

ELECTRONIC GIVING

by Rev. Thomas Soltis, Stewardship Director

Contributing via Credit Card or Bank Account

Perhaps you've seen this above a store cash register: "In God we trust; all others pay cash!"

Here's one with the IRS in mind: "In God we trust; all others show receipts.!" (Beginning this year, the IRS will demand receipts for itemized deductions.) How about this one for churches: "In God we trust; credit card or bank account contributions are welcome!" Yes, the move is on to offer members the privilege of electronic giving as a way of regularly contributing to their church.

AUTOMATED GIVING WILL BOOST CHURCH BUDGETS

Charles Zech, an economist at Villanova University, found thru a recent study that 38% of Roman Catholics decide what they will give on the basis of what is in their checkbook on a given week and that they don't contribute on the Sundays they miss church. Sounds a lot like a lot of Lutherans. Research is showing that members give more when they give regularly via credit card or bank account deductions.

TRANSITIONS IN THE WAYS OF GIVING

In Old Testament times, the faithful contributed via animal and farm produce donations. Gradually, giving was supplemented with coined money. In the 20th century, banking made it convenient to contribute via check either mailed or placed into the offering plate. Currently, electronic giving has made it even more convenient.

ELECTRONIC GIVING AS AN AID TO BIBLICAL GIVING

Biblical giving is very simple. It embraces three God-given principles:

1. Proportionate (a percentage of income)
(1 Cor. 16:2)
2. Regular (weekly giving)
(1 Cor. 16:2)
3. First-fruit (funding God first)
(Prov. 3:9)

Electronic giving can help achieve these principles. Contributing from your credit card or checking account on a weekly, bi-monthly or monthly basis, automatically places you in the mode of a regular giver; your offering will be automatically sent on a regular basis. Furthermore, you will become a first-fruit giver; your donation will reach your church before you have the opportunity to spend your income on other things. In addition, electronic giving forces you to designate the portion of your income you plan to give; this places you into the realm of proportionate giving. The Biblical tithe (10% of income) is recommended.

GIVING IS AN ACT OF WORSHIP

The offering received during a church service is an important act of worship. As ushers bring the offering plates forward, some congregations sing the first two verses of "We Give Thee but Thine Own". The pastor then blesses the offerings with an altar prayer. Giving is a public expression of faith. A sense of Christian community and responsibility is displayed when members place their offerings in the plates. To avoid

the loss of individual participation, electronic givers sometimes place a dollar token gift in a pew envelope and place it in the plate. One church supply company has a check-off box on its envelope which states: "I give electronically". Participation in the church service offering is an important act of worship.



RESOURCE

The Lutheran Church Extension fund has a free electronic giving program called, "Joyful Response", which will enable the transfer of donations directly from a bank or an LCEF Steward Account conveniently and safely. To learn more, contact the LCEF:

1-800-843-5233

www.lcef.org