



Money, God, and the Gospel

A Guide for Christian Giving at Christ Church New York City

Why should I give?

Three key principles that help us to get the right perspective on giving to our church:

1. God, being rich in mercy, gave his only Son to die for us.

We give, not so much out of gratitude - we can never repay God for his love - but to follow his example of sacrificial giving:

For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, that through his poverty you might become rich. (2 Corinthians 8:9)

2. All things come from God. As God's people we are responsible to support his work with his money.

This work includes all the various ministries of Christ Church - preaching and teaching, outreach, pastoral care, children's ministries, service ministries and so on. As we do this we all share in God's mission to "...unite all things in Christ as Lord." (Ephesians 1:10)

3. The Bible teaches that giving brings its own rewards.

- First, those who receive the gift will be grateful to God, and the giver.
- Secondly, God supplies the resources to enable people to go on giving.
- Thirdly, others are encouraged by seeing the fruits of our generosity.
(2 Corinthians 9)

A Few Questions & Answers

- “Christ Church is part of the wider Anglican Church: aren’t there funds there to help us?”

Each Anglican church that is being established around the country needs to fund its own operations.

- "I give generously to a number of other Christian and charitable organizations.”

This is wonderful. Here are some further considerations.

Both the Old and New Testaments indicate that our priority for giving should be for the support of the church we attend first. The ministry of the church we attend is where the mission of the church begins.

Furthermore, the development of wider Christian ministries of Christian mission, care and compassion, will always ultimately be dependent upon the vitality and the resources of local churches.

- “Are donations and gifts to Christ Church tax deductible?”

Yes: gifts and donations to Christ Church NYC are tax deductible.

- “I give my time in unlimited ways in serving at church, so that’s even more than possible monetary ways.”

Thank you for serving and we are thankful for your service. We gratefully receive both time and financial resources from our members. However, we would like to address the theology of giving and what it means for each member to be sacrificing, not only in terms of time but in financial resources as well, for the sake of the Gospel.

- "I’m only a student. I don't think that I should be asked to give."

It's true that the privilege of giving most should belong to those who have the most to give. However, the principle is clear: we should all be prepared to give from what God has given us. It doesn't matter how small the contribution - what matters is the expression of our commitment to Christ.

What options are there for giving?

At Christ Church NYC we try to make it easy for you to give.

The most popular and confidential way to give is **electronic giving with Zelle**. Simply log-on to your Zelle app on your phone or computer and use this email: finance@christchurchnyc.com.

Zelle payment amounts can be changed at any time with a couple taps on your phone. Zelle payments can be scheduled as you wish: every week, every two weeks, once a month etc. Zelle tracks total activity so you can see year-to-date donations made to CCNYC at any time.

Here are other options:

- **Checks:** Some people write a check and place it in the collection plate/bag on a regular basis or post a check at regular intervals to the Christ Church Office
- **Cash:** Others put loose cash in the collection bag (if you want a receipt for tax purposes you will need to write your name and address clearly on the offering envelope)
- **Shares:** Some people have asked about giving a parcel of shares to support the ministry of Christ Church. This can be done in consultation with one of the trustees.
- **Loans:** Please see details below

More Specifically:

Automatic Transfer from Zelle, Bank Account or Credit Card

This kind of giving:

- prompts you to pray and consider what you should give.
- must be budgeted in advance - an excellent way to be disciplined in your giving (please note that we do not encourage the unwise use of credit cards).
- is convenient and doesn't depend on your memory.
- is not dependent on your presence at church (so many New Yorkers are often out of town).
- gives the church immediate access to funds.

If your bank is mailing a check, please send to:

Christ Church New York City

111 East 87th Street
New York, NY 10128

Q: Am I able to cancel direct giving if I want to?

A: Yes, you may cancel this with your bank at any time.

Use of Envelopes

Envelopes are available in the back of the sanctuary every week. This kind of giving:

- helps maintain systematic giving;
- enables you to give cash which can be identified as a contribution to Christ Church NYC for tax purposes;
- makes it easy also to give to another fund or organization that you may nominate, for example, a Mercy Ministry or Relief Fund or towards certain expenses like study materials.

Q: Does the use of envelopes maintain confidentiality?

A: The greeters, treasurer and book-keeper may need to review the contents in order to do the physical banking steps.

Donation of Shares

Some people want to give a parcel of shares to support the ministry of Christ Church.

You may have been the beneficiary of a bequest, or you may wish to donate a percentage of a capital gain you have made.

Appreciated stocks or bonds purchased more than one year ago and donated to Christ Church New York City could yield a tax deduction for the full fair market value of the stock on the date the gift is transferred, and you pay no capital gains tax on the increase in value of your stock. Speak with the treasurer about for more information.

Interest Free Loans

Interest free loans provide opportunities for people to make a long-term loan of \$10,000 or more. The Church will use this money to provide a buffer against deficit spending, especially during the summer months and also during the time when we are adding a new staff member.

This kind of giving:

- may help control your tax situation; please consult your tax advisor
- preserves the nominated principal; it will be repaid to you when required
- enables the Church to keep better control on its funds

Speak to the Treasurer or one of the Trustees for more details and please consult your tax advisor for details as always in tax related matters.

Q: Can I alter or cancel the arrangements?

A: Yes. You can change or completely cancel the arrangements on written advice.

Q: Can I allocate parts of my offertory to a specific area of ministry as I currently indicate on the collection envelope?"

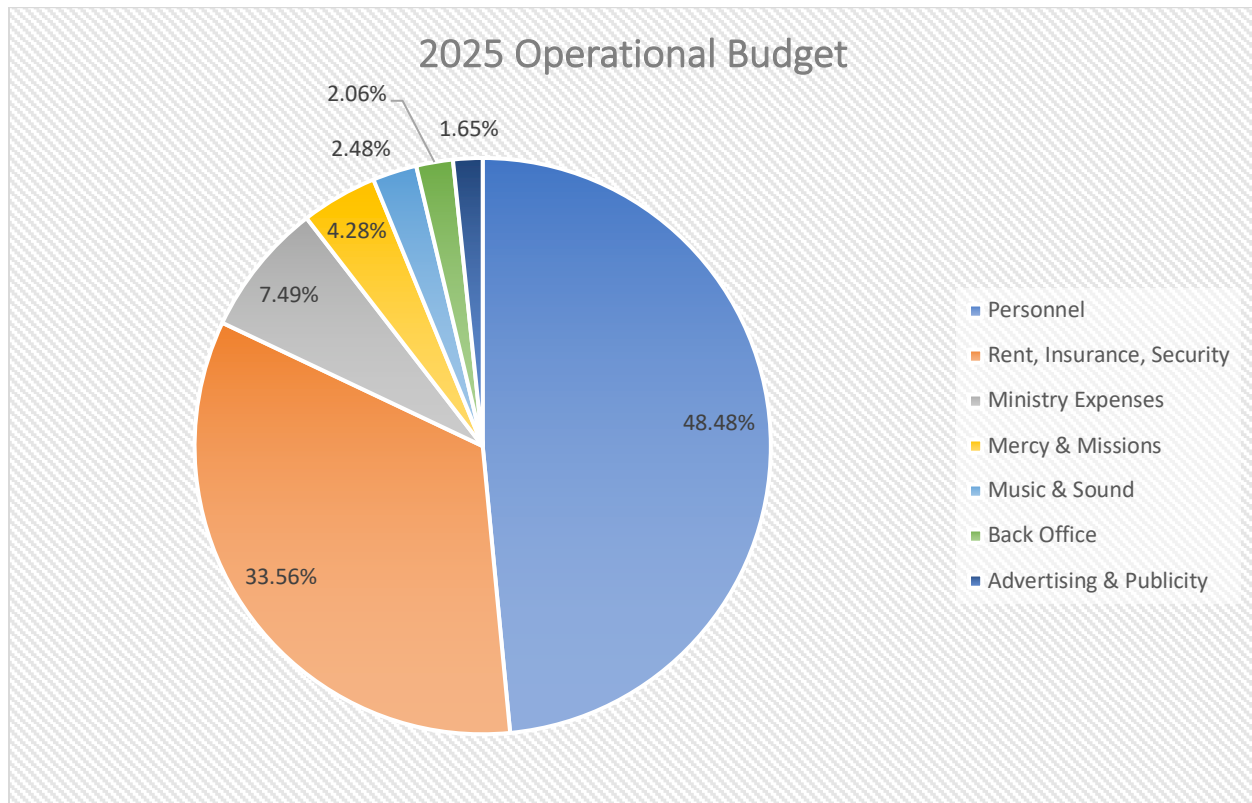
A: Yes. Your gift will be distributed in the way that you nominate.

Your Will

You may think this is a morbid suggestion, but some people like to think that one day others will continue to benefit from the good things the Lord has given you in your lifetime. Talk with your

attorney about this.

The Church Council is currently exploring other options to enable you to contribute to the ministry of here and wider work of the gospel.



The church's budget is presented at the Annual Members Meeting. All members of the church are encouraged to attend this meeting and hear this Report. For a more detailed look at the budget, please speak with one of the trustees.

How much should I give?

Guidelines from the Bible:

In ancient Israel, old covenant law established **an annual tithe** for the support of the priests (Levites). One tenth (10%) of the increase of the first-fruits of the land, trees, herds and flocks had to be given to the Lord as his tithe. **In addition there were many other gifts and offerings** that were to be made.

Jesus fulfilled the law and so Christians have noted the tithe as a wholesome pattern. Indeed, in the New Testament we learn that Jesus speaks more about subject of money and possessions than on any other subject.

Paul also warns us that money can easily become our master or god rather than being a

servant (so, Colossians 3:5). He also comments that the love of money is the root of all kinds of evil – his words to Timothy are timeless as we now well know:

Of course, there is great gain in godliness combined with contentment; ⁷ for we brought nothing into the world, so that we can take nothing out of it; ⁸ but if we have food and clothing, we will be content with these. ⁹ But those who want to be rich fall into temptation and are trapped by many senseless and harmful desires that plunge people into ruin and destruction. ¹⁰ For the love of money is a root of all kinds of evil, and in their eagerness to be rich some have wandered away from the faith and pierced themselves with many pains.¹ (I Timothy 6:6-10).

* Jesus commends the widow who gave her few coins, which, unlike the gifts of others, was not out of surplus funds, but what she needed to live on (Mark 12:43-44).

* Paul commends the churches in Macedonia because out of their deep poverty they gave with great generosity for the support of fellow Christians (2 Corinthians 8: 1-5).

* Paul goes on to encourage the Corinthians in their giving by saying that those who sow bountifully will also reap bountifully, for God loves a cheerful giver (2 Corinthians 9:6-7).

In practice here are some ideas you might find helpful:

- Plan a household budget for the year and decide how much to give in total to all Christian ministries in relation to anticipated spending on other needs.
- Most professing Christians agree that God expects them to give a fixed percentage of their income. This can become a pattern for future years, automatically adjusting for inflation and any change in your means.
- Give priority to the church you attend - where you receive regular Christian teaching, fellowship, and encouragement.
- Consider how many Christian organizations you wish to support: Each will require some commitment of time for meetings and informed prayer.
- Families with older children might consider making them part of the decision-making process. Also, Christian parents have the daily opportunity to model a proper attitude to money and giving.

If you have any questions about any of the information in this brochure, please do not hesitate to speak with one of the church trustees – Tracy Fu, Abena Frempong, Dan Matheson.

Christ Church New York City
111 East 87th Street, New York, NY 10128
