

## ***TO GIVE IS TO LOVE***

As with most Episcopal Churches, St. Peter's receives about 90% of its Offerings from parishioner's pledges. Pledges are given every fall for the following year. Some households contribute a portion of their pledge every week, others give monthly, and some even give a single lump sum. The remaining 10% of Offerings come from those who choose not to make a pledge, visitors and other interested parties. We call this "plate" or "loose" offerings. The Total Offerings fund the church operating budget, which pays for the expenses of the church, salaries, utilities, repairs, insurance, outreach, and support of our diocese.

Many individuals choose to also make designated contributions to St. Peter's, which can take many forms. For example, Memorial contributions may be made in memory of someone who has died. Other frequent designations are to the Rector's Discretionary Fund, the Flower Fund, and the Capital Fund. Make sure your giving instructions are clear by using your check's memo line, or with instructions on a donation envelope. All donations are treated confidentially.

### **Ways to Give**

Traditionally most parishioners place their check, anonymous cash offering, or Pledge Offering Envelope in the collection plate at any service. There are special offering envelopes in the pews that allow many designated options. Other available options include:

#### **Bank Draft**

Some parishioners prefer the convenience and certainty of making pledge payments via bank draft. Just call the church office at 931-388-3331 to request a current Bank Draft Form. Complete, sign, and return the form to the Treasurer, along with a voided copy of your check. Our standard method is to make bank drafts monthly, as close to mid-month as practical. The Treasurers like this method because it involves no fees.

#### **Online**

Realm, St. Peter's database and financial software, allows secure on-line giving. Click the 'GIVE NOW' link to give online by using either your credit card or checking account. If you want full access to Realm (suggested), contact the church office and we'll send you a Realm data form. Then you will get a Realm invitation via e-mail. You will not only be able to give online, but also view your profile, giving history, and the Church Directory.

#### **Text**

Send a Text to 73256, it will appear as 73-256. Enter "stpter" in the message field and send. Click on the link that appears and follow the instructions.

## **Additional Guidance for Designated Donors**

One doesn't donate to the power company or to Kroger. You pay them, and after you pay them, you have no control on what they do with your money. Nonprofit accounting is different from the more familiar accounting practices used by profitmaking entities.

Donors to a nonprofit entity like St. Peter's, may designate or restrict their donated funds to a particular end use within the nonprofit. This designation (or restriction) should be well understood by the donor, and acceptable to St. Peter's before the donation is made. The designation needs to be made in writing, preferably prior to, but at least coincident with the transfer of the funds. If you wish to designate funds to the use of St. Peter's Episcopal Church, please contact our Treasurer, who will then discuss it anonymously with the Rector and lay church officers. These steps make sure your designation is in sync with the church's current plans and needs. We have several designated funds that unfortunately have stayed stagnant on the books for years because the donor's specifications didn't coincide with the parish's needs.