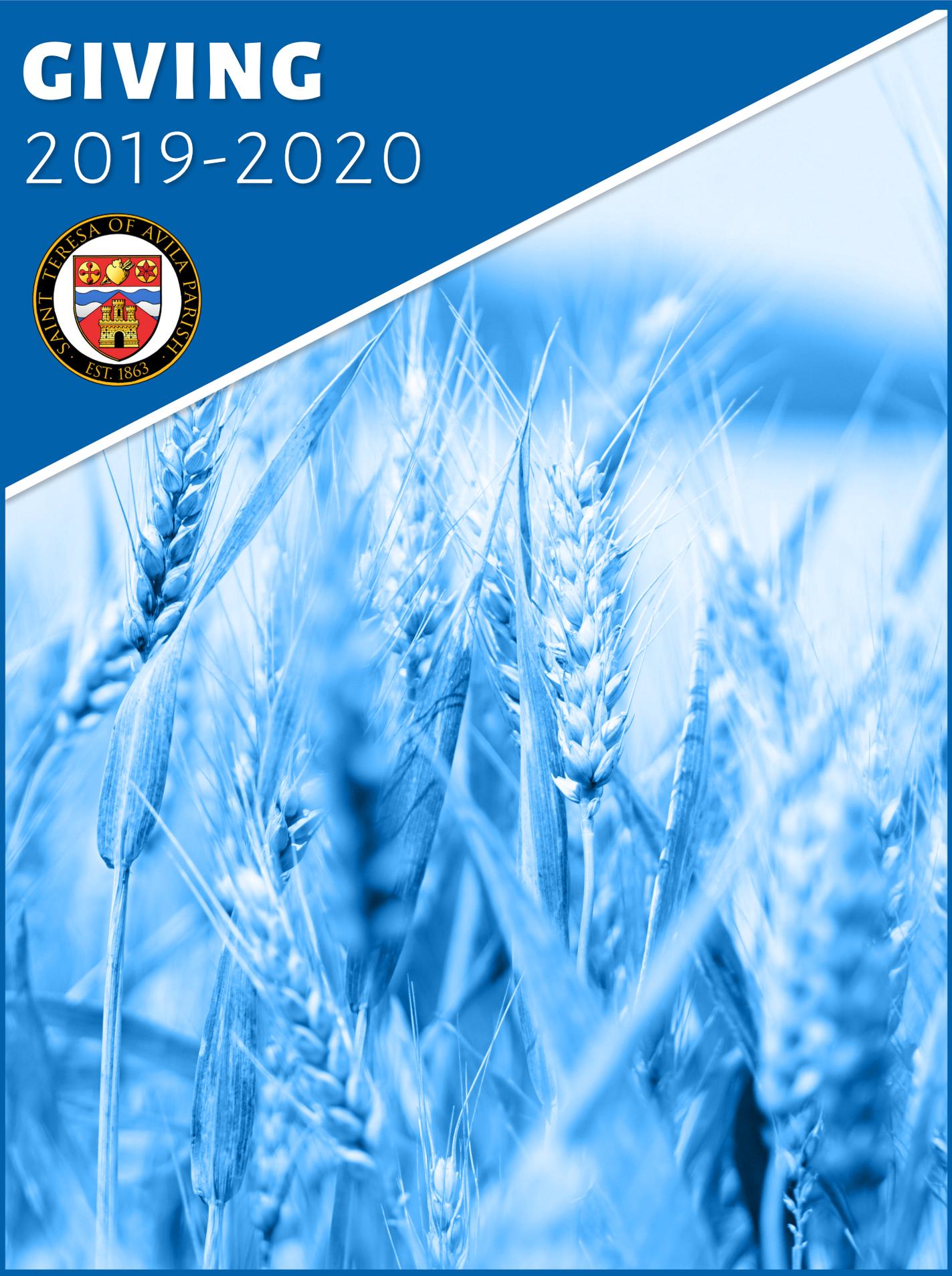


GIVING

2019-2020





How To Give

Giving to the Church is part of your commitment as a parishioner. It is also through your donations that our parish can remain financially sustainable.

Contributing electronically

We encourage our generous parishioners to utilize eGiving as it alleviates our internal processing and contributes to a more predictable budget process. The parish uses Online Giving for electronic donations. You can schedule automatic monthly donations and manage your payment methods and donation calendar with a minimum suggested monthly donation of \$100. Visit st-teresa.org/donate for more information.

Contributing by envelopes

If you prefer to contribute by donation envelopes, please contact the parish offices and we will send you preprinted envelopes. Please make sure you always write the amount of your donation on the envelope and don't use tape or staples.

Contributing by anonymous cash in the basket

Parishioners who contribute anonymously are incapable of receiving tax receipts for the IRS, certifications to serve as Godparents, and do not qualify under the "support" requirements in fulfillment of other parish policies.

How much to give is a decision you should make in conscience.

We recommend that each working parishioner in your household should give the equivalent of one hour of your income. *To get a better idea of how much that represents, here is a scale based on a 40-hour week:*

- For instance, if your combined annual income is \$75,000, you should aim to contribute at least \$36 every week.

ANNUAL INCOME	HOURLY WAGE
\$300,000	\$144
\$250,000	\$120
\$200,000	\$96
\$150,000	\$72
\$125,000	\$60
\$100,000	\$48
\$75,000	\$36
\$50,000	\$24



REASONS WHY ONLINE GIVING IS BETTER THAN ENVELOPES:

Online Giving is simple, secure and convenient; and it offers tax benefits as well as parish benefits.

- It's Simple:**
 - Click the link on our website and follow the easy registration instructions.
- It's Secure:**
 - Online Giving is PCI compliant and uses the strongest SSL encryption technology available.
- It's Convenient:**
 - No more searching for the check book on Sunday morning stops at the ATM machine.
 - You can pick the day of the month for the recurring contributions to be processed.
- Tax Benefits:**
 - You will be able to print out a report detailing your contributions for the year.
- Parishioner Benefits:**
 - Weekly or monthly contribution choices
 - Ability to choose date and frequency of contributions

learn more at
st-teresa.org/donate



To Be a Christian Steward

A Summary of the US Bishops' Pastoral Letter on Stewardship

<http://www.usccb.org/beliefs-and-teachings/what-we-believe/stewardship/index.cfm>

"As each one has received a gift, use it to serve one another as good stewards of God's varied grace" (1 Pt 4:10).

What identifies a steward? Safeguarding material and human resources and using them responsibly are one answer; so is generous giving of time, talent, and treasure. But being a Christian steward means more. As Christian stewards, we receive God's gifts gratefully, cultivate them responsibly, share them lovingly in justice with others, and return them with increase to the Lord.

DISCIPLES AS STEWARDS

Let us begin with being a disciple—a follower of our Lord Jesus Christ. As members of the Church, Jesus calls us to be disciples. This has astonishing implications:

- **Mature disciples make a conscious decision to follow Jesus, no matter what the cost.**
- **Christian disciples experience conversion—lifeshaping changes of mind and heart—and commit their very selves to the Lord.**
- **Christian stewards respond in a particular way to the call to be a disciple. Stewardship has the power to shape and mold our understanding of our lives**
- **and the way in which we live.**

Jesus' disciples and Christian stewards recognize God as the origin of life, giver of freedom, and source of all things. We are grateful for the gifts we have received and are eager to use them to show our love for God and for one another. We look to the life and teaching of Jesus for guidance in living as Christian stewards.

STEWARDS OF CREATION

The Bible contains a profound message about the stewardship of material creation: God created the world, but entrusts it to human beings. Caring for and cultivating the world involves the following:

- **Joyful appreciation for the God-given beauty and wonder of nature;**
- **Protection and preservation of the environment, which would be the stewardship of ecological concern;**

- **Respect for human life—shielding life from threat and assault, doing everything that can be done to enhance this gift and make life flourish; and**
- **Development of this world through noble human effort—physical labor, the trades and professions, the arts and sciences. We call such effort "work." Work is a fulfilling human vocation.**

The Second Vatican Council points out that, through work, we build up not only our world but the Kingdom of God, already present among us. Work is a partnership with God—our share in a divine human collaboration in creation. It occupies a central place in our lives as Christian stewards.

STEWARDS OF VOCATION

Jesus calls us, as his disciples, to a new way of life—the Christian way of life—of which stewardship is part. But Jesus does not call us as nameless people in a faceless crowd. He calls us individually, by name. Each one of us—clergy, religious, lay person; married, single; adult, child—has a personal vocation. God intends each one of us to play a unique role in carrying out the divine plan. The challenge, then, is to understand our role—our vocation—and to respond generously to this call from God. Christian vocation entails the practice of stewardship. In addition, Christ calls each of us to be stewards of our personal vocations, which we receive from God.

STEWARDS OF THE CHURCH

Stewards of God's gifts are not passive beneficiaries. We cooperate with God in our own redemption and in the redemption of others. We are also obliged to be stewards of the Church—collaborators and cooperators in continuing the redemptive work of Jesus Christ, which is the Church's essential mission. This mission—proclaiming and teaching, serving and sanctifying—is our task. It is the personal responsibility of each one of us as stewards of the Church. All members of the Church have their own roles to play in carrying out its mission:

- **Parents, who nurture their children in the light of faith;**
- **Parishioners, who work in concrete ways to make their parishes true communities of faith and vibrant sources**

of service to the larger community;

- **All Catholics, who give generous support—time, money, prayers, and personal service according to their circumstances—to parish and diocesan programs**
- **and to the universal Church.**

OBSTACLES TO STEWARDSHIP

People who want to live as Christian disciples and Christian stewards face serious obstacles. In the United States and other nations, a dominant secular culture often contradicts religious convictions about the meaning of life. This culture frequently encourages us to focus on ourselves and our pleasures.

At times, we can find it far too easy to ignore spiritual realities and to deny religion a role in shaping human and social values. As Catholics who have entered into the mainstream of American society and experienced its advantages, many of us also have been adversely influenced by this secular culture. We know what it is to struggle against selfishness and greed, and we realize that it is harder for many today to accept the challenge of being a Christian steward. It is essential, therefore, that we make a special effort to understand the true meaning of stewardship and live accordingly.

A STEWARD'S WAY

The life of a Christian steward models the life of Jesus. It is challenging and even difficult, in many respects, yet intense joy comes to those who take the risk to live as Christian stewards. Women and men who seek to live as stewards learn that "all things work for good for those who love God" (Rom 8:28).

After Jesus, we look to Mary as an ideal steward. As the Mother of Christ, she lived her ministry in a spirit of fidelity and service; she responded generously to the call. We must ask ourselves: Do we also wish to be disciples of Jesus Christ and Christian stewards of our world and our Church? Central to our human and Christian vocations, as well as to the unique vocation each one of us receives from God, is that we be good stewards of the gifts we possess. God gives us this divine-human workshop, this world and Church of ours.

The Spirit shows us the way. Stewardship is a part of that journey.



ONLINE GIVING

ADDITIONAL BENEFITS

WHAT ARE THE BENEFITS FOR OUR PARISHIONERS?

- ✓ Convenient and easy
- ✓ Choice of credit card or bank transfer
- ✓ Ability to choose date and frequency of contribution
- ✓ Ability to make one-time donations/payments

WHY SHOULD OUR CHURCH SELECT ONLINE GIVING?

- ✓ Easy set-up
- ✓ 98% average remittance to the parish
- ✓ Administrative back-end for the parish itself
- ✓ Fully PCI compliant
- ✓ Integrates with popular financial software
- ✓ Promotional materials and on going action plan provided
- ✓ Education, school tuition options and pledge campaigns
- ✓ Direct pay links
- ✓ Weekly reports sent to parish

Do you have a car you would like to donate?



The car donation process is incredibly easy through St Teresa of Avila and CARS (Charitable Adult Rides & Services).

- ◀ **First you must choose Saint Teresa of Avila as the non-profit of choice** at <https://careasy.org/choose-a-nonprofit>.
- ◀ **Next you will schedule your vehicle pick up by calling CARS toll-free at 855-500-RIDE (855-500-7433)** to make those arrangements. The vehicle will be picked up by a licensed tow company at no cost to you and will be taken to our sale location. You will be provided a Donation Receipt by the tow driver at the time of pick up.
- ◀ **Finally the vehicle is sold at auction** and within 30 days of the sale of the donated vehicle, you will receive a thank you letter which you may use as a tax receipt. This may be your only receipt if your vehicle sells for \$500 or less. If your donated vehicle sells for more than \$500, we will mail you an additional receipt known as "IRS Form 1098-C, Contributions of Motor Vehicles, Boats, and Airplanes" if your tax identification number has been provided.

Did you know you can donate Bread & Wine or Altar Flowers?

If you would like to offer a Mass for a living or deceased person or donate Altar Bread, Wine or flowers, please contact the parish office.

- ◀ **The donation is \$10 per Mass and a card can be sent on your behalf to the family of the intention.**
- ◀ **The donation for bread, wine, or flowers is \$25.**

What are Second Collections?

Second Collections are another way to give back to the parish, local community and the church. Here are helpful explanations for collections. Sunday and holy day collections are self-explanatory. From each of these Sunday and holy day collections the archdiocese takes an 18% assessment for its purposes.

ASSESSMENT COLLECTION

The Second Collection on the first Sunday of every month in order to offset our 18% Assessment. This entire amount is budgeted to reduce our monthly assessment.

LEGACY COLLECTION

This is a special fund that we encourage contributions to in memory of loved ones or for an especially generous gifts. At the end of the fiscal year the finance council, in collaboration with the pastor decides where to allocate these monies. They too are not subject to the assessment by the Archdiocese.

SPECIAL SECOND COLLECTIONS

The Bishops Conference too requires many weekends some special second collections, for religious orders, the military, Catholic institutions and assistance around the world. These are not optional for us and we send every dollar that we receive to the designated recipient.

ONE TIME COLLECTIONS AUTHORIZED BY THE CARDINAL

Only he can mandate that we take these, for national and local issues such as hurricanes, fires, etc.



WAYS TO GIVE

Why do we offer so many other options for giving? As we look about the parish buildings and grounds, we are constantly looking for new ways to improve our appearance and the items the parish owns. We offer these ideas to the parishioners by way of donations, simply because, you may want to! We want to include you in these opportunities and pray that you will contribute. As always, we thank you for your generosity!

- ◀ **Gifts of cash or stock**
- ◀ **Land or buildings**
- ◀ **IRA accounts**
- ◀ **Modification of wills and trusts to include the Legacy Fund in estate documents**
- ◀ **Advanced planning strategies, including charitable gift annuities & charitable trusts**
- ◀ **Legacy Fund**
- ◀ **Perpetual Care for Cemetery & Mausoleum**
- ◀ **Contribution to Stained Glass**
- ◀ **Contribution toward a Fountain**
- ◀ **Giving Tree for Cemetery & Mausoleum Beautification**
- ◀ **Contribution toward a Piano**

LEGACY FUND

Aiming to secure the sustainability of parish ministries and outreach programs, the Legacy Fund provides funding for parish specific endeavors such as outreach programs, maintaining our buildings and enhancing ministries. The Legacy Fund is a restricted fund, meaning that 100% of the contributions received directly support St Teresa of Avila and are not subject to an Archdiocesan or any other assessment or tax. We ask ALL parishioners to consider supporting the Fund. There are no minimum donations or bequests. Methods of support include: (1) gifts of cash or stock; (2) land or buildings; (3) modification of wills and trusts to include the Legacy Fund in estate documents; (4) beneficiary designation of life insurance or IRA accounts; (5) advanced planning strategies, including charitable gift annuities and charitable trusts. The Finance Council, in conjunction with the Pastor annually determines what restricted projects are the beneficiaries of the Legacy Fund. *Please contact Karen Barisonek for more information karenb@stteresaavila.org.*

MATCHING GIFTS

Many employers offer employees the opportunity to make contributions to charitable organizations such as St Teresa's through:

1. PAYROLL WITHHOLDING DEPOSITED INTO THE EMPLOYER CONTROLLED TRUST ACCOUNT(S)
2. CREDIT CARD DONATIONS DEPOSITED INTO THE EMPLOYER'S CONTROLLED TRUST ACCOUNT(S)
3. PERSONAL CHECKS PAID TO THE EMPLOYER'S CONTROLLED TRUST ACCOUNT(S)
4. MATCHING GIFTS
5. PAID WORK DAYS TO SERVE AS A VOLUNTEER

SECURITIES

By giving appreciated securities that you have owned for more than a year, your charitable deduction is the fair market value of the securities on the day of the gift. Such gifts provide income tax savings and eliminate your capital gains tax liability.

WILLS & ESTATES

The parish can be remembered in your Will while still providing for your loved ones. Suggested wording for such bequests is: I give the sum of \$_____ (or _____ % of my estate) to the Church of _____, for its general purposes (or something more specific of your choosing).

LIFE INSURANCE

Consider naming St Teresa Church as the beneficiary or owner of a new life insurance policy or the beneficiary of an existing policy. For a young adult, the premium for purchasing a new policy is minimal, yet the lasting benefits to the parish are significant.

RETIREMENT PLANS

Consider naming the Church as the beneficiary or contingent beneficiary on your Beneficiary Designation of your retirement plan, IRA or 401(k). It's easy, requires no attorney or fee, and is tax advantageous.

FINANCIAL INFORMATION

The parish publishes the amount of the previous month's collection in The Handbook as well as on the website as the cumulated amount tallied against budgeted expenses. If you would like to discuss the financial situation of the parish in more details, please contact the Finance Council through the Parish Secretary.

Get Involved!



There are many opportunities to engage with the parish community. Why not consider volunteering some time to actively participate at the parish?

For additional information, please call the parish office.

SAFETY Committee



- ◀ Parishioners with experience in various law enforcement and security industries review and access the safety and security of our buildings and site to make recommendations and spearhead projects to enhance our security.

BUILDINGS & GROUNDS Committee



- ◀ Parishioners with experience in architecture, engineering and property management review and access our building, grounds and property for suggestions and project management in regard to our current state and future assessments.

FINANCE Council



- ◀ Parishioners with knowledge and experience with financial and sales institutions. The finance council serves in an advisory capacity to review financial matters and assist with development initiatives for the parish.

CEMETERY & MAUSOLEUM Committee



- ◀ Parishioners with overall experience to assist with decisions and projects to emphasize the benefits and needs of our property and make decisions on how best to serve families experiencing this life change presently and for the future.

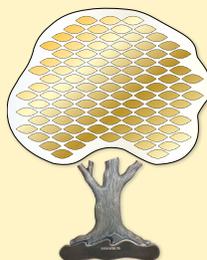
FUNDRAISING & STEWARDSHIP Committee



- ◀ Parishioners who are involved in the parish's Faith Formation program. We invite families to this group who serve in an advisory role regarding the creation of the Faith Formation calendar and other programing needs or issues that the families express.

Giving TREE

Would you like to contribute toward the beautification of our Cemetery & Mausoleum?



- ◀ \$500 donation will inscribe your message on a leaf

- ◀ Donate a tree in memory of a loved one

For more information, contact Karen: at kareni@stteresaaavila.org

DONORS Bill of Rights

Giving should require a small sacrifice because a choice that you make without feeling its consequence does not truly demonstrate your commitment. At the same time, giving raises expectations on the parish who receives your gift. To ensure that donors and prospective donors can have full confidence in the parish that they are asked to support, we declare that all donors have these rights.

- TO BE INFORMED** of the parish mission, of the way the parish intends to use donated resources, and of its capacity to use donations effectively for their intended purposes.
- TO BE INFORMED** of the identity of those serving on the finance council, and to expect them to exercise prudent judgment in its stewardship responsibilities.
- TO HAVE ACCESS** to the organization's most recent financial statements.
- TO BE ASSURED** their gifts will be used for the purposes for which they were given.
- TO BE ASSURED** that information about their donation is handled with respect and with confidentiality to the extent provided by law.
- TO RECEIVE** appropriate acknowledgment and recognition.
- TO EXPECT** that all relationships with individuals representing organizations of interest to the donor will be professional in nature.
- TO BE INFORMED** whether those seeking donations are volunteers, employees of the organization or hired solicitors.
- TO HAVE THE OPPORTUNITY** for their names to be deleted from mailing lists that an organization may intend to share.
- TO FEEL FREE** to ask questions when making a donation and to receive prompt, truthful and forthright answers.

DEVELOPED BY:

Fundraising Professionals (AFP)
Association for Healthcare Philanthropy (AHP)
Council for Advancement and Support of Education (CASE)
Giving Institute: Leading Consultants to Non-Profits

ORIGINALLY ENDORSED BY:

Independent Sector
National Catholic Development Conference (NCDC)
National Committee on Planned Giving (NCPG)
Council for Resource Development (CRD)
United Way of America