

## Introduction to Bulletin Series

“Pledging to Give in Stewardship” is a program of bulletin inserts and articles written by Mr. John Truslow and used at his parish, St. Elias Parish in Atlanta, Georgia, Fr. Michael Anderson, pastor. The brief articles are presented in two files. This is the single document presentation for reading the material from start to finish. The second file contains the articles in separate documents, two to a page, for cutting and inserting into a bulletin.

Please note that is material is presented in MS Word; you may modify the program to fit your needs. In fact, there are a few articles that require parish-specific information. I have noted the places in red. Please read all the articles before launching this initiative. Mr. John Truslow should receive a credit line at the outset of the program. After the second article, a header is provided as a reminder of the ongoing program.

A “Pledging to Give in Stewardship” Poster is also provided.

Carole Buleza  
Director

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### Pledging to Give in Stewardship *Article #1*

The phrase “**Pledging to Give in Stewardship,**”—rightly and fully understood from the Orthodox Christian perspective—contains a message that is critical to our faith.

**a) Pledging...** means formally promising to give something in the future to help our community plan (“budget”) to achieve goals together with God’s help that none of us could achieve alone. We currently have **[insert number, if faithful can pledge for more than one project]** major pledging opportunities at **[insert name of parish] (1) [insert project(s)] (2) pledging for the 2006 operating budget.**

**b) To Give...** means voluntarily transferring ownership of anything of value, in love, free of transfer charge. Such giving may be one time or periodic (weekly, monthly, etc.); it may be of money, stocks, bonds or of property (real or personal objects). Christian giving is cheerfully and humbly done, and blesses the donor, as well as others. God has revealed two major ways of giving: “*tithes and offerings.*”

**c) In Stewardship...** means that the giving occurs within the relationship of a steward or a trustee acting for the benefit of an owner or superior. We are all stewards of God the Owner and Lord. He *entrusts us* with money, jobs, family, and life itself. We are to administer wisely what He has given us, which includes tithing and offerings, which will be addressed in these on-going articles.

“**Pledging to Give in Stewardship**” is crucial to our spiritual development as individual Christians and as a parish within Christ’s Church. The concept of pledging, giving, and stewardship are life-changing. Please take time to read the brief articles, and pray that you will know what God wants you to return to him.

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## Pledging to Give in Stewardship

### Article #2

We continue to consider

- **Pledging**—“promising”
- **to give**—“to transfer for free”
- **in stewardship**—“as one who is those managing the owner’s wealth.”

God has given us clear guidelines which we may choose to apply with His help. Here is a two-part, Bible-based study that reviews some of the key standards of God.

**Part I. Know Christ and Walk in His Love.** Giving is based on *knowing Christ*, and *abiding in His love*.

- John 3:16, “For God so loved . . .”
- 1 John 4:7-21, “Beloved, let us love one another . . .”
- Ephesians 3:14-19 “For this reason I bow my knees . . .”
- Ephesians 5:1-2 “Therefore, . . . walk in love . . .”
- Mark 12: 29-31 “Love God . . . and your neighbor . . .”
- John 13:34-35 “. . . love as I have loved you”
- 1 Corinthians 13:1-13 “. . . the greatest of these is love”

Giving is one discipline (“training regimen”) of God’s Kingdom (Mt 6: 1-4) that “. . .you may become partakers of the divine nature. . .” (2 Peter 1:4) When we give as God says, we are by grace practicing an action (“giving”) that God consistently practices by nature.

**Part II. We are Stewards who will Render an Account.** Christian giving is only possible in the context of our knowing we are, and behaving as, faithful stewards of God gifts.

- *Give as a faithful steward.* All we have is God’s, entrusted to us. Genesis 1:26-27, Matthew 25:14-46, Luke 12:42
- *Motives* for giving are love, and humility. Matthew 6:1-4, 21, 24; 1 John 4:17-5:3.
- *Methods* of giving are tithes & offerings. Malachi 3:6-12; Matthew 23: 23; Luke 21: 1-4)
- *Results* of giving are thanks, and blessings. Luke 6:38; Acts 20:35, 2 Corinthians 8-9.

Jesus told us, "If you love me, obey my commandments" (John 14:15). He who gave all for us, wants us to know the joy of trusting Him, and giving.

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### ***Pledging to Give in Stewardship***

We continue to consider **pledging** (promising) to **give** (to transfer in love for free) **in stewardship** (as those who manage value in trust for the true owner).

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### Article #3

## **"For Those Who Would Give, God Will Provide"**

Every year on the 18<sup>th</sup> Sunday of Pentecost, the Epistle reading, (2 Corinthians 9: 6-11), helps us learn about “Pledging to Give in Stewardship.” In many parishes, this Sunday falls somewhere in the middle of pledging “prime time.”

In A.D. 54-55, the Church in Jerusalem was suffering harsh poverty. Paul was raising money for them. The church in Corinth had pledged to give a sum of money for the relief effort. Paul boasted about the Corinthian pledge to the Macedonian Christians who responded with their own pledge and substantial collections. In an example of the proper sequence for all pledging efforts, the Macedonians “. . . first gave themselves to the Lord and then to us by the will of God” (2 Corinthians. 8:5). However, the Corinthians were dragging their feet when it was time to fulfill their pledge.

**Giving Benefits Us.** So, Paul reminded the Corinthians, and reminds us, that we can never give more than God, Who gives us whatever we have to give, and Who tells us specifically we are to give back “tithes and offerings” (Malachi 3:8-10). Giving is for our own good, accruing spiritual blessings for us. Paul uses crops to teach this. “He who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. So let each one give . . . not grudgingly or of 'compulsion,' for God loves a cheerful giver.”

**God Will Provide.** Paul writes, “God is able to make all grace abound toward you, that you, always having all sufficiency in all things, may have an abundance for every good work” (verse 8). God gives to us because He wants us to have to have more than enough to give to His good works! Praise God from Whom all blessings flow!

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*Article 4*

## **Expectations of Our Parish**

Last time, we focused upon God’s expectations for us. This time, our focus is on the **expectations of our parish**, within Christ’s Church. We have a parish by-law, Article IX, (October, 2003), which gives us very clear guidance, with familiar biblical citations in Section 2.

### **ARTICLE IX - REQUIREMENTS FOR VOTING MEMBERS**

#### **Section 1. Basic Criteria of "good standing," or "voting membership."**

To be a “member in good standing” under the By-laws Art. VIII and/or a “voting member” under the Constitution, Art. III, Sec. 1, Par. A., a person must be 18 years of age and over, must be living in accord with Holy Orthodox Tradition and must be:

1. Baptized, Chrismated and Communicated as Orthodox;
2. Living in Peace and Repentance with regular Confession;
3. Regularly participating in Liturgy, especially on Sundays;
4. Obeying Hierarchy of God, Orthodox Bishop and Priest;
5. Participating cooperatively in Orthodox parish governance;
6. Learning more of Orthodoxy to cooperate in deification;
7. Using God’s gifts for service in parochial ministries; and,
8. Personally living disciplines of giving, prayer and fasting.

Orthodox giving is one part of the larger reality of Stewardship. The minimum financial giving acceptable to be a “member in good standing” for any one year is the Orthodox (biblical and patristic) standard of “tithes and offerings.” Pledging annually to give “tithes and offerings” or pledging to move with God’s help toward that biblical and patristic standard will suffice assuming any applicable jurisdictional canons are satisfied.

#### **Section 2. “Tithes,” “Offerings” & “Moving toward Tithing” Defined**

A. “A tithe” means 10% of an individual’s personal income given back to God--usually, but not necessarily only--through the Parish General Operating Fund (our modern “storehouse” see Malachi 3:6-12; Matthew 23:23).

B. “An offering” means a gift given to God beyond the tithe, never in place of the tithe nor reducing the tithe in any way (see Luke 21:1-4).

C. “Moving toward tithing” involves a personal commitment to a definite plan to achieve tithing over time with God’s help. (2 Corinthians 9:6-11)

Above, we see that the discipline of giving is an expectation (item #8) for parish members. Members "pledge to give ‘tithes and offerings’ or to move with God’s help toward that ... standard...”

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#### *Article #5*

### **The History of Stewardship**

Stewardship has a long history in the Church. Four thousand years ago, Abraham **tithed** as recorded in the first pages of the Bible (see Genesis 14:18-20). **Offerings** appear even earlier (see Genesis 4:3-4).

In the book, *Good and Faithful Servant: Stewardship in the Orthodox Church*, Dr. John Erickson of St. Vladimir's Seminary, explains why the faithful from traditionally Orthodox countries have trouble adjusting to stewardship. In the 19<sup>th</sup> and 20<sup>th</sup> centuries, the governments of Greece, Russia, Serbia, to name a few, were Orthodox. This meant the Church was supported by the State, which was supported by the taxes of the people. As Jaroslav Pelikan has said, "Before the 324 A.D. Byzantine Emperor, stewardship might have meant giving your life; after Constantine, stewardship consisted of paying your taxes."

Taxation is not God's way of providing for His Church--it robs us of the chance to *choose to give*. Because of state-supported churches, Orthodox who migrated to America had *lost the idea of "tithes and offerings"*! A further financial blow to the churches in the new world occurred after the Russian Revolution of 1917. Russia stopped sending support to the Orthodox Churches in America. By the 1920's parishes had adopted the methods of social clubs and charities, namely, "dues and fundraisers."

In 2005, the Self-ruled Antiochian Orthodox Archdiocese voted to *return tithing to Orthodoxy*, by stipulating that parishes are to support the Archdiocese by tithing, rather than by assessment. By extension, families are to support their parishes by tithing. In the years since 2005, parishes and the Archdiocese have become stronger. Those who tithe have given God top priority in their lives, and have placed themselves squarely in His hands. They have discovered the peace that comes from trusting God, and being in the center of His will.



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#### *Article 6*

### **Tithes and Offerings**

There are two ways to give that are directed by God in the Old and New Testaments and by the Holy Fathers: **tithes and offerings**. This week we'll focus on **tithes** which ordinarily are pledged annually.

Tithing is the regular, proportional giving of 10% of personal income to the parish for the general operating fund, and to support the works of the Church, including charity. Tithing does not take the place of other forms of giving (offerings), nor do the other forms of giving ever take the place of tithing. God calls us to give "tithes AND offerings" not "tithes OR offerings"!

**Ten Percent.** To begin, you need to think about two things; first, how to find 10%. In order to determine ten percent of any amount, move the decimal point one place to the left. For example, a tithe of \$100 looks like this: \$10.0, in other words, \$10. Your tithe can be found by looking at the bottom line of

the first page of your IRS Form 1040--move the decimal point one place to the left and you have your annual tithe.

**Getting Started.** If your contribution to the parish has not been anywhere near a tithe, you have two choices, going "cold turkey," or going slow and steady. Going "cold turkey" involves immediate tithing--placing God first in your life and walking in faith, attentive to the steps God wants you to take as he reshapes your finances. Is this "putting God to the test?" Yes. God orders everyone to do this in Scripture--*concerning tithes only* (see Malachi 3:10).

You can also make a plan to slowly and steadily move toward tithing, if you are too nervous to go "cold turkey." Find 1% of your income by moving the decimal place in your net income two places to the left. Multiply that amount by 2. Pledge 2% of your income this year, adding two percent every year. Grow in trust. Grow into a deeper relationship with God.

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*Article 7*

**With Tithing as the Goal**

One of the most clear biblical teachings about tithing comes with a promise. It is Malachi 3:8-10, written about 400 years before Christ.

*Return to Me, and I will return to you, says the Lord of hosts. But you said "In what way shall we return? Will a man rob God?" Yet, you have robbed Me! But you say, "In what way have we robbed You?" In tithes and offerings. You are cursed with a curse, for you have robbed Me, even this whole nation. **Bring all the tithes into the storehouse [today's parish general fund],** that there may be food in My house, and prove Me now in this, says the Lord of hosts, if I will not open for you the windows of heaven and pour out for you such blessing that there will not be room enough to receive it.*

**Our By-laws, Art. IX, "Voting Members," says that one is a "member in good standing" or "voting member" if one (who is not yet tithing) is "moving toward tithing" and committed to a definite plan to achieve that as one of the spiritual disciplines.**

Below is a chart showing three households on their way to tithing by adding 2% per year for 5 years.

<i>Percent of income to give each plan year</i>	<i>1<sup>st</sup> Year 2% →</i>	<i>2<sup>nd</sup> Year 4% →</i>	<i>3<sup>rd</sup> Year 6% →</i>	<i>4<sup>th</sup> Year 8% →</i>	<i>5<sup>th</sup> Year 10% You made it!</i>
Household #1, income of \$25,000	\$500	\$1,000	\$1,500	\$2,000	\$2,500 = a tithe
Household #2, income of \$50,000	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000 = a tithe
Household #3, income of \$100,000	\$2,000	\$4,000	\$6,000	\$8,000	\$10,000 = a tithe

God knows your income--He gives it to you! The rich and the poor, when they tithe, are equally obedient to God. If your income = zero, your tithe = zero and you are tithing, too! ☺

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#### *Article 8*

### **Frequently Asked Questions about Tithing**

There are two ways to give, directed by God, tithes, and offerings. Again this week our focus is on tithes, which ordinarily go to the parish general operating fund. We will use a question and answer format with “frequently asked questions” about tithing. These were developed by S.K. Biffle in a booklet called, “How to Tithe and Why.”

<b>Q.</b> Should I tithe my capital?	<b>A.</b> <i>No. Only personal income is tithed.</i>
<b>Q.</b> Must I be rich to tithe?	<b>A.</b> <i>No. If you want to be rich toward God, tithe. Do you want the little income you have to suffice? Tithe.</i>
<b>Q.</b> Suppose a small child gets just 50 cents a week in allowance. What should the child give back to God?	<b>A.</b> <i>Five cents, a tithe by all means. It is folly to train a child in habits that are not expected nor intended to be permanent.</i>
<b>Q.</b> Is the tenth all I can give?	<b>A.</b> <i>No. Additional offerings can be given.</i>
<b>Q.</b> How can a businessman know his net income until the end of the year audits and reports, etc.?	<b>A.</b> <i>Estimate it as best as you can based on last year’s experience. God knows your heart. Relax.</i>
<b>Q.</b> What constitutes my personal income?	<b>A.</b> <i>Gross income, minus direct costs needed to produce that personal net increase.</i>
<b>Q.</b> Should I subtract the payments on and repayment of personal debts (such as taxes and loans) before I calculate the tithe?	<b>A.</b> <i>No. No more than you should deduct your cable TV bill.</i>
<b>Q.</b> Is tithing (10% of net personal income to God) the same as other forms of giving?	<b>A.</b> <i>No. God owns the tenth and you possess it as His steward. Your job is to get it back to God, Who is the rightful owner.</i>

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#### *Article 9*

### **What is an Offering?**

Most years, we hear about stewardship as part of the effort to keep the parish balance sheet in the black. So, we have the usual annual drive in which we pledge our **tithes** to fund our budget. The other way of giving mentioned by God in the Bible is by **offerings**.

There are 162 Bible verses that have the word “offering,” and additional verses are found in the writings of the Fathers. These commands, teachings and advice show an offering to be a sacrifice of something of

value, given not grudgingly, but with love and thanksgiving to God. When King David requested funds to build the Temple we read in 1 Chronicles 29:9,

*Then the people rejoiced, for they had offered willingly, because with a loyal heart they had offered willingly to the Lord; and King David also rejoiced greatly.*

How could the people in David's Kingdom be joyful *after giving money*? They had offered freely to God, in thanksgiving, and with love.

**Offerings Don't Replace Tithes.** An "offering" means a gift given to God beyond the tithe, never in place of the tithe or reducing the tithe in any way. Offering opportunities are typically for special causes, either large or small. Offerings are not in fixed proportion to income. You determine the amount in prayer based upon your understanding of the need, and your ability to give. In Luke 21:1-4 we read,

*And Jesus looked up and saw the rich putting their gifts [offerings] into the [Temple] treasury, and He saw a certain poor widow putting in two small copper coins. He said, "Truly I say to you, this poor widow put in more than all of them; for they all out of their surplus put into the offering; but she out of her poverty put in all that she had to live on."*

The widow took to heart the proverb, "For those who are willing to give, God will provide." Christ praised her action.

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#### *Article #10*

### **Offering Your Tax Break**

As good stewards, let us talk about taxes and giving. In North America, giving to legitimate charitable groups, such as our parishes, is a "tax-favored" activity to encourage such organizations. Although sacrificial giving is motivated mostly by "...the desire to experience the joy in making the gift," good stewards do not ignore the tax implications of giving because they enable them to give more!

**Offering Your Tax Break.** If you are in a combined (Federal plus State) effective income tax bracket of 20%, and have a household income of \$50,000, your tithe to the parish is \$5,000. Most probably, you are deducting this gift of \$5,000 from your income *before* you calculate your income taxes, and are thus excused from paying the \$1,000 tax that would have been due on the \$5,000. The parish gets \$5,000, and you have to pay \$1,000 less in taxes.

What should you do with the "saved" \$1,000? The Antiochian Archdiocese has established long-term financial plans for the ministry of three key departments.

- The Christian Education Endowment,
- The Missions and Evangelism Endowment, and
- The Youth Ministry Endowment.

Why not perpetuate the good work being done in these areas with the \$1,000 you saved on your income tax? For more information, go to [www.antiochian.org/development](http://www.antiochian.org/development).

There are also pan-Orthodox charities and organizations in need of contributions, The Orthodox Christian Education Commission (OCEC), International Orthodox Christian Charities (IOCC), and the Orthodox Christian Mission Center (OCMC).

Maximize your tithe and offering, as a steward of the Lord.

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#### *Article 11*

### **Prayer, Fasting, and Giving**

“Prayer, fasting, and almsgiving,” the triad of spiritual disciplines has been our tradition since the beginning. We are taught that we should not fast without also praying, lest it become a weight-loss exercise and not a sacrificial act that will allow us to draw closer to God. We fast, sacrificing food, so that our prayers come from a hunger for God, and His wisdom.

Many of us were taught to put “alms” in the coin boxes, especially during Lent. Our dime or quarter was a sacrifice years ago, like the widow who put in all she had (Luke 21:1-4). When we talk about giving today, as adults, are we still talking sacrifice?

**Giving.** Giving is as much a spiritual discipline as prayer and fasting. In our society, those who have money have choices. They can give money to gain power, both in and outside of church circles. They can choose to give with great publicity, so they command respect. Or, they can give with prayer and fasting. In this manner, they offer a sacrifice of money, humbly and with discernment. Thus, they honor the Lord who has made them a steward over all He has provided. Giving is to be the fruit of our spiritual efforts, yet we dare not give without prayer and fasting.

**Tithing is Our Tradition.** Our understanding of giving comes from the first few pages of the Bible. Abraham, in thanksgiving for his victory in battle, offers a tithe to the priest, Melchizedek (Genesis 14:14-20). Giving is **tithing** and **offering**—accompanied by prayer, and fasting. Tithing is sacrificial giving, and requires trust, since we are to give a tithe *first*, from our paycheck. We should never think of that 10% as available for us to spend. It is the Lord’s take--money *returned to the Lord* for the purposes of His kingdom--offered with prayer and fasting.

If you have ever drawn closer to the Lord in prayer, or in fasting, you will draw even closer when you tithe. The three walk hand-in-hand.

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#### *Article 12*

### **Pledging Opportunities**

We have two pledging opportunities in progress at St. Elias in the last third of calendar year 2005. They are:

#### **I. Our Parish Budget (Pledging to give in stewardship to . . .):**

The pledge cards have been mailed to us recently by the Finance CSC Chairman, Majd Saboura (please contact with any questions!). The cards allow us ways to promise to give some stated total amount in support of the general operating budget during the year 2006. This enables the Council to rationally finalize the Budget for the Annual Meeting of Voting Members to consider in January/February 2006. The Operating Budget (and thus the goal of pledges) is anticipated to be roughly \$200,000.

#### **II. The Building Fund (Pledging to give in stewardship to . . .):**

We are building the St. Elias Administrative, Educational and Social Center. The pledge cards have been mailed to us recently by the Finance sub-committee of the New Building CSC headed by Council

Member George Beylouni (please contact with any questions!). The cards allow us ways to promise to give some stated amount either immediately or gradually over various time periods some stretching out over the next few years. Our goal is about \$800,000.

**A Quizlet.** So, how much have you learned about tithing and offering? God says, in no uncertain terms, that we are all to give Him (and *to withhold is to rob Him* of) “tithes and offerings” (Malachi 3:6-12). In the two opportunities to pledge above, which, if either, is an opportunity to **tithe**? Which, if either is an **offering** opportunity? Next week: **THE ANSWERS!**

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*Article 13*

**Answers to Quizlet**

Last week it was no more “Mr. Nice Guy Stewardship Instructor!” No! We had a quizlet!

**Quizlet Recapped:** God says, in no uncertain terms, we are all to give Him “tithes and offerings” (Malachi 3:6-12; Matthew 23:23; Luke 2:1-4). In last week’s lesson, two opportunities to pledge were given: for the annual budget, and for the building fund. Which, if either, is an opportunity to **tithe**? Which, if either, is an **offering** opportunity? As promised, here are the answers.

**I. Pledging to give in stewardship toward the funding of our 2006 Budget.** This is an opportunity to **TITHE** or to move toward tithing!

“A tithe” means 10% of an individual’s personal income given back to God, usually, but not necessarily only through the Parish General Operating Fund (our modern “storehouse”) (see Malachi 3:6-12; Matthew 23:23).

“Moving toward tithing” involves a personal commitment to a definite plan to achieve tithing over time with God’s help (see 2 Corinthians 9:6-11).

**II. Pledging to give in stewardship toward the building of our new St. Elias Administrative, Educational and Social Center.** This is an opportunity to make an **OFFERING!**

“An offering” means a gift given to God beyond the tithe, never in place of the tithe or reducing the tithe in any way. (Luke 21:1-4). Offerings are opportunities of give to special needs, special requests, godly causes or opportunities which, for one of many reasons, do not “fit” into our normal annual parish budgeting activities.

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*Article 14*

**Knowledge, Practice and a Bibliography**

As we draw near the end of our “Pledging to Give in Stewardship” Annual Season, we can thankfully say we have come a long way with God’s help. Thanks be to God! We hope you have grown in knowledge.

Now, concerning these matters, we need to look forward beyond this pledging season toward all the rest of our lives in Christ. There really are two parts to our growth, *knowledge*, and *practice* with God's help. The "practice" part is twofold:

**I. Pledge to Give the Tithe** (or pledge to "move toward tithing" with a plan and commitment).

The tithe goes to the parish general operating fund, the budget, the "storehouse" of Malachi 3:10; and

**II. Pledge to Give by Offerings** by one-time or by periodic payments over several years if necessary, **to the great cause of a new Administrative, Educational and Social Center for St. Elias for the support of all our current and future ministries.**

If you are excited about your new relationship with God and wish to know more about how to be God's good steward, here are some reading materials.

- Scott, Anthony, ed., *Good and Faithful Servant: Stewardship in the Orthodox Church*. [www.svspress.com](http://www.svspress.com).
- Williams, McKibben, *Oriented Leadership*. OCPC, [www.oca.org/ocpc](http://www.oca.org/ocpc)
- Wesche, Paul. *Theology of Stewardship in the Light of Orthodox Tradition*. [www.eCampus.com](http://www.eCampus.com)
- Ballew, Fr. Richard, "Tithing" (booklet) Conciliar Press
- Coniaris, Anthony, ed., *Where Moth and Rust Do Not Consume*, Light and Life Publishers

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#### *Article 15*

### **Give and Grow Closer to Him**

Pledging is a great opportunity to act "for real" for Christ and His Church, and this year each of us and each household among us has **this opportunity not once but twice: by pledging to give in stewardship to support the parish budget, and for the new Center.**

What is "pledging?" Pledging is an act of solemn or formal promise to Christ and His Church (that's all of us, by God's grace) that you will, with God's help, give the money you have pledged. This is, of course, depending on stable economic circumstances in your life. If they change for the good, say you strike oil in your backyard, you increase your pledge. If they change for the worse, say you lose your job, you decrease your pledge. There are two points to remember, individually, and together as a community living in Christ's love and discipline.

First, no one is going to "hold your feet to the flames" if disaster strikes and you honestly cannot make good on your pledge because you do not even have the wherewithal to feed yourself and your family. So, relax! The basic promise here is to God Almighty Who knows the "real deal" and Who still loves us all. Pledging is no elaborate scheme to "trap you." Lord, have mercy!

Second, this *is* serious stuff and must be taken that way. One line item in our budget, freely translated, is "Feed Father." When you sign your name on your form: "I, \_\_\_\_\_, pledge to the budget \_\_\_\_\_," keep in mind that Father tends to get a little cranky, if we do not feed him and his family. Likewise, on the building pledge, we are planning to provide the good workmen with pay so they can feed their families as well. Budgeting is essential!

So, pray about your pledges as: “You have *voluntarily vowed* to the Lord your God, what you have promised” (Deuteronomy 23:23); and thank God for each opportunity to give and grow closer to Him!

END

