
WHAT IS PAR?

If you are used to automatic withdrawals from your bank account for Cable TV, life or car insurance, mortgage, car loan, telephone, gas, hydro or oil bills, then you already understand the principle of PAR, short for Pre-Authorized Remittances. If your regular pay is automatically credited to your bank or trust company account by your employer, 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 financial obligations are met on a regular basis.

How does the PAR program work?

A cheque is drawn on the bank or trust account of each PAR contributor on or about the 17th 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 overall 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 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. Forward the form and a void cheque 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 April, the first transfer from your account to the church would take place on or about the 17th of May.

Will my envelope number change?

No it will remain the same as it is now.

What do I do when the offering plate comes around?

You simply pass the plate along.

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

Certainly. PAR does not replace the other opportunities for giving. You are welcome to use your regular envelopes, or any other envelope, for extra contributions or special offerings at any time. Please ensure that your envelope number appears on all envelope contributions.

Will I still receive an income tax form?

Yes. These are mailed by the end of February. Also PAR contributions are shown on any bank or trust company statement of accounts.

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.

Where do I get the forms?

You can call the church office at 905-477-1731 and request one or download one from the church website.

Who administers the PAR program?

Bethesda deals with the United Church for PAR. They have developed considerable expertise based upon many years of experience with PAR, and have made arrangements with the Eastern Synod for the Evangelical Lutheran Church in Canada to provide this service to synodical congregations.