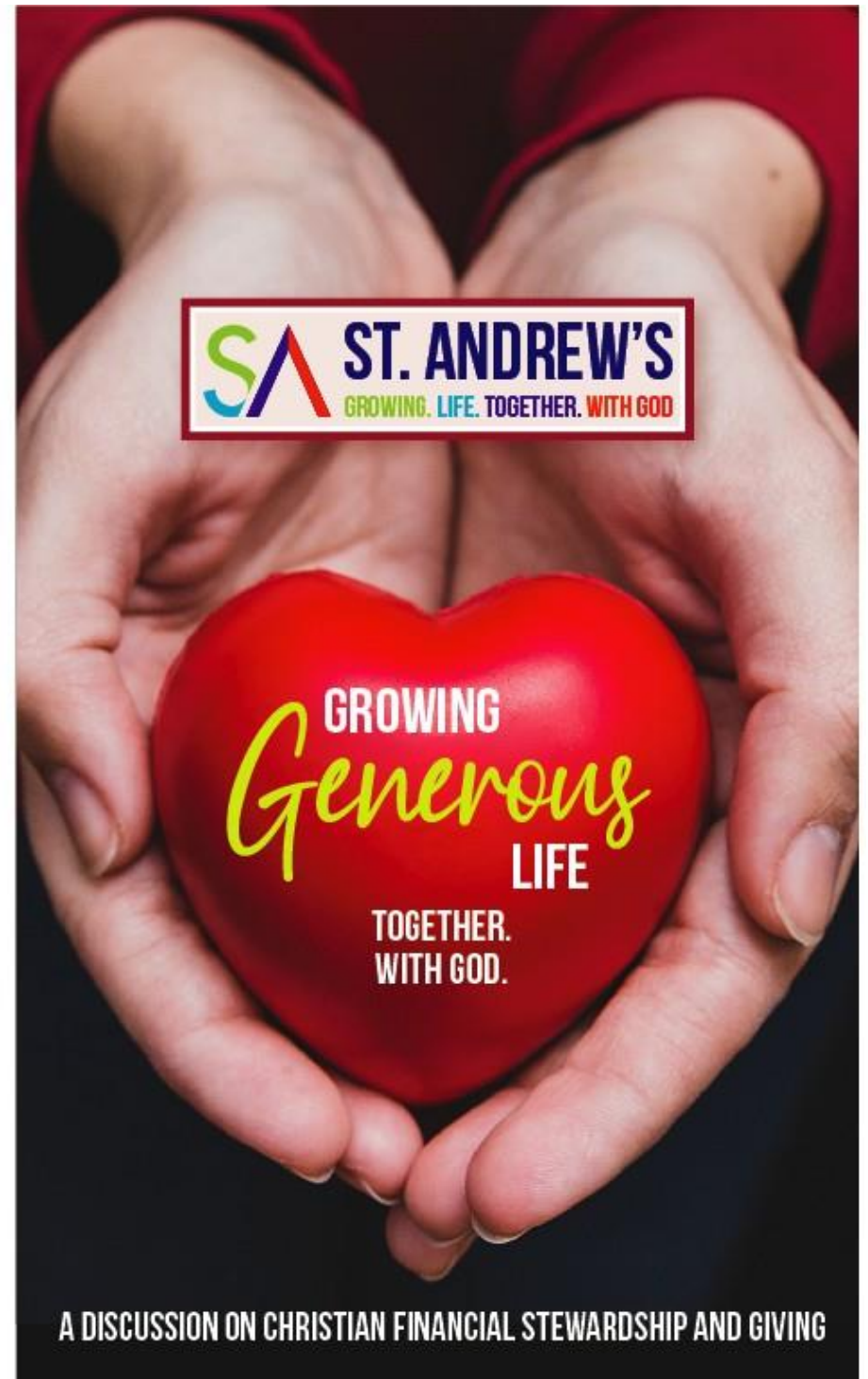


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A DISCUSSION ON CHRISTIAN FINANCIAL STEWARDSHIP AND GIVING



Dear Friends,

This publication has been approved by the Session of St. Andrew's, Calgary, and is offered to you as a guide on the subject of financial stewardship within our congregation.

In it you will find:

- A brief discussion on being Stewards of God's Grace.
- Practical guidelines for financial giving.
- Some questions frequently asked about financial giving.
- Consideration given to legacy planning.
- Ways we can respond.

This pamphlet is intended to provide an opportunity to reflect on the importance of generosity in our lives and in our congregation as we continue to live out our Vision of Growing.LIFE.Together.with God. We hope you find it informative and helpful.

Sincerely,

Your Gratitude & Generosity Team

Cathy Millar, Convenor

## Introduction

A topic that is always present but seldom talked about in church is the relationship between our faith and our money.

Stewardship is a theme that runs throughout the Bible. A steward is someone who is put in a position of trust and responsibility over another person's property. The steward is not the creator of what he or she has. Everything the steward has is a gift. Since all of life is a gift, living our lives well is also an act of stewardship.

How we care for our children, how we use our talents, how we make, spend and save our money - all of these are stewardship issues. We are not owners, but rather caretakers of what God has entrusted to us.

Stewardship cannot be reduced to a program or a yearly campaign: it is an attitude, a way of life in which every area of life is brought into a faith relationship. One dimension of stewardship is the stewardship of our finances. It is based on three underlying convictions.

1. All of us have a need to give. Imagine a world without generosity. Imagine a world where everyone thought only of themselves. What an impoverished world it would be!

2. The world has a need to receive. Generosity is not only essential to our wholeness. It is also a sign of Christ's love for others.

3. Money has a power to which we need to remain alert.

Money brings with it the temptation to place our faith in it, rather than in the source of all money - our loving God who supplies us with all good things in this life.

Jesus talked much about money. Sixteen of the thirty-eight parables were concerned with how to handle money and possessions. In the gospels, an amazing one out of ten verses (288 in all) deals directly with the subject of money. The Bible offers 500 verses on prayer, less than 500 verses on faith, but more than 2,000 verses on money and possessions.

Generosity does not happen by accident or osmosis. It requires intentional resolve and incremental steps of growth in faith.

At St. Andrew's we do not twist arms or arm-wrestle people into giving more. It is, instead, an invitation to engage in an important conversation that is too often ignored. It is an invitation to consider how we might grow in our desire to be more like Christ who, as Paul writes, "though he was rich, yet for our sakes he became poor, so that we through his poverty might become rich" (2 Cor. 8:9).

It is also an invitation to invest in our Vision: Growing.LIFE.Together.with God, by enhancing our church's ability to share Christ's love in our community and beyond.

Most of us would agree that generosity is an important characteristic for our lives. But how do we grow in generosity? Are there principles we can practice that will make generosity a habit of the heart?

When Paul writes to the church he sets out a number of principles about generosity. Paul does not invent these principles. They are teachings from the Old Testament with which he grew up, seen now through the eyes of God's grace in Jesus Christ.





**1. Giving is a symbolic act of worship that expresses the giving of our whole self.**

All through the Bible, offerings act as a reminder of what we need most in life: not only material necessities, but also an ever deepening and living relationship with God. The offering is first and foremost an act of worship, a response of gratitude.

**2. Giving comes from gratitude. We give in response to God's grace, not to earn God's grace.**

The apostle Paul emphasizes that the primary characteristic of giving is gratitude. Our giving is not a way to pay God back, but rather a way to say 'thank you'.

**3. We grow when we are thoughtful about our giving rather than haphazard.**

In his second letter to the Christians at Corinth, Paul wrote, "Each of you must give as you have made up your own mind, not reluctantly or under compulsion" (2 Cor. 9:7).

**4. We grow in generosity when we give regularly.**

"On the first day of every week, each of you is to put aside and save whatever extra you earn" (1Corinthians. 16:2). The apostle Paul does not tell people how much to give, but he does encourage us to develop the habit of giving thoughtfully and regularly.

**5. We grow in generosity when we give according to what we have.**

Is there a way to find balance in our lives so that we can care for our families and also share our resources for greater love, justice and peace in the world?



**6. We grow in generosity as we give proportionally.**

We encourage each member and adherent of our congregation to become a proportional giver, and to take time to consider what we are able to give in accordance with what we have.

**7. We grow in generosity when we give cheerfully.**

We know from our own experience that there is great joy in giving. In giving we make a difference not only to others, but also to ourselves as we grow into the image of Christ.



## Questions and Answers

### What will be my reward for giving?

Jesus makes it clear that giving has its own reward - there is a blessing in giving. In giving we reach out to others, we support the mission of the congregation and of our Christian faith, we grow in grace and we make the world a better place.

### What is tithing?

Tithing is the practice of giving 10% of one's income (after taxes) for sacred purposes. The Old Testament includes many commands to the people to present a tithe of their produce to the Lord. The New Testament writers do not lay down any laws about giving, but challenge us to learn to give with the same whole-hearted generosity that we see in Jesus.

### How do I determine how much to give?

At St. Andrew's we do not tell people how much to give. Rather, we encourage each member and adherent to:

1. Give a percentage of their income (proportional giving)
2. Give regularly
3. Evaluate their giving each year

### What about other charities?

We encourage you to consider other charities outside of St. Andrew's. The church exists for the sake of the larger community and world, and there are many charities carrying out Christ's mission in the world.

### In what ways do people give to St. Andrew's?

People give regularly through the Pre-Authorized Remittance program (PAR), which is set up for recurring, monthly debited giving through one's bank account; electronically through Tithe.ly on the St. Andrew's website as either one-time or recurring giving (weekly or monthly); through online E-Transfer to [treasurer@standrewscalgary.ca](mailto:treasurer@standrewscalgary.ca) and through response to special appeals. Alternatively, if you prefer to give by cheque or cash using offering envelopes, this method still remains available to you. For assistance, please call the church office at 403-255-0001.



### Where does the money go to that I give to St. Andrew's?

Financial gifts go toward advancing Christ's Ministry and Mission through the Ministry of St. Andrew's. Our gifts support worship and music, faith formation for all ages, pastoral care, mission projects locally and internationally, leadership development, fellowship and study groups. Your giving also provides stipend and housing for our ministers, and salaries for support staff, as well as maintaining and running our church building, which provides a centre and home for our ministry in our city. We also support the church nationally through our giving to Presbyterians Sharing.

## What obligation does the church have in using my money?

When you share generously in your giving the church has an obligation to use that money wisely. Each year a congregational financial plan is established and approved by Session, which highlights the priorities of our ministries and the goals we hope to achieve during the year to help us enlarge our vision of Growing.LIFE.Together.with God. This plan is also approved by the congregation at the Annual Congregational Meeting held during the first quarter of the year.



## Planned Giving: A Lasting Legacy

Some of us are fortunate to not only have a monthly income, but to also have accumulated assets such as real estate, stocks and bonds, and RRSPs. As we make our way through the various stages of life we may see our assets grow as we pay off our mortgages and set up long-term savings programs. If we are fortunate enough to find ourselves in a good financial position later in life, we may have decisions to make about what we will do with the assets and resources we have accumulated.

Today, there are laws that deal with how financial resources can be distributed from a person's estate at the end of their life, allowing some flexibility with the distribution of those financial resources. A well-crafted legal will can provide an individual with the opportunity to direct how their money is to be used by way of gifts to charitable organizations to significantly reduce the amount of taxes their estate will need to pay.



At St. Andrew's, we have a Legacy Fund, which invests gifts from the congregation wisely so that the interest or capital gains can be used to advance the Ministry and Mission of the congregation while keeping the principal intact.

There is also a Memorial Fund that can be used for specific projects in loving memory of a family member or loved one, and donations to this fund may be made at any time in their memory.

If you have any questions, please do not hesitate to ask the convenor or any member of the Gratitude & Generosity Team, an elder, our minister, or contact the church office at 403.255.0001 to speak to someone in confidence, or by email at:

[treasurer@standrewscalgary.ca](mailto:treasurer@standrewscalgary.ca)