

January 2005

**A STEWARDSHIP MESSAGE FOR YOUR CHURCH**

**#214 *Giving is...worship.*** "They entered the house and saw the child.... they kneeled and worshiped him. Then they presented gifts: gold, frankincense, and myrrh. (Matthew 2:11 *The Message*)

Susan decided this was the year to follow through on her New Year's resolution for the last 5 years. She finalized her will and included her church for 10 percent of the value of her estate. When she told her pastor, he thanked her for her thoughtfulness. Then, knowing that Susan was not married and had no children or siblings, Pastor Jeff asked about her parents. Susan responded, "This church is my family. When I come to worship here these people help me to know God's love in such special ways. That's why I wanted to be sure to make a gift in my will, in addition to the weekly offerings I give, to say 'thank you' to God."

The conversation eventually turned back to her parents. Susan had lost touch with her father years ago. However, her mother was 81 years young and still working at a small sewing business. Susan had recently bought her a new automobile and was quite concerned about whether or not she would have everything she needed as the years go by.

Pastor Jeff shared some brochures with her outlining the possibility of creating a gift annuity arrangement now to benefit her mother. Susan could use a portion of her savings or some highly appreciated stock to establish a gift annuity for her mother. Based on her mother's age, her annuity payments would be over 8% a year. There would also be an attractive initial tax deduction for Susan. In addition to providing supplementary income for her mother, Susan also liked the fact that this gift annuity would allow her to make a gift to the church of 90% of the remainder in the annuity account at the time of her mother's death.

For more information or a complete list of the current charitable gift annuity rates, please contact us:

**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](mailto:wumf@wumf.org)

**Helps for the Stewardship Chair**

**Biblical Stewardship Principle:**

***Giving is Worship.***

**Quotes for Bulletins/Newsletters:**

Years ago a young man knelt with his pastor as he committed himself to give a tithe, or a tenth of what he earned to the Lord. His first week's pay was \$10 and the tenth was \$1. As he grew older he became more prosperous, and his tenth was \$7.50 a week, then \$10.00. He moved to another city and soon his tenth was \$100. Then it grew to \$200 per week.

He sent for the pastor. When the pastor arrived at the man's beautiful home they had a good time talking over old times. Finally, the man came to the point. "You remember the promise of the tithe that I made years ago? How can I be released from this promise?" When he first made the promise, the man said, he only had to give a dollar. But now he had to give \$500 per week and he couldn't afford to go around giving money away on that scale.

The old preacher looked at his friend and said, "I'm afraid we cannot get a release from that promise but we can kneel here and ask God to shrink your income so you can afford to give a dollar again."

Would God have to shrink your income so that what you offer each time you worship would be a tenth of your total income?

February 2005  
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

**#215** *Giving is our response to God's goodness to us.* Giving is a "fragrant offering, a sacrifice acceptable and pleasing to God." (*Philippians 4:18b - NRSV*)

As the children in our churches were playing with their Christmas presents on December 26, 2004, the children of South Asia were watching the huge tsunami waves wash away all semblance of order in their lives. How can we respond?

Right now the folks at the United Methodist Committee on Relief are telling us that our gifts of money are what is needed most - and our prayers. Our presence and service may be more appropriate at a later date. We also know that the needs of the people in this area won't be met with one quick offering.

We suggest that you respond to this disaster and others in two ways:

1. Give generously and regularly to your church's operating budget so that the connectional offerings we share (apportionments) can be kept up-to-date. This ensures that the administrative systems which allow UMCOR to channel 100 percent of our extra giving to persons in crisis are kept intact.
2. Consider giving from all your resources to share with those who now have nothing. Cash isn't the only gift you can offer. Consider giving appreciated stock, life insurance policies, mutual fund shares, and appreciated property or land.

Please contact our office if we can assist you in making a gift of any of these types of assets to assist with the Tsunami Relief efforts or any other UMCOR projects. And as we pray for people in need, may our giving be a response to God's goodness to us so that we, like the apostle Paul may learn "to be content with whatever we have." (*Phil. 4:11b*)

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Biblical Stewardship Principle:

*Giving is our response to God's goodness to us.*

*Heart-Warming Tree*

One church decided to have a heart-warming 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, graduation caps; in June, praying children; in July, flags; in August, butterflies; in September, children's backpacks; and in October, pumpkins. In November, turkeys might be placed on the tree and the money raised could be used to aid a local food pantry. In December symbols of the nativity could be used to raise money for 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 2005

A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#216 *Giving is receiving.* "Do not judge, and you will not be judged...forgive and you will be forgiven; give, and it will be given to you." (Luke 6:37-38a)

Ruth worked hard all her life to care for herself and her family, and now she was quite frustrated with her new limitations. When Pastor Roy came to visit her about a month after she entered the nursing home, he told her something like, "We spend most of our lives taking care of others and giving of ourselves. There are also times in our lives when we need to be cared for. The best way we can give to others then, is by receiving. And if we're not willing to receive their care, we deny them the opportunity to give. So you see, you're still giving - it's just in a different way."

Ruth began to smile and relax a bit. She knew Jesus said, "It is more blessed to give than to receive." She liked to give and she needed to give. Pastor Roy's thoughts gave her a new perspective and helped her to live her faith in her new surroundings.

Jesus challenges all of us to examine our attitude and to put our lives in balance. When we open our hearts to receive his gifts of salvation and love, we are called to share his love with others. Christ didn't hold back on his love when he willingly went to the cross for us.

No matter what age or stage of life we are in, our faith calls us to give a tithe or a regular percentage of all we have received to the glory of God. That may be 10%, 7%, 5%, or 2% of our time, talents, and treasures. We give what we have received, trusting that through our gifts the world will know that the love of Christ never ends. That's the joy of giving!

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Biblical Stewardship Principle:

*Giving is Receiving*

My father and mother ran a store for years. One morning my dad answered the telephone and exclaimed, "What? Picketing my store! What's come over them? They're my friends!"

We rushed out of the house to the car. As we drove to town he asked, "Does anyone pay higher wages? Or give larger bonuses? Why, I pay them when they're sick and help with hospital bills. What's come over 'em?"

Just then we came in sight of the store. There was a large crowd in front, and eight people marching around carrying signs. It was Mother who first realized the meaning of the scene. She read the signs aloud:

MORE BOSSES LIKE OURS  
WE WORK HERE AND LOVE IT  
YOU CAN'T BUY FROM A NICER GUY

Her face was glowing. She turned to Dad and said, "They're wishing you a happy birthday dear!" *by Thomas LaMance*

How we respond to the gifts we receive in Jesus Christ tells the world what we believe. Our attendance, our gifts, and our witness all say something like this:

NO GREATER GOD THAN OURS  
WE WORSHIP HERE AND LOVE IT  
YOU CAN'T LIVE WITH A GREATER HOPE!

Have a blessed Easter!

April 2005

**A STEWARDSHIP MESSAGE FOR YOUR CHURCH**

**#217 *Giving is sowing seeds.*** "Remember: A stingy planter gets a stingy crop; a lavish planter gets a lavish crop.....take plenty of time to think it over, and make up your own mind what you will give...God loves it when the giver delights in the giving." (2 Cor. 9:6-7 from The MESSAGE)

As Bruce completed filing his tax forms this year, his accountant suggested he should think about using some stocks he owned to make future charitable contributions and gifts to his local church. She mentioned that by donating some of his appreciated stocks that he had owned for at least a year, he could avoid paying capital gains taxes and actually make a larger gift than by writing a check!

Bruce had a number of stocks that had split over the years. One reason he hadn't sold his stock previously, was the cost of the sales commission incurred at the time of the sale.

Bruce attended a Charitable Gift Seminar at his church led by a staff member of the Wisconsin United Methodist Foundation. He learned he could donate any amount of stock to his local church through the Foundation without paying a commission.

We invite you to consider using appreciated stock to make a gift to your church's operating budget or any special ministry. Both stock that is held by a broker and stock held in certificate form make wonderful gifts! By giving a gift of stock you are actually able to make a larger gift than by giving cash because (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 tax purposes. Call us for details on how we can help you give a gift of appreciated stock this year.

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**Helps for the Stewardship Chair**

Biblical Stewardship Principle:

***Give is Sowing Seeds.***

*Statements to be that may be included in a bulletin or newsletter or that may be shared prior to taking the Offering in worship:*

It's a marvel how God grows things in a garden. And that's the way the whole world is. With just a little work on our part, we are blessed with remarkable miracles. In this world that God has outfitted for our use, God wants the truth of an even grander eternity to be known. We have the job of telling that truth.

We Americans are gifted with unbelievable wealth. May we give back to God a significant portion of the blessings we have received, with a commitment to telling the truth of eternity and building God's kingdom on earth.

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Have you ever asked yourself as you put the envelope in the offering plate, "What does this mean?"

Does it mean, "Not much. It's the thing I must do. I'm paying my dues. It's a token of my membership." (As long as that is what I think, the church is never going to do me much good....)

Or, do our gifts say, "A lot of other things are more important and they come first. (The church is an afterthought, a minor priority.)

For many it means, "I love Christ, the Church, the people this gift will touch, and the growth that it can promote." (What a privilege and joy to be able to share!)

May 2005  
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#218 *Giving is to be joyful.* "Each of you must give as you have made up your mind, not reluctantly or under compulsion, for God loves a cheerful giver." (1 Corinthians 9:7)

When Gretchen's mother died, Gretchen and her husband, Paul, wanted to honor the gifts her mother had given their family over the years by establishing a Charitable Gift Annuity with a portion of the inheritance they received. A year later, Gretchen established a second Charitable Gift Annuity to continue to honor her mother's memory, to give joyfully to benefit the endowment funds at her church in Wisconsin and the one she attends in Arizona, and to provide an annuity payment to supplement her retirement income.

A Charitable Gift Annuity is a form of charitable giving that gives donors the opportunity to make a gift to particular ministries or local churches 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 until June 30, 2005 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 |

Joint life rates are slightly lower. Based on their ages, Gretchen and Paul will receive a joint annuity payment of 5.9% of their \$10,000 gift, or \$590/year. At the time the second of the two of them dies, 90% of their annuity account at the Foundation will be given to the ministries they have designated in their latest beneficiary form (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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Helps for the Stewardship Chair  
Biblical Stewardship Principle:

*Giving is to be joyful.*

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 with joy and thanksgiving.

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 in joy 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 Psalm 95:6, 1 Thessalonians 5:17)
- I know God wants me to redistribute some of God's money to the poor. (See Luke 12:33-34)
- 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 2005

## A STEWARDSHIP MESSAGE FOR YOUR CHURCH

**#219 Giving is Rewarding.** "...the Lord Jesus himself said, 'it is more blessed to give than to receive.'" (Acts 20:35)

Sam and Judy were excited about serving as counselors for the youth mission trip this summer. Their children were secretly pleased they were going with them on the trip. Yet, they voiced their disappointment that there wasn't another family vacation planned for later in the summer.

Judy and Sam realized that in a few years their children would be too busy with jobs and school, or simply uninterested in going on family vacations. They looked over the situation and decided that if they cut the family budget in a few areas, including their tithe to the church, they could afford a short vacation in addition to the mission trip. They kept this idea to themselves until after the mission trip was completed.

The family had a great time together during that week of sleeping on church floors, pounding nails, painting, and staying up late every night. At their first family meeting after the trip, Sam announced their plan to add another true family vacation to their summer schedule. Their oldest son Ben asked, "But you said we couldn't afford another vacation. What happened?" Sam explained the decisions he and Judy made regarding the budget - fewer meals out, cutting the housecleaning service for the summer, more carpooling, and giving less than a tithe to the church for a few months.

That evening, Ben came back to talk to his parents. His sisters followed right behind him. He said, "We've been talking. We'd really like to do some things together this summer. After all, I graduate next year. We can carpool, cook more, and clean the house ourselves. But, we don't want to give less to the church. That doesn't feel right. Let's just take some day trips together close to home. We learned too much on the mission trip about the good things that our church does in the world. God doesn't take a vacation from us. We don't want our family to take a vacation from God and the church." Sam and Judy smiled as they asked, "Are you sure?" and all three responded with a resounding "YES!"

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Biblical Stewardship Principle:

*Giving is Rewarding*

Maimonides, a moral giant of his century, was the foremost intellectual figure of medieval Judaism. His contributions made an everlasting impact as a jurist, philosopher, and scientist. His writings affected all the great medieval scholastic writers and thinkers. To this day, his writings constitute a significant chapter in the history of medical science. Nine centuries ago, he provided the world with an extraordinary lesson in philanthropy that rings as true today.

Eight Levels of Giving:

1. The person who does not give. This is unacceptable!
2. The person who gives grudgingly, reluctantly, or with regret.
3. The person who give cheerfully, but give less than he or she should.
4. One who provides an appropriate gift, but only after being asked.
5. The person who gives significantly before being asked.
6. One who gives without knowing to whom he or she gives, although the recipient knows the identity of the donor.
7. One who gives without his or her identity known.
8. The person who gives without knowing to whom the gift is made, and the recipient does not know from whom he receives. This is the highest and greatest level of giving!

July 2005  
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

*#220 Giving is not...insurance against personal need.* "I have learned the secret of being content in any and every situation, whether living in plenty or in want." (Philippians 4:12)

George and Avis were preparing to make their annual special summer gift to their church. There were so many needs: new furnaces, the youth ministry program, and, of course, the apportionments. As they reviewed their commitment to the operating budget, both of them kept coming back to the reality that they were already giving all they could through their weekly tithe.

Then they attended a Charitable Giving Seminar led by a staff member of the Foundation. The one idea that stood out to both of them was the idea of giving the cash surrender value of a Life Insurance policy. George and Avis had some whole life insurance policies that they had purchased many years ago when their children were small and their mortgage was new. Now they are retired, the children are grown with children of their own, and the mortgage has been paid in full for years.

Since they've done additional estate planning to care for their children and grandchildren, George and Avis realized that they no longer needed these life insurance policies for their original purposes. They decided to use them to make a gift to their church's Endowment Funds. George wanted his policy to be given to the Youth Ministry Endowment Fund, to provide perpetual support for the growing youth ministry in their church. Avis decided to give her policy to the General Endowment Fund which would provide ongoing support for the upkeep and maintenance of the building.

If you'd like information on how to make a gift of Life Insurance, please call our toll-free number below and ask for a copy of our brochure entitled, "Giving Through Life Insurance."

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Helps for the Stewardship Chair

Biblical Stewardship Principle:

***Giving is not...insurance against personal need.***

*Statements that may be included in a bulletin or newsletter or that may be shared prior to taking the Offering in worship:*

A significant change in Christian maturity occurs when we move from saying "Why doesn't somebody do that?" or "Why don't you do that?" to "Why don't I do that?"

Our giving pattern, as we grow, takes just the same course.

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Wouldn't it be nice if the Church's ministry could be done without money? We wouldn't have to worry about offerings, special fundraisers, paying for buildings, or supporting local and world ministries.

No, it wouldn't!

Jesus talked more about our use of things and money than He did about anything else. How we handle the way we earn, save, and give our money is all-important. In the dedicated giving we do now, we are able to be part of a great undertaking - growing the gospel!

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As gas prices continue to rise, we're never sure whether the cause is a shortage of gas or that the oil companies are holding it back. Whatever the case, gas prices remain high. But we continue to drive anyway. We burn gas and go wherever we want to go. What we love we support. And we love our vacations and our cars and our "going." We may complain, but we fill up the tank and go!

As Christians, we proclaim that we love Christ and live to serve him through the Church. Let us be as faithful in our giving to Christ as we are in our driving this summer.

August 2005  
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

**#221 Giving is...to support God's work.** *"All the Israelite men and women, whose hearts made them willing to bring anything for the work that the Lord had commanded by Moses to be done, brought it as a freewill offering to the Lord." (Exodus 35:29)*

After learning that the church council had decided to give at least one-tenth of its income each month to their connectional ministry commitment or apportionments, Sue asked, "Why can't we keep all our money right here? I think we have more than enough needs right here at home. What good do we receive by sending it away?"

Tom, the lay member to annual conference, said, "Remember, a portion of the money we give reaches around the world, to show Christ's love and compassion in over 100 countries. Did you know that every time we send in some of our income for our apportionments, we help teach a class at Africa University, assist with a vacation Bible School in New Mexico, perform an operation in a hospital in Liberia, lead a Disciple Bible Study class in Great Britain, preach in a mission in Tokyo, and provide shelter to a homeless family in Superior, Wisconsin?"

Our apportionments are "a - portion - meant - for - others". They help us become the eyes, ears, hands and heart of our loving God in the world - for an average of just 15.7 cents of every dollar that's put in our offering plates. That sounds like a lot until we realize that 84.3 cents stays right at home to provide for our local church ministry.

Prayer: O God of light and love, you shine your blessings on us in so many ways. As we offer our gifts to you, let your light shine through us as we minister to your people around the world. Help us realize we are not paying a debt, but sharing a vision that circles the globe with your love and compassion. In Jesus' name we pray, Amen.

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***Giving is...to support God's work***

Have you ever wondered how God is at work in the world through the United Methodist Church? For stories that help our apportionments come alive, go to [www.umcgiving.com](http://www.umcgiving.com) and click on the tab labeled "2005 Mission Moments and More!" Here you will find Mission Moments and Offertory Prayers to be shared in worship, and Newsletter Nuggets that will help you tell the story of our United Methodist mission and ministry in the world.

*Apportionment One-Liners:*

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

Apportionments support people serving others in the name of Christ on our behalf, in over 100 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.

For every dollar that's freely given in our offering plates each week, an average of 84.3 cents stays in the local church for our own ministry expenses. Just 12.4 cents is used in ministry throughout the annual conference and jurisdiction and 3.3 cents is used to provide for the general church ministry in over 100 countries throughout the world.



September 2005  
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

**#222 Giving is...to be regular.** *"Now about the collection for God's people...On the first day of every week, each one of you should set aside a sum of money in keeping with your income..."* (1 Corinthians 16:1-2)

Jeremy and Carrie started attending a "Faithful Finances" class for young adults at their church. One of their first assignments was to analyze their spending habits and develop a budget. After adding up the total amount they spent each month on groceries, gas, rent, utilities, entertainment, etc., they compared it with their total offerings to the church.

An offering of five dollars a week, whenever they were in worship, seemed like a nice round sum when they were sitting in the pews. But as they compared their offerings with their regular bills each month, they were embarrassed. It was less than 2% of their income! Their pastor invited them to set tithing, or 10%, as a goal. He encouraged them to pray about what God was calling them to give, and he eased their guilt by saying that they could start by taking one or two steps toward tithing each year - moving to 3% or 4% this year and more next.

He said, "Forget about any particular dollar amount. Start by dividing your income into your annual commitment to the church. Then pray about it, and ask if this amount will help you grow in your faith. It doesn't matter if it's 2%, 3%, 5%, 7% or more. Choose an amount that allows you to say 'thank you' to God for the many blessings you've received and start moving toward tithing."

Jeremy and Carrie decided to give 4% of their income for the rest of this year, and to move up to 5% next year. Their goal was to be tithing in 3-4 years. They started writing their offering checks on the first Sunday after every pay day and were amazed at what a joy it was to know they were giving what they believed God was calling them to give.

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Biblical Stewardship Principle:

***Giving is...to be regular.***

***How Much Should I Give?***

"Faith-full" giving is a thankful response to God for the blessings we've received. Here are some guidelines to consider:

1. ***Look prayerfully at what you're giving now.*** What are you giving now? How does it compare with the money you spend on yourself - on movies, ball games, sports, and gas? What is God calling you to give?
2. ***Divide your income into your current pledge and look at the percentage.*** This can be difficult for some people, not because they can't figure percentages, but because they do not like to look at the result. Did you ever hear anyone say, "I give 2% of my income to the church"? Yet, as United Methodists we only give an average of 2.1% of our income to the mission and ministry of the church.
3. ***Set tithing as your goal.*** Many might not agree. They would say, "Tithe now." Perhaps they are right. But we're convinced that if our members set their sights on tithing and resolve to take a step toward tithing each year, we would have a great increase in our giving and ability to be in mission. If you are giving 2% or 3% now, you may feel that 10% is just out of the question this year. But is 4% or 5%?
4. ***Compare your growth in income with your growth in pledging.*** When our incomes grow, we should grow in stewardship both dollar-wise and percentage-wise, even if we are tithing. Look at your income today and five years ago. Are you giving a higher or lower percentage to the church?
5. ***Remember that many of our members are giving sacrificially.*** Some of our members on very limited incomes give more than members with comfortable incomes. Is your commitment to the mission and ministry of Christ through the church a sacrifice?

October 2005

## A STEWARDSHIP MESSAGE FOR YOUR CHURCH

**#223 Giving is...recognizing God's priorities** - *"Where your treasure is, there will your heart be also." (Matthew 6:21)*

*As Adam and Nicole started planning their Halloween costumes for this year, Adam said, "I sure like all the candy we get on Halloween. But, I still think about all the people who were hurt by Hurricane Katrina."*

*His sister Nicole remembered her Sunday School teacher telling them about how they could Trick-or-Treat for UNICEF and help other children have clean water to drink, medicine, and warm blankets. She said, "You know, the blankets and bottles of water we took to church to send to the hurricane victims probably helped. But, I'm sure those people need more help. If we Trick-or-Treat for UNICEF we'll be able to help them some more and help other people in other places, too."*

*"Hey," Adam said, "We could talk to our friends about having a carnival or haunted house to raise money, too." Nicole said, "Yeah, and that money could be given to the United Methodist Committee on Relief. You know, 100% of what we give there goes to help the people who need it most. Let's go ask Mom - she'll help!"*

Let's not overlook the ways our children can be encouraged to be good stewards and leaders in living the gospel of Christ among us throughout the upcoming holiday season. We invite everyone to consider creative ways of giving from all your resources to share with those who now have nothing. Cash isn't the only gift you can offer. Consider giving appreciated stock, life insurance policies, mutual fund shares, and appreciated property or land.

Contact our office if we can assist you in making a gift of any of these types of assets to assist with the Hurricane Relief, another UM mission or ministry, or your local church!

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**Helps for the Stewardship Chair**  
Biblical Stewardship Principle:

***Giving is...recognizing God's priorities.***

### Teaching Children About Money

Learning how to handle money responsibly was a value my wife and I wanted to pass on to our three children. Yet, where does one go for appropriate "curriculum" for such teaching? We decided to develop our own system. Among the values related to money management that we wanted to teach were:

1. Learning to give to God and others.
2. Learning to save.
3. Learning to spend responsibly.

As a fundamental learning experience, we provided each of our children with three banks, as soon as they were old enough to receive money of their own. One was the "spending" bank. One was the "saving" bank. One bank was for "giving." The kids were urged to divide whatever money they receive among the banks. And this they did without complaint.

The plan worked beautifully for a number of years, until one day my oldest son came home from Sunday school.

Facing me, Chris declared, "Dad, you've been lying to me!" I couldn't imagine what he was talking about!

"You've always told me I should give away one third of my money. Today in Sunday school, they told us to give only 10 percent!"

*by Wayne Barrett*

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by Donald W. Joiner and Norma Wimberly  
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November 2005

## A STEWARDSHIP MESSAGE FOR YOUR CHURCH

**#224 Giving is not to be a mere token.** *"Fierce troubles came down on the people...pushing them to the very limit. The trial exposed their true colors and the pressure triggered something totally unexpected: an outpouring of pure and generous gifts." (2 Corinthians 8:3-4)*

As we prepare to eat Thanksgiving dinner in the safety and security of our own homes, we are reminded of many who have suffered trials and who do not have homes to dine in this year. We especially remember those who lost their homes in the tornadoes and hurricanes this season. And, we know that many people want to help in ways that go beyond a token blanket, health kit or initial gift of cash in response to these disasters.

We have good news! You may have a short window of opportunity to make some extra charitable gifts this year and receive the tax benefit of a charitable deduction of up to 100% of your adjusted gross income (AGI).

You may also qualify to make a gift out of an IRA, and totally offset the income from that withdrawal - if you are at least 59-1/2 years of age and if your adjusted gross income is under \$145,950 for a married couple. If your AGI is over \$145,950, you may still benefit from this plan, just not dollar for dollar.

On September 23, 2005 President Bush signed the Hurricane Katrina Tax Relief Package (H.R. 3768). Section 301 of this bill permits a deduction for cash charitable gifts up to 100% of AGI instead of the usual limit of 50% of AGI. This provision provides a planning opportunity for those who want to use IRA withdrawals to make additional charitable contributions since most of the tax consequences will be offset by the charitable deduction.

Your local church, UMCOR, and any other United Methodist ministry qualify as charities under this bill, as well as other public

charities. *Must these additional gifts be made for Katrina relief? No, if the gift is by an individual. Yes, if it is by a corporation.*

Qualifying cash gifts must be made between August 28, 2005 and December 31, 2005.

While gifts may be made from an IRA or another retirement plan, they do not have to be a distribution from an IRA or retirement plan. Any dollars can be used (but not stock or property.) If you make additional charitable gifts this year from retirement funds, please know that there will be a small state tax consequence in Wisconsin.

How does this work? Here is an example:

John IRA Owner is a retired teacher. He has income this year of \$50,000. John makes gifts each year to his church. With \$50,000 of income, he normally can give and deduct up to one-half of income, or a maximum of \$25,000 per year. He is age 74 and has an IRA of \$850,000. John wants to make a major gift this year to the church and another charity. He withdraws \$50,000 from his IRA, and his income is now \$100,000. John splits the \$50,000 and gives \$25,000 to his church and \$25,000 to his favorite charity by December 31, 2005 and deducts the \$50,000. His income for tax purposes is reduced to the original \$50,000.

To determine if this opportunity makes sense for you, we suggest you contact your personal tax consultant. Or, call the Foundation and we will find out for you.

**Wisconsin United Methodist Foundation**  
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December 2005

## A STEWARDSHIP MESSAGE FOR YOUR CHURCH

**#225 Giving is to be planned** - *"The one who sows sparingly will also reap sparingly, and the one who sows bountifully will also reap bountifully. Each of you must give as you have made up your mind." (2 Corinthians 9:6-7a)*

Sherry often walked away from a night of volunteering at the Food Pantry wondering why she had given up such precious time to deal with such difficult situations. Then, there were nights like last night when the people were so very appreciative and thankful for what they received. She pulled out her calendar and automatically planned to be there again in two weeks. Whether it was a good night or a challenging night, she was always reminded of what a difference this ministry makes in the lives of real people, and she was happy to volunteer.

As we journey through the holiday season, we tend to focus primarily on the material gifts we can give one another. Yet, we are also reminded that as disciples, we are called to give of ourselves - our time and talents, not just our treasures.

When we think about the gifts we can bring to the church, it is important for us to remember the value of our time. And it is important for us to give thanks for the time that some of our members give to the church. Without the precious "volunteers" who give so many hours of labor to the church, we would fail! We could not afford to buy all the good will, the energy, the creative talents, and the hard work that many of our members freely give to the church in ministries from teaching classes and leading youth groups, singing and playing in various choirs, cooking and serving meals, mowing the lawn, shoveling snow, working in the nursery, assembling newsletters, and so much more!

This Christmas take a moment to say thank you to the men and women, the young and the older who share the most precious gift of all in the name of Christ. For the gift of our time is priceless!

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Helps for the Stewardship Chair

Biblical Stewardship Principle:

***Giving is to be Planned***

Year-end is a time to take stock and reflect on our many blessings. And it seems only natural to express our gratitude with a gift. While many of these gifts will be given to family and friends, many of us have been blessed by our church and other charitable organizations as well. Wouldn't it make sense to remember these special organizations too? Here are seven opportunities for charitable giving that will meet your needs while providing welcome support for others.

1. Give Cash
2. Give Appreciated Property - Stock or Land
3. Give and Retain Income for Life
4. Give Unneeded Life Insurance
5. Give a Memorial Gift
6. Give as Wise Tax Planning
7. Give to Express Your Faith

To qualify for a 2005 charitable income tax deduction, your gift must be made by December 31, 2005. Complete your gift today and you will receive the tax benefits as well as the satisfaction of supporting your favorite ministries. Contact the Wisconsin United Methodist Foundation for help in making your 2005 gift.

Contact us at 1-888-903-9863 or [wumf@wumf.org](mailto:wumf@wumf.org).