

Giving at, for, and through St. Thomas UCC

Scripture and church tradition encourage giving as a response to the example and instruction of the Lord: we give as members of a family richly blessed by One who is astonishingly generous; we give as an expression of our gratitude; we give as a demonstration of faith in God's on-going provision; we give because there is both need and opportunity; we give to demonstrate that something more worthwhile than money has a hold on our lives.

Ways to give

Cash or checks can be put in the offering plate during Sunday services; *envelopes* for giving are available to all who request them, but money can still be given without using an envelope.

Gifts (using envelopes or standalone checks) can also be mailed to the church office (6490 Linglestown Road; Harrisburg, PA 17112).

The *church website* (www.stthomasucc.net) has a DONATE page with a link and instructions for one-time or on-going gifts. Both credit cards and bank accounts can be used for this; however, there is a fee charged to the church for credit card gifts (this is approx. 3% of each transaction, which means, for example, that from a gift of \$50, St. Thomas receives \$48.50). Direct withdrawals from bank account (an ACH) can be made without fees.

Fund-raisers, like the blueberry sale, auction, chicken BBQ, restaurant nights, and golf outing all rely on volunteers whose skill, time, and energy generate money that can be used for ministry.

RMD (required minimum distribution) or *QCD* (qualified charitable distribution) Those age 72+ can donate part or all of an IRA RMD directly to St. Thomas UCC. Consult your retirement account company to determine the specific steps required, as well as the potential tax advantages of this approach.

Estate planning—over the years, ministry at and through St. Thomas has benefitted from those who include the church in their will; bequests have funded regular operations, special projects, and community service.

Where the money goes

Funds are allocated according to a budget approved by the congregation. Ten per cent of congregational giving is dedicated to ministry 'outside' St. Thomas; the rest is used for building maintenance and operations, staff, administration, and programming. When gifts are designated for particular purposes, those requests are honored within the bounds of tax law; otherwise, donations go into the General Fund.

Accountability

Deacons meet monthly to monitor finances and distribute funds according to the annual budget, with support from the treasurer and assistant treasurer. They make regular reports to the congregation regarding finances, and those who would like more detail can contact a deacon for this information.