

Sharing Our Tithes and Offerings---What Should I Know?

What Does Our Church Say About Giving money?

---Money is not a hush--hush topic even though in some churches, leaders are reluctant to talk about it. In some churches, they treat stewardship like a flu shot where people are inoculated from discussing the topic for the rest of the year! This is not so at Emmanuel. Jesus was not hesitant to talk about it and money is mentioned in the Bible more than any other topic.

---How much should I give? It is the percent of one's income which is the measure of good stewardship and not the number of dollars we give. Jesus said that the more a person has been given, the more God requires that person to give.

---What you give to Emmanuel is always confidential—between you, God, and the church treasurer and financial administrator.

Why Do Christians Give Money To The Church?

(Click [here](#) to see our list of 12 reasons.)

---Why do you give? Check off your reasons from the above list and/or add other reasons.

---People give money for different reasons...and that's OK. Actually, most people give money to the church for more than one reason.

---"A big reason why I give is because God has filled the world with abundance; He has filled my life with abundance. Abundance comes from God's unlimited generosity. The flip-side of abundance is responsibility for what God has given me. The only response I can give to God's generosity is gratitude. Because people are created in the image of God, my gratitude must include a generous return of money to God." ...Conrad, Stewardship Interpretation Committee Chair

Giving Opportunities at Emmanuel

1. The Annual Campaign—the time when we pledge

--The major giving opportunity for all members and friends of Emmanuel. Our goal is 100% of members and friends.

--Supports the total mission and ministry of the church

--We pledge because—

+ It is our collective pledges which enable our church officers with God's blessings to plan just how much our church can accomplish in the year ahead. It also helps each of us personally to plan for the year ahead.

+ All of us really do pledge in other spending areas---our home mortgage or rental, car payments, electrical bills, etc. So, why not pledge to the ministry of Jesus Christ? Pledging helps us put Christ first in our lives.

--Click to [here](#) see the percentage giving chart.

2. Special Offerings

See this year's schedule: Click [here](#).

3. Designated Gifts

Some church members find an aspect of church life or ministry in which they have a special interest. Their response may be a special gift **above and beyond** their pledge to the central mission of Emmanuel and designated specifically to support and expand that special interest.

A member may use a designated gift to increase their regular pledge in the future. Example: Jane pledged \$5,000 for this year and also gave \$800 for a special project. Next year, she increases her regular pledge to \$5,800.

4. "Permanent Funds Ministry"

A. What is Permanent Funds Ministry?

+ Permanent Funds Ministry (PFM) is inviting church members to give from their accumulated assets in contrast to only giving from their annual income. In contrast to our Annual Pledge Campaign, PFM is very much tailored to the life situations of individual families and church members.

+ PFM is a way to leave a lasting financial legacy to the church.

+ PFM is a giving opportunity in which EPC and its members have the strong support of the Texas Presbyterian Foundation.

+ Examples of Permanent Funds Ministry include:

Wills and bequests

Endowment giving

A charitable gift annuity

Charitable remainder trust

+ "I pledge and give to the annual campaign---Why should I give to PFM?"

Everything we have---even our accumulated assets--- belongs to God and we are only stewards of it. It is a lot easier to give away someone else's money than our own. If we understand that God owns it all, we will be less possessive and far more generous.

PFM provides additional giving opportunities for church members.

It can make mission/ministry expansion possible.

It provides a financial safety net for church ministry. It further diversifies the church's income.

+ "I'm not a wealthy person---Is it possible for me to participate in PFM?"

You don't have to be wealthy---You can start with only \$4,000 (Fantastic wealth by most of the world's view!)

For some members, PFM might even help enrich your retirement. Interested members may take advantage of the confidential consultation of the Texas Presbyterian Foundation.

PFM can provide a significant tax-write-off.

+ "Shouldn't we give all our assets to our children?"

There is no assumed obligation that our children should be entitled to all our remaining assets when we are gone.

Leaving a portion of our assets to the church can be a great way to teach our children about wealth and financial responsibility.

Our children may not have the same value system as we do. We cannot assume they will give their inherited funds to the church or charitable organization of our choosing.

B. True Stories of how Permanent Funds Ministry helped church members in Texas to accomplish their goals:

(1.) A lady in a Presbyterian church knows that her regular giving is an essential part of the annual budget and she is concerned for the church when she is no longer living. Her thoughtful solution is a Gift Annuity that provides her income now and will provide a similar amount to her church annually after her lifetime from an endowment which the Gift Annuity funds at the Texas Presbyterian Foundation.

(2.) A couple has three grown children, one of whom is making healthy lifestyle choices after a period of not doing so. They want to encourage him without providing too much, so a Charitable Remainder Trust is set up. He receives a modest, but very helpful, monthly income and does not have to ask them for help since it comes regularly. When the couple established the trust, they received an upfront tax deduction. After their son's life, their church will receive the balance of the account.

(3.) A church member has a modest home and a love for her church's ministry. With her three grown children in various parts of the USA and with provisions for them already made in her will, she gives her home to Texas Presbyterian Foundation, but retains the right to live in it the rest of her life. For this reserved Life Estate, she received a substantial tax deduction and her children did not have to deal with the sale of the house upon her death. After her death, the Texas Presbyterian Foundation sold the house and established a permanent fund for her church.

(4.) A couple very dedicated to their church's ministry, decides to take advantage of a Charitable Remainder Trust to accomplish several goals. They funded the trust with various stocks that had a low cost basis and high appreciation along with a low rate of return. They selected a 7% payout for the rest of their lives. This trust not only generated a substantial tax deduction, but it also eliminated their need to monitor these investments anymore. The ultimate beneficiary is a permanent Donor Advised Fund where the distributions of income in perpetuity for the church will be decided by a committee made up of their pastor, the clerk of session, and a member of their family.

(5.) When a couple moves into a retirement setting, they establish a Variable Deferred Gift Annuity. They receive an immediate income tax deduction, but defer immediate income because the longer they wait, the higher the amount of income they will receive. Two years later, the wife has to enter the Alzheimer unit with increased costs so they trigger their annuity's payments. The increased income greatly helps them thru this strained financial time. They have chosen their church as ultimate recipient of this gift.

(6.) A church member knows two things about his estate plans. He is not very well diversified in his investments, but really can't let go of stock in the company he worked for. Second, that his wife's income will be greatly reduced when he passes away. His solution is a Gift Annuity on just her life funded by some of his highly appreciated company stock. This not only pays more than if it was on two lives, but it is a form of diversification for him as well. Some of his investments are now in the Gift Annuity rather in company stock. He is happy that his wife will enjoy guaranteed, professionally-managed income for life and the couple has created a handsome legacy gift for their church. The family is also delighted that the income tax deduction and the reduction of capital gains taxes which would have been triggered had the donor sold his company stock outright.

5. Special Fundraisers

The Session may periodically approve requests for fundraisers such as an all-church yard sale, youth fundraisers, sales and fundraising events for special mission projects, etc. Again, these projects are always intended to be above-and-beyond a person's annual pledge.

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