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To Tithe or Not? These Days the Issue Only Starts There

By [MAREK FUCHS](#)

To Tom Norwood, the Old Testament concept of tithing 10 percent of earnings once had a straightforwardness to it that now seems quaint. When he was a child, Mr. Norwood received an allowance of 10 dimes a week and was told by his parents to seal one of them in an envelope to plop into the collection plate on Sunday. He had no specific idea how the money would be used.

To Rabbi Marc Wolf, senior director of community development at the Jewish Theological Seminary in Manhattan, it used to be that the only complexity to tithing was the debate among religious scholars over whether the tithe was intended to be based on income before taxes or after.

But tithing has turned more complicated. These days it is as likely to start with an online questionnaire as with a 10-dime allowance. Or it may begin with a consultant, who can work on behalf of tithers, looking to shape their contributions, or on behalf of a church, seeking to raise more money.

And that weekly collection plate? It is quickly becoming passé: money can now be automatically swept into a church's bank account, or mutual fund account, on a regular basis.

Indeed, increased competition for the charity dollar has meant that everyone vying for it must make a more systematic effort, said Tim D. Stone, president and executive director of the advocacy organization NewTithing Group.

"Charitable giving over all has become increasingly sophisticated, so more has to be done than just pass the plate," said Mr. Stone, whose group advocates calculating tithes on the basis of not only income but also total assets like home equity and investment portfolios.

The changes in how tithing is done, some experts say, have been abetted by Americans' growing familiarity with handling their own financial assets. New Covenant Funds, a family of mutual funds that invest with Presbyterian principles as a guide, has a systematic withdrawal plan so that tithes can be automatically wired to a shareholder's church or to the church's own New Covenant mutual fund account, if it has one.

Mr. Norwood, his days placing dimes in the collection plate long behind him, was ordained a Presbyterian minister but now works as a principal at **Capstone Advancement Partners**, where he offers consultation to churches on how to increase giving by their congregants.

He urges those churches to move toward creating tithing capabilities on Web sites that previously featured little more than schedules and devotionals. After working with Mr. Norwood, Sardis Presbyterian Church in Charlotte, N.C., now receives tithes through weekly online bank drafts from more than 15 percent of its congregants, said the Rev. Dr. Thomas Kort, senior pastor.

“The notion that tithing is growing up,” said Eric Kessler, founding principal of Arabella Philanthropic Investment Advisors, “is exactly what is happening to philanthropy across the board.”

One specialty of Mr. Kessler’s firm is working with clients to determine how much they should tithe, using an online survey as a starting point. In asking for goals and appraising financial suitability, the survey acts in much the same way as might an initial consultation with a financial adviser about college education savings.

But beyond that, Mr. Kessler helps givers oversee specifically how the money is to be used, working with the donor and the church to reach agreement on whether it goes to religious education, for instance, or perhaps to building upkeep. He then tries to set benchmarks in order to measure how efficiently the donated money is being spent.

“It doesn’t matter if they are giving \$100 or \$100 million,” he said. “People now want to make sure that their money is used well.”

Such expertise is in demand, Mr. Kessler said, not only because of a variety of past financial scandals among churches and other charitable organizations, but also because of a sense among givers, particularly younger ones, that more influence and oversight garner better results.

“They are applying their skills in business to their giving,” Mr. Kessler said. “They are treating tithing to the church in the same way as their financial investments.”

Another reason to point the donation to specific objectives is that decisions on charitable giving are most often made by more than one member of a family. With different opinions to consider, blind contributions — like that dime for general purposes — do not always work.

A number of church officials, including Dr. Kort, say that in giving up some of the traditional control to congregants and consultants, they gain increased interest — and donations — in exchange.

For all of that, however, some age-old challenges remain.

Deciding within a family what should be done with the money can be problematic, even for the consultants themselves.

Mr. Kessler said he knew that all too well.

“I am Jewish,” he said, “and my wife is Muslim. So you can imagine the talks we have when we sit down to figure out where we’d like our money to go.”