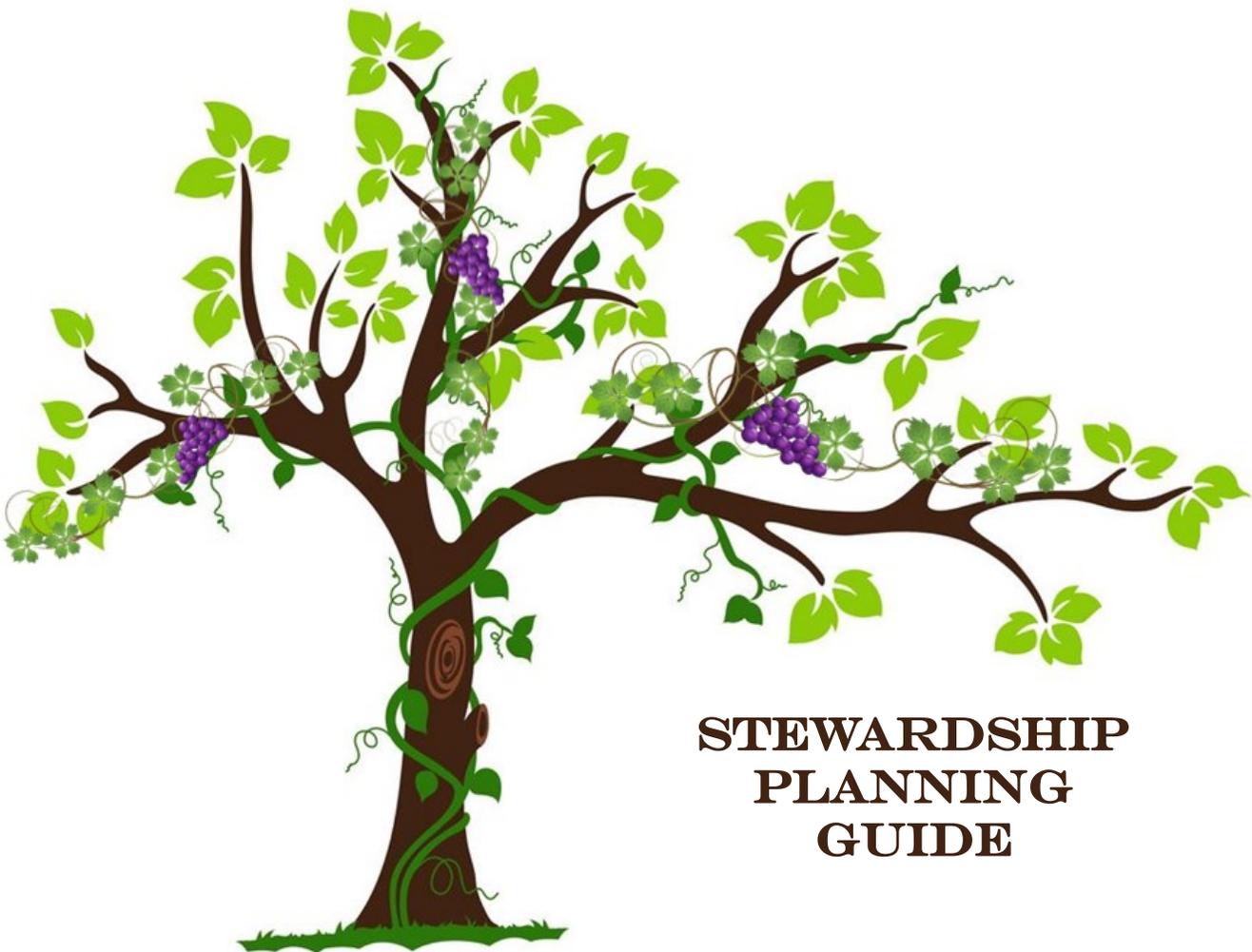


St. Nicholas Antiochian Orthodox Church

**HONORING
THE LORD
WITH OUR
FIRST FRUITS**



**STEWARDSHIP
PLANNING
GUIDE**

Common Questions

Direct Answers

How much should I give?



The real answer to that question is that it is between you and God; however, to be faithful we should ask ourselves: “Is my offering to God *significant, proportional, and sacrificial*?” If we are faithful stewards, our giving should be *significant* enough to reflect the blessings God has given us. The amount then should be *proportionate* to our God-given abilities and current income. If you’re not ready to offer a full tithe (10% of income), begin with 3% or another proportional amount and commit to increase it by 1-2% per year until you reach the tithe

(see p. 7 for a chart to help with this). Giving should also be *Sacrificial*; that is, not a token amount. God is not like a waiter who receives a few dollars after we have fully satisfied our own needs. The amount of time, talent, and money we give should reflect our personal commitment and conscience and the fact that the Church is a priority in our lives, not just an afterthought.

Why is the church always asking for money?

For one thing, Jesus talked about money more than any other single topic, for as He said, “where your treasure is, there will your heart be also” (Matthew 6:21). Besides that, if asking for financial support through donations or fundraisers seems frequent it is because we are continuing the process of transitioning away from basing our support of the parish primarily through what were traditionally called “dues” and fundraising efforts and moving toward engaging our members as stewards. As stewards, we receive what God has given us and support the financial needs of the parish from the framework of this perspective, guided toward the Biblical model of the offering of the tithe. Because we are still in this transition—and because dues and fundraisers are not sufficient sources to fund our parish—we regularly have financial strains and need to encourage more donations. Once our data shows that we are close to supporting our parish through the means of stewardship, then fundraising can be either eliminated or done for special projects or charities instead of the parish’s standard operations.

**Our data shows
that we are close
to supporting
our parish
through the
means of
stewardship.**

What if I just don't think I can afford to tithe the full 10%?

Like all aspects of our lives, sometimes we move more slowly to our goals. We encourage you to utilize "Step 1" on page 6 to calculate where your giving is currently, and if it's under 3%, maybe use that as a starting place for next year. Then in future years, consider increasing the percentage incrementally until you reach the full tithe. Or you can just jump right into the deep end and—as God says in the verse quoted above—put Him to the test! Ask anyone who tithes, and they will tell you they can't afford *not* to tithe, as God keeps His promises and sustains those who put their trust in Him through their offering a full tithe. Whether slowly or quickly, all should know the peace that comes from trusting God and seeing Him respond with His care.

I don't make a lot of money, so shouldn't others pay to support the Church?

First, it's important to note that ideally, our giving to the Church is not in relation to parish expenses, but is solely based on giving as a demonstration of our faith in God. But as we slowly move toward that goal and away from giving just to "pay the bills" it is important to see that ALL of us can offer our *First Fruits to God* in proportion to our income. A tithe of \$5,000 and a tithe of \$50,000 may differ in dollar amounts, but are both equal expressions from each respective donor of their thankfulness to God. If you look at the snapshot of giving at St. Nicholas on page 5, you will see two important things: first, that we already have an overdependence on a few families to support our budget (but this is getting better!), and second, the many offerings of smaller dollar amounts is vital to our financial well-being.

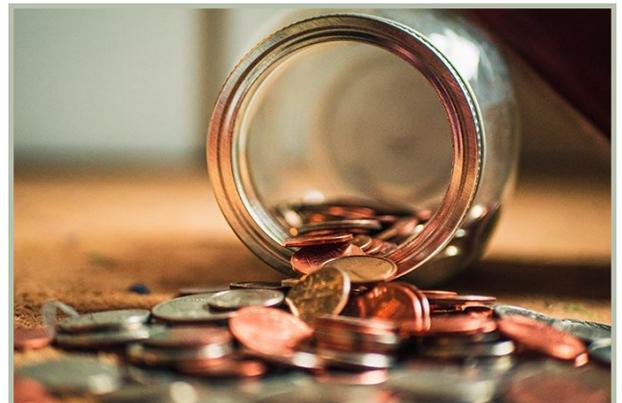
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**God promises to bless those
 who are faithful in tithing.**

Malachi 3:10

Where does all this talk about a tithe come from?

The standard for giving from the Old Testament was a "tithe," (from the word for "a tenth"), or 10% of our income as we receive it. In return, God promises to bless those who are faithful in tithing: "Bring the full tithes into the storehouse, that there may be food in my house; and thereby put me to the test, says the Lord of hosts, if I will not open the windows of heaven for you and pour down for you an overflowing blessing" (Malachi 3:10). For Christians, the standard went from a tithe to the standard set by the woman who offered her last two pennies. As we grow in our trust in God, we can move toward and even exceed the tithe as a demonstration of that trust and our love for Him.



Can I direct my giving to something I think is better?

Our gifts to God are just that, and once a gift is given, that gift now belongs to Him and His Church, and we no longer consider it “ours.” Of course, our church leadership is always open to suggestions and input on the administration of donations and the maintenance of the parish. Additionally, the Holy Scriptures speak about “tithes *and offerings*.” Having offered our regular giving (traditionally, the tithes), offerings of designated, restricted gifts can be proposed through our Priest or a Parish Council member, as both must approve the reception of designated gifts. The giving of both tithes and offerings have been beautiful expressions of our Orthodox Christian Faith from the beginning of the Church.



Our giving to the Church is not in relation to parish expenses, but is solely based on giving as demonstration of our faith in God.

Who has access to the information of our commitments or the donations we make?

Our Pastor, Parish Council Chair, and Treasurer have access to all financial information in the parish, as each fulfills specific spiritual and executive duties, though a review of the totaled records of what each parishioner offers is rare. Our Parish Council members and full-time staff members who are involved in processing donations see those donations as they come in but not the totaled record of donations by specific parishioners.

What if I make a pledge and am not able to fulfill it?

Your pledge is not a legal agreement, and we certainly understand if circumstances prevent anyone from fulfilling their commitment. Nonetheless, we will begin this year to use these commitments to begin our annual budgeting process knowing it will take some time before we can rely on this alone to inform the budgeting process. So, stating your commitment—even if only to yourself—provides a specific goal to which you can plan and work to fulfill.



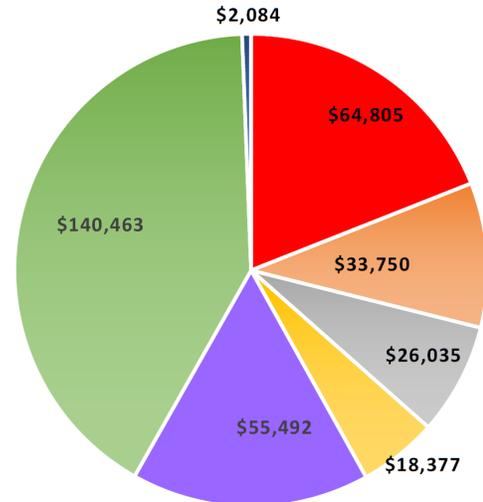
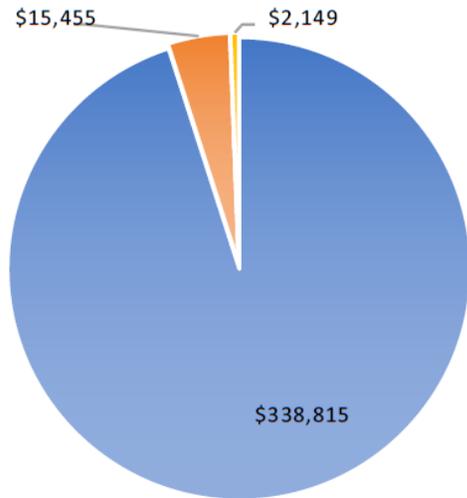
A Snapshot of our Parish Finances

Where funds come from; where they're spent

Income and Revenue

Expenses

Year-to Date information as of August 31, 2020



- Parishioner Offerings & Contributions (95%)
- Cultural Center (4%)
- Fundraisers (0%)
- Miscellaneous (1%)

- Mortgage Principal & Interest (19%)
- Church Operations (16%)
- Maintenance (10%)
- Payroll (41%)
- Utilities (8%)
- External Charitable Contributions (1%)
- Cultural Center (5%)
- Miscellaneous (0%)

As terrible as the current pandemic continues to be, it also gives a glimpse into a future we've been hoping for when we support our church with less income from alternate sources, namely Cultural Center rentals and fundraisers. This year, about \$100,000 less will be brought in from these sources, or 16% of our total income. Some of this loss should be offset by \$33,000 from a forgivable Payroll Protection Plan loan from the federal government, leaving us with a \$67,000 drop in income from alternate sources alone.

We're getting closer to getting rid of that big red chunk that represents our monthly mortgage payment! This month marks the 20th anniversary of the building of our current facility and the Consecration of the Church. Our current mortgage balance stands at \$472,720. Once paid, we can better take action on a few of our many hopes and dreams, from a youth ministry program equipped to serve our kids in these challenging times to a funded capital improvement fund, adequate to address the needs of a facility in its 3rd decade, when large expenses can be anticipated.

Preparing Your Tithe!

Giving as unto the Lord!

PUTTING OUR FAITH INTO ACTION



TIME



TALENTS



TREASURE

The Tithing Concept

Tithing is a biblical principle addressed in Holy Scriptures. As Orthodox Christians, many grew up recognizing that their responsibility as members of the church was to pay “dues”. Although the idea of paying “dues” is in itself not a bad one, many church members may have failed to recognize the spiritual principle behind their giving.

Scripture teaches us that everything belongs to the Lord. Everything that we have is a blessing given to us from God. His desire is that we use everything that we have—our time, talents, and financial resources to wisely and compassionately advance His Kingdom (I John 3:17).

The Church’s aim is to guide the faithful in growing in sanctification. One area that may need sanctified is in our trust in God. To fully trust God with our finances can be challenging. One way to demonstrate our trust in God is by offering back to God a sacrificial tithe. This is often understood as 10% which is the starting point of our giving. But tithing is more than just an act of obedience; it is an act of worship.

So, Where Do I Begin?

As you begin to prepare your gift to the Lord, it can be insightful to recognize where you are with your current level of giving.

Step One:

Calculate the percent of your income given to St. Nicholas in 2020.

Calculate This Year's Giving:

$$2020: \quad \$ \underline{\hspace{2cm}} \div \$ \underline{\hspace{2cm}} = \underline{\hspace{2cm}} \%$$

Anticipated amount to be given through December 31, 2020 Annual Income % of Income

Now that you have discovered the percentage of your income that you anticipate giving to the Lord. Ask yourself, is it significant, proportionate, and sacrificial? If your calculated percentage of giving falls below the starting point of a 10% tithe, prayerfully consider increasing it by 1-2% or whatever percent is deemed to be sacrificial. Then, in the years ahead, continue to increase your giving as your faith in God grows.



Consider the following story:

Nabil and Rima have been happily married for 20 years. Nabil works at a local factory and Rima is a teacher. Each week they attend services at their local parish. As a couple, they faithfully place \$25 in the offering basket. Using the chart below, what conclusions can you draw concerning this couple's annual giving?

Weekly Donation (by Income and Percentage of Giving)					
Annual Income	10%	8%	5%	3%	1%
\$15,000	\$29	\$23	\$14	\$9	\$3
\$25,000	\$48	\$39	\$24	\$14	\$5
\$40,000	\$77	\$62	\$38	\$23	\$8
\$60,000	\$115	\$92	\$58	\$35	\$12
\$90,000	\$173	\$138	\$87	\$52	\$17
\$150,000	\$288	\$231	\$144	\$87	\$29
\$300,000	\$577	\$462	\$288	\$173	\$57
\$500,000	\$962	\$769	\$481	\$288	\$96

- If Nabil & Rima's combined annual income is \$15,000, they are giving between 8% and full tithe of 10%.
- If Nabil & Rima's combined annual income is \$25,000, they are contributing at approximately a 5% giving level.
- If Nabil & Rima's combined annual income is \$40,000, they are contributing between a 3% and 5% giving level.
- If Nabil & Rima's combined annual income is \$60,000, they are contributing between a 1% and 3% giving level.
- Nabil & Rima's weekly contribution is less than 10% of their annual income.
- All of the above.

It is interesting to note that all of the above statements are true as they relate to the story. What is your giving story? Considering the story above reflect on your current level of giving. Is your giving telling the right story about your annual income?

Please keep in mind that if your annual giving is less than the starting point of a 10% tithe, not to feel condemned. And if your annual giving is greater than a true tithe, give glory to God! What is of greatest essence is developing a heart of worship that embraces humility and shows love to God.

Where Do I Go From Here?

The next part of preparing your tithe is to determine the annual amount of money you anticipate by faith offering to God in 2021.

Step Two:

Calculating Our Family's Giving in 2021

Determine the amount of money that you will give in 2021.

$$\text{2021: } \$ \underline{\hspace{2cm}} \times \underline{\hspace{2cm}} \% = \$ \underline{\hspace{2cm}}$$

Expected
% of Income
Total Amount to Give

Total Income

You Are Almost Finished!

Now that you have calculated your full tithe, prayerfully consider giving this amount back to the Lord. Know that you may face difficulties throughout the year ahead that may challenge your commitment. That is normal when you are walking by faith with your trust placed firmly in God.

Please detach the 2021 Commitment Card below, fill it out and return it to the church either in person by placing it in the 2021 Commitment Card box in the Narthex or by mailing your card to the church (Attention Treasurer). We invite you to write your family's name on one of the First Fruit symbols located on the display table in the Narthex and add it to the wall display joining your gifts to those of your brothers and sisters in Faith. May God continue to bless you and your family abundantly as you continue to *Honor the Lord with our First Fruits!*

Honor the LORD from your wealth and from the first of all your produce; so your barns will be filled with plenty and your vats will overflow with new wine.

Proverbs 3: 9-10

Fr. Michael's Closing Thoughts

The Year 2020 has been a tough year for many! But if you think about it, this challenging year has been just one more opportunity to choose between the self-reliant lives we're all tempted to live, and a life lived with a dependence on God. This affects so many areas of our life, including how we view and act as stewards of His gifts to us. Vicky and I have tried to step out in faith throughout our marriage, in spite of our fears. We made the commitment to tithe long ago, and God has ALWAYS provided for our every need. While 2020 is a challenge for our family as well, it is also a year that saw us complete the goals we set during the "Financial Peace University" program we took last year here at St. Nicholas: we paid off all debt except our mortgage, and for the first time in our 25 years of marriage, we're not living paycheck to paycheck! We're actually putting some funds into savings every month. We invite you to find the peace we've found by bringing your financial life right smack dab into the middle of your spiritual life.