



Giving at St Gerard's – Everything You Need to Know

Brothers and Sisters in Christ, we wish to acknowledge your on-going generosity and responsiveness to the financial needs of our parish, and we sincerely thank you for answering the call to this very significant component of our parish stewardship.

We thought it appropriate, now that we have finalized various means/methods of giving, to provide this reference sheet for your information and to offer a bit of a guide and aid to giving practices. As you read the following information, if there are any pieces that are unclear to you, we encourage you to contact, either the Parish Finance Council (murray.gartner@shaw.ca, (403) 238-4695) or Gay Abuan-Summers in the parish office (summersga@stgerards.ca, (403) 253-2251).

Someone once coined the phrase, “Whenever two or more Catholics gather, there will be a collection”! Some background:

Historically, the “Collection Plate/Basket” in its various forms, was/has always been passed around during the Offertory and for years the faithful gave using their personal “envelope”, that, with the advancement of tax codes allowing for the church to issue receipts, included an administrative number for tracking purposes, that over time, became very personal, symbolic and even highly valued by the donor. Consequently, the “Envelope” has been our outward sign of giving and remains rooted in tradition.

The Offertory is part of our Eucharistic celebration and includes the procession of the gifts to the alter (bread and wine) for consecration, followed by the take-up of a collection, usually managed by the Ushers, either passing a basket or extending a basket attached to a long handle consecutively down each row. Collections were typically only taken up during the weekend masses and of course at all holy days, Christmas, Easter etc. The “Basket” is then presented at the alter as part of the Offertory. This methodology has been practiced in all parishes for hundreds of years. The result of these collections ensures a steady stream of timely funds to support the many needs of the physical church, including, infrastructure, heating lighting etc., hiring of employees, equipment, literature etc. etc. Today, with the benefit of technology, there are now several means or venues to give which we highlight below, however the one constant remains, **“the steady stream of timely funds”**.

If possible, make your giving “regular”.

Each parish is 100% responsible for its own sustainability, with the parish’s very existence totally dependent on the financial support of each individual parishioner. Without your REGULAR donations, our church will not survive and in extreme cases, cause the bishop to make a decision to ultimately close a parish. This inescapable fact may not be fully appreciated by all of us, but it is true, your individual donation, **truly makes a difference**. If we value our parish and all that it provides us, we must all take-up the financial challenge and take pride in our beloved St Gerard’s! We must remain mindful that it is your donations and the consistency of donations that are counted on to **pay the bills, which come regularly, not once a year, every third week or when a vendor feels like charging!**

Giving is personal.

The Old Testament speaks of “Tithing” or the giving of one tenth of one’s income to the church and while some religions follow this as an express rule, there is no direct oversight or mandatory giving threshold in the Catholic Church. As is the case with many components of our faith, we are encouraged to exercise good conscience and, in that spirit, review our individual financial position each year and based on that review, **establish a giving plan**, recognising that your individual on-going support is vital to the survival of the church, not simply an expression of gratitude. No different than our own family’s financial needs are real, **so are the church’s needs real!**

So, with all of this understanding, how can I give?

1) Regular Giving

- **Electronically** – We strongly encourage all parishioners to consider giving electronically. We can assure you that this venue is not only safe and secure, but also dramatically reduces administrative activities at the church as you **can break down your donation to a number of recipients and you can make your donations timely, weekly, monthly, quarterly etc**. These donations are also set up in the parishes books thus there is very little, **manual handling, therefore so much more efficient**. Our Parish uses the electronic Pre Authorized payment services of RBC, www.rbc.com for donors contributing directly from a bank account or the electronic services of Moneris, www.moneris.com for donors wishing to use their MasterCard or Visa credit cards. **Enrolling is simple; you can print off the authorization form on the parish’s “Giving” tab and email/mail/deliver the form to the office or call the office at (403) 253-2251.**

- **Traditional Envelope** – The tried and true “Envelope” giving is still in effect for those who do not wish to commit to electronic giving. Remember, if you choose an envelope as your preferred method of giving, please commit to picking up your boxes of envelopes annually, otherwise the parish has no choice but to destroy the unused envelopes which is most certainly an unnecessary expense. The processing of Envelopes is completely manual and requires several volunteers several hours of work weekly in addition to manual recording for tax receipt purposes. Similarly, cash donations can be made directly in the church or dropped off at the office. As you will appreciate, cash also requires handling/custody/storage etc. **Further, it is just as administratively time consuming to process a \$5 bill as it is to process a \$100 bill and even more administratively time consuming to process a toonie!** Just something to keep in mind, we can assure you, all heartfelt donations are very much appreciated.

2) Other

There are two other alternative methods of giving electronically:

- **Canada Helps** – Canada Helps www.canadahelps.com was set-up by our Finance council as an alternative to more “ad hoc” giving, or more effectively serving the donor who does not wish to give on a regular basis and prefers electronic giving. To sign up is also simple, just access the “Giving” tab on our website and follow the prompts or go to the Canada helps web site and follow the prompts. Canada Helps will issue tax receipts direct to the donor. **There is a drawback with using this service and that is that we cannot efficiently process to more than one parish designation, so if you wish to use this service, please keep this in mind. One destination only please!**
- **E-Transfer** –Simply using your on-line banking platform, designate an electronic transfer with the destination email frontdesk.admin@stgerards.ca. Be sure to include information to allow us to send you a tax receipt, address, or envelope number.

REPORTING

The importance of timely financial reporting cannot be understated as regular reporting is the means by which we can educate and update our parishioners to enable prompt action to manage the health of our finances. We now report as follows:

Weekly – We report in our Newsletter/Bulletin the previous week’s collections, general plus TIA (Together in Action) measured against our budgeted expenses for the year. Our

budgeted expenses are divided by 54 weeks, to account for additional revenues historically received at year-end (Christmas).

Quarterly – Within 20 days of each quarter end, (March, June, and September) we provide a more detailed report of general quarterly revenues and expenses, collections to related charities, SSVP, Mission Mexico and TIA and our surplus cash position. The finance Council also provides commentary by way of “Notes” which we hope you will read to obtain more insights if the numbers are confusing.

Annually – Within 45 days of year-end (Dec 31) we provide an annual financial statement that reflects key financial measures for the preceding 12 months along with clarifying notes. This is a key document for reference purposes and should be read by all parishioners, with any questions directed to the Finance Council as noted in the document.

All the foregoing documentation is posted on our Website so it can be viewed at your discretion.

We hope the foregoing information proves useful for you and in closing, we sincerely thank our Parishioners for their continued support as together we sustain and build our loving faith community of St Gerard’s!