

PAR Questions & Answers --- Think about joining!

Refer to the Brochure "*My Congregation's PAR Plan*" (Available on table in Narthex or email calvin@ns.sympatico.ca for a copy)

- 1. What is PAR? - Pre-Authorized Remittance** is a "direct debit" program. Once a month donations are debited from your account and then electronically transferred to Calvin's account. If you are away on some Sundays, this helps to keep your commitment without having to "catch up" on your return. If you don't go away, then you can forget worrying about making up your envelope weekly- It's done for you!

- 2. What is the general response to PAR at Calvin? -** Presently 34 families give using **PAR** with total monthly donations around \$4,200.

- 3. Can I participate if I don't belong to Calvin? -** *Anyone* can use **PAR**- members, adherents, friends. Presbyterians never turn down money!! ☺

- 4. Can PAR be deposited into more than one church fund? -** Yes. You can give monthly (*see brochure*) to **1) Our Church** (for Calvin's use), **2) Presbyterian Sharing**- sent to the Presbyterian Church in Canada , or **3) Other**- This can be designated for specified uses -eg. PWS&D, Halifax West Food Bank, or anything else you wish to donate to on a *monthly* basis. List the donees and amounts if more than one. (See item 9. below)

- 5. When and how long does it take to start or change PAR donations? -** If the information is received by your treasurer by the 1st of any month your change will be affective for that month. Debits from your account will happen on the 20th of each month (or the next business day if the 20th falls on a holiday/ weekend). This date is not variable.

- 6. How much does PAR cost the local congregation? -** The **PAR** program costs us 50¢ per donor, per month. This is not bad considering that our bank charges us 14 cents to cash each cheque we receive (ex: a 4 Sunday month= 4 X .14= 56 cents and a 5 Sunday month= 70 cents). It also costs us \$ 1.39 for every \$1000 cash deposited. Thus **PAR** saves on fees! Par fees are an expense to Calvin - as the banking fees are - thus they do not affect your donation amount.

- 7. How does a PAR giver change the amount of gift or change to a different bank account? -** All changes of this nature go through the treasurer- phone, email, mail, or drop a note on collection plate. If received before 1st of a month, it takes effect for that month's withdrawal on the 20th.

- 8. What about members who feel uncomfortable about not putting something on the offering plate on Sunday? -** The **PAR** program offers cards to be placed on the offering plate. They are found on the table in the Narthex- take a few to last you several weeks. (**Please do not mark on cards- as they are recycled!**) Many members soon become anxiety free, and don't mind "*Passing the Plate!*" Collectors are aware that many are on PAR and will be "*passing the plate*".

- 9. How do I make special offerings? -** Our envelope Secretary will give you a special pack containing envelopes for special donations. You can use these or any envelope to give for specific causes- Memorials, extra donation, food bank, PWS&D, bulletins, etc. Just note your envelope number and what donation is for and you will be recorded as usual.

- 10. Are there other options to PAR? -** Yes, you can also give by advanced dated envelopes, donate on a monthly basis. - or continue using weekly envelopes!. **It's your choice!**

- 11. Do I get a receipt from Calvin? -** Yes, our envelope secretary receives a summary of donations made by PAR each month and credits your account just as if you used envelopes.