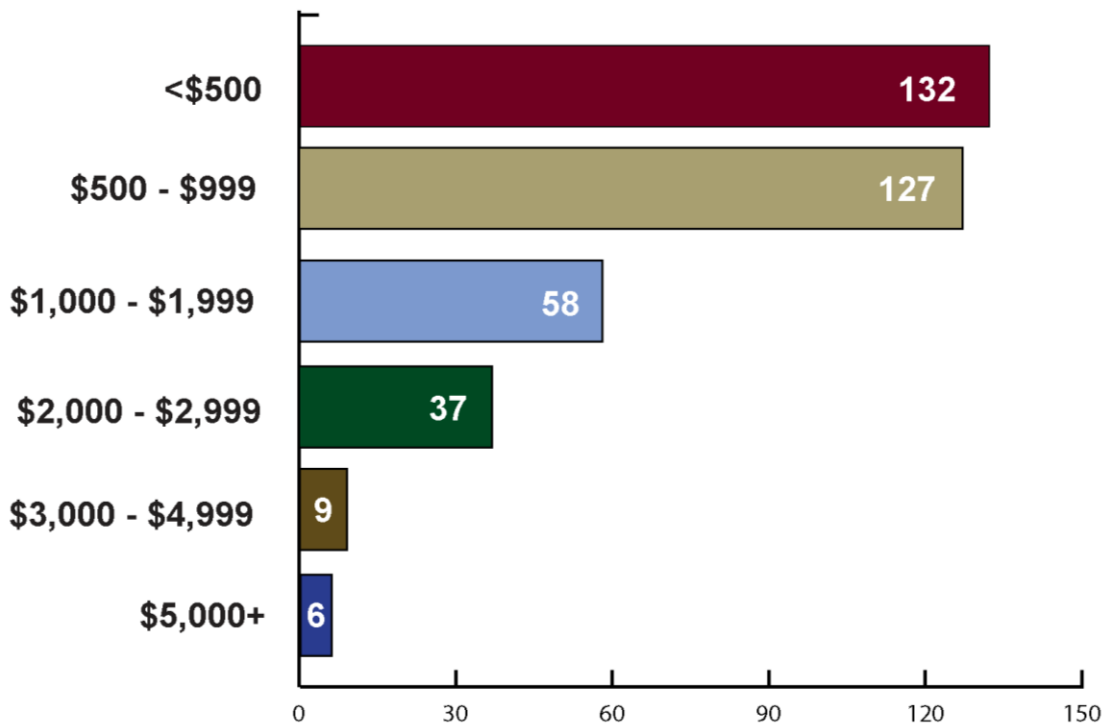


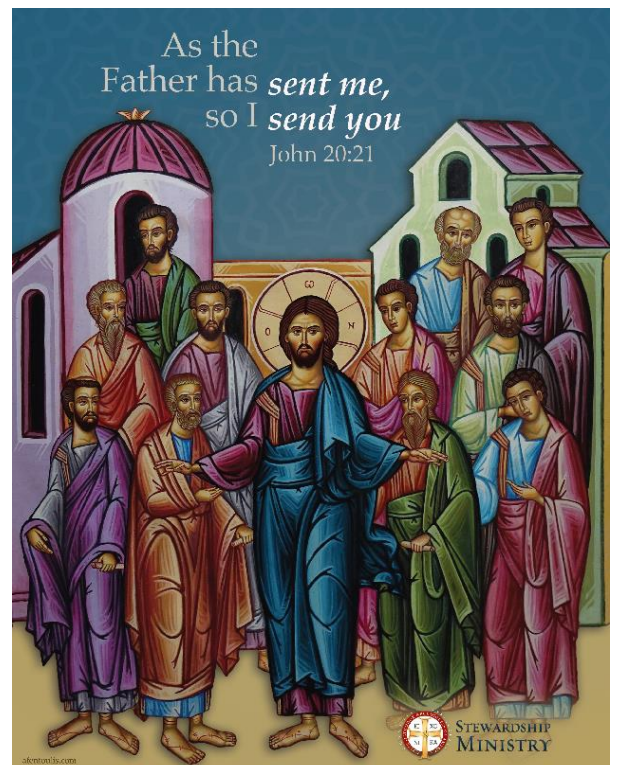
# Saint Andrew 2021 Stewardship Distribution



*Where does your pledge fall? A pledge of \$2000 per family will allow the church to continue its ministries. Would you consider increasing your 2023 pledge?*

## You are the Voice of Christ in a Changing World

The base from which we serve as the *Voice of Christ in a Changing World* is the parish. A strong parish provides opportunities for sharing the Good News of Christ, for welcoming those that are searching for a spiritual home, and a base from which we are sent out into the world. The parish also provides a place for worship, community and education in the faith. To be stewards of the Gospel, we need to be stewards of our parish. This requires the vision and inspiration to see the parish, not as it is, but as it could be. We are called to offer ourselves and our treasure to make our local church all that is can be.



## Dear Parishioners,

Our new on-line giving platform, called **Abundant Giving**, is now **LIVE!**

Abundant allows you to give online through our website, with text messages and through our mobile app, **securely**, from anywhere at any time. You can give one-time gifts or set up recurring donations, manage your gifts, and even view your online giving history. By giving online, you eliminate church envelopes, writing checks and visits to the ATM or bank to withdraw cash. The payment methods available for giving are debit and credit cards and a bank or savings account (ACH). After the initial setup, giving is Quick, Easy, and Secure.

There are three ways to give using the Abundant Online Giving program:

- Weblink – <https://abundant.co/standrew/give>
- Mobile App – Go to the App Store on your smartphone and download the app called Abundant Giving.
- Text – Text our keyword **STAND** to 73256

### How to Set Up an Abundant Online Giving Account

- Access the new online giving platform via this link: <https://abundant.co/standrew/give>. The link also appears on our church website: [www.standrewgonj.org](http://www.standrewgonj.org)
- Set up your contribution by filling out the form. You can either give a “one-time” contribution or set up a “recurring” contribution.
- Once you have filled out the form – be sure to include your email address – and once you submit the contribution – you will receive a screen that:
  - Says “Thank you” for your gift
  - Provides you with a confirmation number for your gift
  - In the section, “Before You Go” – it will give you the opportunity to create an account. Check the box and you can create a username and password.
  - You now have a new online giving account.



### How to Set Up the Abundant App

- Go to the App Store on your Apple or Android device and download “Abundant Giving”
- Search for St. Andrew Greek Orthodox Church, Randolph, NJ. Select our church and sign in or sign up for an account.
- Follow the prompts to Give.
- Swipe up on the app screen to access your giving history, scheduled gifts and saved payment methods.

### How to Set Up the Abundant Text Feature

- Text STAND to 73256
- Click the link you receive in your text message box.
- Follow the prompts to give.

### Questions or concerns?

We encourage you to give **Online Giving** a try today!

We will demonstrate our new online giving platform at the General Assembly Meeting scheduled for December 4, 2022.

If you have any questions or need assistance, email Cathy Barrett at [fin@standrew.org](mailto:fin@standrew.org) or contact the Church Office at 973-584-0388. We are ready to assist you.

Yours in Christ,  
Rev. Fr. John Theodosion  
Parish Priest

# Tax-savvy ways

## *to make your giving go further at Saint Andrew*

There are various ways to support our Church and fulfill your stewardship commitment.

While stewardship donations usually take the form of cash, check or electronic transfer, there are other methods of giving which allow stewards to experience tax benefits while increasing donations to the Church. Two common non-cash alternatives to contribute to Saint Andrew are 1) the giving of long-term appreciated securities and 2) Qualified Charitable Distributions (QCD) from an IRA.

### **Consider giving long-term appreciated securities**

- Donating long term assets, especially appreciated securities (e.g. stocks, bonds, mutual funds), instead of cash, can be a generous and tax-efficient way to support our Parish. Generally, if your assets have increased in value from your acquisition date, it may not be in your best interest to sell those assets to generate the cash to fulfill your stewardship. Contributing the securities directly to the Church increases the amount of your gift as well as your potential tax benefits.

### **Consider a Qualified Charitable Distribution (QCD) from an IRA**

- If you are at least age 70½, have an IRA, and plan to donate to Saint Andrew this year, consider making a Qualified Charitable Distribution (QCD) from your IRA. This action can satisfy your stewardship commitment and allow funds to be withdrawn from an IRA without any tax consequences. If you are obligated to make a required minimum distribution (RMD), a QCD can also be used to satisfy this requirement. So, if you are subject to an RMD and would face increased income tax liabilities, a QCD can yield both a good tax and philanthropic result.

While the two strategies mentioned here are effective opportunities for non-cash giving, there are additional methods including: estate giving strategies, charitable trusts, “bunching” strategies and donor-advised funds (DAFs).

Before undertaking any of these giving strategies, you should consult your legal, tax, or financial professional. Each of these, when properly employed, represents a tax-advantaged way for you to give more to Saint Andrew!

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Jim Andrews, CPA is a practicing Certified Public Account in New Jersey.

He and his family are members of the Saint. Andrew Greek Orthodox Church in Randolph, NJ.