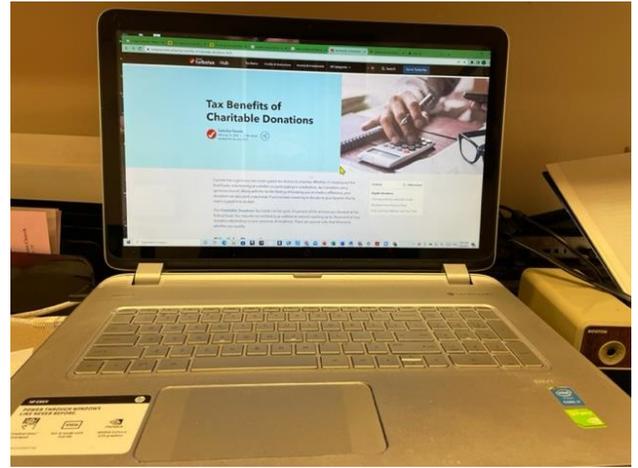


## Stewards of God's Grace: April 2022

### *Assessing your giving*

April for many Canadians is the month of calculators, receipts and tax returns. Filing one's taxes is a good time to assess your financial picture. When we complete our tax return (or have someone do it for us) we are able to determine what our gross and taxable income is **and** how much we gave to our church and other charities. It's the perfect opportunity to determine what percentage of our before and after-tax income we gave.



Christians debate how much of their income to give to the church and other charities doing God's work. One biblical practice is to tithe—that is, give 10% of our income. In Genesis Jacob pledges one-tenth of what he has to God after a dream about God blessing him in a very difficult time. (Gen. 28:20-22) Another biblical practice is to give in proportion to what we have received. In Deuteronomy people are commanded to give a freewill offering "in proportion to the blessing that you have received from the Lord your God." (Deut. 16:10) If you have a low income, you give in proportion to what you have; if you have a high income, you give in proportion to that. One would think therefore that Christians either tithe or give more as they have more. Research, however, doesn't bear that out.

Studies on charitable giving show that most Christians do not increase their giving as their income goes up. That would be fine if they were already giving 10% but research also shows that most Christians do not tithe. They do not even tithe their after-tax income. Lori Guenther Reeser notes that "American data suggests two percent after tax" is what most Christians give. One could argue that 2% is more than enough to express our gratitude to God and fund God's mission through the faith community...but do we really think that our churches couldn't benefit from greater generosity?

That's why April is a good time to check where we are in our giving. When your taxes are calculated, look at your total and after-tax income figures and calculate what percentage of that is the amount you give. If you are giving 10% or more you will know that you are contributing mightily to God's work. If you are giving 1% or less, consider if that truly reflects your gratitude to God or your commitment to God's work. What proportion are you giving? What would 1% more mean to your church or in your community? Since only you know your financial situation only you can honestly assess what you give and why. Please think about this prayerfully and offer what you learn to God.

And when you are doing your taxes, don't forget that giving to your church and other charities provides you with a tax benefit. Generous giving is rewarded. As a rule, at the federal level, your credit will be 15 percent of the first \$200 of donations and 29 percent of your additional donations. Under certain rules the credit can reach 33 percent if you are in the highest tax bracket. All provinces also have similar credits which fluctuate between 4 percent and 24 percent. The tax benefit you receive is something for which to be grateful—and to share generously!

*Written by the Ven. Cheryl Toth, Stewardship Officer, Diocese of Qu'Appelle*