

THE NUTS AND BOLTS OF GIVING

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A FEW WEEKS ago, I was speaking to the leaders of the new member class. I had just given a presentation to the class about stewardship. During a break, our conversation naturally turned to giving. One of the leaders mentioned that we should bill folks for their pledge. She noted that she was never sure how much she had paid, when to pay, etc. I thought “Yikes – billing folks for their pledge might not go over well”.

Luckily, the other leader of the new member class suggested setting up her pledge in “BillPay” – just like some of her other regular payments. What a good idea! And that got me thinking about all the ways that you can pay your pledge. We have continued to expand your pledge payment options, so I thought I would take this opportunity, in advance of Stewardship Sunday on 11/9, to provide a roadmap to your options:

Weekly giving in the plate – Come every week and bring 1/52 of your pledge. A fine traditional approach to giving. (Don’t forget to check the box requesting envelopes on your pledge card.) If you miss a week, you can always catch up the next week.

Bill Pay–The option that got me thinking on this topic. Simply set up Calvary as a recurring payment in your bank’s BillPay system.

Auto Debit from your checking account – Set up a regular deduction from your checking account to go to Calvary. You may already pay some of your bills this way, such as your P, G & E bill.

Credit card – For those folks seeking miles out there, the credit card can be a great way to go. Two caveats... 1) Please don’t use your credit card for your pledge if you carry a balance. 2) This is the most expensive option for Calvary with the credit card company taking approximately 3% of your gift. So, if you can give another way, please do. If this is the best way for you, that’s fine.

Appreciated Securities – Donate the securities to the church for the amount of your gift, and get the deduction without the capital gain. Check with your tax accountant on the details to make sure it works for you. This is a great opportunity to give and to get back from the IRS. God’s abundant blessings coming through the IRS. Fabulous!

Charitable Gift Fund – Financial firms offer these products to allow you to set aside your giving dollars and take the tax deduction. Then, you can give the funds to Calvary or other nonprofits as you are able. They will often note that the giving from these funds should not be used to fulfill a “pledge”. Based on my inquiries to a local Charitable Gift Fund, these restrictions do not apply to the type of pledge that you make to Calvary. If you need more information on this matter, please reach out to me directly.

If you want to set up debit or credit card payments, you can set this up quickly and securely on Calvary’s website at www.calvarypresbyterian.org/giving. You can also call Dorothy Pett at the church to get the paperwork for these transactions or donating appreciated securities.

We’re pleased to be offering all these options for folks to give – from the traditional to the more sophisticated. Let us know if there are other ways we can make things more convenient for you. And, remember, when you are in church and the person next to you does not put an envelope in the collection plate, they may be giving in other ways!