

3 Steps to Giving at St Michael's

Step 1 - How Much Should I Give?

In theory

In the Old Testament, God commanded his people to give at least a tenth ('tithe') of all their produce to God in joyful response to his blessings to them. Much of the tithe went towards supporting the priests and Levites who served them in God's work, and through them, to the poor in the community (e.g. [Numbers 18](#), [Deuteronomy 26](#)).

The New Testament never stipulates percentages. But in some practical advice about a collection for the Jerusalem poor, Paul says (1 Corinthians 16:2),

On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made.

This tells us:

1. We need to plan responsibly ahead to give.
2. Giving should be proportional to our income.

So how much should we give? Can you imagine the disciples giving less than their previous tithe after they became Christian? Perhaps 10% is a good starting point. But it should be a launch pad for generosity, never a legalistic figure we must stick to. For example, with very large families or very low incomes, 10% may be difficult to manage. But many Australians have been abundantly blessed, and can afford to give a higher percentage.

In practice

The first step is to work out how much money you receive. You can do this by adding up your various sources of income (e.g. total wages or salary, pensions and allowances, interest and dividends). Calculate your expected total annual income. Then decide on a percentage and do the maths! Lastly, break this amount down into a monthly or weekly figure.

In calculating the amount to give, make allowance for:

- Providing for you and your own family ([1 Timothy 5:3-8](#)) - needs rather than wants ([1 Timothy 6:6-8](#))
- Paying your taxes and debts ([Romans 13:6-7](#))
- Being prudent for the future ([Proverbs 27:23-27](#)), but not greedy or anxious ([Matthew 6:19-34](#))

The process of 'deciding in your heart' how much to give should be repeated each year or so, or as your financial situation changes. This could include a review of the percentage you give, as well as a recalculation to reflect a change in income.

Step 2 - To Whom Should I Give?

In the Old Testament, the Israelite tithe was channelled to the Priests and Levites who had no other source of income because of their duties, and to the poor of the land. We see a similar pattern in the New Testament, where Christian giving is directed to meeting the needs of those who labour amongst us in the Lord, as well as towards the poor.

In practice, this means directing your giving towards your church, wider gospel work and to the poor. Accordingly, you will need to apportion the amount you calculated at Step 1 between these different areas.

St Michael's Wollongong

A large proportion of your gift should go towards supporting the local ministry from which you benefit. Indeed, 70% of our expenses go to paying for 'those who labour amongst us in the Lord'. The rest is spent mainly on ministry resources.

We receive little income from other sources. So our gospel ministries can really only be funded from the giving of those who attend.

*(N.B. Future additional income from the commercial lease of part of our land is tied in large measure to the very expensive maintenance of our heritage-listed Cathedral and associated halls. It will **not** substantially fund the expansion of our gospel ministries.)*

Wider gospel work and the poor

We encourage every believer to consider directly supporting Christian agencies that support wider gospel ministry and aid the poor. In addition, each month we support one or two agencies outside St Michael's, such as [CMS](#) (through whom

we are linked to several missionaries), [AFES](#) and [Anglicare](#). A full list of organisations can be obtained from our office. Lastly, our annual St Michael's Day thanksgiving gifts are generally channelled to worthwhile projects, external to St Michael's.

Step 3 - How Can I Give?

We recommend the following methods for regular giving. The automated electronic options have the extra benefit of improved security (no one has to carry around large amounts of cash).

Giving to St Michael's

<p>INTERNET BANKING:</p>	<ul style="list-style-type: none"> • A/c Name: St Michaels Anglican Cathedral • BSB 032 694 • A/c No. 266482 • Description: "offertory" (or "mission" for your mission giving) <p><i>NB You must enter the details exactly as given here.</i></p>
<p>CASH (ENVELOPES):</p>	<p>Use anonymous dated envelopes to help you give cash regularly at church. You can collect a set from the church foyer.</p>
<p>BEQUESTS:</p>	<p>You can make a lasting contribution to the work of the gospel by leaving a bequest in your will. Contact us for advice about suggested wording for such a gift.</p>

Giving to other Christian organisations

You can give to one of the Christian agencies we support, via the second side of the duplex envelopes provided by St Michael's. Just specify the agency by name and the Church Treasurer will forward the money.

You can also contact Christian agencies to find out how to make payments direct to them. This may be relevant to you if you wish to receive their literature (such as prayer points) directly, or if they offer tax deductibility for some donations.