

HERALD

first fruits

Stewardship
2023

Because of You

By Dr. John McKellar

We have been studying the Book of Genesis this year, and my mind keeps getting drawn back to Chapter 4, where we meet Adam and Eve's children: Cain and Abel. In them, we see the first recorded example of people making an offering to God. God is pleased with Abel's offering, but He has no regard for Cain's. In our studies, we explored possible reasons for God's response. The text tells us that Abel's offering from his flock was from the "firstlings" and from their "fat portions." It's a reference to the fact that his offering was the first and the best that he had. As for Cain, there are no details about his offering or why it did not please the Lord. And it causes us to speculate: Did he give his leftovers? Did he give from his convenience or from his over-ripe fruit that was about to rot? We really don't know, but we do know that it's not only what we give, but how we give that matters to God.

Do we give to God our best? Do we offer Him our first fruits? Do we give to God first and not just wait to see what is left over? Does our giving bear evidence to what we really value the most? Our giving to God is not just about raising a church's budget. Our giving to God is a sign of our faith. It is a sign of our deepest loyalty.

Your pastors are constantly overwhelmed by the generosity of our congregation – a heart that enables us to do great things. We have people who give from the heart. Your faithfulness pleases God and allows his work to continue. Because of you, White's Chapel is the church that it is!

Because of you, every highlight of ministry that you see in this publication takes place! Because of you, God is continually giving our church new dreams that are able to be fulfilled. In ways that you will never know, because of you, ministry happens in the name of Jesus Christ.

Now, we all make decisions of how we spend our money and how we give our charitable dollars, but nothing is more important than the church because no other organization does what the church does.

Every week, we open our doors to the community to help people find jobs, to help those struggling with addiction find hope, for community concerts and high school graduations. And we do it all in Jesus' name!

Because of you, people are accepting Christ and being baptized. Because of you thousands of prayers of hope and healing are being prayed every week. Because of you children are being inspired, youth are being called, and adults are being grown in their faith. Because of you, we pay the electric bill and buy music and orchestrations. Because of you we're leading Confirmation that'll transform souls and planning for a Christmas that'll change hearts.

Because of you, hope is spread around the world. A new mother and three children will have a new home built as the 1,000th Habitat for Humanity House in Tarrant County. Your giving to our budget funded that house 100% and our labor built the house. Because of you, ministries have had long standing dreams answered: new buses for children in Belize and Kenya. Because of you, people without dental care in East Fort Worth will have relief from their pain. Because of you, we continue to expand our Mobile Market food ministry – helping feed people in Northeast Tarrant County. There are literally thousands of other ways that your giving to our budget shines the Light to a darkened world.

Because of you, White's Chapel is the church that it is! And our prayer is that you would consider joining us in all that God has in store. Our dream is for every person who sets foot on our campus to say, "This is my church." And to know that "my church" needs my prayers, presence, financial gifts, service, and witness. And for as much as we know that we can't all give the same amount, we can all give the same way – with God leading us and providing for us. We can all give from a heart that puts Him first because we all have a part to play.

As we look at our giving, we are exactly where we hope to be according to our financial projections. However, as we always share, 30% of our budget is received in December. That's a common (and growing) trend in churches across the nation, and it means that we'll need everyone's support to help us finish the year with strength.

We hope that we'll all spend time praying about our gifts, that we will give our "first fruits" in a way that pleases God. And pray that we will always be a church, that through our heart for service, pleases God.

Thank you for what you do. Because of you, God is leading us into a new and exciting future...and we can't wait to get to share it with you!



By Dr. Todd Renner

It Takes ALL of Us

Quality. Excellence. Our best. From our earliest days, we are taught to excel, to go beyond the average, to stand out, to stick out. Trophies and accolades, blue ribbons and gold stars: as kids, they once marked our accomplishments. And as adults, not much has changed: we're still driven; we're still motivated; we're still determined to excel.

But excellence is a tricky thing. Yesterday's excellence too easily becomes tomorrow's "good enough" – and the Gospel of Jesus Christ demands far more than merely good enough. Our call as God's Church is to constantly evaluate, to constantly cultivate, to constantly innovate: to create the dynamic ministries that will change lives (and the world) with the Good News of Jesus' love and God's redemption...and to change them in meaningful, eternally-significant ways that transform them right now (on this side of eternity).

But that takes all of us: it takes all of us being willing to give our best, to give our First Fruits. It's a concept deeply "rooted" in biblical times when the people lived by what they could grow. That made

harvest-time one of the most critical seasons of the year as hard-working farmers went to the fields to gather in what they'd worked all year long to sow and tend. They were literally reaping what they'd sown.

As an act of faith, God then called his people to bring a part of that first harvest – their first fruits – to Him as an offering. But it was more than a mere act of obedience. It was an act of gratitude. And it was an act of trust. It showed that they trusted God to provide more, to provide enough – enough food to feed their families and enough seed to guarantee the next year's crop.

And we've experienced an extraordinary – in fact, a miraculous – season of harvest this year! Truly, it's been a year of ministry like none we've ever seen before! As you'll see in this special edition of the Herald, God has been at work in powerful ways through this community called White's Chapel. Children have fallen in love with the Bible. Teens have found hope in the midst of despair in an increasingly agnostic culture. Families have been healed. Marriages have been restored. And souls have been saved through the power of Calvary's grace.

And it all happened because of you! You made it happen. Worship. Missions. Care and Support. Discipleship and Hospitality. None of it would be possible without you...and, today, we just want to say THANK YOU!

More than just "thanks," though, we want to show you what, together, we've "grown" in the name of our Lord! We want to celebrate the mighty acts of God in our midst – the "fruit" that was made possible because of you! Because of your generous commitment and partnership, the Kingdom of God is advancing. Because of your fervent prayers, your faithful presence, and your continued financial support, people are coming (and coming back) to faith...and coming back to life! Because of you, Jesus is being made known, both, across the street and around the world!

And as we celebrate all that's been, we also turn our attention to what is yet to be. We look forward with eager expectation to our shared future, forward to new ministries and new opportunities, forward to bigger needs and greater dreams, forward to our next season of planting (and being) God's Church in such a time as this. But, like we've said, it will take all of us doing our part: giving and doing our best – all in and for the name of our Lord!

From the bottom of our hearts, thank you for all that you do and for all that you are...and for allowing us the profound honor of getting to be your pastors!



IRS Guidelines

Wholesome First Fruits

By Scott Woods, CPA

As I was starting the refresh of my annual article, I decided to peruse the IRS publication referenced at the end of this letter. To my surprise, as I scrolled through, the "Food Inventory" donation discussion appeared. I chuckled. That's about as close to First Fruits as I would have ever expected to see! No, I don't anticipate anyone making an actual food donation to WC (although we do have an amazing distribution capability now with our mobile market). But as I read on, there was one word in the guidance I found interesting – "wholesome."

While not for the same reasons of course, if you are going to donate food, the IRS requires first fruits, too. Well, ok, not necessarily first fruits but certainly donating rotten tomatoes won't get you a tax write-off. Wholesome requires the food is intended for human consumption. In other words, being of benefit to the recipient and not just a deduction for the donor.

Is my donation "wholesome?" Not by IRS standards, but God's? Yes, our donations to White's Chapel fulfil the mission side. But Biblical giving desires so much more from the giver to be fully wholesome – from First Fruits, with a joyful heart, and a sacrifice. But I'll yield to our preachers to preach. I'll try to focus on the tax side! With that said, I've updated the discussion below for 2023 donations but not much has changed in this arena.

Standard Deductions and Itemized Deductions

For most individuals, there are two options for claiming deductions when computing how much of your income is subject to tax – the "standard" deduction and "itemized" deductions. The standard deduction, as implied by the name, is a set standard amount regardless of the amount of tax deductible items you may have actually had for the year (the standard deduction is inflation adjusted and for 2023, this amount is \$13,850 for singles and \$27,700 for married couples filing joint returns).

Alternatively, if you have tax deductible items (typically mortgage interest, state income and property taxes, and charitable contributions) that exceed the standard deduction, you probably want to itemize your deductions so you get a greater reduction in how much of your income is subject to tax. For those of you who historically itemize deductions, you enjoyed an incremental tax benefit to making charitable contributions. Unless your itemized deductions exceed the now higher standard deduction, this tax benefit is not available in that year.

Cash Donations

Cash gifts are simple and assuming you can itemize deductions, the tax benefit is easy to determine as it generally reduces your income subject to tax by the amount of cash you donate. To claim a deduction in 2023, the contribution must be made on or before December 31, 2023.

Non-cash Donations

While cash is easy to donate, cash may not give you the most benefit from a tax perspective. It, of course, depends! Two "win-win" ways to donate include donating certain appreciated stock and making qualified IRA distributions. First, donating investments that might otherwise generate long-term capital gains if they were sold may allow you to claim a deduction for the fair market value of the stock without paying tax on the long-term gain as if you sold it. If you are considering harvesting some gains in your portfolio before year-end, this might be a good choice. Secondly, if you are over 70 ½, you may be able to distribute up to \$100,000 from your IRA to the church without including the distribution in income.

Donation Planning

Alternating the Standard and Itemized Deductions

For some of you, your itemized deductions will never exceed your standard deduction. Perhaps some planning could help. While it is not always feasible, if your situation allows you to make your 2023 donations and perhaps pay other deductible expenses for 2023 in this year, your itemized deductions may exceed the standard deduction in 2022 and gain incremental tax benefit to your donations. You would then simply use the standard deduction next year assuming your itemized tax-deductible items would be much lower. This strategy has been referred to as "doubling up," "bunching," or "grouping" your annual deductions.

Donor Advised Funds and Trusts

Perhaps you are familiar with the above, but you have recently seen a Facebook ad talking about "donor advised funds." Donor advised funds (DAF) can be useful and are very flexible. Using a DAF can simplify and accelerate your tax deductions while at the same time allow you to donate a variety of more complex assets (cash donations work as well) and you can generally control the timing and recipients of the grants from the fund.

Estate and Trust Planning

For longer-term planning there are even more opportunities to give and benefit your tax situation. While too complex to go into here, there are ways to get current deductions by using charitable trusts or similar arrangements – the income from assets can be used now by the donor but the assets are committed to the church in the future. Also, starting in 2023, you can make an election to donate up to \$50,000 to the church by setting up a qualified charitable remainder trust.

Taxidermy Property

You read that correctly. In addition to learning about food donations, I also learned there is specific guidance for donating taxidermy property. I know it is a long-shot (no pun intended, Todd), but felt the calling to mention it at least once in these annual updates!

What about pending tax changes?

While anything is possible, major changes to the tax treatment of charitable contributions are not anticipated at this time.

Disclaimer

As a tax guy, I probably should have had a few more "generallys" and caveats as the rules are complex. Donations may also be limited based on AGI. If you are unsure, ask your tax advisor or the IRS website actually has a publication discussing all aspects in mostly understandable language – simply go to www.irs.gov and search for Publication 526.

WHY GIVE?

As we've seen and heard and felt, the Church – filled with the Holy Spirit – has the incredible power to change people and to change the world...and it's the only thing in the world that does. And when we realize that, when we "own" that – when the church stops being "the church" and starts becoming "my church" – that's when awesome things start to happen.

That's when we start to give like we never have before – fearlessly and sacrificially. And it's not out of guilt; it's out of love. We give, not to be blessed...but because we realize that we've already been blessed. We give because we want to be a part of something bigger and greater than

anything any one of us could do by ourselves. Our financial support of this church – of our church – is important. And y'all know that we don't talk about money a lot around here because we believe that there are bigger things that need to be talked about...but our financial support is important.

And what we need to understand is that the church is not just one of many charities vying for our support. If we take the Bible seriously (and I certainly pray that we do), God says that it's critical for us – as an act of faith, as an act of gratitude, as an act of trust – to return to Him His tithe: the first tenth of what we make; realizing that He's the reason that we make anything at all. It's all an act

of stewardship: an awareness that none of what we have is ours – not our money, not our stuff, not our time, not our skills...not even our families. They've all been given to us by God., and they've been entrusted to us for a reason. We are here for a reason, and we have what we have for a reason – a sacred and holy purpose. And something beautiful happens when those two combine: our purpose and our provisions – not feeling compelled by what God wants from us, but inspired by what He wants for us...and for others: for us to be a church of real people making a real difference...a church fired up in the Spirit – diving in, going deep, finding faith and finding life like we've never lived before!

2023 Ministry Highlights



155
PROFESSIONS OF FAITH




106
THIRD GRADE BIBLES



297,813
VOLUNTEER HOURS
(VALUED AT OVER \$9.4MM)



OVER **400**
INDIVIDUALS RESETTLED, HOUSED, AND CARED FOR THROUGH TRANSITIONAL HOUSING & REFUGEE MINISTRIES



4,608
AVERAGE DISCIPLESHIP & MISSIONS ATTENDANCE



11,500+ PEOPLE SERVED THROUGH WC MOBILE MARKET



74 INFANT BAPTISMS



7,882
AVERAGE WEEKLY WORSHIP ATTENDANCE



OVER **500**
YOUTH ON SUMMER TRIPS



70,000+
RISE AGAINST HUNGER MEALS PACKED BY 350+ VOLUNTEERS



1,500+
STUDENTS BLESSED WITH BACKPACKS AND SCHOOL SUPPLIES




313
NEW MEMBERS



OVER **550**
CARE BOXES SENT TO DEPLOYED TROOPS



CROSSED \$3MM
THRESHOLD OF FREE DENTAL CARE



50,000+
GOD IS BIG ENOUGH BRACELETS PASSED OUT

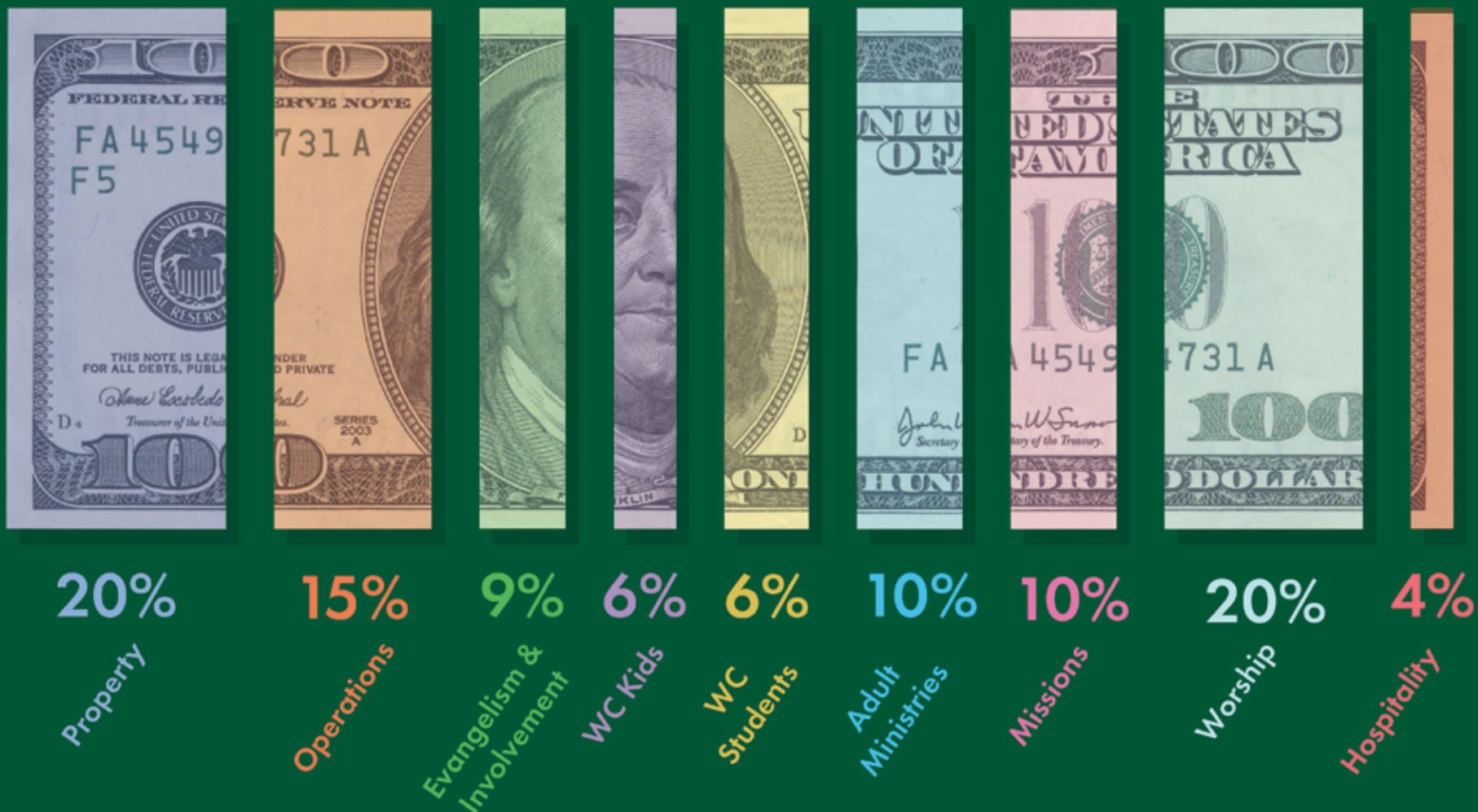


\$1.8+
MILLION GIVEN TO MISSIONS & OUTREACH



CHANDLER'S HOPE CONTINUES PROVIDING HOPE AND COMMUNITY SUPPORT FOR FAMILIES DEALING WITH ADDICTIONS.

Budgetary Spending: Dollar Break-down in 2023



- PROPERTY:** Debt Service, Insurance, Janitorial, Air Conditioning & Heat, Utilities, Security
- OPERATIONS:** Technology, Equipment Leases, Audit & Legal Expenses, Employee Health Insurance, Taxes & Pension
- EVANGELISM & INVOLVEMENT:** God Is Big Enough Initiative, Community Engagement, Communications/Productions, Mailers
- WC KIDS:** Club 56, Sunday School & Worship, Curriculum, Parent Support
- WC STUDENTS:** Crave + Intersection, Sunday School, Trips & Events
- ADULT MINISTRIES:** Classic Adults Fellowship, Discipleship, WC Men, WC Women, Marriage & Family Ministries, Special Needs Ministry, Counseling, Care & Support
- MISSIONS:** Local & Global Outreach Projects, Trips, Disaster Response, Missionary Support
- WORSHIP:** Services, Supplies, Live Productions, Special Events
- HOSPITALITY:** Food & Supplies, Donuts, Wednesday Night Fellowship Dinners, Kitchen Operations

A FRUITFUL FUTURE (Dreams & Goals for 2024)

It is always thrilling to look back and to celebrate God's provision and your faithfulness, but we can't stay there. We can't keep looking backwards, because that's not the way we're heading. We must look forward. We must go forward – braving the uncertain future with determination and a Spirit-filled resolve to be the people of God for the world around us. Yes, we've accomplished amazing things in the past year, but 2024 calls us to build boldly for the Kingdom of God. With your support, here's just a sampling of the "fruit" we feel called to grow in our next year of ministry together:

MISSIONS & OUTREACH

- To expand our connection to and work with the Methodist Collegiate Church in Africa (Kenya)
- To begin work on the El Buen Samaritano Community Center (including ministry, worship, and programming for the neighborhood and T.A. Sims Elementary School)
- To deepen our partnership with GRACE to confront regional issues of homelessness and health
- To offer a more robust slate of mission experiences and opportunities for adults – locally, nationally, and internationally
- To expand the use and reach of WC's current Mobile Market ministry



WORSHIP

- To pursue passionate, authentic worship in multiple styles
- To explore church planting and revitalization (especially in urban and rural settings)
- To engage our kids & students to develop a passion and heart for worship (including raising up the next generation of worship leaders)
- To expand our worship outreach to local retirement and care facilities
- To create a culture of invitation



DISCIPLESHIP

- To grow the reach of our original content and curricula
- To expand our social media footprint (intentionally engaging multiple generations)
- To develop a more expansive recreation ministry (knowing that fun and fellowship are critical parts of the faith)
- To create dynamic ministries, service opportunities and worship experiences that meet the specific needs of our community's growing population of singles and young adults
- To expand our ministry to individuals and families with special needs
- To create incredible ministry spaces for our kids, students and adults – inviting and safe places for discipleship, worship and fellowship



EVANGELISM, COMMUNITY & INVOLVEMENT

- To intentionally focus on equipping and evangelism
- To launch a "parish" ministry – regionally-based small groups that will empower us to "grow smaller" (connecting people to God and each other through lasting, life-giving relationships)
- To create welcoming environments for all people (spaces and opportunities for folks to find "families of the heart" in a transient community)
- Create a "Next Steps" discipleship plan to intentionally engage guests and new members with easier "on-ramps" to find "their place" at WC
- To grow our regional ministry influence as we partner with fellow churches
- To be better neighbors to surrounding communities (each with their own struggles, needs & missional opportunities)



In short, we dream of growing a church that's meeting the needs of tomorrow, today: reaching out, worshipping, serving, praying, learning, growing, loving, and living in authentic community – planting seeds and growing fruit for innovation and excellence in Jesus' name!

WAYS TO GIVE AT WHITE'S CHAPEL

Need Assistance?
Contact the Finance Department at
(817) 481-4147

Online 

(Debit/credit card and e-checks) Giving online is both simple and secure. You have the option to give a single gift or options for creating a scheduled recurring gift using your checking account, debit or credit card. Go to www.whiteschapel.org and select the give button at the top of the page to get started.

Stock 

If you wish to give stock gifts to White's Chapel, please give your broker the account name, account number, and DTC number for our Charles Schwab account. The church maintains an account with Charles Schwab & Company in the name of White's Chapel. Our Schwab account number is 9368-8214 and the DTC number is 0164 Code 40.

Cash 

You can bring or mail cash or check gifts to any worship service or to the finance office. Please make checks payable to "White's Chapel."

Text 

Text "WCMC" to 77977 and follow the on screen prompts. From giving to purchasing dinner, text to give has you covered.

App 

Download the White's Chapel App from the app store and select give to enter a one time or recurring gift.

RMD % 

(Required Minimum Distributions) If you are at least 70 ½, you can make a direct contribution from your IRA to any public charity – including White's Chapel. This option allows you to make a gift that will qualify for your RMD without reporting the distribution as taxable income.

DAF 

(Donor Advised Funds) Donate cash, stock or non-publicly traded assets to a donor advised fund for an immediate tax deduction. Donations can then be made to a qualified charity of your choice.

CHRISTMAS WORSHIP EXPERIENCE

THERE IS A KING

SATURDAY DEC. 9 | 5:30 P.M.
SUNDAY, DEC. 10 | 9 & 11 A.M.



WHITE'S CHAPEL

HERALD

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