

Dear Congregational Member,

We welcome special gifts to our church at the end of the year and will try very hard to honor your requests. However, there are limitations set by the IRS that we must follow for **designated contributions to Rosewood Reformed Church and to specific individuals**. In both cases, Rosewood Reformed Church must exercise full administrative control over the funds, or the contribution will not be considered tax-deductible by the IRS.

Designated contributions to Rosewood Reformed Church will be tax-deductible *if it is an approved project or program of Rosewood Reformed Church*. For example, you may designate a year-end gift to the Garden Fund, Hand-to-Hand, Rosewood Youth, GEMS, Cadets, etc. Simply make the check payable to Rosewood Reformed Church and put it in a special offering envelope, along with a note specifying which ministry you are supporting on the check and envelope.

*If it is not an approved project or program* (not part of our budget, nor one of Rosewood's ministries), please make your check payable directly to your chosen charity. If the organization is a 501(c)3 corporation, your gift will be tax deductible.

*If you want to give a gift to a specific individual, please give the funds directly to the person*. If you wish to give the gift anonymously, you can use a certified check from a bank, or purchase gift cards. The church is not allowed to receive designated gifts for individuals. To the IRS, this looks like Rosewood Reformed Church is laundering money which jeopardizes our tax-exempt status. The one exception to this rule is the Love Offering envelope designated for Staff Appreciation. You are allowed to receive a tax deduction for these gifts, since they are considered taxable income to our employees. The money received through these envelopes is divided fairly among our church staff members considering the hours that they work for the church.

If you want to make a tax-deductible contribution to help people in financial need, you can give to the Church Aid Fund of our church. The Church Aid Team will use the funds donated to assist people in need that meet the criteria that they must follow. It would be okay to contact someone on the Church Aid Team and tell them about the person you wish to help, but they are not obligated to help the individual just because of your request or gift to the fund.

Thank you for your regular giving to our church and your special care in making a difference in people's lives. We appreciate your generosity, but need to handle all contributions made to the church with integrity, following the IRS rules governing non-profit corporations.

If you have any questions, please contact Nate Koetje or Ross Mesbergen.

The Board of Deacons  
Rosewood Reformed Church