

A Guide to Giving at St. Paul's Church by-the-Lake

Why does St. Paul's encourage annual pledges and regular giving?

In addition to the theological reasons for regular giving, tithes and regular contributions cover most of the operating expenses of the parish, which include things like salaries and benefits of rector, organist, and other paid staff, liturgical and altar supplies, our children's ministry, building and grounds expenses, luncheons and receptions, devotional materials such as ordo calendars and Forward Day by Day, and general expenses.

As a member parish of the Episcopal Diocese of Chicago, we pledge and contribute a portion of our receipts to the diocesan Common Mission Share. We also set aside a portion of pledge contributions and tithes for missions and outreach, which we donate to various organizations doing work in line with the Christian calling or that meet the needs of our local community.

What about other gifts to the church?

In addition to regular contributions, you may also wish to give from your abundance to mark major feasts of the church, remember loved ones, celebrate anniversaries or birthdays, or to thank God for the blessings in your life. If you would like to offer altar flowers or shrine lamps at the Sunday mass, there is a book in the narthex to sign up for a specific date with *suggested* gift amounts.

Gifts such as these, as well as offerings from those who do not pledge, are considered "open offerings." On the first Sunday of the month, open offerings are designated for the rector's discretionary fund; on all other Sundays open offerings, like pledges, go to the operating expenses of the parish, the common mission share, and missions/outreach activities.

From time to time, St. Paul's may invite financial contributions to support certain activities, such as Vacation Bible School or the annual Souper Bowl Sunday fundraiser for local food pantries. Such gifts are called "special offerings" and are designated for the purpose for which they were collected, with the understanding that the vestry and treasurer will determine their exact use (e.g. which VBS needs, which food pantry, etc.).

In what ways can I make my gifts?

Offering Plate: Cash or checks made out to St. Paul's Church by-the-Lake can be deposited in the plate during the offertory of any mass. If you pledge, you will receive envelopes for regular Sunday giving as well as for major feasts of the church. Envelopes are available in the pews for open offerings and in the narthex for memorial gifts and occasions such as All Soul's Day.

By Mail: If you won't be at a service for awhile, you may mail your check to 7100 N. Ashland Blvd, Chicago, IL 60626. Please note your pledge envelope number on the check memo or enclose pledges within your pledge envelope inside an outer stamped/addressed envelope. We do not recommend sending cash by mail.

Online Bill Pay: Most commercial banks offer an online bill pay service where they will send checks on your behalf. This can be especially convenient if you give regular amounts on a regular schedule, as you can set up a recurring payment. Use St. Paul's Church by-the-Lake as the payee name, the address above, and for pledge payments, note your envelope number in the memo field.

Online Giving via Church Website: Gifts by credit card are accepted on the church website (<https://stpaulsbythelake.org/giving>), which can be a convenient remote giving option. Note that the payment processor takes a small cut of such gifts, however, so if you would like 100% of your contribution to go to the church, please consider one of the options above.

Are my gifts to St. Paul's tax deductible?

St. Paul's Church by-the-Lake is a member congregation in good standing of the Protestant Episcopal Church in the Diocese of Chicago, a central organization of affiliated 501(c)(3) organizations. All tithes, offerings, or donations as described above are deductible under IRC section 170. Unless otherwise noted and in accordance with IRS regulation, you agree to relinquish control of the donated funds to the discretion of this church.

Note that to credit your gift to you for tax deduction purposes, your gift must be associated with your name, either by using your pledge envelopes, clearly printing your name on other envelopes, or writing a check from your personal account. Your gift must also be given to the church through one of the methods above and not to an individual parishioner. Letters will be sent near the start of the year summarizing the prior year's giving. More detailed giving records are available upon request.

What about restricted gifts, bequests, and other forms of giving not covered above?

If you wish to make a gift that does not fall into the categories or methods above, please contact the parish treasurer, Tina Kemp, at finance@stpaulsbythelake.org. Generosity is always welcome, but scenarios not described above may require additional steps or guidance.

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