper I will try to review the fundamentals of an apportioning system, show the different types apportionment formulas used across the denomination, comment on their strengths and weaknesses, and offer some tools for developing a formula.

History of Apportionments

Apportionments have their antecedents in John Wesley's classes where he always received an offering, even going so far as to suggest an amount. In the former Evangelical United Brethren Church apportionments were unknown; they were called "askings". Although the congregations generously contributed to the world-wide support of the denomination's mission, a centralized method of calculating and collecting pensions was not part of their polity. The word "apportionments" came to the United Methodist Church from the old Methodist tradition, but they, the Evangelicals and the United Brethren all had methods of aggregating mission funds.

Changing an apportionment formula was practically unknown before the advent of the personal computer – and with good reason. I recall the time in our own Conference when the columns of data were tabulated by hand as were the apportionments for each of the churches of the conference. The last time our formula was changed happened before I was appointed to pastor of a local church in 1970; and, probably a good number of years before that.

It is beyond the scope of this paper to delve into the theology of apportionments; there are many excellent resources to help with those interpretations. Nevertheless, there is a central theme in every formula: is it "fair"? "Fair" is in the eye of the beholder and culturally bound. I will not assess the fairness of any formula presented here; that's for the annual conference to decide.

Apportionment Fundamentals

An apportionment formula is used to keep the denomination's financial system consistent and orderly. In a traditional formula the conference budget is divided across all congregations according to some parameters of the local church, such as attendance, membership, operating expenses, etc. If you think of the conference budget as a pizza, each church's apportionment is a slice. The slice gets bigger or smaller as the pizza size changes, i.e. as the conference budget changes. All slices must change size if only one slice changes. This is what mathematicians call a "Sum-Zero Game". If one

church's apportionments increase and nothing else in the system changes, the apportionments of all other churches decrease. There is no free lunch in such a system; if one church's apportionments change, at least one other must change.

A trivial example may help to explain. Consider a conference with only three churches that apportions a budget of \$10,000. The conference apportionment formula says that the apportionment shall be divided according to membership. Each church has a membership of 100. It is clear that each church has a 1/3 share of the budget or \$3,333. The following year the conference budget remains at \$10,000, but one of the churches has grown to 150 members, while the other two remain at 100. In this second year the largest church received apportionment of 150/300 or 43% of the apportionments while the other two churches get 28.5% each. The two smaller churches may not understand why their apportionments decreased when, in their eyes, nothing changes: the conference budget and their membership remained constant. They are also unlikely to contact the conference treasurer to see if a mistake was made. The treasurer will hear from the 43% church. "Why did our apportionment go up when the conference budget remained the same?" The treasurer will explain that they should be grateful; their membership grew 50%, but their apportionments only went up 30%.

Apportionments are relative

In apportioning formulas there are no absolutes. A church's apportionments are based on its parameters relative to all other churches in the denomination. In practice, the effects of churches outside ones conference are minimal, but they do affect a conference's general church apportionments, which affect the local church's apportionments. In theory it is possible to calculate the effects of a pastoral salary increase in San Diego on the apportionments of a church in Brownwood, Texas.

There is always a time lag

In a perfect world communication between the churches and the conference would be instantaneous. In fact, there is usually two-year lag between a church's apportionments and the data upon which it is calculated. For example, local church year-end data from statistical Tables I, II, and III for 2008 will be reported at the annual conference held in June 2009. A conference budget for 2010 will be passed at the same time. In January 2010 the local church will receive its apportionments based on 2008 data and a 2010 conference budget.

The time lag is often a benefit to a growing church: its apportionments don't rise in direct response to its growth. Complaints arise when the growth stops but the apportionments continue to increase for another year or two. Similarly, when a church declines it wonders why its apportionments don't immediately drop. Both occur because of the time lag in data. Some conferences try to minimize year-to-year fluctuations by averaging various parameters over a period of time, usually 3 or 4 years. This dampens out swings in apportionments, but also keeps data affecting apportionments up to 6 years.

Parameters make the formula

The parameters used in an apportioning formula are vital to its operation and are generally a sticking point in any discussion about changing a formula. Those most often used are attendance, membership, income, and operating expenses. The loudest question asked about any parameter is, "How do you define attendance, income, membership, operating expense, etc." Whatever parameters are used in an apportionment formula will be the data most carefully screened before it's put on a year-end report. The pastor may be lax in reporting the number of small groups that meet in the church or the value of the buildings and equipment, but if membership is used in apportionment calculations, there will likely be an annual membership audit. In Central Texas, the treasurer's office often responds to questions centering around "capital expenses". Whatever parameters are used in an apportioning formula will drive behavior. Across the many conferences parameters are

often given different weights when more than one is used in a formula. There seems to be no way of getting around it...what seems "fair" to some may not seem "fair" to others.

Devil in the detail

Whatever parameters are used in the apportioning formula they must be reasonable, easily measured, and within the control of the congregation. For example, it is possible to build a formula based upon the number of red-headed, left-handed musicians in a congregation, but it makes no sense. Yet, to count in a formula children or youth who have no income may also be unreasonable. The parameters chosen must be easily measured and clearly defined. If attendance is used, is it at the "main" worship service (whatever that is) or all worship services? How are people counted who attend multiple services? Should everyone be counted, including visitors and people who haven't pledged? What constitutes operating expenses? Is it mission or operations if the church incurs extra custodial expense because it opens its doors to outside groups? Every parameter put forth by an apportionment study committee will be met with a dozen or more questions and objections. One pastor said about a proposed change to the formula, "Tell me the rules and I will play the game".

Parameters must not be circular

The parameters used in an apportioning formula must not be circular. Parameters can be selected that are circular, which generate positive feedback in a most negative. For example, many years ago in one Conference, before they tried to measure a church's income, the Grand Total Paid (GTP) on Table II stood as a proxy for income. This could be an accurate measurement since most churches don't hoard cash; they spend what they receive. At an annual conference session a well-meaning pastor proposed that apportionments be calculated as a fixed percentage of the GTP. The motion passed and the annual conference acted upon it. The Conference treasurer was aghast and waited for the inevitable to happen. A church that had never paid apportionments in full did so as support of the new, simpler formula. They were stunned the following year when their apportionments spiked. Since GTP includes apportionment payments, they are apportioned on their previous apportionment payments. Churches that paid no apportionments received a substantial decrease the following year. That was the same year the conference voted to return to the old formula.

Types of Formulas

There is a universal desire to have an apportioning system that is simple and understandable. At the same time it must be "fair" to a wide variety of conditions in local churches. Usually one size does not fit all; simplicity and fairness sometimes run against each other. Perhaps the most complicated apportioning formula in the denomination is the one used by the General Council on Finance and Administration (GCFA) to apportion annual conferences. Although masked in language of simplicity, to fully understand its nuances one must be fluent in basic calculus (I am not). Only a handful of people take the trouble to really know how the formula works. Nevertheless, it is seen as one of the "fairest" formulas.

Although there are as many different formulas as there are annual conferences, most systems fall into two categories: "parametric" and "tithing".

For many years some conference treasurers and CFA members have argued for a tithing model based on a tithe of the local church's income. For one quadrennium a group of conferences experimented with an additional statistical table to collect the various components of local church income. With some minor changes, the experimental form became the mandatory Table III in 2004. Over the years the accuracy of Table III data has improved to the point that some conference now rely on it for apportionment calculations. This not universal; many churches are averse to releasing income data.

With income data in hand, it is easy to construct a pure “tithing” formula, i.e. remit 10% of last year’s income as next year’s apportionment. This is simplicity in itself. Some folks not well versed in biblical scholarship would claim a tithing formula is biblical. Be that as it may, a pure tithing formula is widely appealing until the details are examined. A true tithing formula is not a sum-zero game; what is received has no correlation with an annual conference’s budget. The budget isn’t in the equation, only the local church’s income. The final amount received by the annual conference may be more or less than what it requires for its mission and ministry.

To overcome this problem, tithing formulas often start with the conference budget and work back to the “tithe”. This restores the formula to a sum-zero game and helps assure the conference budget is made whole. The “tithe” often becomes some number other than 10%, or items in the budget that were apportioned are billed directly to the local church, e.g. pensions and health care costs.

The positive feedback also becomes a problem for the tithing model if adjustments aren’t made for apportionments paid by the local church. For example, if a local church’s income does not fully support its needs, the finance committee sometimes decides not to pay its apportionments in full. This lower income results in lower apportionments in succeeding years. This will either result in the church lowering its budget or allocating a larger portion to its own use rather than apportionments. For these reasons most tithing formulas adjust for all missional giving, including apportionments.

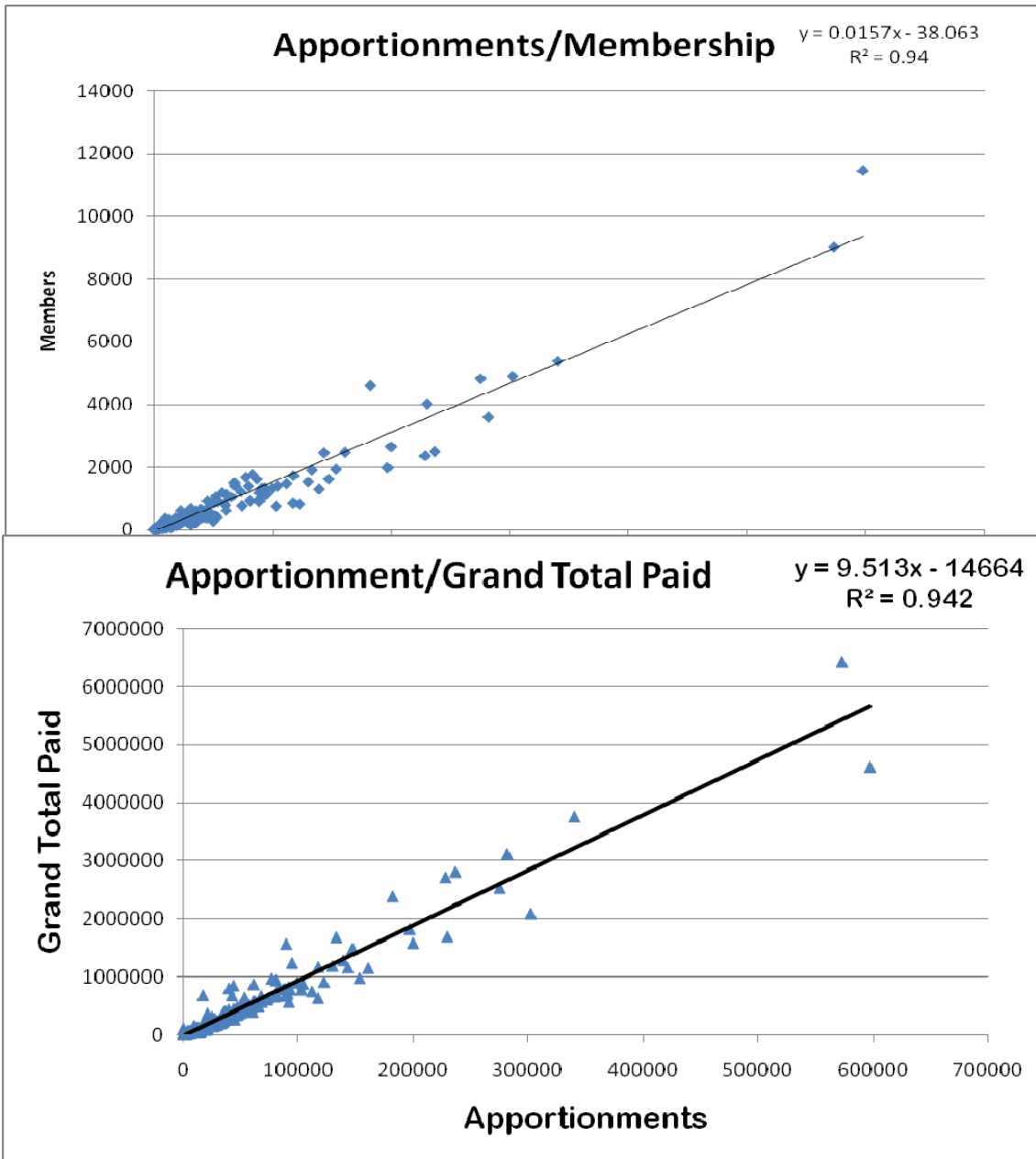
A similar problem arises for the church that conducts a capital campaign for a new building. Income will increase dramatically for a few years and then taper off. In a pure tithing formula the church would pay apportionments on capital dollars. I know of no annual conference that has tried or succeeded in getting that provision through annual conference. Apportioning capital funds was proposed in GCFA several years ago when their new formula was being developed; it died in committee. Tithing formulas universally exclude capital funds.

The parametric apportionment system uses measurements of the local church to establish its share of the conference budget. It is the oldest form of apportioning. Indeed, one could argue that John Wesley’s one-penny-per-member-per-class was the first single parameter (membership) apportioning formula. As explained before, these can include membership, attendance, and operating expenses. The parametric apportionment system is sometimes modified to include ranges rather than smooth functions. Most of the problems of a tithing system exist in a parametric system.

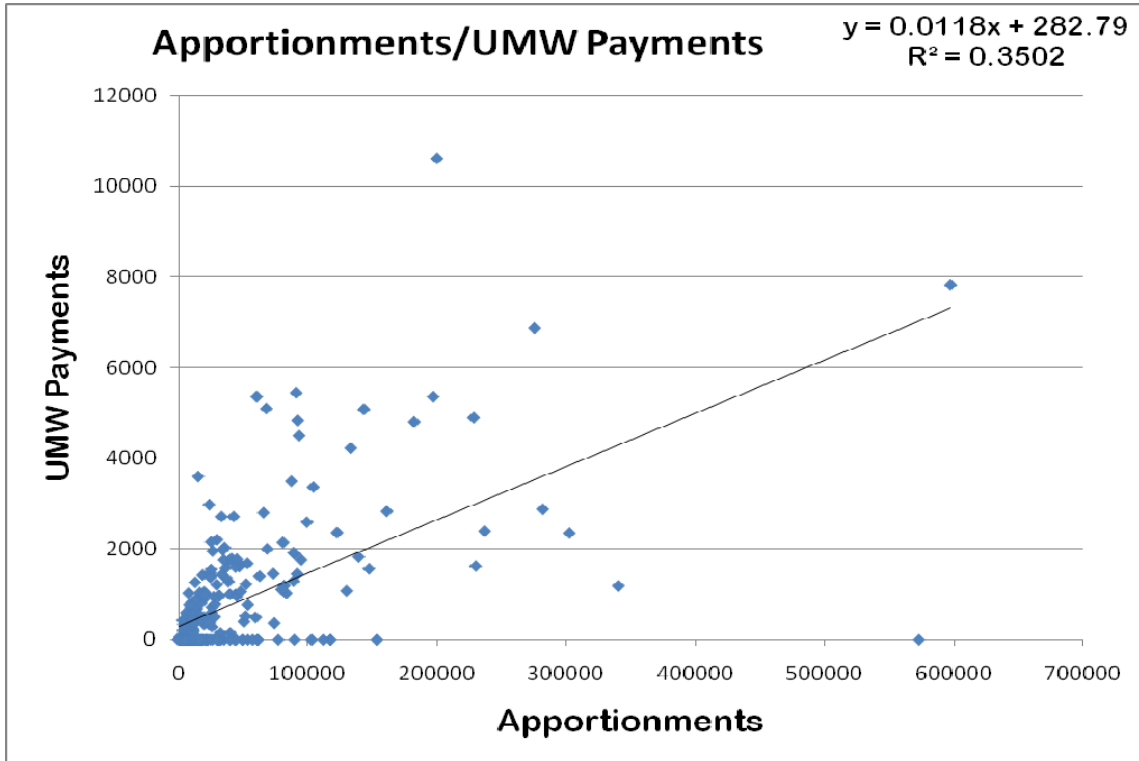
Before the Makeover...Look At Yourself

Any thought of changing an apportionment formula must start with a thorough analysis of the conference’s data. A detailed self-examination will guard against the most destructive forces in deciding an apportionment system: politics and self-interest. Conference treasurers will tell you that they have never seen a proposed change in an apportionment formula put forth by an individual or church that didn’t result in lower apportionments for themselves. Proposals made by CFAs generally aim at stabilizing and/or increasing income to the annual conference. In the early stages of an apportionment study we must focus on our data.

Let’s look at various examples of the data of the Central Texas Conference. When a correlation graph is drawn of these two parameters: Apportionments/Membership and Apportionments/Grand Total Paid. The data looks reasonable.

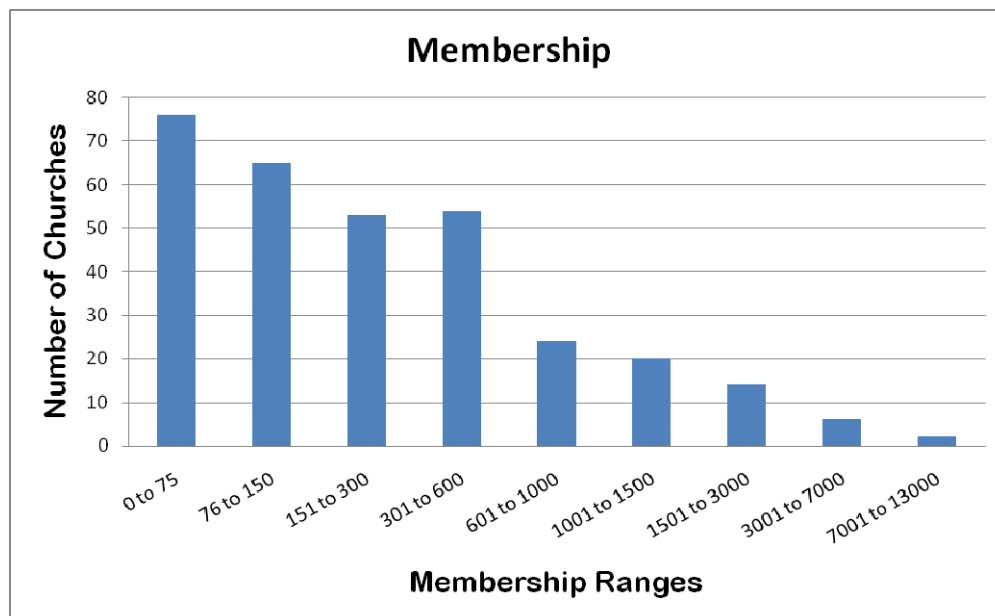


As a further check of data, we can correlate a factor that has nothing to do with apportionments, the amount paid for projects by the United Methodist Women.

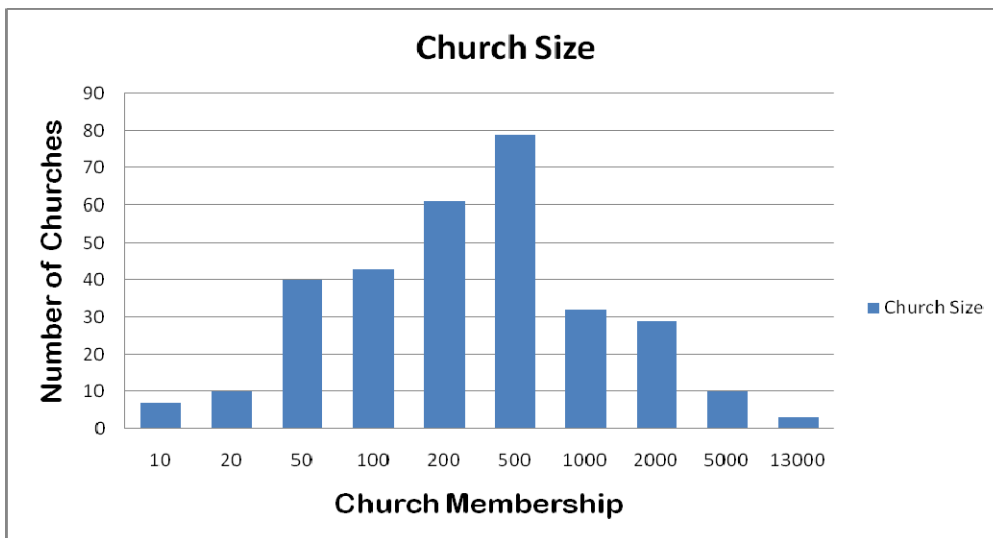


As we see, there is no correlation and none was expected. We can now examine some of the other pictures of the conference.

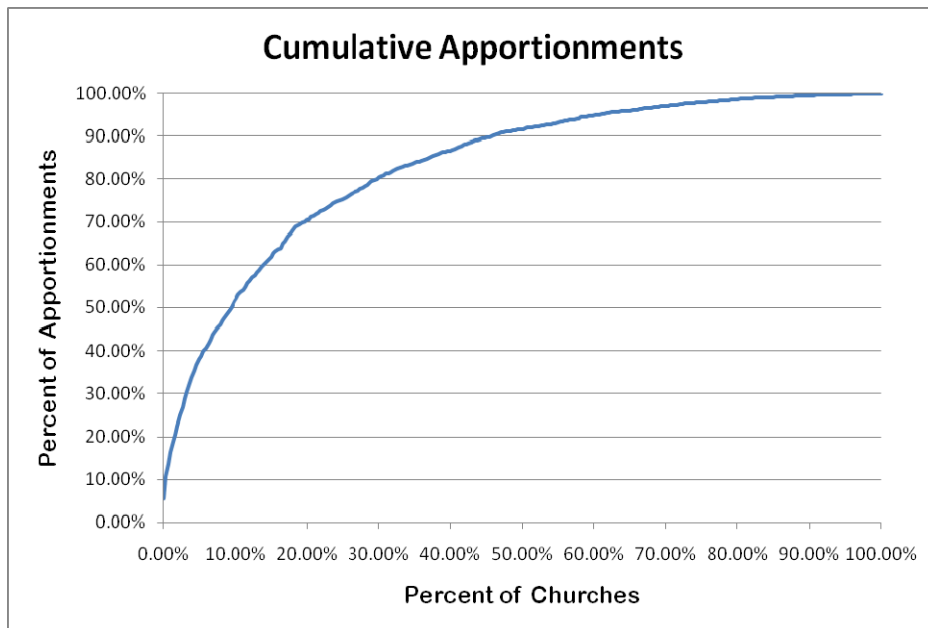
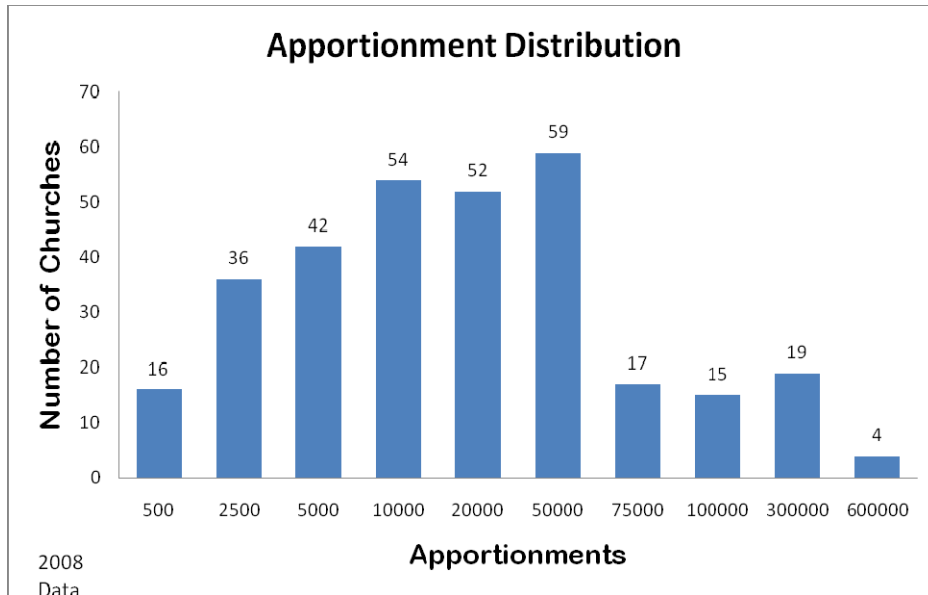
Let's look first at church size. Are we a conference dominated by large, medium, or small membership churches?



Membership can be measured against the number of churches in each size category. When this is plotted on a linear X axis, the graph is not too revealing. The skewed distribution tells us what we in Central Texas already know: most churches in the conference have about 50-300 members. When the X axis is logarithmic, however, the distribution looks more like a normal Gaussian “bell curve”.



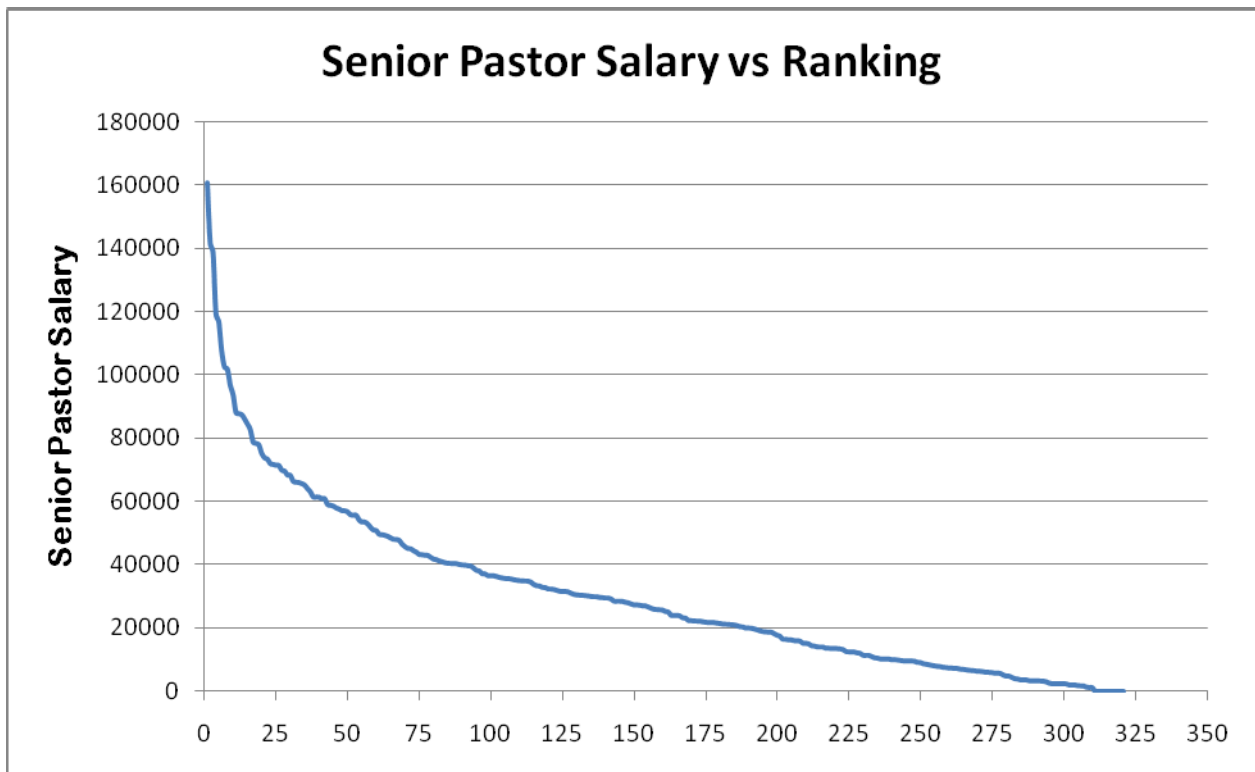
A crucial graph in any overview is the apportionment distribution/frequency and cumulative apportionment charts. These are shown below. They are the standard against which any change in an apportionment formula must be measured.



Here we see apportionments arranged from the largest churches on the left to the smallest on the right. It shows that approximately 10% of the churches account for 50% of the apportionments. At the other end of the scale, about 10% of the apportionments are in the smallest 50% of the churches.

Pastoral salaries show a similar but inverse relationship. There are a few pastors receiving salaries in excess of \$100,000 in 2008 and more settled near 175 pastors receiving salaries at or below the conference minimum for an elder when using the Cabinet appointment formula.

There is more information that must be included in this analysis. A cursory examination of these charts could lead one to conclude that Central Texas could close 50% of its smallest churches and lose only 10% of its apportionment income. If such an action would spur the remaining churches pay their apportionments in full, would that actually increase income to the conference? What is not shown on any chart, but known to the conference treasurer and superintendents and others is this fact: 35-40% of the churches pay their conference apportionments in full before December 1 each year. Practically every church that does so is a small membership congregation. We must not wear blinders when looking at ourselves.



It is also helpful to look at the apportionment history of particular churches. Many conferences use a database of statistical data to automatically generate this analysis. Here is an example of an analysis that show the factors in our apportionment formula how they impact the church

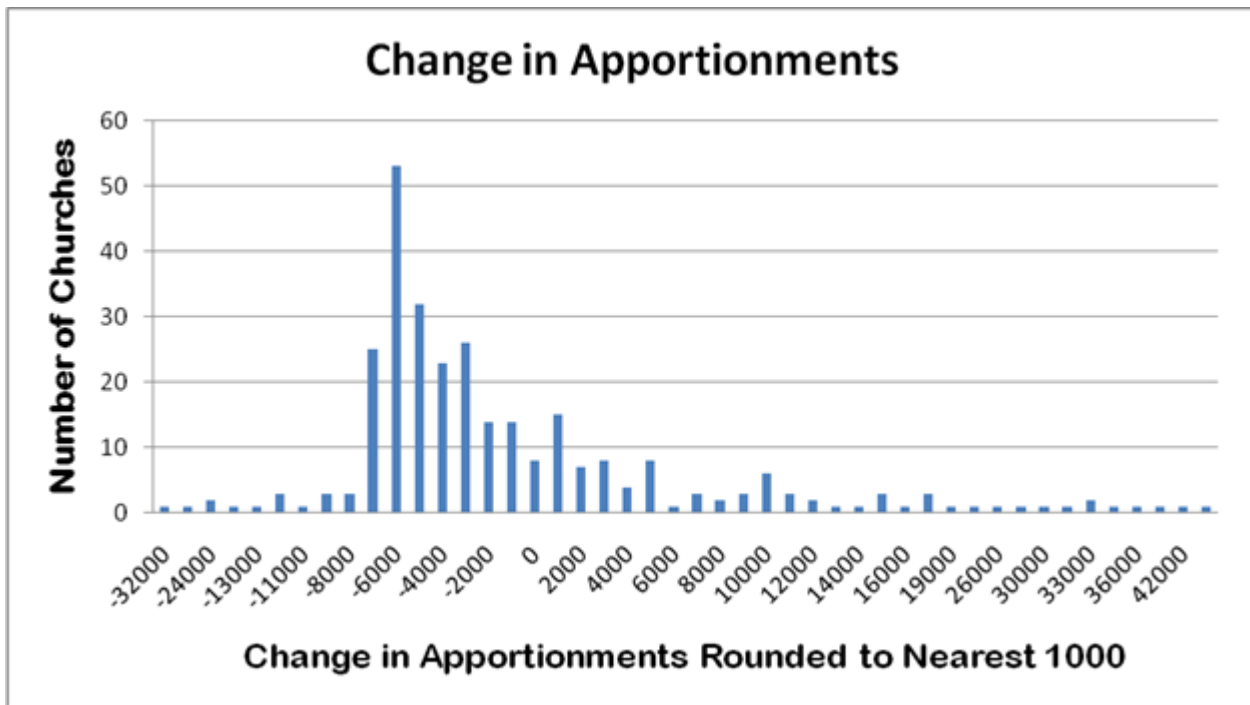
Apportionment Analysis					
First Burleson					
Expenses	2003	2004	2005	2006	2007
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Pension and Benefits	16752	13468	9133	9131	18092
Pastor Compensation	52744	57073	66568	71328	71328
Associate Compensation	34287	14257	0	0	9250
Pastor Housing	12000	12000	15000	15000	15000
Associate Housing	15000	9583	0	0	5188
Pastor Reimbursement	9000	9000	9000	0	0
Associate Reimbursement	2916	1708	0	0	500
Pastor Cash Allowance	0	0	0	0	8172
Associate Cash Allowance	0	0	0	0	0
Diaconal/Deacon	0	0	0	0	0
Staff Compensation	276105	239563	237,701	248501	247182
Program Expenses	21792	25437	9,897	11876	16010
Operating Expenses	118570	154573	123,018	135621	163700
Total	561169	538666	472322	493463	556429
% Change		-4%	-12%	4.30%	11.30%
Appts.	95737	94728	106437	103322	102177
% Change		-1%	11%	-3%	-1%
Conf. Appts.	9247212	9492442	9939406	10502975	10851082
% Change		2.60%	4.50%	5.40%	3.20%
Conf. Appts./Mbr	59	60	62	65	67
GTP Conf.	82617411	86338066	89216797	91883424	101677187
% Change		4.30%	3.30%	3%	9.60%
GTP Church	848606	806706	584826	1227959	836491
% Change		-5%	-27.50%	52%	-32%
Giving Per Mbr. Conf.	53	57	57	62	64

Giving Per Mbr. Church	85	36	93	71	75
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Apportionment Analysis					
Gatesville First					
Expenses	2003	2004	2005	2006	2007
-					
Pension and Benefits	5486	5919	6112	6287	10488
Pastor Compensation	47266	48586	48586	48586	50000
Associate Compensation	0	0	0	0	0
Pastor Housing	4800	4800	4800	4800	4800
Associate Housing	0	0	0	0	0
Pastor Reimbursement	9607	8857	9327	10881	9830
Associate Reimbursement	0	0	0	0	0
Pastor Cash Allowance	3172	2875	5474	8796	9813
Associate Cash Allowance	0	0	0	0	0
Diaconal/Deacon	0	0	0	0	0
Staff Compensation	71043	69783	72584	73540	66411
Program Expenses	16910	20539	15137	15564	11885
Operating Expenses	69973	68159	65875	75219	66809
Total	228257	229518	227895	243673	230036
% Change		0.50%	-0.70%	6.50%	-5.60%
Appts.	42886	46764	44260	43912	43348
% Change		8.30%	-5.40%	-0.80%	-1.30%
Conf. Appts.	9247212	9492442	9939406	10502975	10851082
% Change		2.60%	4.50%	5.40%	3.20%
Conf. Appts./Mbr	59	60	62	65	61
GTP Conf.	82617411	86338066	89216797	91883424	101677187
% Change		4.30%	3.30%	3%	9.60%
GTP Church	328084	377983	306207	339517	301496

% Change		13.20%	-19.00%	10.00%	-11.20%
Giving Per Mbr. Conf.	53	57	57	62	64
Giving Per Mbr. Church	67	73	69	67	70

Once the self-examination is complete it is time to simulate any proposed apportionment change. Taking our own Conference as an example, let's propose we change from the current formula (expenditures exclusive of benevolences and capital expenditures) to a pure tithing formula based upon the Grand Total Paid (GTP). How will apportionments change for the churches? Consider the 2008 Apportionments as based on a tithe of the local churches 2006 GTP.



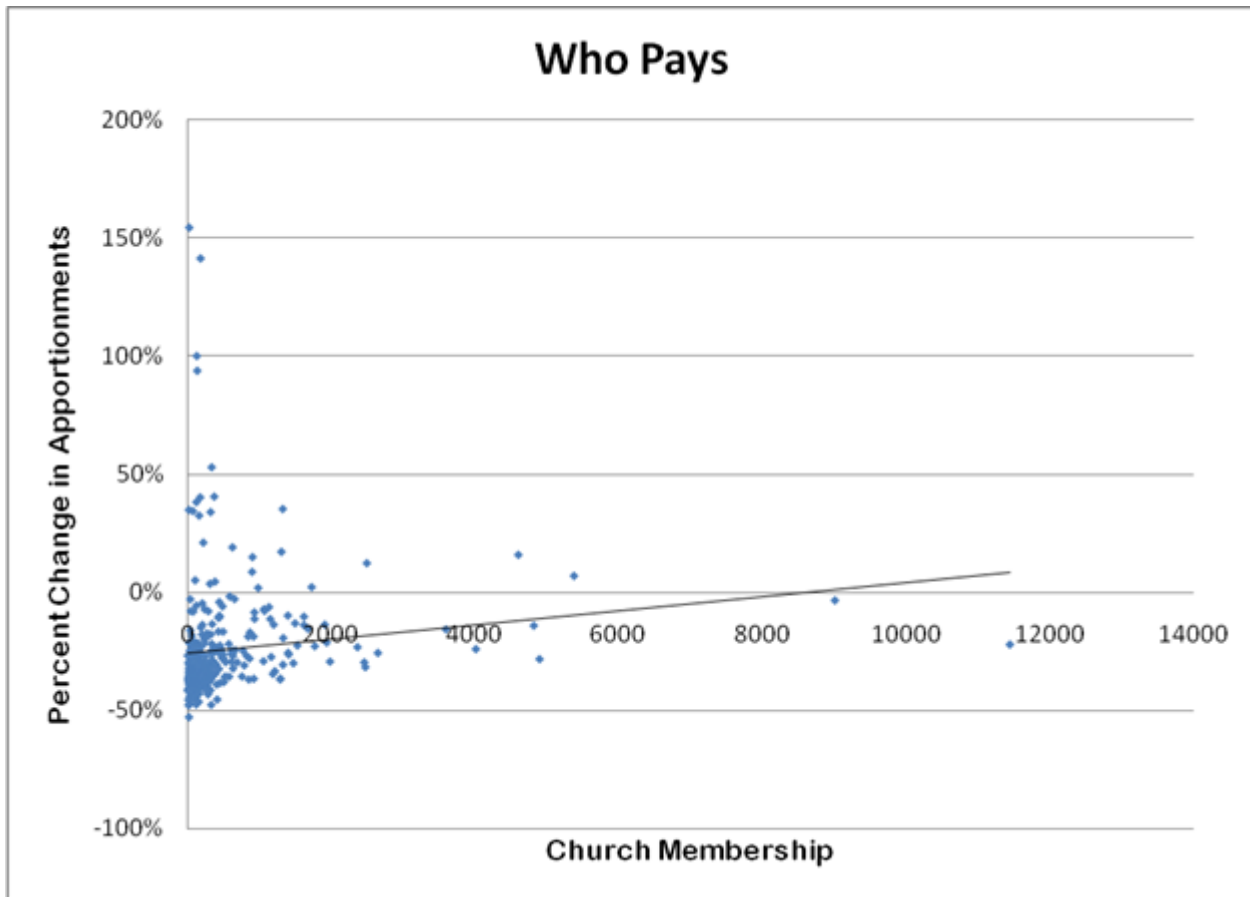
This chart shows the number of churches and the changes that would result in the formula change. Only 8 churches would see no change at all in their apportionments, while 14 would receive increases of over \$5,000. Thirty four congregations would get a reduction of over \$15,000. Since this simulates a simple tithe of the GTP, it is not a sum-zero game. In fact had this been the formula the conference would have apportioned \$2,000,000 less than was its budget in 2008. It is clear why this formula might gain momentum since only 26 of the 307 conference churches receive an increase in apportionments.

Would the conference only lose \$2,000,000 of income? No. While it is safe to assume that every church receiving a reduction will gladly accept it, a good number of those receiving an increase will have trouble paying it

even if they want to. If we assume that those churches whose increase is greater than \$7,000 won't be able to pay the full amount, the deficit is basically \$2,210,000 million below the income from the current formula.

It is a safe assumption that any change in an apportionment formula will initially result in lost income to the conference. Whether the new formula is sum-zero or not, some churches will receive an increase they can't or won't pay. The churches getting a decrease will pay less and overall the income to the conference will drop.

It is also instructive to see Who Pays:



Each dot represents a church. Most are clustered around plus or minus 100%. Remembering that 10% of the largest churches in Central Texas account for 40% of the apportionment income, it's instructive to examine the results for these congregations. Only four churches with membership of 2,000 members or more would receive an increase of more than \$20,000; nine would receive a decrease, and three would remain basically the same. The database contains the names of each church.

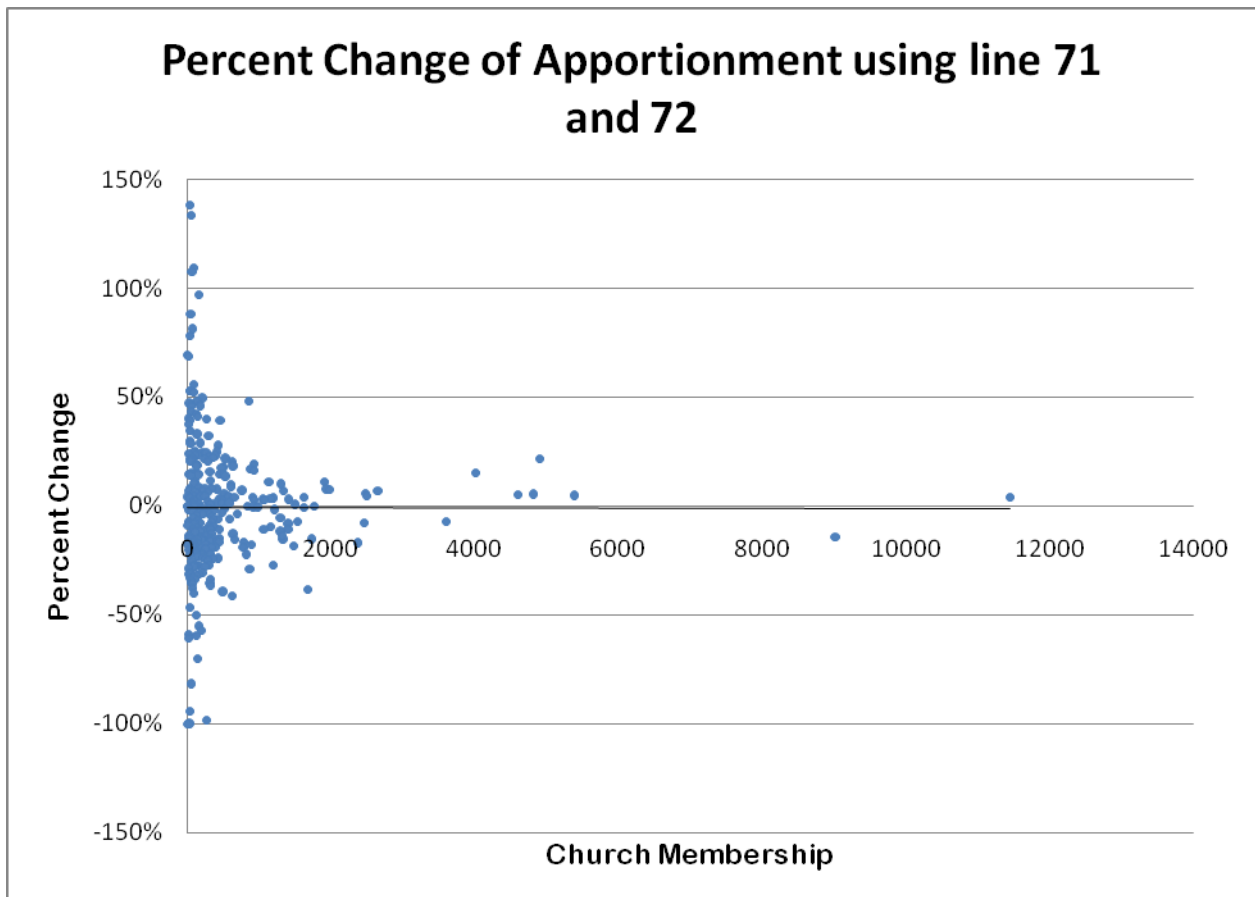
Let's now look at a simulation of a formula involving a parameter change using the current formula but removing the Conference Claimants Apportionment and the active plan of the Conference Health Insurance Apportionment.

We see that by removing these two statistical items currently used to determine the decimal formula, every conference church would experience a large reduction in apportionments. In fact, the smallest decrease is 20.76% and the largest decrease is 23.95%. The average decrease of all conference churches is 22.98%. The smallest dollar decreased amount is \$82, and the largest dollar decreased amount is \$139,912. Every church would be happy to receive the decrease. But, the Conference Health Insurance Plan and the Comprehensive Protection Plan must still be funded; therefore, the conference would Direct Bill the individual local churches with eligible participant for the actual cost of both plans...Insurance and CPP.

Currently, the conference (apportionments) is responsible for ½ the health insurance premium cost. The conference share in 2008 was \$2,004,912. The 2008 CPP apportionment was \$560,000. These are the amounts that would be direct billed to the local churches. The conference clergy are responsible for the remaining ½ premium of the health insurance.

What is seen in this formula change is significant reduction in the apportionments for all local churches; but the amount of the reductions must then be assumed by the local churches in direct billing from the Conference Office. This system necessitates a much deeper discussion that would take place “outside” this paper. That discussion would center on the effect of the direct bill on the local church vs. the apportionment.

A second parameter change to consider is to use the current formula system but only consider the “Current Operating Expense” and “Current Program Expense” lines from the year-end local church check-out forms. Below, you see the chart illustrating the percent change of all churches in the Central Texas Conference using this parameter change. Study the chart very carefully.



Why consider this parameter change? The initial thought is that by removing all clergy costs from the apportionment formula (compensation, pension, insurance...everything related to clergy compensation) that the local church is freed to enlarge its staff thus equipping it to better develop needed programs to serve its membership, community, and world. For many programs, the largest expense is staff; therefore, churches can expand programs without increasing future apportionments. Indeed, this sounds very good on the surface. Yet, when the numbers are run and the apportionments are figured, this is not necessarily the case. Look closely at the chart above. Each dot represents a local church; you notice some significant surprises. What many people assume would be a reduction in apportionments for most local churches simply is not the true.

At the close of 2008, there were 40 churches with over 1000 members. Using this parameter change 20 of those 40 churches received increased apportionments from \$481 up to \$64,922. The other 20 churches received decreases in apportionments from \$90 down to \$82,252. Of the remaining 126 churches receiving an increase in apportionments, the largest increase was \$56,683 (a church with 855 members) and the smallest was \$22 (a church with 85 members). There were another 140 churches that received a decrease in apportionments ranging from \$27,177 (a church with a membership of 824) down to a decrease of \$29 (a church with a membership of 28).

The chart is very instructive. We see in the chart that significant increases in apportionments are reflected in the small church category. Also, in looking at the chart, one might assume that the increases and decreases cancel out each other; yet, when one studies the print-out of churches you recognize that is not true. Churches that experience the reductions will gladly receive them...\$723,843 total from the Conference budget. On the other hand, there are increases of \$711,879. When you consider the struggle local churches currently have paying the apportionments and you add additional amounts to the small, medium, and large churches you cannot expect to receive most of the additional funds. Considering the individual churches receiving the increases of lost revenue here from is component is \$630,000. It would then appear that the Conference would lose \$1,353,843 by moving to this formula parameter change.

[There is No Magic Formula](#)

Many expectations are placed on an apportionment formula. Local churches want a formula that is "fair"; CFAs want an apportionment formula that will both increase income to the annual conference and minimize risk of losing that income. From what has been said about formulas thus far, it should be obvious that there is no magic formula. Apportionment formulas are like pop culture fads: they come in and go out of style. Tithing formulas, for example, are all the rage today, but they may fade in a decade.

In the late 90's Dr. Don House of Texas A & M University consulted with GCFA as they worked on a new formula. Dr. House had his graduate students run correlations on all the statistics of all the churches in the denominations to determine what were the critical factors in the payment of apportionments. The single biggest predictor of a church's level of payment was its previous performance. This related directly to the pastor, i.e. the strongest correlation was to the pastor of the church. As the pastor moved, so did the apportionment payments. The second strongest correlation was with the district superintendent; the third was with the bishop. In the study presented at the National Association of Annual Conference Treasurers this pattern was evident. I will testify to the validity of the pattern from my experience as a local pastor, District Superintendent, and Conference Treasurer. Take a close look at the payment history three years prior to a pastoral change, all during the pastor's tenure at the church, and then three years following the pastor's leaving for every appointment in the pastor's career, and most often this is what you will see:

- A. If a pastor with a history of paying apportionment in full was appointed to a church that had a history of paying in full, it was money in the bank. The church always continued to pay at 100%.
- B. If a pastor with a history of paying less than 100% was appointed to a church that had a history of paying in full, the church stopped paying at 100% within the first year of the appointment. If the pastor was appointed somewhere else within three years, the church returned to 100% payments within a year following the pastor's departure. If the pastor stayed more than five years with the church paying less than 100%, it seldom returned to 100%.
- C. If a pastor with a history of paying 100%, the church usually moved to payment in full within two years and sometimes within the first year of the appointment.
- D. The combination of a church and pastor with both having a history of less than 100% usually decreased payment from the highest point that either had ever attained. It sometimes went to zero.

Although I have not seen a formal study of district superintendents, anecdotal information show a similar effect. One of the first actions of a new superintendent in West Ohio was to require all the pastor to attend a funeral service at the district office. Using the United Methodist funeral ritual, they buried "We Can't" in the front lawn of the office, complete with a small tombstone that read "R.I.P. We Can't". The DS preached an inspiring eulogy stating that "We can't" no longer lived on the district. "We can't grow, we can't give to missions, we can't pay our apportionment, we can't find youth in our church, we can't"...all were dead. Obviously, there was much more to the superintendent's leadership skills than this one service but he quickly set the tone. Almost immediately new outreaches started in the district. To our interest, the district began climbing in its payment on apportionments. When he arrived the district was 12th out of 14 districts. When he retired five years later they were in first place.

The districts were reorganized and reduced from 14 to 8. When the Conference treasurer visited him a few years later at his home, he noticed the "We Can't" tombstone in a corner of his garden. "Yes", he said, "When they moved the office they decided not to take the tombstone, so they gave it to me as a retirement gift." The new district is back in the basement of the rankings.

The patterns shown in pastoral and superintendent records continue to the Episcopal level. They are not as pronounced, but evident nevertheless. A simple plot of a conference's overall percentage received on apportionments over several different bishops' tenure will demonstrate the effect. ***Increasing income is not the result of a good apportionment formula; it is the result of competent leadership from the pastor to the Bishop.***

Look and Listen

We do not serve our conference well if we assume every complaint about apportionments is really about the formula, which often serves as a scapegoat. CFAs should look at what lies beneath any proposal to change an apportioning formula. It's a good time to practice counseling skills; listen, listen, and then listen again. Once the venting is over it is time to probe motivations and realities. At one of our Conference Treasurers' meetings it was shared by one of the treasurers that he had worked on task forces who took seriously a proposal to change the apportioning formula. In each case, when the group collected the data and truly listened to the arguments, they recommended no change in the formula, but major changes in other systems of the conference. It wasn't really the formula, it was the manner in which benevolences were handled; it wasn't really the formula, it was dissatisfaction with the pastor, the superintendent, the bishop, the conference staff, or the general church.

On a conference scale, discussions about apportioning formulas often resemble what conference treasurers discovered when they meet with a church that complains about paying apportionments; it's not really about apportionments. It's about a host of other matters, but it's not about apportionments.

Summary

Let me close by simply summarizing some of the points to take away. You may forget the formulas, but remember the adages. Be circumspect and deliberate before changing an apportionment formula. Carefully analyze the conference, the existing formula, and its underlying assumptions. Spend time simulating any proposed changes down to the level of the individual church. Beware of the political forces driving the process; at the very least disclose them. Complaints about an apportionment formula are usually complaints about leadership in disguise. If you make a revolutionary change to the formula, expect a revolutionary reaction to it. Keep the formula in perspective; remember that the Kingdom of God does not rise and fall on how we calculate apportionments.