



Eastern Synod - ELCIC

Pre-Authorized Remittance Program (PAR)

Congregations of the Eastern Synod of the Evangelical Lutheran Church in Canada can participate in PAR, a pre-authorized remittance program administered in co-operation with the Department of Stewardship Services of the United Church of Canada. PAR is a service that allows members of a congregation to make their regular offerings by electronic transfer from their bank account to the congregation. The federal government, insurance companies and many other organizations use similar programs. PAR has been found to be very reliable, and is convenient for the donor in contributing to their church.

The basic cost of the program to the congregation is \$.50 per person, per month. Individual donors are charged their normal chequing fee by their bank. Cheques are drawn on contributor's accounts on the 20th of each month (or the following business day if the 20th falls on the weekend), and congregational accounts are credited on the same day for the total amount, less service charges. This amount shows up on the congregation's bank statement as a credit memo. The monthly report (see next paragraph) and the congregation's bank statement should be checked to ensure that the amount credited equals the amount on the printout.

A monthly report (*see sample on page 3*) is mailed to the church from the Department showing the break down of individual contributors for record-keeping/income tax receipt purposes and should be shared with the congregation's Financial Secretary. The printout is also where you will see a record of the monthly charges to the congregation. An amount equal to \$.50 per person using PAR in your congregation will be deducted from the amount credited to the congregational bank account. A similar process will be used in the event of NSF cheques. **It is the responsibility of the congregation** to reimburse the Department in the event that any contributor's cheque is not honoured by their bank (i.e., N.S.F., stop payment, etc.). In the month following an NSF cheque a notation will be made indicating that an amount equal to the NSF cheque has been deducted from the amount credited to the congregational bank account. As soon as the information regarding returned cheques is received by the United Church Treasury, letters are sent to the appropriate congregations letting them know what has happened and including the returned cheque. This usually gives the congregational contact person a chance to rectify the situation before the next month's deductions are made.

There is no minimum number of givers required for a congregation to initiate the program. However, since one of the basic precepts of the program is to ensure regular monthly givings to help pay church expenses, most congregations find that the more people on the program the more valuable and viable it is.

Each donor **must** include with his or her Authorization Form a void cheque indicating the account from which the money will be withdrawn. A void **church** cheque must also be sent so that the system can forward the collected monies on to the church's bank account. The system can accommodate up to three different church bank account numbers (i.e., Current Account, Benevolence Account, Building Fund, etc.). The totals of the corresponding amounts would then be directly deposited to the various accounts each month. The name of one contact person (with a phone number for use during business hours) in case of problems needing immediate response is necessary. This person will also receive the monthly reports. This person may be the church secretary, treasurer, financial secretary, etc.

The PAR program operates under Rule H1 of the Canadian Payments Association (CPA). The rule

requires that the contact person at the congregation must provide written confirmation to a new PAR donor at least 15 days prior to the first withdrawal. The confirmation letter template in this package meets all of the CPA requirements. The template should be transferred onto the congregation's letterhead and the appropriate names added. However, none of the remaining text should be changed.

The contact person will receive confirmation as to when PAR will begin for the congregation from the Department of Stewardship Services. Unless otherwise noted, changes, additions and deletions are made within the month that these are received by the Department. For a change to be made in a particular month it must be received by the 10th of the month (the earlier in the month the better). With change requests please use the reference numbers from the monthly report.

Forms for PAR enrollment, changes and cancellations are available at <http://www.easternsynod.org/resource/pre-authorized-remittance-par-package> and may be downloaded and/or copied as needed.

For further information please visit <http://www.united-church.ca/getinvolved/donate/howto/par> or contact:

PAR Program Administrator
The United Church of Canada
3250 Bloor St. West, Suite 200
Toronto, ON M8X 2Y4
Tel: 416-231-7680 ext. 3152
Fax: 416-231-3103

Completed forms and void cheques should be sent to the PAR Program Administrator, at the above address.

For additional copies of this PAR program package, please visit <http://www.easternsynod.org/resource/pre-authorized-remittance-par-package> or contact:

Eastern Synod, ELCIC
74 Weber Street West
Kitchener, ON N2H 3Z3
Tel: 519-743-1461 Fax: 519-743-4291

Sample Report

The United Church of Canada

Date: Mar 17,

2012

Pre-Authorized Remittances 1234567 Halleluiah Lutheran Church

Terry Treasurer
Halleluiah Lutheran Church
999 Obscure Street
New Jerusalem, ON H4L 3L0

Env # Name	Ref.#	General \$	M&S \$	Other \$	Total Deposit
121 Baily, Fred	8732	30.00			30.00
122 Fricker, F	10003	5.00	5.00	5.00	15.00
123 Smith, Joe & Jane	13454	50.00	25.00		75.00
124 Taylor, Ann & Ken	14543	25.00		5.00	30.00
125 Van Camp, P & B	15002		100.00		100.00
		\$110.00	\$130.00	\$10.00	\$250.00

Payment Summary:

	Grand Total	\$250.00
	VISA Service Charge: \$0 X 2.5%	\$0.00
Total General: \$110.00	MASTERCARD Service Charge: \$0 X 2.5%	\$0.00
Total M&S: \$130.00	Service Charge: 5 Contributors X \$0.50	\$2.50
Total Other: \$10.00	Total Transferred to Church Account(s)	\$247.50
Grand Total: \$250.00		

Notes

- Envelope number is assigned by the congregation, if desired. **If envelope numbers are assigned the list will print in envelope number order rather than alphabetic order.**
- Reference number is assigned by UCC Treasury.

(NAME) Lutheran Church

Pre-Authorized Remittance Program

What is PAR?

If you are used to automatic withdrawals from your bank account for Cable TV, life or car insurance, your mortgage, car loan, telephone, gas, hydro or oil bills, then you already understand the principle of PAR--Pre-Authorized Remittances. If your employer automatically credits your regular pay to your bank or trust company account, then you, too, are already familiar with the PAR system. Pre-authorized remittances are electronic transfers that allow us to do our banking in a way that is convenient and assures that our obligations are met on a regular basis.

How does the PAR program work?

A cheque is drawn on the bank account of each PAR contributor on or about the 20th of the month. The congregation then receives a transfer of funds representing the total amount contributed from all members participating in the PAR program.

What are the advantages of PAR to the contributor?

1. PAR affords you the opportunity to make your congregational stewardship part of your over-all financial planning.
2. PAR provides regular support to the church in the amount that you choose.
3. PAR assures that support of the congregation is ongoing, even when you are away, and helps you to avoid "catch-up" periods.
4. PAR can reduce the number of transactions through your bank account.

What are the advantages of PAR to the congregation?

1. PAR assures a regular, dependable flow of contributions.
2. PAR reduces the amount of paper work and the number of bookkeeping errors.
3. PAR helps to reduce bank overdrafts.

What does PAR cost?

There is no cost to the individual contributor. A small administrative fee--currently 50 cents--is charged to the congregation for each PAR transfer. This amount is less than what is usually charged by the bank or trust company for processing a cheque.

How do I participate in the PAR program?

1. Decide on the amount of your monthly contribution.
2. Fill in the authorization form and attach a sample cheque marked "VOID".
3. Using the envelope provided, forward the form and a cheque marked "void" to the church office or place them on the offering plate.

When would my participation in the PAR program take effect?

Participation begins in the month *following* receipt of your completed form. For example, if we receive your PAR authorization in May, the first transfer from your account to the church would take place on or about the 20th of June.

What do I do when the offering plate comes around?

You may do one of two things. You may simply pass the plate along, or you may place on the plate a card similar to the ones below.

May I make envelope contributions in addition to my PAR contributions?

Sure. PAR does not replace the offering envelope system. You are welcome to use your regular envelopes for extra contributions or special offerings at any time.

Will I still receive a quarterly offering statement?

Yes. You will find your monthly PAR contributions recorded on your regular offering statement. In addition, PAR contributions are recorded on any statement of account that you normally receive from your bank or trust company.

Can I change the particulars of my PAR contribution at any time?

Certainly. We encourage people to review their financial stewardship on a regular basis. Any changes are reflected in the month *following* notification.

Who administers the PAR program?

We are using a modified version of a program in place with the Department of Stewardship Services, United Church of Canada. They have developed considerable expertise based upon many years of experience with PAR, and have made arrangements with the Eastern Synod of the Evangelical Lutheran Church In Canada to provide this service to synodical congregations.

XXX Lutheran Church

*My/Our Offering for the ministries of this
congregation and the wider church
has been given by
Pre-Authorized Remittance*

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PAR Program Authorization Form Information

1. To ensure accuracy, a sample cheque marked "**VOID**" must accompany this form.
2. **Total monthly contribution** should equal **Current** plus **Benevolence** plus **Other**.
3. **Other** may include any one of the ministries for which contributions are normally accepted through the regular envelope system, i.e., the Canadian Lutheran World Relief.
4. If you are used to giving your offering **weekly**, please refer to the following table for approximate **monthly** equivalents:

Weekly	Monthly
\$10	\$45
20	90
30	130
40	175
50	220
60	260
70	305
80	350
90	390
100	435
125	545
150	650
200	870

5. Regular transfers of your offerings to the ministry of this church will begin in the month following receipt of the authorization form.