

January 2004
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#202 *Be grateful. Remember that God is the source of our income.*
"Remember the Lord your God....who gives you power to get wealth."
(Deuteronomy 8:18 - NRSV)

Jason and Sarah became engaged a few months ago and over the holidays they visited with their pastor to begin planning their wedding. One of the items on their "to do" list was to develop a budget together. The pastor gave them a spending plan. They took it home and looked it over. They weren't surprised to see that the first few lines asked them to list their income per month. However, the fact that the next two categories were giving and saving made them think.

They had never thought about designating a percentage of their income each month to give to the church and/or to other charitable causes. And, since they each tended to live paycheck to paycheck, the idea of designating a percentage of their income for savings seemed equally as difficult. They weren't in the habit of either giving or saving.

But, they decided to take the challenge and began giving 5% of their income to the church and saving another 5% in an emergency fund - in hopes of giving up one of their credit cards before the wedding.

They believe God brought them together and they wanted to remember God as they planned their wedding and as they lived their lives each day. In a few years, they hope to increase their giving by one percent a year and reach the goal of 10% or tithing.

Wisconsin United Methodist Foundation
750 Windsor Street Ste 305, P.O. Box 620
Sun Prairie, WI 53590-0620
1-888-903-9863 or wumf@wumf.org

Helps for the Stewardship Chair

Biblical Stewardship Principle:

*Be grateful. Remember that God is the
source of our income*

Quotes for Bulletins/Newsletters:

"People think that if they were rich they would contribute to charities. My experience has been that if you don't start giving away your money when you have very little, you won't do it when you get a lot." Robert Bainum

"The test of generosity is not how much you give, but how much you have left." Unknown source

"It is not how much we do, but how much love we put into doing. It is not how much we give, but how much love we put into giving." Mother Teresa

"Not until we can refuse to take without giving, can we create a society in which the chief activity is the common welfare." Helen Keller

"The be-all and end-all of life should not be to get rich, but to enrich the world." B. C. Forbes

"To embrace the world's needs instead of running from them ensures the best philanthropic hug you'll ever receive." Debbie P. Case

February 2004

A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#203 *Give wisely!* "We want to avoid any criticism of the way we administer this liberal gift." (2 Cor. 8:20)

How quickly can you make a gift of stock to your church? Our record is four hours from initial phone call to the time the stock was sold! Really!! Jane and Tom (fictitious names) called our office on December 30th to ask if they could still make a gift of stock before the end of the year using a stock certificate. They decided this asset would make a wonderful gift to their church. By utilizing the stock-processing ministry of the Foundation, they were also able to avoid paying either a selling fee or commission on the sale of their stock.

The donors' call came in about 11:15 am. Within 15 minutes, our staff faxed them the appropriate forms, the donors hand delivered the forms to our broker's office and the stock was liquidated by 3:15 p.m. Stock gifts can be made even more quickly by electronic transfer when the stock is held with a broker and not in certificate form.

As you take stock of the gifts of love you plan to offer your church this year, please consider using appreciated stock that you've owned for at least a year and a day. By giving it to the church, you avoid paying capital gains taxes, thereby making a larger gift to your church than if you sold it yourself and wrote a check for the proceeds.

For more information on how we can help you make a gift of stock, please call our toll free number below:

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Heart-Warming Tree

One church decided to have such a tree after seeing one in another church decorated with fabric patches to represent blankets. They took a small bare tree, painted it white, trimmed it with miniature white lights, and placed it in the front of the sanctuary. For Blanket Sunday in February, they placed red cardboard hearts on the tree and announced the theme: "A Heart - Warming Event." For a donation, members of the congregation could have their own or a loved one's name printed on a heart. The money was used to purchase blankets to be distributed by the denomination's missionary ministries.

Because nearly twice as much money was collected that year as in previous years, it was decided to keep the tree and use it for other church fund-raising projects.

In March, shamrocks were placed on the tree and the money raised was used to carpet one of the Sunday school rooms.

This is a great idea! In April, crosses can be used; in May and June, praying children and churches; in July, flags; in August, butterflies; in September, churches; and in October, pumpkins. In November, turkeys might be placed on the tree and the money raised could be used to aid the victims of a hurricane, flood, or other disaster.

(Based on accounts from Shirley Alvord, Calvary Church, Wiconisco, Penna., as reported in April 1993)

March 2004

A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#204 Give to help achieve economic justice. "Our desire...is that there might be equality. At the present time your plenty will supply what they need." (2 Corinthians 8:13-14)

Roy and Mirabel Deming have spent their lives and ministry working for peace and justice issues. One of their passions is economic justice for all God's children. Roy served as a founding member of United Methodist Children's Services of Wisconsin 41 years ago. Today, he and Mirabel are establishing a Charitable Gift Annuity with a portion of their "plenty," which will help supply the need of single mothers and their families in Milwaukee for years to come.

A Charitable Gift Annuity is a form of charitable giving that gives donors the opportunity to make a gift to a particular ministry or local church and receive a fixed annuity payment for the rest of their lives. The payment is a fixed percentage of your gift, which is based on your age. You also receive a charitable deduction for a portion of your gift. Examples of **single life rates** effective since July 1, 2003 are:

| | | | |
|--------------|--------------|--------------|----------------|
| Age 55 - 5.5 | Age 65 - 6.0 | Age 75 - 7.1 | Age 85 - 9.5 |
| Age 60 - 5.7 | Age 70 - 6.5 | Age 80 - 8.0 | Age 90+ - 11.3 |

Based on their ages, (84-1/2 and 79), Roy and Mirabel will receive a joint annuity payment of 7.2% of their \$10,000 gift, or \$720/year. At the time the second of the two of them dies, 90% of their annuity account at the Foundation will be given to UM Children's Services. (10% remains with the Foundation in a reserve account.) Charitable Gift Annuities can be established with gifts of as little as \$2,000. For more information, please call our office.

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Biblical Stewardship Principle:

Give to help achieve economic justice.

Apportionment One-Liners:

An apportionment is our shared connectional giving - a way to reach out to transform lives beyond the reach of any single congregation.

Apportionments are people who serve others in the name of Christ on our behalf in over 165 countries throughout the world.

Thanks to our connectional giving, more than 2,000 mission personnel work on our behalf around the globe, when disaster strikes and in ongoing ministry as the Body of Christ at work in the world.

Apportionment means a portion meant for others in our district, in our conference, and around the world.

Giving is an act of faith: faith in God at work through the multiple ministries of the United Methodist Church in the world.

Paul wrote in 2 Corinthians that our good works cause others to praise God for this proof that our deeds are as good as our doctrine (2 Corinthians 8 & 9). Our apportionments allow members of our faith community to be connected in doing good deeds around the world every day!

April 2004

A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#205 Give and pay what you owe. "Pay to all what is due them—taxes to whom taxes are due...respect to whom respect is due, honor to whom honor is due." (Romans 13:7)

Through their lives and through their giving, Mark and Mary (McGhee) Perschbacher of Milwaukee graciously give honor and respect wherever it is due. One example is through the several Endowment Funds they have established over the years. In addition to the Music Endowment Fund and the Camp Scholarship Endowment Fund they've established at the Foundation to benefit their local church, Mark and Mary have also chosen to honor the ministry Mary received as a child in her home church in Iowa.

As she was growing up, Mary's primary contact with the church was through the Sunday School. Mary has never forgotten the ministry extended to her as a child. She and Mark wanted to make a gift that would allow the church to continue reaching out to children in the community with the love of Christ.

The Sunday School Endowment Fund began with a gift of \$10,000 of appreciated stock in 1994. Today, with additional gifts from the Perschbachers and growth in the fund, it has grown to over \$60,000. In addition, the church has used \$17,000 for children's ministries. A Kid's Club after school program, Vacation Bible Schools, and extra supplies for Sunday School have helped bring new life to this small, rural congregation.

For more information on how you can give the gift of an Endowment Fund that will increase in value as time passes and continue to give as long as the Church exists, contact our office at:

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Helps for the Stewardship Chair

Biblical Stewardship Principle:

Give and pay what you owe.

After finishing our taxes, we're often ready to make some new financial resolutions for the rest of the current year. Consider making one or more of these financial resolutions this year:

Get Out of Debt - The best action, and one of the best investments you can make this year is to reduce (eliminate) consumer debt. The only debt that makes sense is mortgage, investment and business-related debt that is deductible. If you cannot eliminate debt this year, resolve to cut it in half by year end.

Don't Use Credit Cards - There are only two times when using credit cards makes sense - when you have the money to pay off the credit card bill when it comes due, and in an emergency.

Tithe - If you cannot tithe this year, then increase your giving by one percent. It is a great investment and the return is exciting to witness.

Save/Invest - Set aside money from your earnings to save at least 10 percent of your income by year end.

Increase Pension Contributions - Any retirement contribution, especially a tax-deferred contribution, is a good investment in today's low-investment, high-tax environment.

Get Healthy - Resolve that your financial health will be better at the end of the year than it is now.
by Donald W. Joiner

May 2004

A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#206 God owns everything. "The earth is the Lord's and all that is in it, the world, and those who live in it." (Psalm 24:1)

Bishop Bruce R. Ough of the West Ohio Annual Conference invites us to consider this spiritual truth in these words from the 2002 Annual Report of the Council on Development:

Several years ago, I heard a fascinating lecture on Christian stewardship. I was immediately captivated by the speaker's images. The speaker made a thoughtful distinction between "giving to God" and "redistributing what God has given us." He pointed out that when we believe that all we have is our own – the result of our own doing – then we tend to think we are "giving" our money or our time or our talents to God. On the other hand, if we believe that all we have is a gift from God – the result of God's outrageous grace and love for us – then we realize all we are doing is "redistributing" God's gifts.

I try to apply this attitude and orientation to my own life. It makes a difference to begin with the scriptural truth that all we have is a gift from God. Our questions then become, "How will I redistribute the time God has given me this day?" And, "How will I redistribute the financial resources God has given me this month or this year?"

Our tithes and offerings are the way in which we "redistribute" the gifts God gives to us. We may be called to offer a full tithe of 10 percent, or another regular percentage; i.e., 7%, 5%, 1%, more or less. Whatever we offer, may we do so trusting that God chooses to use us to "redistribute" the gifts we have received so the world will know that the love of Christ never ends. That's the joy of giving!

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Biblical Stewardship Principle:

God owns everything.

Christ didn't hold back on his love when he willingly went to the cross for us. God didn't hold back and make the cross the last word. God who owns everything also offered everything for our sake. We, in turn, are called to share that Good News.

If we believe that all we have is a gift from God, then we affirm a faith-full distribution of God's gifts in the world. Consider these affirmations, written by Bishop Bruce R. Ough of the West Ohio Annual Conference, as you decide how much of your time, talents, and treasures you will offer to share the Good News of Christ's love with the world.

- I know God wants me to redistribute some of God's money and time to care for my family. (See 1 Timothy 5:8)
- I know God wants me to redistribute some of God's money to the state. (See Mark 12:13-17)

I know God wants me to redistribute some of God's time to worship and pray. (See

- I know God wants me to redistribute some of God's money to the poor. (See Luke 12:33-34)
- Psalm 42:1-2)
- I know God wants me to redistribute some of God's money to the building of God's kingdom. (See Leviticus 27:30-33)

June 2004

A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#207 Be willing to share. "Command the rich to do good, to be rich in good deeds, and to be generous and willing to share." (1 Tim. 6:18)

Tina was a very faithful member of her church. She was in worship on a regular basis, she was a key leader for many mission projects, and she was always one of the first to respond to members in need. When Tina became ill and was diagnosed with cancer, it didn't seem fair. Yet, she continued to serve the church with as much energy as she could muster. Her hope was to fund a Youth Ministry Endowment before she died.

Tina died sooner than expected. Her wishes for her funeral were very well defined and clearly written for her pastor and her loved ones. Her hope of leaving a substantial gift to her church was also clearly defined and understood by her family.

However, when it came time to find her will - there was none. Although her faith had been well lived throughout her life and her hopes had been made known, Tina's willingness to share was never fulfilled. Unfortunately, her final gift of love was not legally binding and a dispute within the family meant Tina's hope never came true.

Make sure this doesn't happen to someone you love and admire. Talk about their wishes for a will. Help them include the church in their WILL through the gift of a percentage of their estate, a specific amount of money, or by designating the church as the residual beneficiary. For more information, contact us at:

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Helps for the Stewardship Chair

Biblical Stewardship Principle:

Be Willing to Share

8 GIFTS THAT DON'T COST A CENT

The Gift of Listening. But you must really listen. No interrupting, no planning your response. Just listening.

The Gift of Affection. Be generous with appropriate hugs, kisses, pats on the back, and handholds. Let these small actions demonstrate your love for family and friends.

The Gift of Laughter. Clip cartoons. Share great articles and funny stories. Your gift will say, "I love to laugh with you."

The Gift of a Written Note. It can be a simple "I love you" or "Thanks for your help." A brief, handwritten note may be remembered for a lifetime, and may even change a life.

The Gift of a Compliment. A simple and sincere, "You look great in red," "You did a super job," or "That was a wonderful meal" can make someone's day.

The Gift of a Favor. Every day, go out of your way to do something kind.

The Gift of Solitude. There are times when we want only to be left alone. Be sensitive to those times, and give the gift of solitude to others.

The Gift of Good Cheer. The easiest way to feel good is to make others feel good.

July 2004

A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#208 It is Wise to Save. "In the house of the wise are stores of choice food and oil, but the foolish devour all they have." (Prov. 21:20)

Three couples have been meeting monthly for dinner or an outing for many years. At Christmas, the couples typically exchanged gifts. But last year, they decided they were giving gifts none of them really needed. One of the men suggested they make a charitable gift instead.

Now, through what they call the "Third Ticket" or the "Extra Chair," each couple places the cost of an extra ticket to the show or play or the cost of an extra dinner in a jar each keeps at home. If they go out to dinner and the cost is \$20 apiece, each couple puts that amount in the jar. If they go to a play and the ticket is \$30 to \$40, each couple puts that amount in the jar. Even if they just meet on the spur of the moment for a quick lunch at \$5 apiece, they go home and put an extra \$5 in the jar.

Their motive is to save regularly in order to make a substantial charitable gift each year and to remind themselves each time they go out that there are so many people in the world who are in need.

At the end of the first year, their "Extra Chair" saving provided \$3,000, which they divided between their church's shared connectional giving (apportionments) and three extra mission funds - one in their local community, one in a nearby state, and a world hunger organization. They reported, "it was the best Christmas gathering the six of us have ever had!"

Perhaps we can use their idea to start saving for our own Christmas miracles this year!

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Helps for the Stewardship Chair

Biblical Stewardship Principle:

It is Wise to Save.

Ways to save and grow your assets:

Save a regular percentage of your income -- if you're not saving anything, start small at 1-2% and build it up slowly over time.

Save your raises.

Save any irregular income.

Become a "smart" buyer – use coupons, watch for sales, buy what's necessary.

Avoid the temptation to spend your "saved" funds.

Reduce your total debt load – pay off credit cards and keep them clear.

Find extra money:

- a. Reduce your spending by up to 5-10%, if you can.
- b. Pay your car loan in 3 years and keep the car for 5 years, saving your car payments for a down payment on the next
- c. If you're paid every two weeks, save those two "extra" paychecks when you receive three in a month.

Have an emergency fund to meet basic living expenses for up to two to three months to prepare you for the unexpected.

Develop a replacement fund for large expected purchases.

Reinvest interest, dividends, or capital gains derived from investments.

August 2004

A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#209 Use Resources Wisely "Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!" (Matt. 25:21-28)

Jane and Joe were planning their summer vacation. They considered some trips close to home, their dream trip to the Grand Canyon, or a shorter trip west to the Black Hills. Then, they thought about the high gas prices this year balanced against the fact that their children are in middle school and won't be available for family vacations much longer. Finally, they decided to "go for it" and head west to the Grand Canyon.

The next Sunday, while they were getting ready for church, Joe started writing their offering check for a normal tithe. He called Jane into the room and asked what she thought about making a smaller commitment to the church during the summer to make sure they had enough money for their vacation.

At first they were both tempted to give a much smaller amount over the next few months. After all, they'd been tithing all their lives and they really wanted to take this vacation. Their offering that day was little more than the cost of a "value meal," at their favorite fast food restaurant. Yet, that was okay. They also knew it was still more than what they saw a lot of people put in the offering plate.

That night, they came to each other asking for time to talk. Joe said, "It doesn't feel right to give less to the Church so that we can have a better vacation." Jane agreed, saying, "I was thinking the same thing. Let's just go as far as the Black Hills this summer. The kids will hate riding all the way to Arizona, and I'd rather do that and still feel like Jesus is pleased with the commitment we're making to the church."

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Biblical Stewardship Principle:

Use Resources Wisely.

Questions to Help you Make a Wise Financial Commitment

1. Does it adequately reflect my love for Christ?
2. How does it compare to a tithe (10%) of my income?
3. Does its size require faith on my part to do it?
4. Would Jesus be pleased with me?
5. If God used it alone to determine my gratitude, would I pass the test?
6. Is it more than I'll spend on vacation, meals out, games, boating, sports, CD's, and movies?
7. Could the world look at it and know that I'm truly one of Christ's disciples?
8. Does it reflect my concern for Christ's mission throughout the world?

September 2004
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#210 You cannot serve God and Money. "No one can be a slave of two masters; you will hate one and love the other; you will be loyal to one and despise the other. You cannot serve both God and money." (Matt. 6:24)

A senior high Sunday School class gathered together, again, for their first series of classes in the fall. The topic was "What does Jesus say about money?" The one passage almost everyone knew was, "You cannot serve God and money."

One of the boys shared that he had taken a new job that was going to require him to work all day every Saturday and every Sunday morning. The group responded, "You can't do that, we need you in this class!" He replied, "But, I'll be here for youth group at night." One of the girls asked, "What do you need the money for?" He replied, "Car insurance and gas money, for sure. Then, there's CD's, and other stuff I want. My parents said that if I bought a car I had to be responsible for it."

One of the leaders asked, "Now, how much of what you expect to earn by working every Saturday and Sunday do you really need to cover your car expenses?" After thinking for a while and putting pencil to paper, he answered, "I probably only need to work on Saturdays to earn enough for my car expenses. Maybe I could talk to my boss and only work every other Sunday morning or one night a week, instead. She did ask me if Sunday mornings were okay because she knew I was a member of this church. I told her it was okay because I didn't want to lose the job. I'll go over there today right after church and see what I can do. I know I'd really miss being in class with all of you, too. Thanks!"

And, Jesus said, "Let those with ears to hear, listen!"

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Helps for the Stewardship Chair
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You cannot serve God and Money.

A sample letter to be used as a stewardship invitation:

Dear _____,

Each year, our church has a time of special emphasis on stewardship. During this time, we think about the many things that God has done in our lives and the kind of response we can make by pledging some of our money, time, and talents to the church.

Think about our church and the programs it offers for members of all ages. Consider also the ways our church makes a commitment to mission by assisting and working with others in our community and in the world. We can respond to God with thanks for all the things God has done in our lives. One of the ways we can say "thank you" to God is by making a commitment to our church. Think about the ways you can make such a commitment of your money, your time, and your talents.

Enclosed you will find a commitment card that we hope you will complete and bring with you to place in the offering plate during worship on Stewardship Sunday. We believe that whatever you have to offer as your commitment to God and to God's work with our congregation is very important. YOU are very important to us, and we give thanks to God for your presence with us.

Peace,

Stewardship or Finance Committee Chairperson

This letter is adapted from *The Abingdon Guide to Funding Ministry, Vol. 2*
by Donald W. Joiner and Norma Wimberly
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October 2004

A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#211 Don't Waste God's Resources - *"When they had all had enough to eat, he said to his disciples, 'Gather the pieces that are left over. Let nothing be wasted.'" (John 6:12)*

Jane decided to use a portion of the stock she had inherited from her father to make a significant gift to her local church's building program. She brought the stock certificate into the church office and signed it over to the church.

In order for the church to liquidate this stock gift, church leaders had to apply for a new certificate issued in the church's name. After a few weeks, the new certificate arrived. Then, they learned they needed to call a special meeting of the board of trustees to authorize someone to sign all the official documents. That process took another two weeks. Unfortunately, the stock's value dropped significantly during this month of waiting, which means that Jane's contribution did not meet her expectation or the church's.

The next year, her new pastor suggested that Jane call the Wisconsin UM Foundation. We helped Jane sell the stock herself at a time when she received a favorable price.

We invite you to consider using appreciated stock to make a gift to your church's operating budget or any special ministry. By doing so you are actually able to make a larger gift than by giving cash (1) you eliminate payment of capital gains taxes; and, (2) we will process that gift without a sales commission. You will receive a receipt from our office listing your charitable deduction for the market value (average of the high and low of the stock) on the day of the gift. Call us for details on how we can help you give a gift of appreciated stock this year.

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Biblical Stewardship Principle:

Don't Waste God's Resources

Givers

Our Christian faith puts giving at the central point in our relations with God. The biblical story is about giving, receiving, using and giving back, and the indisputable giver is always God.

God gives. God's followers give. Stewardship is not an elective; giving is not an option such as the disposal of discretionary assets. All Christians are givers or they cannot wear the label: "GOD GIVES SO YOU CAN!"

We give because we have been graced. God has given each of us time, potential and opportunities so that our lives can fulfill a purpose, and at the same time, strengthen the work of Christ. God's giving is not determined by our giving. God is the continual giver who waits for our responses to those gifts.

"What you are is God's gift to you, and what you do with what you are is your gift to God."

- George Foster