



Way to Give

**Tithing Practices that
Benefit Families, Congregations,
and Communities**

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Way to Give

Tithing Practices that Benefit Families, Congregations, and Communities

Introduction

From the pulpit to the White House, there is increasing interest in the tithing and giving practices of U.S. congregations. The pervasive presence of congregations in many low-income/low-wealth communities and the public expectation that congregations are a primary source of charitable giving and service fuels the assumptions of the Bush Faith-based Initiatives that congregations can be rallied to invest in low-income/low-wealth families and communities. In this report, I raise important questions about the role of congregation-based giving in facilitating the type of asset development that sustains congregation-based programs, develops the asset base of congregation members, and yields investments that generate assets for local families and communities.

As the Annie E. Casey Foundation and other institutions support knowledge development documenting the ways congregations and faith-based organizations support low-income/low-wealth communities that are often heavily divested of resources and isolated from the mainstream economy, I examine the potential connections that congregations in low-income/low-wealth communities have to enhance or inhibit the financial success of their members, local residents and their communities (Modesto, Dean & Boddie, forthcoming). Building on Casey's family economic success framework, previous research and interviews, this research shifts the focus of the discussion on tithing away from how the giving of people of faith provide services for low-income/low-wealth communities and individuals, to explore the relationship between tithing patterns of congregations in low-income/low-wealth communities and the facilitation of asset development (Family Economic Success Workgroup, 2002, p. 1-14). This report presents a conceptual framework to understand the relationship between income that flows from tithers/givers to facilitate asset development for families, communities and congregations. This emphasis broadens the discussion to include:

- the institutional asset development of the congregation,
- the asset development of individual tithing/giving households, and
- the asset development of local residents and communities served by the congregation.

For the low-income/low-wealth congregations and communities that I focus on in this study, tithing might indeed create tension between obeying God and following the teachings of the faith or a particular congregation, and taking care of basic needs. Do some people give until it helps while others give until it hurts? How do their clergy instruct these members?

I introduce factors that might affect the likelihood that assets can be developed to benefit the families and communities as well as the congregation. While the potential benefits of tithing and giving can be quite appealing, careful consideration must also be given to the ways these practices can drain the resources of the tithing individuals and congregations, while attempting to do just the opposite.

Drawing from previous research, popular literature and primary data gathered from interviews with clergy, this report addresses the following questions:

1. How do congregations in low-income/low-wealth communities understand the concept of tithing?
2. What patterns of tithing or planned giving currently exist in these congregations?
3. Which tithing principles and practices include the promotion of individual/family assets, community assets and/or congregation infrastructure development?
4. What kind of asset development strategies do tithing practices promote?
5. Are tithing congregations providing the institutional support for long-term asset building for families, communities and congregations, particularly low-income/low-wealth families and communities?

The increased focus on congregational giving should come as no surprise in light of recent policy proposals by President Bush that encourage faith-based organizations

The financial resources that support most congregations come from just 20 percent of the members. Most likely, these members give regularly to their congregation. Among the most generous donors are people who tithe, routinely giving 10 percent or more of their income to support the mission and programs of their congregation.

to lend their resources to help tackle our nation's deep-rooted social problems. According to several scholars, 57 to 90 percent of U.S. congregations provide some type of social service for families and communities (Wuthnow, 2004; Cnaan, 2002; Chaves & Tsitsos, 2001; Cnaan & Boddie, 2001; Hodgkinson et al, 1993). Congregations in low-income/low-wealth communities are on the frontline of many of these faith-based community efforts. With the news that approximately half of all giving in the United States flows to congregations, it is expected that U.S. congregations will use a portion of their \$86.2 billion in financial resources to help hold together the unraveling national safety net (Brown, Harris & Rooney, 2004).

The financial resources of just 20 percent of the members accounts for 80 to 90 percent of the funds use to support the congregation's operations and mission (Walker, 2003; Iannaccone, 1999, p. 29-35). Most likely, these members give regularly to their congregation. Among the most generous donors are people who tithe, routinely giving 10 percent or more of their income to support the mission and programs of their congregation. An ancient Judeo-Christian practice, tithing is generally based on the biblical mandate to support the work of religious organizations and to care for those in need. Tithing is also referred to as a 10 percent flat tax that is voluntarily contributed for religious purposes (Dahl & Ransom, 2002).

Within the Islamic community, practices of *zakat* and *sadaqah* are comparable types of giving that support the congregation's work as well as care for the poor. Buddhism, Hinduism, and other religions also recognize giving as an essential religious ritual and important spiritual practice, religious obligation and/or social responsibility.

Tithing is a spiritual practice that can transform attitudes, beliefs, and values, related to stewardship of resources as well as contributes to the set of skills that lead to saving (Keister, 2003). For the faithful, faith [in God's provision] is expected to shape how one spends, saves, earns, and shares money. As a religious obligation, tithing can also be viewed as an investment in the religious ministry and the future with the expectation that the congregation will expend its resources to care for congregation members and the community. When tithing is regarded as a life-long discipline, congregations may not only be viewed as institutions that promote giving but also one of a few institutions located in low-income/low-wealth communities that could potentially, teach saving and other asset building/wealth accumulation practices. As a social responsibility, tithing is participation in the type of giving that leads to a more just society (Gervais, 2002). Tithing could then act as a means to distribute and circulate wealth. With this perspective, congregations might better realize tithing's impact on poverty as well as income and wealth inequality.¹

Research suggests many congregations use their financial resources to serve both their members and the residents of their communities through a wide range of ministries and social programs (Saxon-Harrod et al, 2001; Chaves & Miller, 1999). Although the most common programs congregations offer focus on meeting day-to-day needs (e.g., emergency food, clothing, and shelter), larger congregations, typically supported by pledged offerings and tithes, have been found to offer more extensive community development programs such as community gardens, credit unions, housing developments, and collective banking programs. Such programs have benefit beyond the services provided to the extent that they help to create and

¹ An emerging body of work highlights the widening gap between rich and poor in terms of assets. Hence, the use of terms wealth inequality and low-wealth have been coined to emphasize the differences in the levels (low-levels) of household asset accumulation, business investment, homeownership within communities, and the value of housing stock and land.

maintain the value of private assets, particularly, housing stock and local businesses.

In congregations largely comprised of members earning low-incomes, giving the tithe may present conflict for the giver who is economically vulnerable. For congregation members living on a fixed or low-income, the need to take or be served by the congregation may outweigh the ability to give. For those that view religious institutions as the servant for the poor and needy, it is often expected that the wealthier members will support the initiatives sponsored by the congregation.

Little is known about the role tithing practices of congregations play in the generation of family and community assets. This research explores this under examined area by considering how the financial infrastructure of congregations and the practice of tithing generate family and community assets that are prerequisites for economic success.

This report is divided into five sections. In the first section, I discuss tithing in terms of its ancient and contemporary concepts, principles and practices. In the second section, I present basic facts related to tithing in the United States. In the third section, I link the literature related to institutional capacity and asset building to what is known about contemporary tithing principles and practices. In the fourth section, I present a model for how tithing/planned giving might facilitate asset development for families, congregations, and communities. Finally, I draw from interviews from the following African-American congregations that practice tithing or planned giving: Sanctuary Church of the Open Door (Philadelphia, Pennsylvania), Mount Lebanon Baptist Church (Brooklyn, New York), Mount Carmel Baptist Church (Norfolk, Virginia), Al-mu' Minun Islamic Center (St. Louis, Missouri), New Life African American Episcopal Church (Pittsburgh, Pennsylvania), Shiloh Baptist Church (Alexandria, Virginia), First African Methodist Episcopal (Los Angeles, California), Saint John Missionary Baptist Church (Centreville, Illinois), and Schrader Lane Church of Christ (Nashville, Tennessee).

These congregations have different teachings and practices related to tithing and planned giving. They have their own social service profile and institutional capacity to facilitate the development of assets. In each case, the senior clergy spoke about building up membership first, then investing in the congregational infrastructure and community. Most congregations were unfamiliar with the concept asset-building strategies and none of the clergy spoke in terms of the institutional capacity language used here--expectations, information, access, incentives, and facilitation/support. However, many considered their practices as a form of "kingdom building".

Section One

Principles and Practices of Tithing

A search of the word tithing generates a wide range of definitions, meanings and practices. What is most surprising is the concept of tithing is mentioned in the bible at least 40 times and references to money and stewardship are cited at least 2,000 times, compared to only a few hundred references to prayer (Walker, 2003). The original meaning of the word *tithe*, in Hebrew (*maser*) and in Greek (*dekate*), is “tenth.” The most literal understanding of tithe is to give one tenth of one’s increase-gross income including profits, also referred to as the “first fruits” of one’s labor.

Biblical accounts

An account of the scriptural references to tithing sheds light on the reason for the variety of meanings, principles and practices that exist. In Genesis, the accounts of Cain and Abel (Genesis 4:1-5), Abraham (Genesis 14:20; Hebrews 7:1-10), Jacob (Genesis 28:20) and other biblical figures emphasize the act of giving generously out of a heart of thanksgiving for God’s blessings in the past and future. These tithes were all voluntarily given as acts of worship.

Four hundred years later, under the Mosaic and Levitical laws, tithing became a central principle for godly living, worship and ritual (Leviticus 27:30-34; Numbers 18:21; Proverbs 3:9-10). Tithes were used to support both religion and the state including maintaining the temple and caring for the priests and their families, the poor, the sick and the elderly. To meet these needs required giving approximately 23-33 percent of a

Tithes were used to support both the church and the state including maintaining the temple and caring for the priests and their families, the poor, the sick and the elderly. To meet these needs required giving approximately 23-33 percent of a family’s income each year.

family’s resources each year (Bollhagen, 2001; Sheppard 1997). Therefore, under the law, giving exceeded the 10 percent mentioned earlier. Following this practice, tithing becomes the resource to enable the church to demonstrate God’s love for all people in the local community, the nation and the world. The Old Testament, the prophet Malachi 3:5-17 suggests that tithing positions the giver to receive blessing in both religious and family finance.

In the Old Testament, tithing was also regarded as a social insurance system to provide for the needs of the religious institution and the needy. The law of the second tithe presented in Deuteronomy 12:6-19 commanded various tithing practices over a seven-year cycle. In year one, two, four and five of the cycle, the people of Israel were to take the tithes to Jerusalem and participate in a sacred feast. In year three and six, the tithes were distributed to the poor (Deuteronomy 26:12). In year seven, no crops or plants were harvested and this was the year of release. During these years the poor were allowed to gather food from the fields

(Deuteronomy 15:1-2). The 50th year was the year of Jubilee. In this year, people were released from their debts and lost inheritances were restored.² Old Testament practices are “about maintaining the right order of the community’s life in accordance with God’s law” (Jeavons & Basinger, 1995).

In New Testament scriptures, Christians are no longer regarded as subject to the Mosaic and Levitical laws. Hence, some regard tithing as a legalistic practice and not suited for the modern church. However, in other instances, tithing may be regarded as “fire insurance” to avoid the wrath of God or fear of a curse. Still others, including many televangelists, believe that tithing should be endorsed as the biblical standard for giving. For those that accept tithing as a biblical standard for today, some believe that 10 percent is the least people should give to express their love and honor for God. Other religious leaders encourage tithing along with teachings on prosperity.

Under a broad understanding of stewardship, tithing is turning over to God that which already belongs to God. Tithing supports the belief that God puts us on our honor to turn a portion of all gifts over to the church to accomplish God’s work (Kendall, 1982, p. 1-107). The New Testament church members gave beyond their income and even spun down their assets to ensure that they could meet the needs within their community (Acts 2: 41-47). Tithers and other generous givers often seek to imitate God’s example of generosity and compassion. The New Testament rationale for giving extends beyond reciprocity and obligation to opportunity to give out of gratitude and love (Jeavons & Basinger, 1995). “Freely you have received, freely give” (Matthews 10:8).

² It should be noted that communities were not faithful in the practice of these principles.

1. **Bethlehem Lutheran Church**

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Bethlehem Lutheran Church is an inner-city church with 166 years of experience touching the lives of children and families. This church has a mission to lead people to Christ, lead people to life in Christ, and equip people to live for Christ. As a predominantly black church (80 percent) located in a community where most residents earn less than \$20,000, this congregation is committed to community outreach and housing development as well as Christian discipleship. Seventy-five percent of the people attending the church are single and under 35 years of age.

Under the leadership of Rev. Schimdtke, this 120-member church composed of people of modest means contributes 30 percent of the church's \$180,000 budget. This is possible because 80 percent of the members tithe or give consistently to support the church. The church also has an endowment. Another 30 percent of the budget comes from property rented for a head start program. The largest percentage (40 percent) of the budget comes from fundraising. Under the leadership of Rev. Schimdtke the church has established valuable partnerships with organizations like the Lutheran Foundation that provides financial support. This church also has an affiliated housing corporation that has opened the church up to new revenue sources. Currently, the housing corporation partners with state agencies to undertake a multi-million dollar project to "resurrect the community" by rehabbing and developing affordable housing in the neighborhood surrounding the church. Over the next five years, they plan to develop 100 units.

Expectations

As a bible-based church, Bethlehem teaches intentional giving. This means putting God first in your giving. According to Pastor Schimdtke, most people give accidentally; that is their giving is based on their attendance or their satisfaction with church programs. At Bethlehem, tithing is a sacrificial response to God's in the form of finances and time. In some instances, the time invested may exceed the funds invested. This may be the case for those members that give their time to support the religious services, outreach work, and fundraising activities of the church. Most members have a high level of church attendance and service participation. For example during the summer months, members support 17 nights of street ministry. During the baseball season, 10 adults operate a concession stand at Busch stadium to raise funds for the church outreach programs. As a small mission church, the survival of the church depends on people fully engaging in all aspects of church life.

Information

Rev. Schimdtke teaches that giving is based on what God has given to you. The scripture in I Corinthians 16: 2: "On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made." Teaching related to giving is

shared through sermons, bible studies, and outreach ministry. The testimonies of members that have been blessed as a result of their consistent giving have been the most powerful message to encourage giving.

Access

At Bethlehem, the entire ministry is about giving back and reaching out to others. As people participate in fellowship, worship, bible study, serving with their spiritual gifts, members are able to connect the religious and practical aspects of giving. Members give testimonies of God's provision in their situation. The church has offered the six-week Crown Financial class in the past. In general, the church does not get involved in the money management of their members unless this is requested. Teaching financial management is not an activity the church currently offers. The church has not had the time to develop these programs. The church has given priority to helping families meet their basic spiritual and material needs.

Incentives

Regular giving and tithing has allowed Bethlehem to sponsor and/or house a range of social and community services: head start program, Boy Scouts, computer center, a family program, a youth program, a sports program, and a music program. The members experience God's love and blessings. In turn, they share the love of God with others.

Facilitation

This church relies on the religious activities and spiritual growth to motivate people to give and become better stewards of their resources. A transformational approach that does not introduce saving, budgeting, or other financial management skills is common among most churches.

Lessons Learned

The strength of this congregation's work lies in its outreach to children and families that live in a heavily divested community. This church is primarily composed of young adults and children (75 percent under 35 years of age) and 50 percent of the working members earn less than \$25,000. Most children attend the church without their parents. The activities of the church provide the spiritual foundation for families to improve their lives while the housing development helps these families improve their physical environment. The church plans to include business development as a part of a future community-building project.

While housing development, head start, and other programs affiliated with this church, support asset development, the asset connection was not one that was central to the strategies of this church. However, the pastor did reference several Lutheran organizations that may provide support for long-term asset development. These organizations included the Lutheran Foundation, Lutheran Family and Children Services, the Lutheran Missionary Association and Lutheran Brotherhood's Thriving program.

Historical accounts

Typically, congregations and their members are free to choose how and what they give. The earliest church legislation on tithing appeared in a letter of the Bishops assembled at Tours in 567 and the [canons] of the Council of Bacon in 585 (Anza, 1913; Tertullian, 1886). The earliest enforcement of the payment of the tithe can be found during the reign of Charlemagne at the end of the eighth century.

John Wesley, the founder of Methodism, urged Christians of the eighteenth century to live a disciplined and prudent life. For Wesley, Christian economics “was about getting scarce resources in an abundant land to those without economic power” (Stone, 2001). In his sermon on the Danger of Riches, he states:

Having gained, in a right sense, all you can, and saved all you can; in spite of nature, and custom, and worldly prudence, give all you can. I do not say, "Be a good Jew, giving a tenth of all you possess." I do not say, "Be a good Pharisee, giving a fifth of all your substance." I dare not advise you to give half of what you have; no, nor three quarters; but all! Lift up your hearts, and you will see clearly, in what sense this is to be done. If you desire to be a "faithful and a wise steward," out of that portion of your Lord's goods which he has for the present lodged in your hands, but with the right of resumption whenever it pleaseth him, (1) Provide things needful for yourself; food to eat, raiment to put on; whatever nature moderately requires, for preserving you both in health and strength; (2) Provide these for your wife, your children, your servants, or any others who pertain to your household. If, when this is done, there be an overplus left, then do good to "them that are of the household of faith." If there be an overplus still, "as you have opportunity, do good unto all men." In so doing, you give all you can; nay, in a sound sense, all you have. For all that is laid out in this manner, is really given to God. You render unto God the things that are God's, not only by what you give to the poor, but also by that which you expend in providing things needful for yourself and your household (Wesley, 1872).

The practice of tithing spread more widely over the last 100 years. As early as the 1870s, terms like stewardship were introduced to spur giving (Iannaccone, 1999, p. 29-35; Mead 1998). Church leaders attempted to expand on tithing and introduce theological principles about what we must leave for our grandchildren (Mead, 1998). During the fifties and sixties, several mainline denominations adopted the concept "just give 5" (ibid.). These churches proposed a proportional giving practice that encouraged members to give five percent of their incomes and five hours a week of voluntary service. Another five percent principle recommended giving five percent to the church and the other five percent to charity (Sayers, 1962). Some view these practices as an initial step toward traditional tithing.

The Islamic faith has similar principles and practices of giving minimally 2.5 percent of income. This practice, known as one of their five pillars, is called *zakat* (Benthall, 1999; Dean & Khan, 1995). In terms of the amount given, this practice comes closer to what most generous congregation members of most congregations give (Hoge, 1996, p. 26; Collier, 1998, p. 191). Today, Jews pay dues to their local synagogue to support the local religious activities, based upon their income. Other gifts are encouraged to support the nation of Israel, the Jewish Federation and other Jewish agencies and institutions that care for the poor and promote Jewish culture, values and education. However, congregations like Schrader Lane teach members to go beyond ten percent in their individual giving as well as the collective giving of the congregation.

2. Schrader Lane Church of Christ

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www.schraderlane.com

Schrader Lane Church of Christ is an urban church dedicated to proactive and innovative approaches to ministry. From its beginning in 1918, this church has desired to make their faith real through service. In 1964, Rev. David Jones became the pastor of Schrader Lane. Under his leadership, the church was tested in how far it would be willing to go to participate in God's work. Rev. Jones challenged this 250-member church primarily comprised of people with modest incomes to strive to determine their own destiny. Forty years later, the response to the pastor's challenge has yielded tremendous growth both spiritually and materially for the church, the members, and the community.

Schrader Lane Church of Christ now has a membership of 1,623 and a weekly collection of \$33,000. With such an asset base in terms of manpower, expertise, and financial support the church has been able to independently sustain two child care centers and a 21-unit senior center facility. The church recently completed construction of a \$4.2 million, 34-unit Assisted Living Center. It is also supporting the development of a school in Nigeria as well as supplying \$40,000.00 worth of medical supplies and other missionary efforts.

Schrader Lane's mark in the area of community asset development is best known by its collaborative work with the Woodmont Hills Church of Christ and the Metropolitan Development and Housing Agency. The venture started as an opportunity for a predominantly Black church and a predominately white church to work toward addressing race reconciliation. This opportunity shifted to designing a program that would provide an opportunity for church members to commit to serving public housing residents through a family mentoring program. Out of this relationship and a vision to nurture people to become self sufficient, the Christian Community Services, Inc. (CCSI) was founded in 1997. The program serves two housing developments: Vine Hills (152 units) and Preston Taylor (582 units). The primary components of the program are effective parenting, life skills, healthy relationships, financial management, tutoring, 21st century job skills, and an individual development account program.

Expectations

At Schrader Lane, tithing is not the primary principle related to giving. Instead, Rev. Jones encourages members to aim to exceed giving at the 10 percent level- "grace giving". The generous weekly collection suggests that some members do give beyond 10 percent. Another way the church assures that it can act financially responsible is by ensuring that their bills do not exceed what the church gives.

As a response to God, the goal of giving becomes offering everything to God. This is a matter of the heart. Matthew 6:19-24, "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal; 20 but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. 21 *For where your treasure is, there your heart will be also.*"

Information

Through sermons, bible studies, and leadership institutes, Rev. Jones teaches that faith is real and should be lived. This includes how we use and share resources. Members are engaged to take ownership of the vision to impact the local and global community through service. Community residents participate in the CCSI financial education and family mentoring program.

Access

Rev. Jones was an educator in the public school system for many years. His approach to sharing information with church members is primarily through learning and action. Therefore, most activities in the church are viewed as either teachable moments or an opportunity to put faith into action. Sermons, Sunday school, leadership institutes, reading assignments and opportunities to give or serve through the church ministries are equally important.

Faith and financial education are an integral part of CSSI. CSSI offers both basic financial education and an advanced financial curriculum designed by Peace Financial University. The financial education along with the mandatory emergency savings program (saving \$300) and the individual development account (IDA) program provide public housing residents with a unique opportunity to save towards home ownership, small business development or a college education. This IDA program leverages \$2 for every \$1 participants save. To date 70 families from public housing have participated in this program.

Incentives

The generous giving of Schrader Lane members has allowed the church to expand its programs and projects to include: a blood drive donor program, two child care centers, scholarships, a summer educational enrichment development (SEED) program, family mentoring, Boy Scouts, Girl Scouts, tutoring, visitation, food and clothing distribution, vacation bible school, a senior citizens center, and an assisted living center in addition to the Christian community Services, Inc. The church is also building a church campsite and conference center. As the members have captured the vision for what is possible and increased their faith, they have also extended themselves to invest in programs and projects that serve the local and global community and improve their own lives.

Facilitation

The church is driven by its purpose and faith in what can be achieved for God. The vision and mission of the church has been a powerful motivator in addition to the

response to past achievements. For example, once members understood the need for the senior center and completed this project and saw the results, it was easier to encourage the members to solely sponsor an assisted living center. Providing members with specific and results-oriented opportunities for giving and serving also keeps members engaged in the process of giving. In addition, Schrader Lane is also providing community residents with information, tools, and the relationships to move them toward asset development through CSSI programs.

Lessons Learned

Using a purpose-driven and educational approach that enlists active participation, Schrader Lane has equipped its members as well as the public housing residents to move toward asset development. Members see what their giving can accomplish and are inspired to do more and to give more. They are also inspired to make a higher level of investment in their own lives as well. As a result, members are improving the quality of their life; some are choosing to go to college or securing better jobs. While many organizations use HUD funding to build senior housing, as a testament to the ability to shape your own destiny, Schrader Lane refused government funding and decided to fully fund the construction and maintenance of their senior facilities.

Functions of tithing

According to Larry Burkett, a Christian financial author, tithes may not be solely given to the local congregation but also the government and private philanthropic organizations (Burkett, 1998). He reasons that this is largely because many contemporary congregations do not take on the function of comprehensively providing welfare for the poor and needy as described in the scriptures. In the United States, many regard care for the poor as the role of government (Harris, 1897).

Some church members have come to believe the separation of church and state to mean that what they give to the church is for the maintenance and mission of the church. Income tax collected by the government takes care of their obligation to help the poor. Burkett suggests that because most congregations abdicate their responsibility to provide for the poor in any meaningful way, a portion of the tithe--10 percent--can be allocated to parachurch organizations, mission agencies or other secular organizations that carry out this function (Burkett, 1998). This understanding of the tithing principle changes the practice of tithing, which may account for the fact that the amount given to local congregations is generally under three percent. This view also challenges the assumption that a high proportion of giving, noted earlier to related local congregations, makes its way to help the poor and economically distressed communities.

For many congregations, the greater portion of contributed funds goes to support clergy, building maintenance, and general operating costs (Ronsvalle & Ronsvalle, 2003). Instead of promoting individual tithing, some congregations tithe as an organization to ensure they give at least 10 percent of their resources to the local, national, and global community. Other congregations encourage proportionate giving of the congregation; so that those who can give more than 10 percent do, and those who cannot are not pressured. These congregations describe the tithing pattern as an average tithe. In many Catholic churches, tithing has come to mean giving the first hour of the week's pay (approximately 2.2% of one's income) (Zech, 1999). Electronic tithing has also been introduced by some churches that seek to make giving convenient by offering the option to use credit cards, debit cards, or automatic withdrawals (USA Today, 2003). As the telecast and cyberspace concepts of church develop electronic tithing may take on a different meaning and function for those that never see a collection plate.

Some religious leaders stridently oppose tithing, considering it a legalistic approach to giving (Bollhagen, 2001; Weathers, 1938). Dr James Bollhagen believes that some congregation members look at giving as a means for personal gain. He suggests that many churches may resort to the practice of tithing to solve its institutional problems at the expense of its member's livelihoods. According to Bollhagen, "The Gospel is obscured when the giver himself starts to view tithing as a means of improving himself or his lot in life...the Gospel is obscured when tithing is presented as an extra boost, which is necessary for the continued financial health of

the congregation...the gospel [when giving for these reasons] comes up short as the impetus and motivation for the Christian life” (Bollhagen, 2001).

Given the tensions that exist in both understanding and practicing tithing, tithing has taken on a broad range of meanings related to the motivation and purpose for giving. Burkett’s tithing philosophy is more conservative than that of well-known “prosperity” preachers who emphasize material blessings as a result of faithful tithing.

Dr. James Bollhagen, stridently opposes a legalistic approach to giving. He suggests that many churches may resort to the practice of tithing to solve its institutional problems at the expense of its members.

As described in this section, tithing may include a range of practice forms: giving 10 percent of one’s gross, giving 10 percent of one’s net income, offering the first hour of weekly pay, the congregation allocating 10 percent of its annual budget to social and community ministries, and designating a specific amount each year. Giving beyond 10%, “grace-giving”, reflects an understanding of New Testament giving that is an expression of love and gratitude in response to God’s love.

FIGURE 1: CONTINUUM OF TITHING PRACTICES

Individual	Congregation					
	Tithing Gross	Tithing Net	Tithing First Fruits	Tithing Average of Congregational giving	Tithing Congregation gives 10%	No Tithing Pledging Regular Giving
	Community					

*Source: Chaves, M., (2004). *Congregations in America*.

Tithing: Giving more than money

Many people who tithe say tithing is not only about money. The tithing practice does more than raise funds; it confronts a consumer-oriented culture. It can challenge attitudes and feelings toward God, finances, possessions, families, friends, the poor, the future and life in general. It can also extend to discipline in areas such as finances and the sacrifices made to give of oneself. In sum, tithing can include the wise use of “time, talents, temple (physical body), testimony, truth (scripture), and treasure” (Kendall, 1982, p. 1-107).

A pastor in Philadelphia, Pennsylvania, Bishop Bronson of the Sanctuary Church of the Open Door, highlights some of the problems in the ways people think about money and spending: “The poor buy stuff, the middle class live above their means, and the rich buy assets” (see Case Example

#). This pastor found her members did not know the difference between the stuff that filled their homes and gained no value, and the assets that would increase in value over time. From the latest fashions and sneakers to the finest furniture and cars, this pastor began highlighting the fact that members were unable to discriminate between a wise purchase and a poor sale. The church now offers workshops to address the disconnect that happens between giving to God, and spending and investing what God provides.

Two congregation members from other churches describe tithing in this way:

*“And when we talk about tithing, a lot of people want to narrow it down to money. It’s not only money. Tithe your time, tithe your talent, tithe your love.”--**Tithing includes commitment to service and developing and sharing your talents.***

*“I look at it as if, you know, [it’s] part of your bills...It’s just part of your budget. Incorporated into your budget...set that part aside and give it. I mean, you can always spend it on something else, so you have to be disciplined to make it possible [to tithe].”--**Tithing results in a commitment to discipline***

When tithing does become all about money it can provide an excuse to forgo the hands-on service and more personal acts of caring. As one couple admitted, tithing has become an efficient way to plan their giving (Steinfels, 2001). However, this couple does express concern that giving money may give them the false impression that they are exempt from giving of their time and themselves (ibid.). Though this couple and many like them may give, they may neglect building relationships with their family, friends, congregation, or strangers that may need their help just as much, as their money, if not more. Some may substitute giving for “church” attendance and participation (Guber, 2004). The service aspect of tithing is significant and should not be ignored.

3. Sanctuary Church of the Open Door

5923 Walnut Street
Philadelphia, Pennsylvania 19139
215-748-6511

Sanctuary Church of the Open Door is a non-denominational congregation with an active and holistic tithing program. Sanctuary is beginning to develop the institutional capacity to support tithing and related long-term asset building programs. This 500-member congregation has served the West Philadelphia community for 29 years. As a church with a school, it has an annual budget of \$400,000. This budget is maintained by a congregation that is on the lower end of the economic ladder--35 percent of its members with incomes less than \$25,000 and 50 percent with incomes \$25,001-50,000.

Expectations

At Sanctuary, the pastor teaches the principle of “shalom” and translates it to mean, to get your “whole self” together. Members are taught that Christian discipleship means maturing in all areas of life, including finances. Bishop Bronson views this kind of discipleship as a re-education process, as much as a spiritual one. Hence, in 2003 she launched a year-long, church-wide campaign that focused on faith and finances.

Instruction on tithing introduces members to how to manage the remaining 90 percent of their income, as well as giving the first 10 percent to God. Half of all the church members tithe. The goal is to have a 100 percent tithing church.

Information

The members hear weekly teachings on stewardship and financial management principles. In 2003, Bishop Bronson devoted an entire year to introducing a holistic approach to tithing and developing a spiritual approach to financial life. This message is frequently reinforced with new teachings. The messages taught at Sanctuary are largely based on the 20:80 principle of the biblical leader Joseph (see Genesis Chapter 41). Like Joseph, congregation members are urged to set aside 20 percent of their earnings and use the other 80 for living expenses. Of the 20 percent, the pastor encourages members to give 10 percent to God and to save 10 percent for themselves to carry them through lean times. The practical aspects of the teachings are similar to the basic tips shared by many credit counselors:

- stop running from your bill collectors and learn to negotiate with the business world;
- establish a goal to save enough money to cover three months of expenses for emergency funds so you won't be a burden to society; and,
- plan how to spend your money.

Along with this practical wisdom, older women in the church also teach younger women how to spend their money. For example, they encourage younger women to learn to shop for groceries and cook, instead of buying more expensive, prepared foods. To set an example, the congregation gives 10 percent of the weekly collection to a social ministry or outreach activity.

Access

Instruction on tithing introduces members to spiritual principles as well as new financial planning, financial management and other financial practices. Through consistent teaching on Sunday morning, bible studies, workshops, and one-on-one mentoring, members are beginning to incorporate these practices into their lives.

Incentives

As the shrewd manager depicted in the New Testament scriptures, Luke 16:1-18, Bishop Bronson wants her members to see money as a tool to be used. She wants to help people see the value of money when it is used as a tool to invest in the future of their children, family, church and community, and not just a means to acquire status and material goods. The pastor encourages all members to use the same bank the church uses so when the church or its members try to get loans or other services, the bank will give consideration based on their collective holdings.

Facilitation

To encourage members to take steps toward this lifestyle, the financial management and stewardship programming is based on six strategies:

- debt elimination;
- a church-based savings account program for members with a poor credit history;
- \$25,000 life insurance program for members;
- education on assets and investments for church members;
- allocation of 10 percent of the congregation's weekly collection to social outreach and related social causes; and,
- an endowment program for the church.

Members are encouraged to get their finances in order, starting with paying God and paying themselves. The life insurance program is expected to safeguard families from the overwhelming debt often incurred for funeral expenses. Sanctuary has an opportunity to introduce their tithing and financial principles to children through their school and other youth programs.

Lessons Learned

This congregation presents an example of how a program can start with teaching and expand to address specific needs of the congregation members, such as providing the skills to pay bills, eliminate debt, budget, save, establish a good credit

history, and eventually invest. This pastor first helps her members to change how they think and feel about money before engaging them in a series of activities or expecting them to give to the church.

Often congregations share the challenges faced by Sanctuary Church of the Open Door. Most congregations also share these beliefs and values and have the capacity to develop a pulpit ministry on tithing and assets building. Encouraging the collective bank holding of the church and membership is another strategy that can be easily introduced and implemented over time with the right bank partners. (For additional information on the practice of collective banking see <http://www.collectivebankinggroup.org>).

Section Two The State of Tithing in the United States

The Bush administration has expressed hopes to rally armies of compassion by encouraging giving and tithing. To this end, President Bush has proposed a \$500 tax credit and income tax deduction for charitable giving. These proposed tax incentives are expected to significantly increase planned giving and tithing. An analysis of the president's proposals by PriceWaterhouseCoopers estimates that President Bush's plan will result in 11.7 million new donors, increase annual charitable giving by 11%, and yield \$14.6 billion the first year and over \$80 billion additional charitable dollars over five-years (Cooper, 2001). This tax credit policy is considered an alternate policy to Charitable Choice policies that allow the government to direct grants to faith-based organizations. Margy Waller of the Brookings Institution challenges the tax credit policies (Waller, 2001). She suggests that high poverty neighborhoods and families depending on services in these neighborhoods would not benefit from such tax credit policies. This is largely because families living on low-incomes have a lower capacity to give, and have a greater need for available social services. Waller challenges the Bush administration's assumptions related to potential benefits of these policies for low-income/low-wealth families stating that people give where they live; low-income/low-wealth communities with the greatest needs would be expected to receive fewer contributions than wealthier communities.

Some clergy suggest that tithing is increasing (Cooper, 2001). Call it many things, such as, renewed faith in giving, a rise in spirituality and generosity, a return to the traditions of the faith, a desire to help the "least of these," paying your blessings forward, or a rational economic motive. In all likelihood, congregations that are experiencing an increase in tithing incorporate topics of giving, tithing, stewardship or finances from the pulpit, in bible study or Sunday school (or a plan to in the near future). The experiences of some congregations, coupled with the President's proposed tax policies, have led a number of clergy to think that tithing will become even more prevalent. In other cases, clergy like, Bishop Russell have watched his members struggle to balance contributing to the church and paying off credit card debts. An increase in tithing came after the pastor decided to first build up the people and assist them to eliminate their debts.

The Bush administration has expressed hopes to rally armies of compassion by encouraging giving and tithing and has proposed a \$500 tax credit and income tax deduction for charitable giving. The proposed tax incentives are expected to significantly increase planned giving and tithing.

4. Mount Carmel Missionary Baptist Church

1100 Church Street
 Norfolk, Virginia 23510
 757-623-9245
<http://www.faithinactionministries.org>

Mount Carmel Missionary Baptist Church is a 5,000 member, bible-believing church. Bishop C. Vernie Russell teaches a different kind of financial message. Like religious and non-religious people across the country, members of Mount Carmel Missionary Baptist Church were trapped by credit card debt. The concept of a Debt Revival came to Bishop Russell in 2000, after seeing little progress in raising funds to build a new sanctuary. Burdened with debt, members were unable to give tithes, offerings, assessments and building fund offerings. Convinced that the church was the people and not the building, Bishop Russell assisted members in getting out of debt, particularly credit card debt. Bishop Russell preaches financial salvation through Christian stewardship that includes tithes, offerings, wise cash spending habits and debt elimination. His mantra is “You can’t serve both MasterCard and the Master,” based on Matthew 6:24. He believes that “you can’t have Christians saying, I’m on my way to heaven, but the road looks like hell.”

Expectations

Bishop Russell understands that his mission is to build the people and not a building. He has a vision to see his members lifted from the burden of debt. He expects that everyone in the church will come together to share with one another to eliminate the debts of each family in the church. Based on the example of the early Christians in Acts, members are encouraged to give of themselves to help each other pay off their debts. This means contributing a monthly offering during the Debt Revival to pay off the debts of one family. People are learning to give and to receive.

Information

In addition to these revivals, teachings on tithing and stewardship principles are a part of Sunday teachings, children’s church and bible study. The Debt Liquidation program is based on Acts chapters 2 and 4. Bishop Russell instructs the church to live up to the standard of unity and provide for those in need. By joining to help those overextended by debt, the church believes that they will expand their capacity to be of greater service to each other and the community. Bishop Russell’s Financial Empowerment teachings also draw from the Black Enterprise Magazines’ Declaration of Financial Empowerment pledge:

1. to save and invest 10%-15% of my after-tax income;
2. to be a proactive and informed investor;
3. to be a disciplined and knowledgeable employer;
4. to measure my personal wealth by net worth, not income;
5. to engage in sound budget, credit, and tax management practices;

6. to teach business and financial principles to my children;
7. to use a portion of my personal wealth to strengthen my community;
8. to support the creation and growth of profitable, competitive, and black-owned enterprises;
9. to maximize my earning power through a commitment to career development, technological literacy, and professional excellence; and
10. to ensure that my wealth is passed on to the next generation.

Access

The monthly Debt Revivals and a series of stewardship classes became the primary means to link the spiritual and practical resources on finances. The church is now sharing its financial principle and practices through a yearly Debt Liquidation Conference.

Incentives

A church that had a core group of tithers has increased the number of tithers by 25 percent. Members were helped to overcome the temptation [of overspending and credit purchasing] and to be forgiven from their [credit card] debts. The church's goal is to help every member get out of debt. Once a month the congregation holds a worship service and one family is selected from the congregation to have their debts paid off by the congregation. An offering is collected during this service to cover the family's debts. This family brings their bills to the pastor and trustees and checks are written to the creditor to pay off the bills. The family is expected to attend stewardship classes, practice good stewardship and spending, remain debt-free, and give to other families in debt. As of 2004, over \$600,000 had been collected to deliver 75 families from debt. To date, all the families that have been delivered from debt have remained debt-free. Several husbands have joined their wives for Sunday service in response to the changes they see in the lives of their family. The monthly revival and teaching combination has cultivated a church of generous givers. The revivals will continue on a monthly basis until every member is debt-free. The congregation now has the resources to purchase a building and expand the social ministries to meet the needs of single women.

Members with better financial skills and improved credit ratings are getting better jobs, better insurance rates, buying cars and preparing to purchase homes. Children are beginning to learn good financial habits by the examples of their parents. One parent reported to the stewardship class instructor that her daughter is now reminding her that she should not use credit cards. This is a switch; in the past, the daughter would have been asking her parents to spend money.

Facilitation

Stewardship classes and workshops are mandatory for those who have had their debts eliminated by the church. The stewardship class is structured to provide practical assistance to help participants establish new financial management habits, after they have eliminated their debt. The stewardship class usually attracts 60 to 80

people. Most participants are church members. Church members are also encouraged to think beyond the needs of today. They are advised to consider what they have to give and to leave for their children.

Lessons Learned

This congregation has taken a radical approach to addressing the credit and debt problems that burden many congregation members. The example set by the pastor, leaders, and members has encouraged others to consider this debt-free lifestyle. The goal to reach one family each month is feasible. This approach also ensures that families receive the instruction and support needed to remain debt-free. Depending on the theology and resources of the church, such an approach could be replicated. Bishop Russell has annual Debit Revival Conferences to teach others the principles and practices related to his Christian stewardship ministry. For a full description of this churches' tithing and stewardship principles and practices, see Bishop Russell's book, *Upon This Rock I Will Build My Church*.

Despite the optimistic perspective of these clergy, recent research findings present a less positive perspective on tithing.

According to recent studies:

1. Faith-based organizations, particularly congregations, are the primary beneficiary of U.S. giving. Estimates of the total giving to U.S. congregations range from \$82.83 to \$86.28 billion (Brown, Harris & Rooney, 2004).
2. U.S. households contribute more to religion than any other philanthropic sector. Sixty-eight percent of U.S. households contribute to religious organizations with a mean contribution of \$1,358 per contributing household (Toppe, Kirsch & Michel, 2001). (See Appendix: Chart 1 and 2.)
3. Overall, congregations have increased their giving in real dollars and are collecting more money; however, the average annual congregation budget is relatively low. Many congregations have budgets less than \$100,000 (Mead, 1998; Ronsvalle & Ronsvalle, 2001).
4. Most congregations rely on tithes and offerings for 80% or more of their budget (Saxon-Harrold et al, 2001; Larue, 2000; Chaves, 2004).
5. Tithing is rare. Only 17 percent of church members claim to tithe³, with the proportion of church members tithing dropping over the past few years from eight percent in 2001, to just three percent of adults in 2002, and five percent in 2003. For Christians who consider themselves the most faithful believers, i.e., “born again” believers, charitable giving also declined recently, falling from 12 percent in 2000 and 14 percent in 2001 to six percent in 2002 to seven percent in 2003. Most church members give less than three percent of their income, well below the biblical benchmark for giving, 10 percent (Barna Research Group, 2001; 2001; 2003).
6. Groups most likely to give ten percent to their congregations include evangelicals (14%), adults with an active faith (12% who stated they attended church, prayed and read the bible during the week), African Americans, “born again” Christians, charismatic and Pentecostal Christians, and people from households with incomes of \$60,000 or more (7% for each group) (Barna, 2003).
7. When contributions from religious congregations and secular organizations are compared, people who file itemized tax returns give more to religious congregations across all income groups (Troppe et al,

³ The data in this report are not based on IRA documents. These data are based on a nationwide telephone survey conducted by the Barna Research Group from its interviewing facility in Ventura, CA. The OmniPollSM survey involved interviews among 1,010 adults during the last week of January and first week of February.

- 2002). (See Appendix: Chart 3.) However, the contributions of those who itemize their deductions are less than four percent of their gross income.
8. Hispanics, the second largest ethnic group in the U.S., give only 39% as much as all other adults (Barna Research Online, 2003).
 9. Based on a study of 31 denominations, member giving as a percentage of total income reached a low point in 2000, at 2.66 percent of total income, compared to 3.10 percent in 1968 (Ronsvalle & Ronsvalle, 2001).
 10. Comparing across denominations, research finds that conservative Protestants give 3 percent of their income, Black Protestants 2.5 percent, Mainline Protestants 2 percent, and Catholics 1.5 percent (Hoge et al, 1996).
 11. Few churches have a widespread practice of tithing. Among predominately-white congregations, the Church of the Latter Day Saints and the Assemblies of God teach that tithing is a religious obligation. As a result, most members are expected to follow this giving practice (ibid.). Among black congregations, the Church of God in Christ and Pentecostal churches have members giving at the highest level (Collier & Associates, 1998).
 12. The annual contribution per member for Catholics is \$160. This is significantly lower than the annual contribution per member for Lutherans (\$415), Baptists (\$550), Presbyterians (\$611), and Assemblies of God (\$628) (Zech, 1999).
 13. Among mainline denominations, giving and membership are declining. Membership for evangelical Protestants increased by 59 percent, mainline Protestant membership decreased by 28 percent (Ronsvalle & Ronsvalle, 2001). What the evangelical churches lose in the drop in giving per member, they gain in the increase in membership. However, for mainline denominations, they lose in both percentage of member giving and the absolute number of members.

The changes in giving between 1968 and 2000 were greater for the evangelical Protestants compared to the mainline Protestants. When considering member giving as a percentage of income, the changes from 1968 to 2000 for evangelical Protestants were -33 percent for total contributions, -37 percent for benevolences, and -32 percent for congregation finances for operations. The changes for the mainline Protestants were -4 percent for total contributions, -39 percent for benevolences, and +4 percent for congregation finances for operations. It has been suggested that mainline congregations are seeking to attract African American and immigrant members to their congregations and in

some cases, recruiting African-American and ethnic churches to increase their membership size and financial resource base.

14. Not only is church giving declining, the benevolence portion of this giving is also rapidly declining compared to giving for congregational operations. From 1968 to 2000, giving as a percentage of income declined 15 percent and the benevolence portion of giving declined at a faster rate, 39 percent compared to giving for congregational operations. The total giving to congregations (in current dollars) increased \$567.48. Eighty-six percent of this amount (\$487.20) was contributed for congregational purposes and 14 percent (\$80.28) for benevolences (ibid.).
15. Even in difficult economic times, giving rose for the Church of the Latter Day Saints. In 2002, the amount of tithes rose 9.4 percent from 2001, and offerings rose by 25 percent (Gehrett, 2003).
16. The results are mixed regarding the tithing behavior of lower income members. Some research suggests they are more committed to giving in general, and tithing in particular, than higher income members.⁴ Contributing households with a household income of less than \$25,000 gave the highest percentage of their income (4.2 percent compared to the next highest--useholds with incomes \$25,000-\$49,000 and \$50,000-\$74,999) [39]. Eight percent of those making less than \$20,000 tithe. However, only five percent of those making \$20,000-\$29,000, \$30,000-\$39,000, and those making over \$100,000, tithe. Four percent of those making \$40,000-\$59,000 tithe and two percent for those making \$60,000-\$74,999 tithe. Other research suggests that along with Hispanics, liberals, Catholics and parents who home-school their children, those earning less than \$20,000 are less likely to tithe (Barna Research Group, 2003).
17. Donors whose debts equal their personal assets (zero wealth) gave the highest percentage (68) of their contributions to religious organizations when compared to those with positive or negative asset levels. Donors with wealth \$1-\$100,000 gave 52 percent of their contributions to religious organizations. Those donors with high wealth (above \$100,000) and with those donors where debts exceed assets gave 47 percent of their contributions to religious organizations (Center on Philanthropy, 2003).

Sylvia Ronsvalle, co-author of the *State of Giving*, warns that we should expect this downturn in giving/tithing patterns to continue, given the prevalent consumer culture and the competition for our time and money (Ronsvalle & Ronsvalle, 2003). Add the fact that many clergy do not teach about tithing, giving, stewardship, or deliver messages that integrate faith and finances, and few seminaries, bible colleges and

⁴ The method used may miss the large contributions by those in higher income brackets. In other cases, non-givers are not included in the analysis.

denominations prepare clergy to effectively teach in these areas. The Ronsvalles ask the churches to consider, what difference it would make if congregation members gave at the 10 percent level. According to John and Sylvia Ronsvalle, *"If members of historically Christian churches in the U.S. had given at least 10 percent of income in 2001, they would have donated an additional \$143.4 billion dollars to their churches"* (*ibid.*).

If John and Sylvia Ronsvalle are correct, a discussion on tithing and finances should be considered in most congregations to maintain or increase giving. Establishing a positive tithing/giving-finance relationship might help congregations, congregation members, and the people they serve, to take control over their finances and damaging debt-spending lifestyle.

However, we should also understand the context and condition of most people that give to their congregations. If congregation members are like many Americans, they have high levels of debt, low levels of savings, and low levels asset accumulation. Presented here are two examples of congregations and clergy that applied their knowledge of member giving and financial patterns to develop new messages on giving and congregation-based financial practices: Saint John Missionary Baptist Church and New Life African Methodist Episcopal Church.

The African American Methodist Episcopal Church has developed the "Storehouse" program. According to Dr. Harris, director of this program, "Everyone has money that can become a part of the tithing effort. Some people may desire to tithe; however, they may feel their capacity to give to the congregation is limited." Most members represent some level of purchasing power. The "Storehouse" program is a stewardship initiative designed to enhance tithing by redirecting the rebates, incentives, and commission from goods and services purchased by members of AME churches back to the local churches. The purchasing power of the church members is translated into giving power when members purchase items from participating businesses using a "Storehouse" program debit card. The businesses return approximately 15 percent of the cost of the purchased item to the local church of the member through a for-profit affiliate of the AME church, Financial Services LLC. With only one year in operation, businesses like Marriot, Avis, and Dell have already signed on as partners. The program also supports the efforts of church members in Africa by allowing their goods to be sold on-line through the "Storehouse" program.

5. Saint John Missionary Baptist Church

4264 Piggott Avenue
Centreville, Illinois 62207
618-271-2931

Saint John Missionary Baptist Church is a fast growing African-American church with 450 active members. Most of the members are commuters and consider themselves participants in the life of the church's local community. Like many Baptist churches, this 83-year-old church was once supported by the various assessments paid by church auxiliaries and individual offerings. This practice has changed over the past several years under the leadership of Rev. Jones. Rev. Jones has helped the church become more aware of how it manages its assets. Rather than continuing with each group managing their own small budget, the church now has a unified budget and members are encouraged to give a certain amount each year (approximately \$80.00 per month). These changes were incremental changes that honored the fact that many of the older members "had never done things this way before."

Rev. Jones believes that church finances must be in order if the church is to maintain its operations and maintain a commitment to community outreach. A pledging system was implemented to help the congregation assess its ability to meet its annual financial obligations. This system is expected to help the members because it does not tax members various amounts for each auxiliary and special event. Therefore, members can also plan how to allocate their money to the church and focus on the spiritual aspects of the various services without the distraction of trying to pay their auxiliary assessment and meet their household obligations.

Expectations

At Saint John, tithing is considered a matter of the heart. People give as they come to receive from God (and others). Ninety percent of the church support now comes from the tithes, offerings, Sunday school collections and the remaining 10 percent comes from collaborations. The church also teaches the members to live within their means and avoid excessive debt.

Information

Teaching related to giving is shared during sermons, bible study, and Sunday school. The church also models its giving practices by being accountable to the members and sharing their balanced budget twice a year. This church is an example of people and money organized to serve others. As needed, the church provides financial education.

Access

Tithing and planned giving has introduced the church and its members to more disciplined financial management practices. It is unclear the extent to which members are practicing these principles with their household expenses. However, the church has been able to improve its financial management.

Incentives

Evidence of the church's giving encourages members to continue supporting the church's activities. In partnership with various organizations, St. John has leveraged additional resources to extend its reach in the community. The church has worked with Neighbors United for Progress to promote the development of single-family homes. They also work with the St. Louis Symphony to strengthen the appreciation for classical music within the African-American community. They are also working with the Southern Illinois Health Foundation, the Eastside Health District, and the American Cancer Society to sponsor health checks, nutrition programs and other services to teach people how to develop healthier lifestyles and habits. The church has also identified new partners and developed its capacity to develop economic community development initiatives through a program sponsored by the Regional Chamber and Growth Association.

The church was awarded \$100,000 by the Danforth Foundation for outstanding community outreach. The church used these funds to pay off its mortgage only seven years after building a new church building.

Facilitation

The church's modeling of wise stewardship and support through collaborations are the primary means for the church, its members, and community residents to sustain giving practices linked to asset building opportunities. Partnerships with congregations, other faith-based and secular organizations help St. Johns to develop the human and physical capital of its neighborhood, local residents, and congregation members.

Financial education is introduced when people seek emergency financial assistance. Rather than solely providing funds, the church now seeks to support families by assisting them to negotiate a payment plan with bill collectors, to develop a budget, or assess how they can avoid cycles of financial crisis.

Lessons learned

St. John Missionary Baptist church now encourages regular giving and operates based on a projected annual budget based on pledges. It has also paid off its mortgage. Without the major financial responsibility of a mortgage and a budget, the church is freed to consider involvement in a variety of community outreach activities as well as church expansion to make room for additional church activities. Having leaders with vision and financial expertise have helped the congregation to become financially sound and able to secure mutual funds as an investment.

The development of a school in Nigeria as well as supplying \$40,000.00 worth of medical supplies and other missionary efforts.

6. New Life African Methodist Episcopal Church

7328 Hamilton Avenue
Pittsburgh, Pennsylvania 15208
412-241-8081

New Life A.M.E. Church is an unusually small congregation in Pittsburgh, Pennsylvania. As a Black church with only 50 members and an annual budget of less than \$50,000, this congregation maintains an outreach focus through its connection with Building United of Southwestern Pennsylvania. What would be impossible with only 18 active members is within reach for this church because of the strong leadership of its pastor, Rev. Samuel Ware, and the technical assistance and resources available through the Building United of Southwestern Pennsylvania's network of 1,000 churches.

Expectations

New Life strives to be a living example of the gospel to the broader community. Their outreach focuses on families. Members are taught to give 10 percent of their gross income to support the work of the church. Fifty percent of the members are regular tithers while the other members do give on a consistent basis. With so few members, the pastor and a core group of the members bear the responsibility to care for the needs of the church. The survival of the church depends on people tithing. Members of this small congregation realize that it is only through tithing and God rewarding that faithfulness that the congregation is able to accomplish big things in the community where the church is located.

Information

Teachings from both the Old and New Testament provide the basis for the sacrificial giving practiced at New Life. This teaching is shared through sermons and bible studies.

Access

New Life's tithing is a response to God's word and the needs seen in the church and surrounding community. The financial planning and instruction available through Building United of Southwestern Pennsylvania also provides a practical basis for tithing. These are services that Building United has provided the church without a charge. New Life members are taught that their giving allows God to give them access to the resources they need to be effective witnesses to the surrounding community.

Incentives

Regular tithing has allowed New Life to pay off its \$45,000 mortgage within a seven-year period. New Life raised \$50,000 through tithing in five years to make a down payment on a building that cost \$167,500. Regular tithing allows New Life to make mortgage payments and meet all other financial obligations. Outside of a mortgage, New Life has remained debt free. Now that New Life owns its building, it is in the position to share its space and to develop plans for a childcare program. Without this

expense, the church is better positioned to meet its other financial obligations. The Building United offices are located on their property. The members of the congregation are motivated by the blessings they receive by being faithful in their giving. These blessings are apparent in both their personal as well as their spiritual lives. One single woman who is sixty years old just purchased her first home. She attributes that blessing to her faithfulness in her tithing. She is an example and inspiration to others.

Facilitation

This church relies heavily on the Building United of Southwestern Pennsylvania to provide service to increase savings and investing and to decrease debt. Plans include developing a financial literacy program for high school students and encouraging members to participate in the “Storehouse” program.

Lessons Learned

The strength of this congregation’s work lies in the debt-free example of the church’s finances as well as breadth of its connections. As this congregation can attest, achieving a debt-free status is challenging. However, this has freed the congregation to pursue new ministry opportunities. Other congregations should consider accelerated payment plans or practicing smart spending to free their resources to serve the community as well as set an example for those affiliated with the church to live debt-free.

Section Three The Tithing Connections

So far, the primary connection made by national leaders' links tithing and increasing charitable contributions to helping congregations better serve as faith-based social service providers. Other connections that relate tithing to benefits (or deficits) flowing to families and communities, have traditionally received little attention or study. However, on the local level, many congregations in low-income/low-wealth communities are struggling financially and many have reached their financial capacity for social service provision. The concern for tithing then becomes a fine balance between the congregation's ability to keep the lights on, the bills paid and, ultimately, the doors open and providing social services. Some portion of the members that attend these congregations are also struggling financially or at least lacking the knowledge necessary for navigating the sophistication of today's wireless, financial world.

Another established connection, related to tithing, emphasizes the link between the giving member and his or her congregation. A third connection is between the

These connections suggest that before congregations can reach their full potential as giving congregations, they should emphasize the financial health of its members and the communities they serve by promoting or facilitating financial education that addresses budgeting, spending habits, credit repair, debt elimination, saving, asset accumulation, and giving.

congregation as an institution receiving offerings, and the congregation's investments in establishing the welfare of the community (Sayers, 1962). However, few religious thinkers and scholars emphasize the three-fold link between the individual giver, the giving congregation, and the community that is the beneficiary of the congregation (See Figure 2). These connections suggest that before congregations can reach their full potential as giving congregations, they should emphasize the financial health of its members and the communities they serve by promoting or facilitating financial education that addresses budgeting, spending habits, credit repair, debt elimination, saving, asset accumulation, and giving. Congregations that are successful in this approach are better

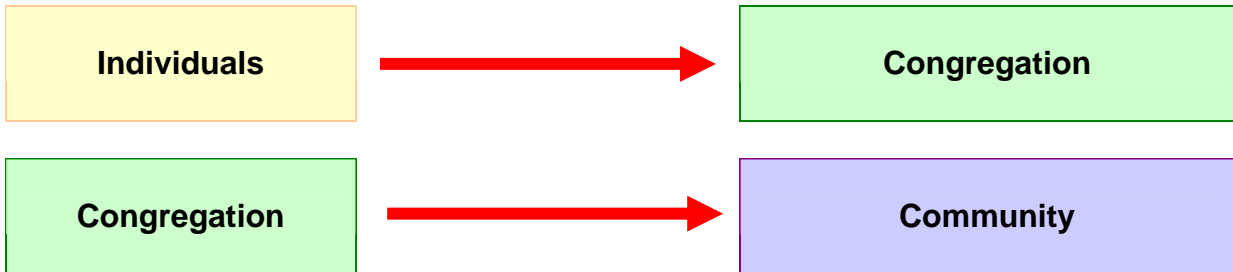
positioned to become financially stable. These congregations have the financial building blocks to support staff, building maintenance, and programs. These congregations are best equipped to become key players in the new social welfare environment.

The connections between tithing and economic success are primarily viewed as positive relationships. However, religious thinkers and scholars suggest that both positive and negative relationships exist. To align with Casey's interest in identifying and strengthening connections that support families otherwise isolated from the

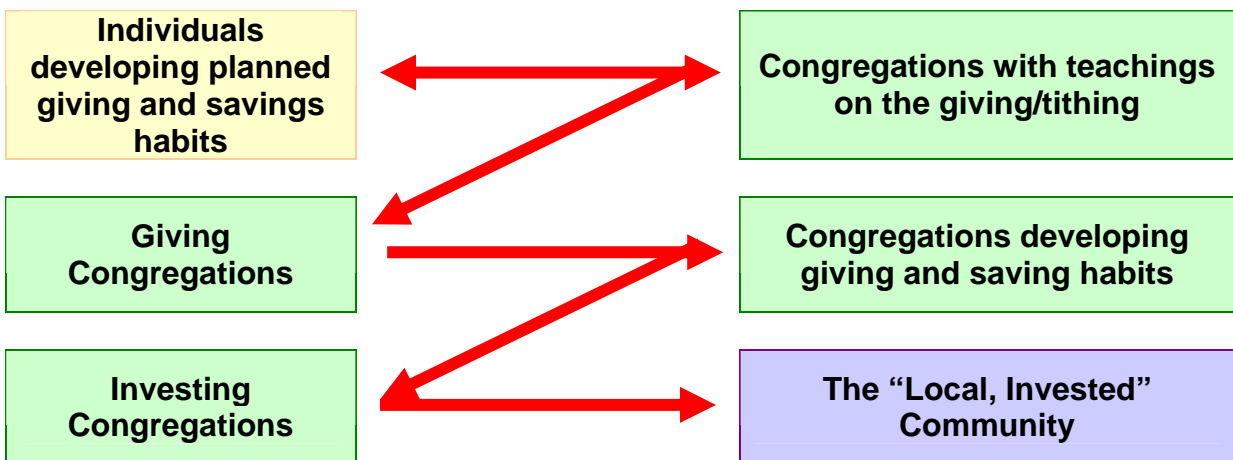
mainstream economy, I present other potential relationships, both positive and negative.

FIGURE 2: TITHING CONNECTIONS FOR INDIVIDUALS, CONGREGATIONS, AND COMMUNITIES

Giving is usually:



However, for giving to be consistent, strategic, and sustainable:



As one Jewish teacher suggests, “tithing begins with the individual, and ends up somewhere in the community” (Gervais, 2002).

The connections that are presented here also include asset strategies. Why emphasize asset-based strategies? Dr. Michael Sherraden, a scholar pioneering the asset development field, suggests that asset-based strategies are most effective because they make people living in poverty better off in two significant ways (Sherraden 1991). First, assets do what income fails to accomplish. It changes the mindset and life-orientation of the poor.

Assets do what income fails to accomplish: it changes the mindset and life-orientation of the poor. Through saving the smallest amounts and accumulating assets over time, people living in poverty come to realize they can do more than just get by.

Through saving the smallest amounts and accumulating assets over time, people living in poverty come to realize they can do more than just get by. They may find a way to stabilize their economic situation and eventually get ahead--purchase a car or place a down payment on a home. According to findings from the American Dream Demonstration project, with a structured program, institutional supports and incentives, poor people begin to set aside money and become savers, homeowners or business owners (Schreiner, Clancy & Sherraden, 2002). Among American Dream Demonstration project participants, those with the lowest incomes saved a higher proportion of their monthly income, compared to participants with higher incomes.

Rev. Jesse Jackson of the Rainbow Operation Push Coalition and Rev. Fred Lucas of the Faith Community Development Center are among an emerging group of faith-based leaders assisting congregations and faith-based organizations to develop asset-based strategies and assets, particularly toward increasing homeownership. Rev. Jackson, Rev. Lucas and other leaders involved in the movement called Economic Empowerment have been spurred to address the inequality of wealth and homeownership that persists between blacks and whites in the United States. Diana Jones Wilson of Faith Partnerships Incorporated is another faith leader encouraging congregations to re-examine their giving and receiving practices. She teaches congregations to move beyond the 3c's- chicken dinner, charity, and church construction paradigm to develop a system of focused giving and strategic partnerships with banks, businesses, foundations, and local organizations. These leaders regard congregations as trustworthy, community agents, positioned to provide a vehicle for congregation members and community residents to access information, referrals, and resources that move them toward asset accumulation.

7. Mount Lebanon Baptist Church

230 Decatur Street
Brooklyn, New York 11233
718-493-8770

Mount Lebanon Baptist Church does not separate the financial from the spiritual--“You are hindered in your praise to God when you suffer in your finances.” Rev. Dr. Alvin Bernstine teaches a message of spiritual freedom and economic independence. Through membership with the Rainbow/ Push Coalition, One Thousand Churches Connected Programs and Citizenship Education Fund Initiative (C.E.F.I.), this church has established a financial ministry with trained staff and expert technical assistance to serve church members. This congregation is in the process of expanding its ministry to include community members. Debt elimination and credit repair will be a central component of their new programs. They are committed to a community approach and hence are beginning to draft plans to develop a non-profit organization focused on Financial Empowerment for both congregation and community members.

Expectations

Rev. Dr. Alvin Bernstine views the role of the church and pastor as one that extends to financial empowerment of church members. According to Rev. Bernstine, “Such a responsibility goes beyond an appeal for tithes and offerings, and impacts how people handle what is left over after they have given their tithes and offering.” This means helping their 500 to 750 church members to get their economic house in order--free from debt, predatory lenders and compulsive spending habits--so they can better serve God.

Information

Through Sunday morning teachings, Sunday school and a Financial Empowerment Ministry, members develop money management skills and set financial goals to achieve greater economic independence and spiritual freedom.

Access

Mount Lebanon empowers its member with a holistic approach that combines faith development, leadership development and financial stewardship. The church has relied on the expertise of members that work in the areas of finance, real estate, and business to sustain the mission and activities of the Financial Empowerment Ministry.

Incentives

Tithing is not an easy practice for everyone to embrace. At Mount Lebanon, some members are initially reluctant to tithe because their discretionary funds are quite limited. Some fear they will not be able to pay their bills if they tithe. Those who have started to tithe state that they have experienced material and spiritual benefits--negotiated lower interest rates, paid off credit card debt, purchased a home and/or increased their faith in God.

Facilitation

In February 2002, the church took their financial stewardship teachings to the next level. They established a Financial Ministry staffed by volunteers with expertise in the field. Through the intermediary support of the Rainbow/ Push Coalition, One Thousand Churches Connected Program, now provides several financial support services. As one of the 720 churches affiliated with One Thousand Churches Connected Program, Mount Lebanon has tapped into a wide range of resources at a minimal cost of \$1,000 year. These resources include:

1. scripture reference and sermons on topics related to stewardship and financial empowerment;
2. a financial curriculum that includes content on debt and consumer education, home ownership, investment basics, and education and information on how technology impacts financial services;
3. a computer and Quicken software;
4. a three-day seminar for clergy at the New York Stock Exchange;
5. a 12-session commitment from the National Association of Investors Corporation;
6. a training and certification program for financial ministry coordinators;
7. financial products and services with preferred terms (e.g. free checking and savings accounts, discounted credit cards, premium mortgage rates, discounts on home owners and auto insurance); and
8. free Credit Reports for 1-00 members from each church; and a website to share sermons, updates of the curriculum, and other information.

Lessons Learned

This example teaches other congregations the value of knowing who is sitting in the pews. At Mount Lebanon, church members are using their skills to help those in the church and broader community to build their knowledge and capacity to negotiate in the financial world. Becoming a part of the One Thousand Churches Connected Program has also expanded their network of resources and scope of services.

Positive relationships: Congregations to local residents and communities

In President Bush's Faith-based Initiative scenario, it is assumed tithing or giving to the congregation will spill over to the community in the way of goods and services. It should be noted that the financial condition of the congregation depends upon the financial status and giving practices of its members (Wuthnow, 1994). For example, congregations with tithing members have the potential to establish congregational resources beyond what is needed to cover the costs of operations. These additional funds can be used to build the economic infrastructure of the congregation. A congregation with staff, adequate facilities, equipment and surplus revenue is then in a position to provide formal social and community services. The formal services provided could not only fill the social services gap but help local residents and the community to become self-sustaining and less reliant on government aid. In community resident-based congregations located in low-income/low-wealth communities, it is unlikely that residents are much better off than are the financially struggling local communities. In this case, members are likely to sacrifice or struggle to give the 10 percent.

Increased appeals and teaching about tithing/planned giving may lead congregation members to give more. In cases like *Al-mu'Minun Islamic Center*, the clergy and members demonstrate a commitment to the local school by increased giving to support the operation of the school (see Case Example 4). Members are asked to give \$25.00 per week, in addition to the *zakat*. The giving by congregation members may also spill over to giving to non-religious organizations. According to Independent Sector data, religious households tend to give to both religious organizations (14.2 percent religious organizations only) and to secular organizations (58.9 percent give to both) (Saxon-Harrold et al, 2001). They are also more likely to give more in terms of percentage of income and absolute dollars.

The spill over of benefits for the community may also be related to the types of services provided by the congregation. The kinds of programs likely to have the greatest benefit for local communities and families seeking to get ahead are asset-based programs that include homeownership programs, small business programs, micro-enterprise, credit unions, credit repair/debt counseling, community business development, job training, earned income credit/tax preparation services and individual development accounts.

Congregations that operate an individual development program, like the ones in the American Dream Demonstration project, assist local community residents in gaining the financial resources, knowledge and adequate incentives to purchase homes, start businesses, or save for a college education. For example, those who select the option to attend college can increase their human capital and the ability to find a job that pays more and offers better health benefits. If these residents maintain better paying jobs, they have the potential to contribute by increasing the median income level in their community. The increase in human capital may be dependent on neighborhood conditions, and sensitive to public school quality or the quality of the human capital within the congregation. The kinds of programs that some

congregations may have readily available to support local community residents may only move these residents into an entry level position--a worthy first step for many with a limited employment record. However, most congregations provide charity-based services like food ministry (46 percent) and clothing ministry (33.5 percent), rather than the asset-based strategies like business incubation (3.9 percent) and job training (11 percent) (Cnaan & Boddie, 2001). While these services may help many people survive, how much more could be done if services were a pathway to asset development and community re-investment.⁵

Tithing can be dependent on the neighborhood conditions. In commuter congregations that attract members from both the local community and the entire region, members typically reflect a range of socioeconomic profiles, with much higher incomes represented. In these congregations, as well as the community resident-based congregations, what the clergy teaches may not be directly related to the conditions in the local community. In commuter congregations, often those who return feel they have a commitment to the congregation, or an affinity for the pastor or members, and a connection with some people in the community. Some members expect to find a positive link. The congregations that practice tithing in a way that benefits the local community have a plan or interest in re-investing in the people and places in this particular geographic area.

Positive relationships: Tithers/givers to congregations and communities

An intuitive connection exists between tithing and saving or investing for the individual. In this scenario, tithing is considered a process that establishes a financial discipline for the tither/giver. The person who sets aside (or saves) 10 percent of their gross or net income gives to, or invests in, a particular goal or program; by developing this connection to saving and investing, the emphasis of tithing shifts away from charitable giving primarily supporting the work of the congregation, to building a congregation that can invest in the community. This connection also moves towards exploring the relationship between tithing or planned giving and asset building for the congregation members.

However, in some cases, it is people who are less well-off who give greater proportions of their incomes to churches--a phenomenon that highlights the New Testament story of the poor widow who gave all she had--two small copper coins. Those who tithe with the same spirit as the widow share stories of the miraculous ways their material and spiritual needs are met. For example, one church member stated, "I started tithing 20 years ago and I have never been broke. I may only have two or three dollars at the end of the month, but I am never without." Another church member added that the blessings are not always monetary--he has more opportunities to serve others, and his faith in God has dramatically increased. One clergy teaches his congregation that a person who tithes is in a position to gain control over his or her finances. He encourages his members to use a 10-70-20 budget, which refers to an after-taxes and tithing plan to set aside the remaining

⁵ The asset development strategies suggested here are not meant to replace services provided by the government.

income: 10 percent for saving, 70 percent for expenses, and 20 percent to pay off debts (Walker, 2003).

Negative relationships: Congregations to local residents and communities

Tithing can have a negative impact on the congregation, community and local families. On the congregational level, as the number of tithers increases in the congregation, the expectations for funds may not change or align with members' expectations. This can be positive, but in the instance that expectations do not align with the congregation's mission, conflict can arise. Such conflicts can result in an organizational split, a shift to an internal focus, and a division that alienates those who are not giving from those who financially support the congregation. According to Thom Rainer, Dean of the Billy Graham School of Missions, many church attendees approach church with a consumer mentality and focus on how their needs are being met, rather than how they might serve others. These members might place money in the offering plate, only to rely on the church food pantry or other services to meet their needs (ibid.). This takes away from what could be available to serve the community.

In some instances, when congregations have more tithers and gain more resources, they begin investing in the infrastructure of the congregation. The first thing some congregations consider is building a new facility or securing another property. The quest for a new or larger building may move the congregation away from the very communities that need the institutional anchoring congregations often provide in low-income/low-wealth communities. In other cases, congregations reflect a more regional and affinity orientation to community versus a local and geographic link to community.

In the case of a community resident-based congregation, the congregation may opt to remain in the community. On the other hand, tithers may select upward mobility. That is, they move to a safer community with quality schools, and improved policing and sanitation services. In either case, the congregations may lose something. In the first case, the congregation experiences a loss of vision or a targeted community for services. In the second case, the congregation loses allies and stakeholders in the community, as these members relocate their homes and some select new places of worship outside the inner city.

Negative relationships: Tithers/givers to congregations and communities

Tithing typically involves forgoing spending. To change consumer habits usually begins with making a conscious decision and following through until a discipline is established. One tither recalls her thinking during the early years of tithing--she shares how difficult it was to let go of that money. Each month, she was tempted to spend that money, until she started thinking about it like any other bill that needed to be paid. However, for those with more bills than money, this may mean delaying payment of bills, scheduling a doctor's appointment or buying medication to make the sacrifice to pay the tithe. For the low-income/low-wealth residents, tithing might

indeed create tension between obeying God and following the teachings of the faith or a particular congregation, and taking care of basic needs.

An older woman at one church retold a story that suggests that for some low-income/low-wealth families, giving tithes that are not properly planned creates a revolving door. She talks about one member giving a tithe on Sunday, only to return on Friday to ask the church for money to pay a bill. “You don’t put something in if you know you’ve got a light bill.” According to this church leader; neither the church nor the individual get ahead in their goals to become more financially sound.

Congregation members, like other members of society, are often engaged in consuming more than savings. In many developed countries, it is common to live

Congregation members, like other people, are likely to be in debt or have expenses that exceed their income. They too indulge in the fantasy of enjoying false assets by buying today, thinking they will have the ability to pay later.

beyond one’s means. Hence, congregation members, like other people, are likely to be in debt or have expenses that exceed their income. They too indulge in the fantasy of enjoying false assets by buying today, thinking they will have the ability to pay later.

One Minnesota couple, who faithfully tithes, filed for bankruptcy. The trustee representing the creditor sued the Crystal Evangelical Free Church for repayment of all the offerings received before this couple filed for bankruptcy (McFarland, 1994). The courts sided with the creditors and ordered

repayment by the church. Those outside the church might be surprised by this couple’s example. However, according to Howard Dayton, chief executive officer of Crown Financial Ministries in Gainesville, church leaders miss the opportunity to instruct their members on how to manage the other 90 percent (Walker, 2003). This leaves the members lacking knowledge about how to earn money, save it, spend it or invest it. In 2003, Crown Financial Ministries reached 9,355,032 people through churches meetings, media broadcast, newsletters, counseling, conferences, and other venues. Crown surveyed 60 participating congregations and the results demonstrate that this pattern can be changed. Crown found that the average participant in the program reduced their debt by \$20,000, saved \$10,000, and increased their giving by 62 percent (ibid.). Participants also increased the number of hours they volunteered in church services and the frequency of praying. Through organizations like this one, there exists interests and opportunity for faith-based organizations to change how religious leaders and members think in general about money and giving in particular.

Imam Ansari of the *Al-mu’Minun Islamic Center* speaks with much regret that his mosque does not have the resources to be more actively involved in the community (see Case Example 4). In part, this is because the spending patterns of the religious are no different from those of the non-religious. Imam Ansari recounted the words of

one man, “Brother, you Muslims don’t drink or chase women. So you should have plenty of money.” Like many other religious leaders, Imam Ansari finds that religious people are in debt because they live above their means. Congregation members find other things on which to spend their money. These things are distractions. He believes that real change means starting to teach giving and saving to the children. He wants to see people saving more, and is not sure how to make this happen.

The flow of resources from the tither/giver to the congregation, local residents and the community is more complicated than the examples provided above. While in some cases negative or positive relationships exist, in other cases the connection may be unclear. These connections must be carefully explored in order to not overstate these connections or misrepresent them.

8. Al-mu'Minun Islamic Center

1434 N. Grand
St. Louis, Missouri 63108
314- 531-0806

Al-mu'Minun Islamic Center (The Believer) is a congregation that follows the Sunni Muslim tradition. Founded in 1952, and once a neighborhood-based congregation, this mosque now has about 200 members with 99 percent commuting more than one mile for *Jumma*. As a mosque with a moderate annual budget, it raises most of its funds from its members. Only 20 percent of the budget comes from fundraising, while the other 80 percent consists of *zakat* (2.5 percent of income), *sadaqaqah*, and pledges. Approximately 60 percent of the members give *zakat*.

Expectations

According to Imam Ansari of Al-Mu'Minun, giving is not for God but for man. *Zakat* is from you, and it is not just for you. Giving should be sacrificial; that is, giving from that which you love the most. Muslims give as an obligation and responsibility to manage the affairs of the mosque, as well as the facility. The second use of *zakat* is to help the less fortunate. To sustain the proper idea of community life, each individual has an investment to make in the community. A larger responsibility is placed on businessmen and professionals who have more resources. While the mosque has its bills to pay, Imam Ansari says he wants people first to meet their family and personal responsibilities. The Imam does not wish to place this burden on those who worship at the mosque. For Muslims, an obligation also exists to take care of your family now and to have a will to ensure they are taken care of in the event of death. The idea of leaving an inheritance for your family is an important one, especially for African Americans where generations often lack the financial resources to leave assets for their children. The Imam wants to see people saving more and starting businesses; however, he is not sure how to develop such programs.

Information

Based on sayings in the *Qu'ran* and the *Hadith*, *zakat* is one of the five pillars, a discipline for the life cycle. It is a form of purification. This type of giving is based on income and holdings of property.

Access

Of the mosque's annual budget, 40 percent is used to support its school and 20 percent supports a feeding ministry and emergency assistance program. Members of the mosque are now asked to pledge \$25.00 per week to support the school. Without a voucher program in Missouri, the financial responsibility for the school rests with the mosque.

Incentives

The mosque continues to support the school and recognizes the investment each year as 75-80 percent of their graduates go on to college. This is one way to have

control of the destiny of their children. Over the years, they have found that many visitors come for the services, more than for religion.

Facilitation

Under Imam Ansari's leadership, the mosque takes advantage of opportunities to serve the community through collaborations with the Regional Chamber and Growth Association and the Jinnah (Paradise) Development. The Jinnah Development fosters neighborhood development, particularly building homes. The mosque is also involved in a national program that encourages investment. For example, a transnational exchange that imports Shea Butter from Africa represents an economic benefit for communities in both the United States and Africa.

Lessons Learned

The practices of this congregation provide an example for congregations that seek to maintain a commitment to serve the community. To stay true to this mission the congregation attempts to practice good financial stewardship by operating the church and school within a modest operations budget. This allows the congregation to have the funds needed to help those in need. They have taken a more incremental approach that draws upon the resources of other organizations. Their affiliation with various organizations has cultivated their interest and participation in economic activities. While they have not launched their own economic initiatives, the congregation promotes the entrepreneurial spirit and supports those that desire to start their own business.

Section Four

Tithing at Work: Bridging the tithing asset building gap

I suggest that the potential for developing congregational tithing systems that more closely connect with asset building is related to the institutional capacity of the congregation. The congregations presented in this report had varying degrees of institutional capacity. The model depicted in Figure 3 helps us visualize the tithing community, congregation, and tither relationships, as well as the potential benefits that flow from tithing. However, a closer look reveals some congregations that are establishing the 3 kinds of strategies suggested by Casey's family economic success framework (A.E. Casey, 2002).

- family economic support strategies (e.g., EITC, IDAs, financial products and services);
- work force development strategies (e.g., job training, GED, small business development, and micro-enterprise); and
- community investment strategies (e.g., retail development, improvement in schools, housing development).

In addition to identifying the economic success strategies that may lead to asset building, I link the institutional capacity of the facilitation of asset building. I use the Center for Social Development's definition of institutional capacity as expectations; access, information, incentives, and facilitation/support (see Figure 3).

- **Expectations** are the stated philosophy, principles, practices, and norms emphasizing the purpose and benefits of tithing and planned giving. Both congregation leaders and members have expectations related to how they will tithe/give and how or where the tithe will be invested. Based on how the leaders view the congregations' role in financial management, specified roles are connected to teaching tithing practices, related stewardship, and financial management.
- **Access** refers to the opportunity to connect spiritual principles and practices with religious teachings.
- **Information** on tithing is provided by each congregation. In some cases, the information is shared more informally through the sermons, and in other

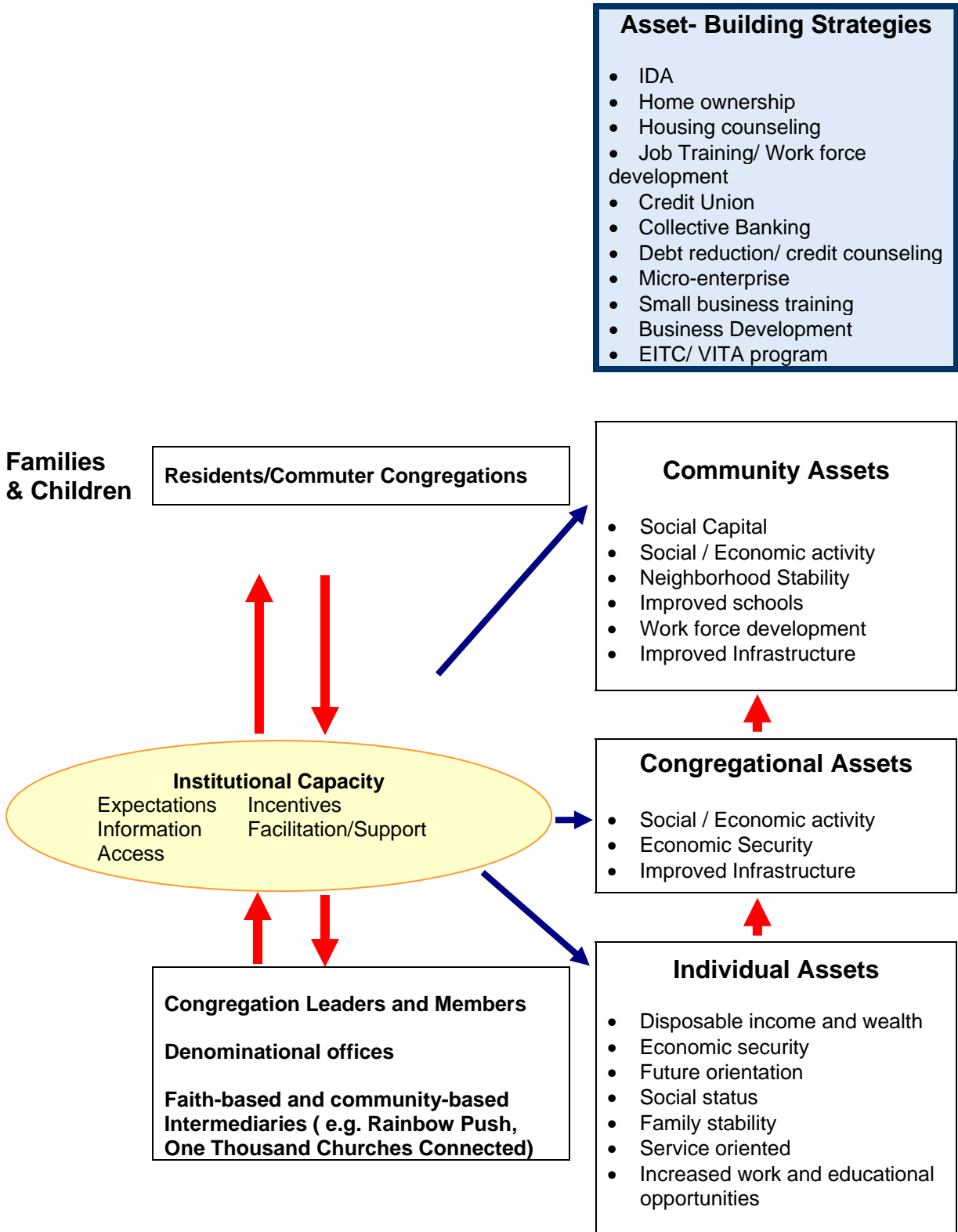
The motivator or exchange for tithing could be spiritual edification, emotional support, or services for the broader community.

cases, through the formal structure of workshops, classes or one-on-one mentoring.

- **Incentives** for tithing and giving are ideally internal or purely guided by religious commitment and conviction. However, congregations that want people to continue to contribute to their place of worship, as opposed to competing sources like parachurch organizations, other congregations or causes, often introduce incentives for giving. The motivator or exchange for tithing could be increased spiritual edification, emotional support, and/or services for the membership or broader community. These congregations may also regularly report on how they use congregational resources and provide receipts documenting annual.
- **Facilitation/Support** is the process taken or the resources used to implement or sustain tithing/giving practices that link to other asset building strategies. Facilitation and support may be offered as training, mentoring, accommodation or integration of new financial knowledge and behaviors.

Tithing Practices that Benefit Congregations, and Communities

FIGURE 3: MODEL FOR TITHING AND ITS CONNECTION WITH ASSET BUILDING STRATEGIES FOR FAMILIES, CONGREGATIONS, AND COMMUNITIES



Adapted from Weber & Smith (2003).

9. Shiloh Baptist Church

1401 Duke Street
 Alexandria, Virginia 22314
 (703) 683-4573
<http://shiloh-bc.org/index.htm>

Shiloh Baptist Church is a historic Black church organized by fifty former slaves in 1863. Since this time, the congregation has been committed to the spiritual, social, and economic life of its members and community. Shiloh is unapologetically an African American church that seeks to encourage collective wealth and build a strong economic base. The church makes sacrifices to build wealth as opposed to simply securing income and engaging in traditional church charity activities. As a 1,400-member church, now primarily composed of middle to upper middle-income earners, Shiloh has the vision, expertise, and financial resources to provide a wide range of innovative social and community services. Shiloh strategically engages in community investment efforts as well as family support initiatives. Most notable, is its leadership in the new affordable housing coalition in Alexandria, Harambee, Inc. Hence, the church has a unique perspective on giving and asset building.

Shiloh generously supports the work of other organizations from its \$2.8 million budget. Shiloh provides discretionary funds for local institutions and community-based non-profits. This type of giving is preferred as a means to set organizations free to develop indigenous leadership as well as build organizational capacity and assets. According to Rev. Earl, traditional philanthropic institutions force indigenous leaders to change their course of action to fit the grantor's interest and regulations. He adds that this type of operation is a kind of game playing that manipulates the lives of the people the organization hoped to serve. The focused giving of this regional congregation fills a special niche.

Expectations

Shiloh teaches that God's plan for financing the church is the tithe of the believers and members of the church. The other way the church is financed is through general giving. The church also values the civic participation and volunteerism of the members. Rev. Earl distinguishes tithing, the giving of 10 percent of your gross income from stewardship, management of the other 90 percent of your resources. Twenty to twenty-five percent of the members are tithers and most other members give regularly.

Rev. Earl also recognizes that when people give they transfer a certain amount of trust that the church will speak responsibly and act as champions in the community. Tithing churches also expect that the church will offer more services and higher quality services. This is an important stewardship for the church. The church also practices tithing. Shiloh gives a tenth of its income yearly to missions. A financial push is underway to eliminate the church's debt in a shortened period.

Information

Pastor Lee Earl bases his teaching on scriptures from Malachi 3 and 1 Corinthians 16: 2. Members are encouraged to delay immediate gratification and the trappings of material consumerism. Teaching related to giving is shared through sermons, bible studies, and workshops.

Access

Teachings on giving go beyond how to support the church to providing the resources and mechanism to assist congregation and community members to save, invest, and build assets. The Shiloh Credit Union is a primary resource to connect the spiritual and practical practices of giving and saving.

Incentives

While not everyone tithes, the members see tangible evidence of their giving through expanded church programs and increased property holdings. The church leadership has recognized the benefit of the church having property holdings as a source of passive income. Hence, the church has purchased four properties; an office building, named the Warring-Hearns Christian Life Education Center; the Armstrong property, which provides additional parking; houses at 223 (the parsonage) and 207 S. West Street; the American Statistical Association office building, used for rental properties; the TESST office building, as the Shiloh Meeting and Conference Center. Shiloh rents properties to Merrill Lynch and other businesses. The church properties represent \$12,000 per month in additional income. Housing for senior citizens, to be located on the Ballard property, is in the planning and development stage. The church is also in the process of exploring the feasibility of creating a historic district around the neighboring area of the church.

Shiloh has also become increasingly active in supporting the broader community. Among its nearly 30 local, state, and foreign missions are Hopkins House, Carpenters Shelter, Alexandria Black History Resource Center, United Negro College Fund, Northern Virginia Baptist Center, National Congress of Christian Education, Alexandria Hospital, Victim Victory, Sickle Cell Anemia Foundation, Unshackled Jail/Prison Ministry, Shalom Ministry and Lott Carey Convention.

It should be noted that Shiloh underwrites the salary of the chaplain at the local hospital. It also supports the salary of the prison chaplain in order to retain these important services. Shiloh supplements the resources of a local childcare center by paying for four students. Shiloh church also established Reach, Inc., a company that purchased and rehabilitated neighborhood crack houses as well as Victim to Victory, a non-profit victims' assistance organization that calls local churches to follow the model of the Good Samaritan by reaching out to victims of crime and providing practical assistance. According to a Harvard study, Shiloh is credited with reducing neighborhood crime more than 37 percent over three years.

The church also maintains several church programs: food share, health unit, tutoring, mentoring, scholarship program, hospitality, marriage enrichment, and an athletics program.

Facilitation

This church engages in multiple strategies to motivate people to give, save, and build wealth. During vacation bible school, retirement and estate planning presentation are offered. The church also makes financial management information available in their bookstore. Presentations are made to college students warning them against getting into the credit trap during their college years. The church has Rich Dad Poor Dad Cash Flow game tournaments to help their members learn about investing. Shiloh established a credit union in 1993 that provides the following services: check cashing; share accounts; savings payroll deduction; savings club; loans (e.g., grace loans/payday type loans, auto loans, freedom loans, micro-business loans, equity, unsecured, fixed home equity, and mortgages); savings and CD accounts; individual development accounts; scholarships for college; and counseling on credit repair, credit information, home buyer assistance, home buyer down payment assistance.

In partnership with the City of Alexandria, Arlington Home Ownership Made Easier (AHOME), Branch Banking & Trust, Co. (BB&T), Freddie Mac, Shiloh assists Alexandria, VA residents to tap the wealth building potential of home ownership by expanding access to financial literacy education, homebuyer counseling, credit repair assistance, and low-down payment mortgages. As part of this \$10 million faith-based effort, Shiloh identifies potential homeowners in Northern Virginia and provides *CreditSmart* financial literacy classes to help potential homebuyers improve their credit profiles and learn about the home buying process. (More information on *CreditSmart* can be found at www.freddiemac.com/creditsmart.)

Lessons Learned

This regional congregation draws from the wide range of skills, expertise, and contacts of its 15 full-time and 12 part time staff as well as its 1,400 members. Under the leadership of Rev. Earl, the church has also developed a focused plan for collective wealth building. As a result, the church has been able to engage in community investment, work force development support, and family support initiatives in addition to a full complement of church ministries. This church's credit union offers the kinds of services typically found in check cashing stores—check cashing and payday loans.

10. First African Methodist Episcopal Church

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Los Angeles, CA 90018
323-730-9180

First African Methodist Episcopal Church of Los Angeles is the oldest black congregation in the city of Los Angeles. Former slave, Biddy Mason, founded it in 1872. Under the leadership of Rev. Cecil Murray, the church has grown to a membership of 18,000 that reflects the social, economic, cultural, and political diversity within the black community. On average, 3,800 people attend each weekend—40 percent men, 60 percent women, and 10 percent from the local community. In keeping with the church's mission to embody Christ within the walls and beyond the walls, FAME provides services ranging from education and economic development to mentoring and adoption. These programs are offered through the church and its 15 associated non-profit and for-profit entities. To support the ministries sponsored by the church as well as those affiliated with the church, presently, 30 percent of the members tithe and 50 percent give regularly. Tithes represent approximately \$3 million of the total \$15 million budget for all FAME organizations. (Note the church's annual budget is \$4.3 million.) Government funds support a little over 40 percent of the community projects.

Expectations

At FAME, the emphasis is placed on tithing over fundraising. Fifteen years ago under the leadership of Rev. Murray, the church shifted its practice from relying heavily on a fundraising and appeals approach. Members are encouraged to give regular to the church. This allows the church to project growth and to stay within the means of the annual budget.

Information

The third chapter of Malachi is the basis for their teaching on tithing. In worship, tithing is to support the outreach of the church and proper management of resources. Sermons, new members material, and Christian education (e.g., Sunday school and bible studies) introduce the ways members are encouraged to support the church financially.

Access

Tithing at FAME is connected to the message and the modeling of examples of generous giving and wise stewardship on the part of church leadership. FAME also has connection with organizations that assist them to refine and share their message and their models. These organizations include the Chamber of Commerce, the Center for Nonprofit Management of Southern California, Los Angeles Council of Churches, the African American Church Ministerial Alliance, and the Christian Management Association.

Incentives

Like many churches 20 percent of the people support 80 percent of the church activities. However, both church members and community members benefit from the

investments FAME makes in serving as it returns 70 percent of its annual budget back into community programs. Through the non-profit entities, FAME has partnered with public and private entities like the State of California, Bank of America, PepsiCo., Disneyland, Vidal Sassoon foundation. Through these partnerships, FAME has leveraged additional dollars to support community programs. Commercial ventures, property holdings, and an endowment for the school are other vehicles that have increased the asset base of FAME.

Through the FAME programs and projects, the quality of life has improved for congregation and community members. The church increased home ownership and enterprise in the community.

The following community programs reflect the ways tithing and giving have translated into community investment strategies:

Adoption, Foster Care	Education, College Prep	Probates, Wills, Estates
Breakfast Seminars	Entrepreneurial Training	Rites of Passage Programs
Business Incubator	Environmental protection	Seniors Ministry
Business Loans	Family Resource Center	Sexual Assault Outreach
Cecil L. Murray Education Center (K- 8 th grade)	Free Tutoring & Computers	Skid Row Ministry
Commercial Ventures—Mortgage financing; Insurance services; temp employment services; rental to Wells Fargo and State Farm	General Public Housing	Social & Political Action
Cubs, Scouts, Athletics	Health Care, AIDS, Smoking	Street Preaching
Disabled Housing 40 Units	Housing Development 350 multi- family units	Substance Abuse Outreach
Drama Guild	Job Search & Placement	Taxi Voucher Program
	Mail Order Service	Video & Communication
	Male Reclamation, Gangs	Welfare to Wealth program
	Prison Ministry	Youth 24 Hour Lock-In
		Youth Jobs & Camping

FAME also has church-based programs that respond to the needs and interests of its members:

Annual Business Breakfast	Emergency Food and Clothing	Missionary Society
Annual Renaissance Job Fair	Establish a Thrift Store	Properties, 38 Units-Aids
Coalition of Health Professionals	Establish Library/Bookstore	Afflicted Families
Commission on Political Action	Golden Touch Senior Ministry	Social Concerns Committee
Commission on Social Concerns	Investment clubs	Transportation Committee
Development of the Family	Prison Ministry	Wedding Committee
Resource Center	Mass Wedding Rededication Ceremony	

Facilitation

There are a variety of committees and programs to assist congregation and community members to link tithing and giving with asset building. Under the charitable giving coordinator, paid staff and volunteers serve the Stewardship Committee, the Charitable Giving Committee, and the Financial Clinic. The Stewardship committees provide the information that promotes tithing and giving. The Charitable Giving Committee addresses topics including establishing

investment, the wise use of investments, and gifts to the church. The Financial Clinic teaches money management, home ownership, use of credit, and credit repair. The church also maintains a database and complies with the IRS standards of reporting all donations received.

FAME also supports asset development for families through increasing the well-being of the family and preparing them for opportunities that lead to better jobs, education, or home ownership. FAME views its services for youth and families as a foundation for asset building. These programs are extended to individuals exiting welfare and the prison system. Similarly, FAME regards the capital improvements, beautification projects, commercial ventures, and home ownership initiatives as a way to restore the pride of ownership and community in neighborhoods that have been heavily divested of resources.

Lessons learned

Rather than building a better church facility, FAME has chosen to invest in the community. The combination of tithing and strategic giving at FAME has yielded tangible and intangible results for the community and the church. The best evidence of the giving at FAME is the creation of jobs and employment readiness. FAME alone supports 102 full-time staff and 66 part-time staff. FAME has also given over 150 business loans to support the development of entrepreneurs. In addition, FAME has worked with the state of California to place over 600 people in jobs. FAME also gives \$200,000 per year in scholarship funds for college students. The successful management of private and public dollars has earned FAME both trust and credibility to pursue new resources to expand their programs. FAME's example has also encouraged their members to be more responsible with their own resources.

CONCLUSIONS

The congregations selected as examples represent the various ways tithing is practiced to facilitate assets for families, communities and congregations. In presenting the principles and practices related to tithing, it is apparent that there is a gap between the many principles taught and the practices implemented. This report does not seek to resolve the tensions related to tithing. Rather, I offer a way to consider tithing and planned giving in relationship to giving to oneself, family, and community that ultimately lead to asset building.

The institutional capacity of the congregation plays a significant role in establishing the positive or negative flow of benefits to individuals, congregations and communities. These examples also shed light on:

While not every congregation teaches tithing, or planned giving, those that do can facilitate asset development for members, local residents, the congregation and the broader community.

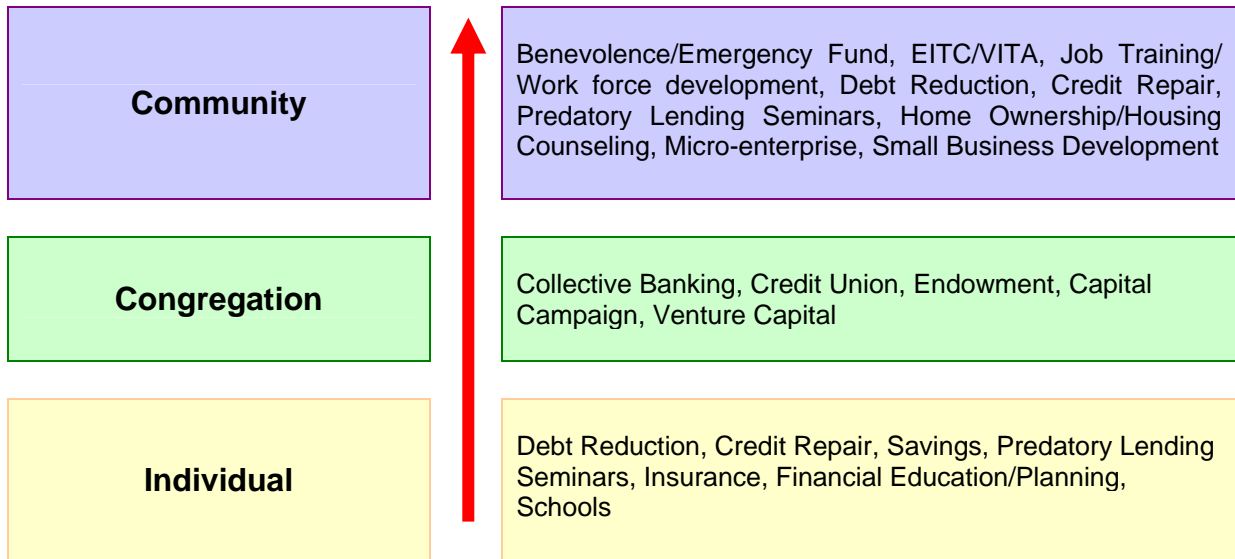
- the ways congregations teach tithing;
- what influences the congregation to facilitate tithing as a systematic approach;
- which strategies work in different settings; and,
- how asset building fits with the tithing approach.

While not every congregation teaches tithing, or planned giving, those that do can facilitate asset development for members, local residents, the congregation, and the broader community.

1. Some congregations provide the institutional support for long-term asset building in the following ways:
 - quarterly, monthly, or weekly teachings or workshops on stewardship and financial management to introduce and sustain sound financial practices;
 - bible studies using scripture or supplemental materials from organizations like Crown Financial ministries to provide the spiritual foundation and motivation for maintaining sound financial practices;
 - technical assistance from organizations like Rainbow Push Coalition, One Thousand Churches Connected, a denominational office, a local Chamber of Commerce or community college that promote financial education and empowerment in local congregations;

- debt elimination, credit repair, and related financial planning services provided by faith-based or secular nonprofits and congregations, for congregations and individuals to increase their readiness for asset development;
 - collective banking and increased access to banking and credit union services, particularly savings and investments to promote asset development; and,
 - instruction on small business development, real estate, insurance, and other investments to promote the development and preservation of assets.
2. With institutional supports in place or technical assistance from an intermediary or denominational office, a range of assets are accumulating and being leveraged as a result of these contemporary tithing practices:
- institutional/congregational assets--increased bank holdings, leverage from collective banking programs, additional property, expanded social ministries, investments, and endowment funds;
 - family assets--savings, new businesses, real estate, life insurance/inheritance planning, retirement accounts, leverage from collective banking for loans; and,
 - community assets--new social programs including financial education programs, increased civic engagement, new building and business initiatives.
3. Congregations can identify their tithing and/or financial stewardship theology, and begin to implement programs that address the needs of the members, the congregation, and the community. These programs should also be developed by taking into account the institutional capacity of the congregation or available technical resources. These programs can build on existing programs such as benevolence funds and financial assistance programs. (See Figure 4 for possible areas of engagement.)

FIGURE 4: TOWARD ASSET DEVELOPMENT THROUGH FINANCIAL EDUCATION AND SUPPORT



Tithing programs can be combined in ways that benefit families, communities and congregations. However, strategic planning and long-term commitment is necessary to see beyond survival and the immediate outputs of programs offered, to real outcomes that lead to wealth accumulation. Real economic success can be achieved when families, institutions and communities have the economic foundation that will sustain them over time.

ACTION RECOMMENDATIONS

Congregations are at various stages in their understanding and practice of tithing and giving. From the examples presented in this report, various entry points can be identified for shifting the tithing and giving practices of the congregations to include asset-based strategies for members. In an effort to increase understanding of tithing/giving and its possible connections to support asset-based strategies that align with the Casey family economic success strategies, a few recommendations are presented here.

For congregations with limited instruction and activities in the areas of tithing, giving, stewardship, and asset development:

- Identify barriers to introducing information and services related to giving and asset building.
- Clarify the congregation's teachings related to money and giving, and establish a unified rationale for the development of family assets, congregational assets, and community assets.
- Provide financial/economic training as a part of clergy and lay leadership development. Such training is available through such organizations as the Rainbow Operation Push, One Thousand Churches Connected and Crown Financial Ministries.
- Assess the interests and needs for financial management and planning services for the congregation members.
- Raise awareness of wealth disparities (across groups, majority versus minority, male versus female, single-headed female families with children versus two-parent headed families, children versus older adults) related to home ownership, savings, and overall net worth.
- Assess the purchasing power of the congregation and the potential for collective leveraging for more competitive goods and services, particularly financial services. This might include establishing a purchasing group that allows both congregations and families to benefit from reduced prices.

For congregations that have an established stewardship program or messages on tithing or other planned giving:

- Raise awareness among local congregations, denominations, seminaries, ministry training centers, and faith-based organizations on issues related to financial stewardship and training and the need for asset development.

- Assess interests and needs for financial management and planning services of the congregation members and community members.
- Identify asset-based strategies that best fit the congregation's theology, mission, and current programs.
- Focus on tithing practices that also teach what to do with the other 90 percent, particularly practices that include debt elimination, credit repair, family saving, purchasing insurance, obtaining retirement accounts, investment planning and charitable giving.
- Identify services that link tithing and asset development strategies. Congregations that seek to establish this link might enhance their benevolence fund programs by introducing counseling on budgeting, credit management, and debt reduction. The programs offered by Mount Carmel Missionary Baptist Church, Shiloh Baptist Church, First African Methodist Episcopal Church, and Schrader Lane Church of Christ, may offer some examples.
- Identify congregation members with interests and expertise in the areas related to financial management and planning as a step toward developing mission-driven and practical messages on these issues.
- Expand the messages within congregations and teaching to include children. Congregations with school and youth program can strategically consider complementing their programs with stewardship, financial management and financial content.
- Identify secular organizations like Fannie Mae and the Federal Deposit Insurance Corporation (FDIC) that have initiated programs with faith-based organizations. See the FDIC Money Smart program, the Freddie Mac Credit Smart program, and *The Building Prosperity and Abundance in Your Community: Guide to Launching a Financial Education Program in Your Church*.

For congregations that have members with interest and expertise in areas of finance, accounting, business, or tax management:

- Develop technical assistance groups within congregations to provide financial education services for adults and children that can be sustained and replicated.
- Facilitate opportunities for congregations and other faith-based organizations to learn from one another.
- Identify and communicate the congregation's position on giving as it relates to the government's role in social service provision and paying taxes.

- Facilitate discussions on best practices for documenting giving (donations and volunteering) for tax preparation. Include workshops on earned income and other tax credits.
- Follow-up to add professionals that work with children, and develop financial materials for children and youth. The Crown Financial Ministries are an available resource. Children and youth oriented financial education can be integrated into existing programs as well as programs for older adults that are preparing for retirement or adjusting to a fixed income.
- Develop focused giving strategies that support the human capital and financial capital development of congregation members and community stakeholders.

To develop the broader field:

- Develop technical assistance tools to assist congregations in implementing some of the promising practices that link tithing/giving and asset-based strategies, beginning with those cited in this report.
- Develop a typology and models for practices linking tithing/ planned giving to asset building.
- Examine the perspective of congregations promoting asset development. Have congregations shifting from a scarcity and competition paradigm to promote abundant living or self-serving extravagance? When do assets become liabilities?
- Support research on giving that links tithing practices and asset development, particularly studies that quantify the extent to which tithing practices improve the economic conditions of families, communities and congregations. This will require expanding research methods beyond surveys and case examples to include ethnographic studies and the collection of financial data.
- Develop research questions and studies that explore the impact of the tithing/ asset building link on families, communities, and congregations over time.
- Develop research questions and studies that examine the relationship between tax policies and the charitable giving of congregations and congregation members.

Instead of *rallying the armies of compassion* to take on the social ills of local communities, we must first re-assess the kind of resources and training the soldiers and their platoons need to achieve the goals of their mission. The basis for this capacity building most likely lies within the organization and its leaders. By understanding the internal and external context of congregations and tapping into

the resources of the denominational offices or intermediaries that promote financial education, financial management, and asset development, congregations can enhance their embedded expectations, information, access, and facilitation related to tithing and planned giving. These congregations will focus on the supply side, those who give, rather than maintaining a singular focus on the organizations that are the vehicles of service. This strategy will create invested members that are increasing in their willingness and capacity to give. Such a strategy will serve other member serving organizations that rely on private giving to support their initiatives.

Appendix

Chart 1: 2000 Household Giving by Organization Type
Percentage Making Contribution

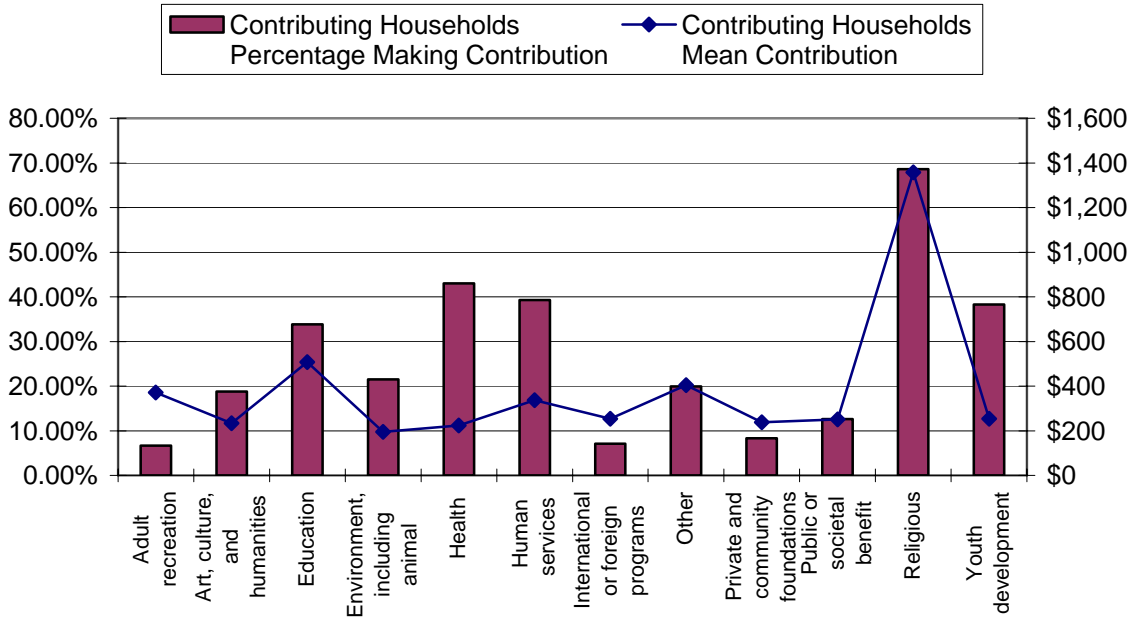
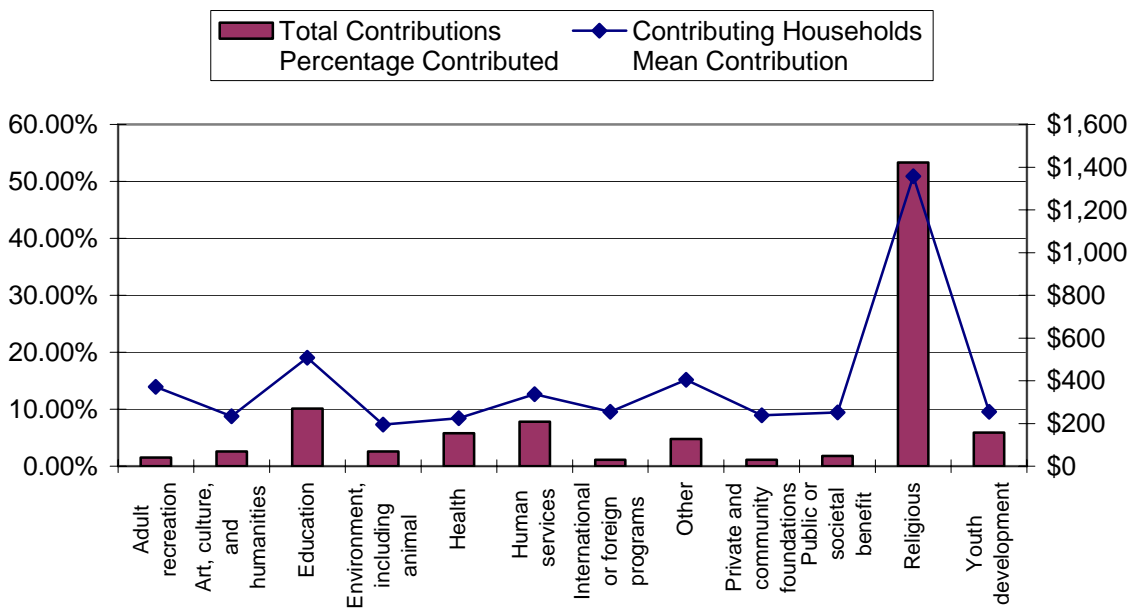
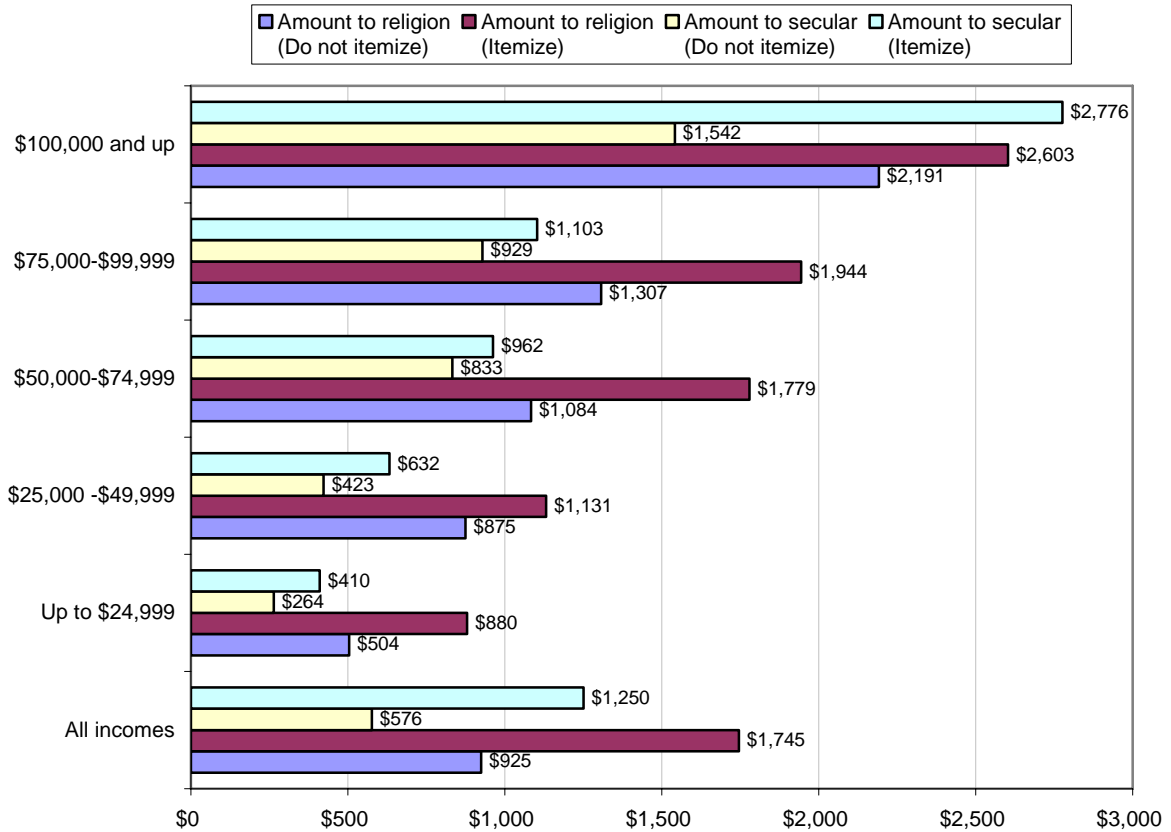


Chart 2: 2000 Household Giving by Organization Type
Percentage Contributed



Source: Giving & Volunteering in the United States, Independent Sector, 2002

Chart 3: Giving to Religious Congregations and Secular Organizations by Income and Class and Federal Income Itemizer Status



Source: The Connection between Charitable Behavior and Giving to Religion, Independent Sector, 2002

Tithing, Planned Giving, and Institutional Capacity

Congregations	Expectations	Information	Access	Incentives	Facilitation
Baptist 5 African Methodist Episcopal 2 Non-denominational 1 Church of Christ 1 Mosque 1	<p>Intentional giving, sacrificial response to God</p> <p>Free people to true worship by getting their economic house in order</p> <p>Nurture people to be financial and spiritual capable of greater service</p> <p>Increase number of tithers (a 100% tithing church)</p> <p>Members giving 10% to the church and managing the other 90% wisely, including saving 10%</p> <p>Church gives 10% to community outreach</p> <p>Exceed 10% level of giving; give everything to God's causes</p> <p>Encourage members to meet family obligations including leaving a legacy/ inheritance for children</p> <p>Church aims to support collective wealth building</p>	<p>Old and New Testament, Quran and other religious texts</p> <p>Stewardship and financial management that helps individuals to reorder their priorities, Genesis 41, Luke 16:1-8, Mathew 6:24, Malachi 3:8-10, Luke, 6:38 Galatians 7 I Corinthians 16:2</p> <p>Spiritual freedom and money management, Jeremiah 29:4</p> <p>Putting faith into action, James 2:17</p> <p>Investing in things you believe in, Mathew 6:19-24</p> <p>Self-help books & workbooks</p>	<p>Pulpit ministry</p> <p>New members class</p> <p>Leadership training</p> <p>Christian education- Consistent teachings each week, bulletin inserts, bible studies, Sunday school</p> <p>Financial education</p> <p>Credit union</p> <p>Debt revivals</p>	<p>Church growth- materially, spiritually, and in numbers</p> <p>Church-based cooperative savings and credit Union</p> <p>Collective banking to leverage competitive rates and services</p> <p>Debt liquidation for individuals and the church</p> <p>Expansion of congregation-based programs</p> <p>Increase of physical assets</p> <p>Increase of congregational assets</p> <p>Improved finances of the congregation and its members, more disciplined in spending</p>	<p>Stewardship curriculum</p> <p>Technical assistance</p> <p>Expertise and follow up with church staff and persons with expertise in the field</p> <p>Giving and serving opportunities</p> <p>Collaboration with other organizations that support asset development, e.g. Chamber of Commerce</p> <p>Religious activities and spiritual growth</p> <p>Credit union Membership</p> <p>Foundational family support services</p> <p>Benevolence/ emergency financial assistance</p> <p>Financial clinic</p> <p>Documentation of giving</p> <p>Money Smart/ Credit Smart and other financial education classes</p> <p>Share in the vision, ownership, active participation</p> <p>Demonstrated application of resources – e.g. Senior facilities, day care centers</p> <p>Cash Flow game Tournament</p> <p>Endowment</p>

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