

HERALD

HOPE IS HERE

STEWARDSHIP 2025

Past, Present, Future

By Dr. John McKellar

When I first came to White's Chapel 33 years ago, the future looked uncertain. The pews were thinly filled, the budget was even thinner, and some folks were wondering if the doors would stay open much longer. I'll never forget my very first meeting with the church leaders. People shared their concerns and their fears about the church's future. Near the end of that meeting, Ed Baker, who was Chairman of the Board, jingled his keys and said, "We're pretty close to taking these keys back to the bishop and telling him we quit. Pal, if you don't have your running shoes on—if you're not planning to hit the ground running—you better go find you another church."

Well, I am so thankful for a group of people who joined me in lacing up our shoes—and stayed with it. Because looking back, it is the spirit in this church that turned defeat into victory.

Hope showed up—not as a lightning bolt, but in people. One by one, God sent faithful men and women who refused to give up. I have said many times: the laity of this church are among the greatest Christian leaders I have ever had the privilege to work with. Add to that an incredible staff, and most of all, my family—who don't always get the best parts of me but have stood by me through it all—and I can only say: I am a blessed man.

Through the years, there have been plenty of challenges. I remember when we ran out of space in the 1990s and held Easter in a big tent. Then there was the new sanctuary project—9/11 hit, prices skyrocketed, and we ran out of money. We moved into the building with poor sight lines, a sound system that was terrible, and no money to fix it. I literally preached standing on a box! And every December, we'd swallow hard to see if we could raise the budget. But through it all, God's people kept hope alive.

Jesus was honest about it—the powers of evil will always try to thwart the work of God. I've seen that firsthand these past decades. Yet this church has met every challenge with faith, courage, and an unshakable belief that this is Christ's church—and the gates of hell will not prevail against it.

One of the things I have always known is that God's greatest blessing to us is the people in our lives. And I just want you to know how deeply blessed Pastor Todd and I are to share ministry with you. You lift us up in so many ways. You encourage us, challenge us, and make us proud to be your pastors.

Our stewardship theme this year, "Hope Is Here," couldn't be more fitting. Hope has been here from the start—alive in every prayer, every act of generosity, every person who said, "Let's try again."

I don't believe God is through with us yet. Back in 1995, our first capital campaign carried the theme, "The Best Is Yet to Be." And you know what? That's even truer today than it was then.

Hope is here, friends—and by God's grace, it always will be.



The Light Has Arrived

By Dr. Todd Renner

Not long ago, I found myself standing in a hospital corridor late at night. The hum of machines filled the silence...and down the hall, a single light glowed through an open doorway. Inside, a family huddled around a bed – hands clasped, hearts heavy – praying for a miracle. It was one of those moments when words fail and faith is all that's left.

And yet, in that small room, hope was present. It wasn't loud or dramatic. It didn't make a scene or noise. It was simple, quiet, steady...but hope was unmistakably there: the kind of hope that whispers, "You're not alone. God is still at work." That's the kind of hope our world is desperate for right now...and the kind of hope that shines from our church every day.

Every day, I see it. I see it when our children sing with joy that can't be contained. I see it when our students circle up to pray for a friend who's struggling. I see it when someone walks through our

doors for the first time and finds a place to belong. I see it when volunteers pack food, write cards, make hospital visits, and show up – again and again – to remind others that Love has not given up on them.

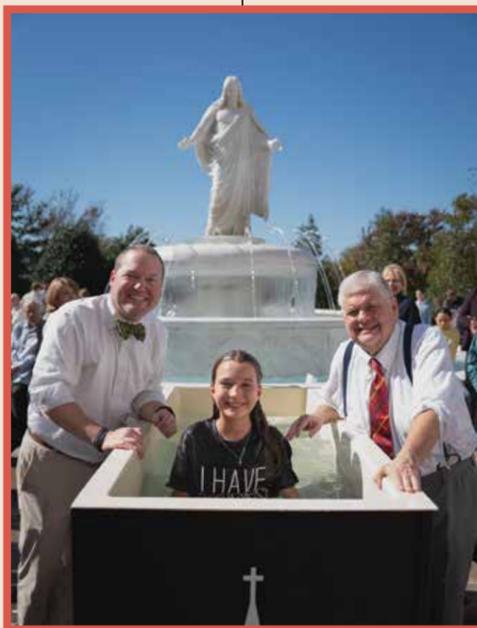
We know it from our own experience of it: that hope isn't an abstract idea, that it has a name...and that name is Jesus. And when his Church shows up in the world with compassion, generosity, and grace, Hope shows up too.

That's why this year's stewardship theme means so much: Hope Is *Here*. Not just in the headlines of what God has done, but in the heartlines of this family of faith. Hope is *here* in the classrooms where faith is being formed. Hope is *here* in the counseling rooms where healing begins. Hope is *here* in every baptism, every small group, every mission trip, every whispered prayer.

And it's here because you have chosen to be part of it. Your giving, your serving, your praying, your faithfulness – they make hope tangible. Every dollar offered, every hour volunteered, every act of kindness shared becomes a declaration: Hope is not gone. Hope is alive. Hope is *here*!

As we look toward another year of ministry, we do so with hearts full of gratitude and eyes lifted toward the horizon. There's more to be done. More people to reach. More lives to touch. More ways for Christ's light to pierce the darkness. And it will take all of us – together – to keep hope shining bright.

So, thank you. Thank you for all that you give, for all that you share, and for all that you are. Thank you for helping us tell the world, in word and deed, that Hope Is *Here*!



TAXES ARE HERE, BUT DON'T LOSE HOPE!

This issue of the Herald shines with all the amazing ministries, lives changed, and Kingdom building that is only possible from your contributions made to the annual budget. The sacrifice you make in your tithes and offerings brings both hope to others and a benefit to your taxes! To help you understand and plan for the tax implications of your contributions, the information below summarizes deductions in general as well as different ways to make charitable contributions.

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 2025, this amount is \$15,750 for singles and \$31,500 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 2025, the contribution must be made on or before December 31, 2025. And remember – if you make your donation on December 31 and in person at the church, you can get a cookie with John and Todd!

NON-CASH DONATIONS

While cash is easy to donate, cash may not give you the most benefit from a tax perspective. But 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 \$108,000 from your IRA to the church without including the distribution in income. This amount counts towards your required minimum distribution as well. You can also elect to make a one-time distribution of up to \$54,000 from an IRA to charities through a charitable remainder annuity trust, a charitable remainder unitrust, or a charitable gift annuity.

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 2025 donations and perhaps pay other

deductible expenses for 2025 in this year, your itemized deductions may exceed the standard deduction in 2025 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 heard chatter at the table after Bible study 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 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.

TAX LAW CHANGE FOR 2026

There is a slight change coming next year which will slightly limit charitable contributions in the future but may influence how much you want to donate in 2025. As part of the tax legislation enacted over the summer, beginning in 2026, your deduction for charitable contributions will only be allowed if, and to the extent that, your contributions exceed 0.5% of your adjusted gross income. I don't want to get too tax technical and hope this example helps – if you make \$200,000 a year and tithe \$20,000, assuming you itemize your deductions, your charitable contribution deduction will be \$19,000 (the amount your contribution of \$20,000 exceeds the new floor of \$1,000 (\$200,000 * 0.5%)). Any amounts you donate in 2025 are not subject to this limit. As such, some people are considering the planning idea above for ‘bunching’ your 2026 deductions into 2025. Also, this limitation does not apply to the qualified charitable distributions from an IRA discussed above.

DISCLAIMER

As a tax guy, I probably should use the word “generally” more and have some caveats as the rules are complex. Please keep in mind any record keeping and reporting considerations for your specific types of donations. Also, deductions for donations may also be limited based on your 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.

REGARDS, SCOTT

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 10th 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!

WAYS TO GIVE



ONLINE

You can give online at whiteschapel.org by debit/credit card and e-checks.



APP

Download the WC Life App from the App Store and select give to enter a one time or recurring gift.



DAF

(Donor-Advised Funds)



STOCK

The White's Chapel's Schwab account number is 9368-8214 and the DTC number is 0164 Code 40.



RMD

(Required Minimum Distributions)



CASH

You can bring or mail cash or check. Checks payable to “White's Chapel.”



TEXT

Text “WCMC” to 77977.

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

2025 MINISTRY HIGHLIGHTS



95
Third
Grade
Bibles



27,323
Volunteer Hours



132
Infant
Baptisms



60,048+
Rise Against Hunger
Meals Packed



159
Professions
of Faith



27,009
People Served
Through WC Mobile Market



495
Youth On
Mission Trips



8,363
Average Weekly
Worship Attendance



120
Confirmed



1,076
VBS Attendees



21 Homes
Furnished



12,540
Filling the Gap
Snack Bags
Packed



\$3.5MM
Of Free Dental
Care



Chandler's Hope continues providing hope and community support for families dealing with addictions.



380
Care Boxes Sent to
Deployed Troops



\$100,000+
Sent to Hill Country Flood Relief



3,450
Students & Teachers
Blessed with Backpacks
& School Supplies



567
New Members

BUDGETARY SPENDING: DOLLAR BREAK-DOWN IN 2024



- 21% WORSHIP**
Services, Supplies, Live Productions, Special Events
- 18% PROPERTY**
Debt Service, Insurance, Janitorial, Air Conditioning & Heat, Utilities, Security
- 16% OPERATIONS**
Technology, Equipment Leases, Audit & Legal Expenses, Employee Health Insurance, Taxes & Pension
- 10% ADULT MINISTRIES**
Classic Adult Fellowship, Discipleship, WC Men, WC Women, Marriage & Family Ministries, WC Young Adults, Special Needs Ministry, Counseling, Care & Support
- 12% MISSIONS**
Local & Global Outreach Projects, Trips, Disaster Response, Missionary Support
- 9% EVANGELISM AND INVOLVEMENT**
God Is Big Enough Initiative, Community Engagement, Communications/Productions, Mailers
- 6% WC KIDS**
Club 56, Sunday School & Worship, Curriculum, Parent Support
- 5% WC STUDENTS**
Crave + Intersection, Sunday School, Trips & Events
- 3% HOSPITALITY**
Food & Supplies, Donuts, Wednesday Night Fellowship Dinners, Kitchen Operations

HOPE...AND THE FUTURE (Dreams & Goals for 2026)

Hope doesn't look back. It looks beyond. It peers through what *is* to glimpse what *can be*. In fact, the prophet Isaiah reminds us that God is always doing a new thing: making a way in the wilderness and rivers of the desert. That promise calls us forward, not just to survive what's next, but to shape it with faith and courage. Yes, we celebrate all that God has done in and through this church, but the horizon of hope keeps stretching further. We believe the same God who has been faithful in the past is already at work in our future, preparing paths we've yet to walk and hearts we've yet to reach. And so, we move forward – rooted in gratitude, propelled by grace, and confident that the best stories of hope are still to come. With your partnership, here's just a glimpse of what we hope to accomplish in the name of our Lord next year...

MISSIONS & OUTREACH

- To deepen our work with the Methodist Collegiate Church in Africa
- To expand our ministry with the La Mesa Community Center (including ministry, worship, and programming for the neighborhood and TA Simms Elementary School)
- To deepen our partnership with GRACE to confront regional issues of homelessness and health and to explore possible partnerships with other local agencies
- To expand the use and reach of WC's current Mobile Market ministry
- To offer a more robust slate of mission experiences and opportunities for adults – locally, nationally, and internationally



WORSHIP

- To pursue passionate, authentic worship in multiple styles
- To engage our kids & students to develop a passion and heart for worship (including raising up the next generation of worship leaders)
- To deepen our connection to those who worship online
- To broaden the reach of WC Music & Worship with original and covered worship content
- To create a culture of invitation
- To undertake the renovation of the sanctuary (including audio/visual upgrades)



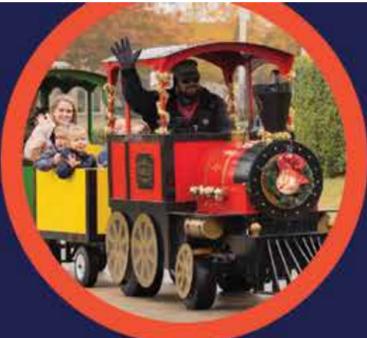
DISCIPLESHIP

- To grow the reach of our original content and curricula
- To expand our social media footprint, intentionally engaging multiple generations
- 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 the growing number of families with young children (marriage and parenting resources)
- To relaunch a small group ministry that meets the diverse needs of our community
- 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 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)

White's Chapel

Christmas Festival

Wednesday, Dec. 3 • 2 p.m.

Fireworks Finale • 7:15 p.m.



Ride the Holly Jolly Trolley to receive a Golden Bible Buck
The Holly Jolly Trolley will run from Rockenbaugh Elementary School (301 Byron Nelson Parkway) from 4 - 8 p.m.



HOLLY JOLLY TROLLEY

Christmas Festival | 4-8 p.m.
Rockenbaugh Elementary School | 301 Byron Nelson Parkway
Christmas Worship Experience | 8 a.m. - 1 p.m.
Carroll High School | 800 N. White Chapel Blvd.

Ride the Trolley to receive a special gift!

WHITE'S CHAPEL
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