### STOCK AND PLANNED GIVING

Make a bigger impact by donating long-term appreciated securities, including stock, bonds, and mutual funds directly. Compared with donating cash, or selling your appreciated securities and contributing the after-tax proceeds, you may be able to automatically increase your gift and your tax deduction. Consult with your financial and tax advisor.

If you wish to give stock gifts to MHBC by electronic transfer, please give your broker our account name, account number and DTC number for our **RBC Correspondent Services** account. The church maintains an account with RBC Correspondent Services in the name of Morgan Hill Bible Church. **Our RBC Correspondent Services account number is 7H100210 and the DTC number is 0235**. If your broker needs any information from us, please have them contact the office: *bookkeeping@mhbible.org* 

In order for us to give you proper credit for your contribution, please notify us of the number of shares and the name of the stock(s) you are transferring. We will send you a written confirmation of your gift once your transaction is complete.

Please contact your financial advisor for information on giving to MHBC via Charitable Trusts, Income Funds or Charitable Gift Annuities.



# MHBC And Money

## **God and Money**

God says that if we pray for anything in His will, believing, it will be given to us. But God's will and His ways are not always coinciding with ours. So, when we turn our finances over to God, we also must be willing to accept His direction. Too often we impatiently seek our own way without any clear direction from Him sometimes even borrowing money to do His work. We forget that God says He will not frustrate His work for the lack of money (see Luke 22:35). There is nothing wrong with asking God's direction, but it is wrong to go our own way without waiting for God's answer. In order for us to recognize God's directives, it may be necessary to first understand God's view of money and how He uses it to enhance our relationship with Him.

How and for what purpose does God use money? Money is neither good nor bad; it is merely a medium of exchange. It is the misuse and abuses of money that cause the problems. Because God is good, He uses money for our benefit in several different ways.

#### GOD USES MONEY TO STRENGTHEN OUR TRUST IN HIM.

It is often through money that God can clearly and objectively show us that He is in total control, if we will trust Him and accept our positions as stewards and managers of His possessions (see Matthew 6:32-33).

#### GOD USES MONEY TO DEVELOP OUR TRUSTWORTHINESS.

Our lives generally revolve around making, spending, saving and using money. If He can trust us with money, then He can trust us with greater responsibilities and His true riches (see Luke 16:11).

#### GOD USES MONEY TO PROVE HIS LOVE.

Scripture tells us that God assumes the responsibility of providing the basic necessities for everyone who trusts in Him (see Matthew 7:11). By submitting our money to Him, God often uses money to meet our necessities of life.

#### GOD USES MONEY TO DEMONSTRATE HIS FAITHFULNESS.

Moses reminded Israel that it was God who would give them the power to make wealth. Our security is in God, not our bank accounts. Discovering His faithfulness through financial needs encourages reliance on Him.

#### GOD USES MONEY TO UNITE CHRISTIANS IN BLESSINGS.

God will use the abundance of one Christian to supply the needs of another. God often blesses us in financial ways for the purpose of helping those who are in need.

#### GOD USES MONEY TO PROVIDE DIRECTION.

There is probably no way God can direct our lives more meticulously than through the abundance or lack of money. Too often we believe God directs our lives through the abundance of money, but He also will lead us down His directed path by withholding money.

#### GOD USES MONEY TO CULTIVATE SELF-CONTROL.

One of the fruits of the Spirit is self-control, a key aspect of successful money management.

#### GOD USES MONEY TO CLARIFY SPIRITUAL MATURITY.

Many temptations clamor for Christians' attention. A great deal can be learned about our personal character and spiritual maturity by noticing how we handle money and determine financial priorities.

### AREAS IN WHICH GOD DOES NOT USE MONEY

#### GOD NEVER USES MONEY TO WORRY US.

If Christians are worried, frustrated and upset about money, God is not in control. God says that wealth without worry is His plan for our lives. In addition, He promises to meet the needs of those who trust in Him (see Matthew 6:25).

#### GOD NEVER USES MONEY TO CORRUPT US.

Many Christians have fallen into Satan's trap and are being corrupted. Christians whose financial life is characterized by greed, ego, deceit and other worldly snares are at enmity with God and His plan.

#### GOD NEVER USES MONEY TO BUILD EGOS.

Frequently, Christians are trapped by financial ego in that they use money in an attempt to build self-worth and ego. However, in Christ all are financially equal because all wealth will pass away. What will remain will be those things that have been laid up in heaven... true wealth.

#### GOD NEVER ALLOWS MONEY TO SATISFY OUR PERSONAL WHIMS OR DESIRES.

God does not expect His people to live in poverty; however, He also does not endorse lavishness. Surplus is provided so that God's work can be funded and those in need can be helped. If the surplus is hoarded or wasted on lavishness rather than used for His plan and purpose, chances are the surplus will be removed.

God offers countless financial principles, intended to make our lives meaningful, because He's interested in us and how we earn and spend money. Once we understand how God uses money and why He chooses to use it in a particular way, we generally become more familiar with His plans and purposes for our lives and are able to recognize and comprehend His directives.

## **Giving FAQ's**

Morgan Hill Bible Church is a 501(c)(3) not-for-profit, tax-exempt corporation in association with Next Generation Churches of Northern California. Our Tax ID# is 68-0050432. All donations to MHBC are tax deductible to the extent that no goods or services were provided in connection with the donation.

#### IS IT SAFE TO GIVE ONLINE?

Yes. In many ways giving online is safer than writing a check because an electronic gift cannot be lost or stolen. The security of the system is continually managed by Planning Center.

#### CAN I VIEW MY GIVING RECORD EVEN IF I DON'T CHOOSE TO GIVE ONLINE?

Yes. You may create a personal login and password if you'd like to view your giving record for the current and prior calendar years. This feature will become available to you approximately 5-7 business days after you have created your online account. This timeframe allows us to verify that your login is privately and securely linked to your giving record.

#### WHAT TYPES OF BANK ACCOUNTS CAN I GIVE FROM?

You can give online from your checking account, MasterCard, Visa or Discover.

#### ARE THERE ANY FEES INVOLVED WITH GIVING ONLINE?

Not for you. You will not pay any fees with an online gift. In addition, online gifts are a more cost efficient way for the church to process donations. The church does pay a small fee for donations given through credit cards.

#### CAN I MAKE A ONE-TIME CONTRIBUTION?

Yes. The system gives you the option of either making a one-time contribution or setting up a recurring contribution. For a one-time contribution, you can designate that the contribution should be made immediately or, for both one-time and recurring contributions, you can schedule the contributions to come out of your bank account on the date(s) specified by you.

## CAN I CHANGE MY PERSONAL INFORMATION, THE AMOUNT OR THE FREQUENCY OF MY GIFT ONCE IT'S SET UP?

Yes. You can change or cancel your contribution at any time before the date of your next contribution. Simply log into the system using your username and password and make the necessary changes in the system.

#### CAN I REVIEW MY DONATION HISTORY ONLINE?

Yes. The site will allow you to view the complete history of your contributions, given either online or otherwise. Once you've created an account, you will be able to contribute immediately.

#### HOW WILL I KNOW THAT I SET UP MY GIFT CORRECTLY?

Immediately ater submitting your contribution, you will receive an email veriging your contribution.

#### DOES IT MATTER WHICH INTERNET BROWSER I USE?

No it does not. Any browser will work.

#### WILL I STILL RECEIVE REGULAR CONTRIBUTION STATEMENTS FROM THE CHURCH?

Yes. By January 31<sup>st</sup>, we mail out a contribution statement for all gifts given in the previous calendar year. We also mail out statements mid-year. Please make sure the church has your current email and physical mailing address.

#### WHEN WILL CONTRIBUTIONS BE TAKEN FROM MY ACCOUNT?

Contributions will be taken from your specified bank account within 48 business hours of the date you requested. This time frame allows time for the contribution to process through your bank and the church's bank. If the date of your contribution falls on a weekend or holiday, the transaction will be initiated on the next banking day.

#### **CAN I DESIGNATE MY GIFT?**

While we prefer (for budgeting and ministry purposes) giving to our General Fund (undesignated giving), you can designate your gift for an approved project or program, such as the Missions Fund or the Benevolence Fund. Other approved projects or programs may arise periodically throughout the year.

#### CAN I DESIGNATE TO A PARTICULAR PERSON?

No. A gift designating a specific individual constitutes a person-to-person gift and is not tax deductible. We cannot accept gifts designated for a staff member or to help a needy individual.

#### HOW DO I SUPPORT SOMEONE GOING ON A MISSIONS TRIP, SHORT-TERM OR LONG-TERM?

When you write a check to support a specific missionary and indicate their name on the memo line of your check, you are in actuality making a donation to the Missions Fund created for the trip, not to the individual missionary. The church retains administrative and accounting control of the money and uses it to pay for the trip expenses. No money is given to the short-term missionary other than to pay for their direct trip expenses such as food or transportation while "in country."

#### CAN I SEE A FINANCIAL REPORT OF HOW THE CHURCH IS DOING?

Yes. We have an open policy of our finances to any regular contributor and church partner. We have a Stewardship team who oversees the finances and makes regular reports to our Elders. We will automatically send you a regular update along with your giving statement. A copy of the most recent report is also available upon request.

## SECURITY POLICY

At MHBC, we use an online database called Planning Center. Their system allows us to provide access to your contribution records and allows you to make donations online. They provide all of the security for the system. This system is used by churches throughout the country and has been fully tested by them.

From Planning Center: "Whenever your data is in transit between you and us, everything is encrypted and sent using HTTPS. We protect your login from brute force attacks with rate limiting, and all passwords are filtered from all our logs and are one-way encrypted using industry standard bcrypt."

## **OUR POLICIES**

Your information is held securely by the Planning Center Online system. This information will remain private and will never be given away to third parties, other than to process your scheduled contributions.

You can schedule new contributions at any time and can modify or cancel those contributions at any time prior to the date they are scheduled. Once the contribution has been processed, however, it cannot be cancelled.

