

THE CHURCH'S FINANCIAL SUPPORT THROUGH TITHING — THE PHILIPPINE EXPERIENCE

by

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The centuries-old financing system of the Church in the Philippines seemed headed for a radical change during the late sixties and early seventies. The Arancel, Stole Fee System, Diocesan Tariff has been the main source of financial support in the Filipino Church for many centuries. Undeniably, priests had often complained of the shortcomings of the system, but nothing in the past was ever said or done to abolish it. However, when Vatican II came out with a number of official pronouncements urging the abolition of all programs of Church support that abetted class-distinction or those which were tainted with a money-seeking appearance, hell broke loose on the Arancel. Right then and there, and without much of a process to speak of, the Arancel was doomed. The contention was that the Stole Fee System had failed in its main objective of providing adequate support for the Church and its ministers, and, furthermore, it was not in conformity with the spirit of Vatican II. Such line of thought runs all through the entire report prepared in July 1969 by a special Committee formed by the CBCP, wherein the gradual elimination of the Arancel was recommended as the only way to eliminate class distinction in the administration of the sacred functions. Moreover, the most severe attacks against the system were yet to come from the rank and file in the Church.

Amidst somber warnings from some quarters about the possible dire consequences of a sudden change to a new financing system, the Church in the Philippines opted for the gradual elimination of the age-old arancel.

Now, having reached a point of no return, the need arose to move quickly and systematically in search of an alternative to the Arancel. It was then when biblical tithing was singled out as the desired system that could finance the needs of the Church and meet the aspirations of its ministers and personnel.

The earliest experiment hereabouts in the tithing system was undertaken in the Phil-Am Parish of Quezon City as early as 1956. At the diocesan level Sorsogon has the distinction of being its pioneer in 1969. At about the same time the Santo Niño Parish in Tacloban City followed suit, and then Mount Carmel in Project 6, Quezon City in 1970.

All these projects bear similar characteristics and pursue a common goal, that of providing the Filipino Church with a more suitable source of income to support its material needs and those of its personnel.

This, no doubt, was a most formidable task and many were openly skeptical about its success. This notwithstanding, the innovation generated bursting enthusiasm among the sponsors and supporters of biblical tithing. It was contended by these quarters that a system that had been tried and fared well in the USA and in Europe had no reason to fail in P.I. either. Was this, after all, a valid assumption? Did tithing really work in the local churches in such a satisfactory manner as it had done in other countries? This paper will try to answer such queries using as basis for discussion the knowledge derived from a decade of experimentation on tithing in the Philippines.

THE TITHING EXPERIMENT IN THE DIOCESE OF SORSOGON

As already said, the diocese of Sorsogon pioneered in the tithing system on a diocesan level in 1969. Its main objectives were: 1) to provide adequate and equitable remuneration for priests as befits their social status and apostolic ministry; 2) the gradual elimination of the Arancel, and eventually, the abolition of the anomalies and inequities allegedly fostered by it, such as the semblance of commercialism in the administration of the sacraments and the sacramentals, the distinction of classes in the sacred rites for weddings, baptisms and funerals, the inequity of living standards among priests and many others; 3) the reclassification of parishes; 4) the eventual standardization of priestly remuneration.¹

Envelopes were regularly distributed among the faithful for enclosing their tithes, and so the program was popularly known as the Envelope System.

¹ DIMEN, Salvador., "Towards an Equitable Remuneration of Priest through the Envelope System". *Philippine Priests' Forum*. March 1969. pp. 5-21. (Hereinafter cited as PPF); "Tithing". PPF., Sept. 1969, pp. 5-12.

The actual implementation of the Sorsogon program was preceded by an extensive and well organized educational campaign which reached the people even in the remotest barrios. The motive behind such promotional drive was to make the faithful fully aware of the serious obligation incumbent upon each christian to support the Church and its ministers.

The program had an auspicious start: "the laity, both cultured and uncultured, were enthusiastic and concern beyond expectation. Tithing then became the talk of the town", (PPF, Sept., 1969, p. 8). But what happened as the novelty rubbed off? The Philippine Priests' Forum, which ushered in the Sorsogon Project amidst enthusiastic cheers and high expectations, failed to keep its readers periodically posted on this matter. Some priests, however, with working assignments in Sorsogon and nearby places have brought to us the sad news: "the program turned out to be a flop. No one in town talks of it anymore".

This report is truly disheartening for, after all, the Sorsogon project was a praiseworthy experiment and, furthermore, its organizers left no stone unturned to make it work and succeed. Who or what is to blame for its failure? Was it due to structural defects within the system itself? Or was rather the result of lack of interest and cooperation from both the clergy and the laity?

Knowledgeable persons interviewed by this writer are split on their appraisal of the Sorsogon project. For some the failure was due to the apathy of a considerable number of pastors entrenched in financial security under the wings of the Arancel. Other priests who had been originally sold out to the innovative program became cold to it after the initial enthusiasm cooled off and saw to their consternation that all the tithes collected were utterly insufficient to keep their parishes going. Another factor which decidedly contributed to the collapse of the tithing program was the prevalent criticism that it was a poor imitation of the financing gimmick of the Iglesia ni Kristo. The faithful, it is said, begrudge any financing scheme whereby they are constantly reminded of their dues with the parish. Instead of fixed monthly offerings, they prefer to pay the stole fees whenever the ministerial services of a priest are needed.

In all likelihood, the precise factor or factors that in the final analysis have accounted for the Sorsogon flop may never be known. It may be pointed out, however, that the organizers of the project failed to apply the lesson from history — that tithing can succeed only in communities whose members have steady jobs and stable incomes — which did not and does not hold in most of the towns of Sorsogon.

Lastly it was the height of naiveté to presume that: "those who do not tithe would be a negligible minority who in the end will be pricked by their consciences", PPF., Sept., 1969, p. 12). What really happened was the other way round: many tithers stopped their contributions resentful at seeing some of the well-to-do who did not give tithes receiving free ministrations as the regular tithers in lower financial brackets. So the result was that the tithers dwindled continuously and soon became an insignificant minority.

THE SANTO NIÑO PARISH APPROACH TO TITHING

The Santo Niño Parish Approach to Tithing² is an integral part of a broad and ambitious Pastoral Program aimed at the structural renewal of the Santo Niño Parish in Tacloban City. Tithes were to be given monthly, and so the name Monthly Thanksgiving Offering Program, which is tithing pure and simple, to which the authors of the Parish Pastoral Plan pinned too rosy hopes because as they said: "if all the parishioners who can afford will give at least a monthly offering proportionate to their ability to give, then, there is no need for the Arancel system. And class distinction and the smack of commercialism in sacramental ministrations will be eradicated, because the parish priests will render for free the same ministrations to all in return for their financial support", (PPF., March, 1971, p. 38; March 1970, p. 53).

The mechanics of the Monthly Thanksgiving Offering Program are as follows: 1) every parishioner who can afford is enjoined to give a monthly offering according to his means; 2) after tithing regularly for two years, the tither is given a certificate that entitles him and his dependents to free ministrations of baptism, marriage, burial, etc. However, he must continue tithing regularly, else he would lose the mentioned privilege; 3) the collection of monthly offerings is done by bonded collectors who are allowed an across-the-board 10% commission of their turn-over. Those who can not really afford to make an offering will be given free services. On the other hand, those who can certainly afford the monthly offering and yet fail to do so, will be excluded from the benefit of free ministrations, and thus the Arancel will still apply

² PARADO, Cornelio, "The Santo Niño Approach to Tithing". PPF., dec., 1969, pp. 34-38; "Parish Structural Renewal", PPF., March 1971, pp. 35-50; "On the Parish Structural Renewal", PPF., Sept. 1971, pp. 67-68. TUPAS, Terencio., "Towards Welfare Church", PPF., March 1970, pp. 52-54; CBCP Special Committee Report, "On the Parish Structural Renewal", PPF., Sept., 1971, pp. 65-66.

to them, "because giving them free ministrations would be unfair to those who can hardly afford and are giving a monthly offering for the support of the programs of the Parish Pastoral Plan", (PPF, Sept., 1971, p. 68).

The Santo Niño Project made its bow in November, 1968, amidst enthusiastic cheers and the most optimistic expectations, and seemed headed for a resounding success. The faithful, impressed and won over by an active campaign that drummed up their interest for the project, responded promptly and generously to the call of support for the parish, its ministers and projects. And so it was for several months, PPF, Sept., 1971, p. 68). However, latest reliable information tells us that the whole program has become moribund long, long ago. At present it is reported that the parish gets from the tithing program the measly sum of about ₱90.00 per month. In such a predicament the pastors of Santo Niño Parish were forced to search for new methods of financing their needs and those of the parish.

Nevertheless, the efforts and pains of the organizers of the Santo Niño Project have not gone altogether down the drain, for they have rendered the faithful more and more conscious of their duty to support the parish and their pastors, and in consequence the Sunday collections have been gradually on the rise.

Why did the Santo Niño Program become such a dud? A report drafted by a special committee of the CBCP in 1971 already pointed out some flaws found in the said program which could have been liable for its sad performance: "The Thanksgiving Offering Program with bonded collectors who get a commission of ten per cent of their collection retains the stigma of the Arancel system, and adds a new danger of loose talk on the part of the parishioners who are not willing to give regular monthly offerings and offers a breeded ground for corruption on the part of many bonded collectors. Moreover, experience has shown that this collection of offerings thrives only for several months. The stigma of compulsory contribution remains, because the non-tithers are not given free ministration of the sacraments", PPF, Sept., 1971, p. 68).

The Santo Niño pastor took the committees' evaluation with mixed reactions, and buckled down to try again with more determination and resolve. Unlucky for him and even for some others who were getting ready to plunge full-scale into the tithing system, the good pastor did not prosper even this time, and left his Monthly Thanksgiving Offering Program in a moribund state.

THE PARISH MONTHLY SUPPORT PROGRAM AT PHIL-AM, Q.C.

This was started as early as 1955 by the then parish priest of Santa Rita Parish at the Phil-Am Homes in Q.C., and now Bishop of San Pablo, Most Rev. Pedro N. Bantigue, D.D.³ Its main characteristic is its flexibility by which any parishioner is free to join the tithing program, or to remain under the Arancel. The amount of the tithe is also flexible, but a very reasonable rock-bottom was set, -a peso per month or P12 per year-, and leaves the most fortunate ones to show their generosity. The schedule of payments was also flexible: per month, quarterly, per semester, or per yearly lump sum. The program was flexible also in that those who dot toe the tithing line remained automatically subject to the Arancel.

In an effort to make the system understandable to the parish community, one of the parishioners at Phil-Am likens the Monthly Support System of the Santa Rita Parish to an Insurance Policy by which any family who faithfully pays the 'premium' of not less than one peso per month is entitled to such benefits as free baptism, ordinary wedding ceremony, funeral services and the like, much in the same manner as an insured person by paying regularly a 'premium' gets the benefits corresponding to the type of insurance policy he holds.

The reader, previously rattled with reports of failure of similar tithing programs, will get a pleasant surprise to hear that the Phil-Am experiment has managed to survive somehow since twenty years ago up to date. Msgr. A. Reyes, the present pastor, in an interview with Fr. Honorato Castigador, O.P., to whom this writer is indebted for all his information on the Phil-Am Project, sums up his ambivalent appraisal thus: "While I'll go on with it, I hesitate to recommend it". He also said that during his first year as pastor of Santa Rita Parish he found it very difficult to adjust to the new system, but with a little waiting and patience he has managed to bear up with the program and is satisfied with it. He likewise released the following interesting data about the program:

"Let us take 1973 as a sample year, he says. From January 1 to December 31, out of 430 catholic families living inside the Phil-Am Compound, only 169 had joined the tithing program. This is about 25% of all the catholic households. The gross amount of tithes collected during that whole year was P6483, while the gross

³ CASTIGADOR, H., O.P., "The Parish Monthly Support System for the Philippine Parishes". UST, Manila, 1975. (Unpublished Paper).

expenditures for the same year amounted to ₱15,029.90, or a staggering deficit of ₱8,546.90. How was this shortage of about 60% covered up? Well, of the 52 Sundays of the year, Mass collections during sixteen of them are to be turned over to such projects as the Missions, Red Cross, T.B. Fund, Community Chest, etc., but the collections of the remaining 36 Sundays were for the parish, and together with generous donations in weddings and christenings by sponsors often belonging to other parishes, they have extricated the Phil-Am parish from being in the red".

Survival, however precarious, of the tithing program in the Phil-Am is good news against the backdrop of failure in other parts of the country. Beside the flexibility of the program at Phil-Am, the zeal, dedication, spirit of self-sacrifice of the priests at said parish contributed much to salvage the system. The social and economic stability of most residents at Phil-Am is another important factor in the success of the program.

IS TITHING A VALID ALTERNATIVE TO THE ARANCEL?

The present study has shown some of the country's pilot projects, which for nearly a decade, have experimented on tithing. The results obtained through such experimentation can not be deemed an achievement by any standards. On the contrary, the bleak performance of the new financing system has once more brought to the forum these all-important questions: Is tithing a worthy and valid substitute of the Arancel? Can it effectively solve the economic problems the local church is encountering in supporting the needs of its parishes and those of its personnel?

We hazard nothing by saying that tithing retains most if not all the defects and stigmas attributable to the Arancel, like coercion. It is a historically proven fact that the ancient tithing system was introduced in the Church by force of law when the Christian community started being lukewarm, lax and remiss in providing support to the clergy and indigent and the maintenance of the church buildings through free and voluntary offerings.⁴

Indeed a tithing system divested of its stigma of coercion will most likely fail in its objective of financing the churches. Experience shows that the only local tithing projects, which somehow have managed to survive, are those where in the free ministrations of sacraments is limited to the indigent and regular tithers, with the exclusion of delinquent members and those who chose not to

⁴ HANNAN, Philip., *The Canonical Concept of 'Congrua Sustentatio' for the Secular Clergy*. C.M.A., Washington D.C., 1950, pp. 4-5.

join the tithing program. On the contrary, those projects which had catered to regular tithers and non-tithers alike, have accomplished little beyond disheartening paying members.

Neither is tithing immune of the much-hated taint of commercialism. The success of any tithing system depends on the regular contributions of the members and on the efficiency of the collectors, sometimes bonded, who will be knocking at home doors once or twice a month. There is always an element of tension between the creditor and the collectors of bills of any kind — telephone, water, insurance and even tithes. This can become a constant source of friction between the community and its pastor, mostly if delinquent members are charged for the ministrations of those sacred functions which are offered for free to tithers.

Can tithing fill up the financial vacuum created by the decrease of income expected from the abolition of the Arancel? In this regard a report drafted by a committee created in 1972 by the CBCP condensely averred: "some dioceses and parishes are experimenting with the tithing system. So far there has been no successful experiment on this".⁵ This stinging statement is as true today as when it was written. It can be said, in all fairness, that the Church in the Philippines has not yet found a valid and effective substitute of the stole fee system. As a consequence the problem of how to finance the material needs of the parishes and their pastors and personnel still remains unsolved. A confirmation of this fact is the frantic message of a rural parish priest to his bishop after a few months of tithing in his parish: "I'm starving in the new system". Another parish priest would admit that he had been forced to search for new sources of income after the ambitious tithing project of his parish had failed.

The history of tithing in other parts of the world and during all periods has evinced that it is infected with a similar internal defect or weakness. It was adopted officially in the Catholic Church as early as the end of the third century, and soon it showed its structural flaws. In fact it failed so miserably on most occasions, that the Church had to look for new means of livelihood. Thus the Council of Chalcedon in 451, forbade ordination of any cleric unless he had a *titulus ordinationis*, which could be an assignment to a well-to-do chapel, church or monastery able to support him. The African Church, while ordaining its clergy without such

⁵ Answer to the Questionnaire on the Remuneration of the Clergy. May 10, 1972. (Unpublished).

a *titulus*, enjoined it to earn a living by trade or agriculture. Thus, though the law continued to enforce the obligation of tithes, at times even under pain of excommunication, the Church never stopped in its search for other sources of income such as the proprietary churches in Germany, landed estates in Gaul, the *ius patronatus* in Spain, etc.⁶

At this point one may ask for the reason or reasons behind this poor showing of the tithing system through the centuries. In this connection, there is no gainsaying the fact that tithing will hardly reach the proportions of a successful undertaking unless it conforms to some requirements or conditions, such as the following:

— Both the priests and his parishioners should be adequately acquainted and instructed about the system and its mechanics. The introduction of tithing should be preceded by a thorough and extensive educational and promotional campaign aim at informing the faithful about the reason for shifting to a new financing system as well as the benefits expected to be derived from the change.

It should be borne in mind too, that the traditional *arancel* system has, by this time, become a part of the lives and customs of the people, and, therefore, any attempt to change it will perforce encounter mounting opposition and resistance in the community.

— The parishioners' stability of residence must be considered, too. A well-organized parish can hardly stand the continuous flow of its parishioners. This is a problem that should be more acutely felt in parishes located within the boundaries of modern, large metropolies where the flow of people seems to be a way of life. This will render extremely difficult a process of continuous education, the taking of a general census and the regular collection of tithes, all essential elements for the success of any tithing system.

— The economic conditions and the social status of the community should not be disregarded, either. This could be gauged through a general census of the inhabitants which will reveal the economic potentials of each individual family and its ability to absorb the burden of regular tithing. It is to say the obvious that families in the upper and middle classes are socially and financially more stable than their counterparts in the lower ranks of

⁶ HANNAN. *Phil.*, op. cit., pp. 5, 6, 11, 22.

society. The former usually count with a steady source of income or at least with a stable and well paid job, something that can not be said of the latter. Such comfortable position in the community makes it possible for the privileged class to set aside a regular amount for the support of the parish. Those in the lower bracket, moreover, are not living in such favorable conditions and the payment of tithes may prove burdensome and even incompatible with their economic status. Thus, while tithing may thrive in progressive communities, its chance of success are minimal in underdeveloped towns and in the rural areas.

Although the Church has the right to exact sufficient means of support from the faithful (c. 1498), it has not enacted a law compelling them to do so. Perhaps the closest approach of the Church to the exercise of such right is found in c. 1502 wherein it is stated that whatever pertains to the payment of first-fruits and tithes is to be regulated by the special statutes and laudable customs of each region.

The wisdom behind such ruling cannot be overemphasized. A financing system that makes wonders in a given region or country may fare miserably in another. So, instead of going all the way for a given system the local churches should search for new ways more responsive to the needs of the times and of each region, or still new means could be found to refine the old system in the hope that its worst aspects can be eliminated or at least moderated.