

January 2006

A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#226 *Giving is...to be sacrificial.* "I will not offer burnt offerings to the Lord my God that cost me nothing." (2 Samuel 24:24b)

On the second day of the year James and Marie reviewed their budget, taking into account all of the changes - from salary increases to increases in their heating costs and the extra tuition bill they had for their son to attend a new school. When everything was charted and accounted for, Marie said, "I wish we could have made a commitment of more than 5% of our salaries to the church, but I'm sure glad we didn't! Look at how close we are."

James added, "It's close all right, but we knew that when we decided to send Rob to school and when we made that 5% commitment back in October. It's not too close, as long as we don't get carried away on extras." He looked over the numbers again and said, "Do you remember that we also made a commitment to tithe our income for at least one month this year? I think we could probably do it for more than one month, but if we do it right now in January, we'll have the assurance of knowing we've met that commitment met already."

Marie agreed and their "tithing" check was the first check they wrote in 2006. As the month went on, it wasn't always easy. They turned the thermostat down a degree or two and took brown bag lunches to work about twice as often. They rented movies instead of going to the theatre. At the end of the month they felt good that for the first time ever they'd given God their "first fruits."

In February, they wrote their 5% check as the first check of the month and decided to continue saving as they were so that they could offer another "tithe" in the month of March.

Wisconsin United Methodist Foundation
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Helps for the Stewardship Chair

Biblical Stewardship Principle:

Giving is to be Sacrificial

Once upon a time there was a couple who had nothing, and God gave them ten apples.

God gave them the first three apples to eat. They shared each apple and ate all three.

God gave them the second three apples to trade for a shelter from the sun and rain. They traded the second three for a shelter from the sun and rain.

God gave them the third three apples to trade for clothing to wear.

God gave them the last apple so that they might have something to give back to God to show their gratitude for the other nine. But, the man and woman looked at the tenth apple, and it seemed bigger and juicier than the rest. They reasoned that God had all the other apples in the world. So they ate the tenth apple and gave back to God the core.

God has given you enough apples to supply your needs - plus one with which you may show your gratitude to God. The choice is yours. Will you return to God the largest and juiciest of your apples - or only the core?

February 2006
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#227 Giving is commanded. "I command you to be openhanded toward each other and toward the poor and needy in the land." (Deut. 15:11)

When Rev. Lowell Bartel retired, he wanted to honor the ministry of the many local pastors he admired as colleagues over the years. His initial gift of \$10,000 established the Licensed Local Pastor Endowment Fund to provide financial assistance to Licensed Local Pastors attending the Course of Study for Ministry. To date, \$1,200 has been distributed.

The amount available each year will be based on 5% of the balance in the Endowment Fund. Rev. Bartel's hope was that others would also contribute to this Endowment Fund. It was a passion of his that he hoped others shared.

What is your passion? What moves you to establish an Endowment Fund for a ministry in your church or the world?

In this month of expressing our love and passion, we invite you to consider giving a gift that keeps on giving from now into perpetuity. Consider the gift of establishing an Endowment Fund for a ministry purpose that is important to you. Or consider adding funds to an existing account. (The Licensed Local Pastor Endowment Fund is account #C229 at the Wisconsin United Methodist Foundation.)

For more information on establishing an Endowment Fund for your church, please contact us at:

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Helps for the Stewardship Chair
Biblical Stewardship Principle:

Giving is commanded.

The "Extra" Chair

As they prepared for their annual Valentine's Day dinner and dance outing last year, three couples who've been meeting monthly to socialize, realized how much food their local food pantry could buy for the cost of one of their tickets for the night. As they met to finalize the details, one of the men suggested they try something new that year. He suggested each couple set aside an amount for a "Third Ticket" or an "Extra Chair" and save that money to give to charity at the end of the year, instead of buying each other Christmas gifts.

Through their "Third Ticket" or "Extra Chair" plan, 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 at the end of the year, and to remind themselves each time they go out, that many people throughout the world 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 coming year!

March 2006

A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#228 *Giving is a demonstration of contentment.* "There is great gain in godliness combined with contentment." (1 Timothy 6:6 NRSV) "Lust for money brings trouble and nothing but trouble. Going down that path, some lose their footing in the faith completely and live to regret it bitterly." (1 Timothy 6:10 - *The Message*)

As Marilyn and Greg read the latest news about the staggering debt load of many Americans, they pondered their own situation. Like many of their friends, they have a small home equity loan they used to make some needed improvements in their house. They also have a few small credit card debts. Yet, a bigger and newer house they really like just came on the market, and they'd both love to get a brand-new hybrid car.

They test drove the car, and walked through an open house at their dream home on the same Saturday. They talked and talked and decided it was a good thing their bank was closed, and their stock broker was on vacation! The next morning in church they heard the passage, "Lust for money brings trouble and nothing but trouble."

On the way home they decided that while technically they could swing the loans involved for a new car and their dream home, they were probably doing it out of lust, because they were really content with what they have. They realized that increasing their debt load would also push both their comfort zones. Instead, they decided to keep working on their commitment to give one-tenth of their income to the mission and ministry of the church.

They were already planning to give some of their appreciated shares of stock to the church now and avoid paying capital gains taxes - which Greg pointed out could help them make an even bigger gift than if they'd given cash! For information on how you might make a gift with appreciated stock or shares of a mutual fund, contact us at:

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Helps for the Stewardship Chair

Biblical Stewardship Principle:

Giving is a Demonstration of Contentment

If we increase our income more than the current rate of inflation, we rejoice at having moved forward. If we do not increase at that pace, but learn to adjust painlessly to the lower standard, we have been successful too.

We flinch at soaring grocery prices, gasoline costs, and other energy bills, and more. But has our giving inflated with income and costs, or have we felt that somehow the operating expenses of the church are miraculously exempt from any of that?

Just a thought!

It's not what you'd do with a million
If a million were your lot
It's what you are doing at present
With the dollar and a quarter you've got.

April 2006

A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#229 *Giving is making the most of every opportunity.* "Watch your step. Use your head. Make the most of every chance you get. These are desperate times!" (Ephesians 5:15-16 from The MESSAGE)

No one ever expected Ursula to leave a legacy to her church. In fact, very few members of Bethany Church knew Ursula well at all. She was a quiet servant, attending worship regularly when she could. Her life was devoted to caring for her invalid son and her aging husband. After they died, she eventually needed nursing home care herself.

Ursula continued to give faithfully to the church throughout her entire life. Shortly after she died, the church received a letter informing the congregation it had been named as one of the beneficiaries in Ursula's will. The first payment arrived, allowing the folks at Bethany to pay off about two-thirds of their debt. No one knew Ursula's gift was coming and she gave it with no strings attached. Her will stated it was to be used by Bethany Church "as needed."

Needless to say, Ursula's gift was a wonderful surprise and blessing. When her estate was settled, the church received a second payment which allowed them to pay their debt in full and begin a new Building Fund. The total amount the church received from this quiet, faithful servant was over \$117,000! Everyone continues to be amazed by her thoughtfulness and generosity.

Church leaders had been dreaming of a building and expansion project for years. Ursula's gift resurrected their hope and gave them the financial support they needed to begin pursuing the project in earnest.

For more information on the ways you might include your church and your favorite ministries in your will, please contact us.

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Helps for the Stewardship Chair
Biblical Stewardship Principle:

Giving is making the most of every opportunity.

Did you know 70% of competent adults do NOT have a current, valid will in place at the time of their death?

Did you know that if you have no will or trust, state laws will determine who will inherit your property at your death? State laws do not include your church or any other charity as a beneficiary. And, did you know that there is no limit on the size of a charitable gift to the church at the time of your death? No matter how large, the gift is deductible for federal estate tax purposes.

Consider naming the church as a beneficiary in your will or living trust. The gift could be a set dollar amount, a percentage of your estate, the remainder after other gifts are made, or part of the estate left if designated heirs are deceased.

Including the church in our will is an ultimate faith statement. It is as much a part of Christian stewardship as tithing or sharing resources or living simply. As uncomfortable as it may be for us to look at our own death, it's important for every Christian to seriously consider the following question: *"If I died today, would the distribution of my possessions confirm or contradict the life of faith I have tried to live?"*

For more information on the ways you might include your church and your favorite ministries in your will, please contact us.

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May 2006

A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#230 *Giving is to be faithful.* "You cannot serve both God and money." Luke 16:13

Tom stood before the congregation in mid-March, grinning from ear to ear and announced, "We've already paid our apportionments through the month of May! We've never done that before. We're usually at about this point in November. Thank you for your faithfulness. Let's keep up the good work, especially as we move into the summer months!"

The grass is getting green; the air is warmer; summer plans are in the making; and, we're getting ready for vacations and special events. That usually means a bit of extra spending and we can be tempted to put the giving of our tithes and offerings at a slightly lower priority level.

How do you plan your giving to the church throughout the summer? Do you continue to give your **full tithes and offerings**, whether you're on vacation or not? Remember, God doesn't take a vacation from us!

We're called to give in grateful response to the gifts we've been given. 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. Our faith leads us to give a full tithe or a regular percentage of our gifts to the glory of God. That may be 10%, 7%, 5%, 1%, more or less.

We give, trusting that through our gifts we participate in the miracles of Christ. We also give trusting that through our gifts the world will know the love of Christ that never ends. That's the joy of giving!

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Helps for the Stewardship Chair

Giving is to be faithful.

Jimmy heard the shriek of the sirens and ran out to see where they were going. The fire engines stopped halfway down the block in front of the Henderson's house. Teddy Henderson was his best friend. Jimmy stood beside his friend and watched while the firefighters worked. But the fire was a bad one and Teddy lost all his clothes, books and toys in the fire.

The next day Jimmy helped his father pack a big box of food to take to Teddy's family. But, Jimmy wanted to do more and asked what he could do that would be special. His father asked, "What do you think Teddy needs? What do you have that would make Teddy happy?" "Trucks!" Jimmy answered. "That's it. I'll give Teddy one of my trucks."

He looked at his trucks. He wasn't so sure he wanted to give them up. Then he found one with a broken headlight. It still made a pretty good truck. That was it! Teddy would be glad to have that one, if he didn't have any toys at all. Jimmy started downstairs. Then he stopped. His father's voice echoed in his mind, "What do you have that would make Teddy happy?"

Slowly Jimmy climbed the stairs again. He looked at all his trucks and found the one he liked best. It was the same one Teddy liked to play with most when he visited. That was it! He knew he had found the right one. He decided if Teddy would have only one truck that was the one he should have! Jimmy ran downstairs to tell his father!

**"We are called to share generously from what we already have,
so that all may have enough.**

**Don't worry about giving what you don't have.
Give generously and willingly of what you do have,
And all will be blest!"**

By Joe Dominquez and Vicki Robin, Your Money or Your Life
From *The Abingdon Guide to Funding Ministry, Vol. 3* by Donald Joiner and Norma Wimberly
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June 2006
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

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

Edna Sutton, widow of Rev. Paul Sutton, lived at Schmitt Woodland Hills in Richland Center during the final years of her ministry. She appreciated the care and security she received there and wanted to remember Schmitt with a charitable gift at the time of her death.

Her financial planner contacted the Wisconsin U.M. Foundation for information on establishing a Charitable Gift Annuity. In May 1996, Edna established her first charitable gift annuity for \$3,000. Over the next two years, Edna established five more charitable gift annuities for a record total of six. She chose to name Schmitt Woodland Hills as the primary charitable beneficiary for each gift annuity.

Because of her age, Edna's annuity rate was over 11% -- giving her some additional income to use in the final years of her retirement. By making these gifts to the Foundation, Edna also had the assurance of knowing that the home where she felt loved and cared for would receive a substantial gift at the time of her death.

When she died on May 27, 2003, Schmitt Woodland Hills received 90% of the remainder in her charitable gift annuity accounts for a total gift of \$11,258.56. What a wonderful final testament of faith! The remaining 10% was given as a gift to the Foundation and placed in our charitable gift annuities reserve account.

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 payments that you will receive are a fixed percentage of your gift and are 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, 2007 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% |

A single person today at age 80 would receive an annuity rate of 8.0%. If their gift is \$10,000, he or she will receive annuity payments of \$800.00 each year for the rest of his or her life.

Rates for a joint charitable gift annuity are slightly lower. For example, if a husband and wife, both age 80, establish a charitable gift annuity for \$10,000, their annuity rate will be 6.9% and they will receive annual payments of \$690 each year until the second of them dies.

Charitable Gift Annuities are gifts that keep on giving after our death to the charitable remainder beneficiaries named in the most recent beneficiary form on file in the Foundation office.

Charitable Gift Annuities can be established with gifts of as little as \$2,000. Please call our office toll-free at 1-888-903-9863 for more information and a personalized computer illustration - with no obligation.

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Giving is Rewarding

"We give what we are.
The thoughts you think will radiate
From you as though you are
A transparent vase."

(Unknown author)

July 2006

A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#232 "Point your kids in the right direction - when they're old they won't be lost." (Proverbs 22: 6 from *The Message*)

Summer...the time of year when we send our children off to camp to experience the wonders of nature and enjoy carefree days of fellowship, bugs and, sometimes, more primitive facilities. For many of us who attended summer camps in our youth, the memories come flooding back of the wonderful times we had. Our four United Methodist camps in Wisconsin will play host this summer to more than 1,000 youth that will attend one or more of the 78 camps offered. Will youth from your church be attending?

Often times, life-changing revelations are made at camp. However, some youth may not be able to attend camp without financial assistance. Many churches in our conference offer members the opportunity to make donations to fund camp scholarships.

If summer camp, or a youth mission trip, made a memorable difference in your life and you would like to provide financial support in perpetuity for youth from your congregation, consider establishing a camping endowment. A camp endowment fund for your church can be started with a \$2,000 gift of cash or appreciated stock. If you prefer to make a gift to one of the Conference's camping endowment funds we can assist with that as well. Contact us and we'll show you how easy it is to provide our youth with memories that will last a lifetime.

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Helps for the Stewardship Chair

Biblical Stewardship Principle:

Point your kids in the right direction - when they're old they won't be lost.

Sometimes our children have an interesting perspective on money. One left a note in the offering plate:

"Dear Minister,

I'm sorry I can't leave more money in the plate at church on Sunday, but my father didn't give me a raise in my allowance. Could you give a sermon about a raise in allowance? It would help the church get more money."

Sometimes children can teach us a lot about using money. Some kids will gladly take their whole allowance, maybe more, to give to the Vacation Bible School mission project or a disaster outreach mission. Several will choose not to buy things for themselves in order to give the money to those mission efforts, and won't feel sorry at all.

When we have experienced the joy of giving (and we come to that point at different ages) what we choose to bypass in order to share in the kingdom's growth becomes of very little worth and the partnership holds greater value.

August 2006

A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#233 "Whoever receives this child in my name receives me, and whoever receives me receives him who sent me: for he who is least among you all is the one who is great." (Luke 9:48)

It doesn't take us long to assess all our acquaintances and decide who should be considered for important work and who should be dismissed from consideration.

And it's easy to do the same thing within our church family. Jesus cautions us against falling into the trap of judging others too quickly. In fact, he suggests, the least among you is the one who is great.

A professional woman who counsels in fundraising tells of the time she was asked to help a congregation with a capital campaign for a major building project. Shortly after arriving she was informed that the pastor and campaign leadership had decided not to expect the elderly on "fixed incomes" to make a pledge or major gift to the campaign. In fact, they would be intentionally kept off the list of those to be visited and asked for major gifts. The well intentioned leaders were trying to protect these members. Instead they focused on those with perceived high incomes or visible material wealth.

They promoted offering the "naming rights" to the new educational wing should someone make a gift of \$1,000,000.

While they worked hard to line up visits to promising donors, a call came in from a recently widowed senior member of the congregation. She was not on anyone's list to be visited. The professional fund raiser had some free time so she offered to go out and visit the widow. As she arrived and entered the widow's

home she noticed all the campaign literature and mailings spread out on the kitchen table. It was obvious this woman had been carefully reading about the building plans. It wasn't long and the elderly widow asked when someone might be stopping by to talk to her about a gift. The professional fundraiser said she would be happy to talk about it that day. "Well," said the widowed woman, "Do you think I might be given the opportunity to give the million dollars and name the educational wing after my recently departed husband. He felt so strongly about education and this has been our church throughout our married life. Could I make that gift?" And she did.

We must remember to never make judgments about another person's desire or ability to give. Let's not make excuses for anyone. Everyone deserves the chance to say yes or no. And everyone's gift is priceless.

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Biblical Stewardship Principle:

He who is least among you all is the one who is great.

Why didn't God design the church with all the wealth needed to accomplish its ministries, thereby eliminating the need for offerings or capital campaigns? Because that would cheat *us!* We've all witnessed children to whom everything was given and who gave nothing in return. A loving God doesn't want that stale and worthless condition to happen to us.

September 2006
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#234 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 year ago we were all trying to discern how to give something meaningful to meet the needs of the people affected by Hurricane Katrina. While no single local church could provide adequately for the needs, the combined resources of our United Methodist connection continue to provide signs of hope to people in that area.

Our disaster response is one of the most visible signs of our apportionment dollars at work. The apportionments we give, "our portion-meant-for others", put the systems in place that allow 100% of our special offerings to be used to help people and not to meet overhead expenses.

Through our apportionments or connectional sharing, we provide signs of hope to children, youth, and adults who attend our four United Methodist camps in Wisconsin, to retired clergy through pensions and insurance, and to everyone served by our Conference Staff. Hope is offered in the name of Christ through our support of Northcott Neighborhood House, United Methodist Children's Services, and campus ministries on ten campuses from UW-Green Bay to UW-Platteville and from UW-River Falls to UW-Milwaukee - all for just **12.5 cents** out of every dollar we put in our offering plates each week.

Signs of hope are shared through 1,329 mission personnel supported through the General Board of Global Ministries, in 165 countries, for less than **4 cents** out of every dollar given. In addition, support is given to 82 four-year colleges, 13 seminaries, 69 hospital and health care facilities, 59 child-care facilities, and 330 retirement homes and long-term-care facilities.

As United Methodists we are connected. While 83.5 cents of every dollar we put in the offering plate is used to support our local church operation and mission, 16.5 cents of every dollar provides a powerful witness to the world beyond our local community as we work through the

connection. We are called to *Give, Live, and Love.....Beyond all Expectations!* We see that vision come alive when our people respond to disastrous events and the ongoing need to share the hope and love of Christ throughout the world. Even as energy costs continue to rise and the economy remains uncertain, we have the sure and certain hope that our God is with us and gives us the grace we need to share the love of Christ with the world. As United Methodists, let's *celebrate* the many ways hope is shared through our connectional giving!

Helps for the Stewardship Chair

My Church

*This is my church
It is composed of people like me
We make it what it is*

*It will be friendly if I am
Its pews will be filled if I help to fill them
It will do great work if I work
It will make generous gifts to many causes if I am a generous giver.*

It will bring other people into its worship and fellowship if I bring them. It will be a church of loyalty and love, of fearlessness and faith, a church with noble spirit if I, who make it what it is, am filled with God's Spirit.

Therefore, with the help of God, I dedicate myself to being all the things that I want my church to be.

(From Clintonville Christus Lutheran Church newsletter, July/August 2006 issue.)

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October 2006
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#235 Giving Is...an acknowledgement that God owns everything. We are simply stewards. - *"The earth is the Lord's, and all that is in it, the world and those who live in it." (Psalm 24:1 - NRSV)*

What could your church do with \$11,200? Pay one month, one quarter or the rest of the year's apportionment payments? Catch up from the "summer slump" shortfall in giving? Or, start a new ministry?

No, the Wisconsin United Methodist Foundation is NOT offering \$11,200 gifts to churches! But, we have sent a total of **\$316,046.81** to 28 different churches from January 1 - August 31, 2006, for an average gift of \$11,200. Why? Because members from these 28 churches have made a total of 53 different stock gifts that have been liquidated through our stock processing service.

If you have appreciated stock that you've owned for at least a year and a day, you can use it to make a gift to your local church to fund your commitment to the operating budget or a special project. By using stock to make a charitable gift, 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 for you without a sales commission, whether the stock is held electronically with a broker or in certificate form.

If you make a stock gift through the Foundation, we will forward 100% of the proceeds from the sale of your stock to your church for the ministry purposes you intended. You will also 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.

Please call us for details on how we can help you give a gift of appreciated stock to your church this year.

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Biblical Stewardship Principle:

**Giving Is.....an acknowledgement that God owns everything.
We are simply stewards.**

Quotes for Bulletins/Newsletters:

I NEVER PLEDGE

"I never sign a pledge of any kind," said a man in the pew ahead of me.

"Are you sure?" I asked. "Yes," he replied.

"Do you own your home?" I questioned.

"Yes, but it's mortgaged for half its value."

"Did you promise to pay interest on your mortgage?"

"Yes."

"When your telephone was installed, did you agree to pay monthly charges?"

"Yes. What are you driving at?"

"As a matter of fact," I answered, "have you not committed the larger portion of your income to everything your home needs except the church?"

"I surrender," he said.

R. Cashman

November 2006

A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#236 Giving is ... a means of offering THANKS.

"It is good to give thanks to the Lord" (Psalm 92:1)

In order to help charities further their good work, Congress recently changed the rules for charitable gifts made from individual retirement accounts (IRAs). If you are over age 70-1/2, the Federal government permits you to rollover amounts from your IRA to the church or another charity without claiming any increased income or paying any additional tax. These tax-free rollover gifts could be \$1,000, \$10,000 or any amount up to \$100,000 in one year. These gifts are currently allowed only in 2006 and 2007.

Here are some stories:

A) Martha was a retired county administrator and a regular volunteer at her church. Martha's retirement plan with the county had grown substantially and she had almost \$450,000 in her IRA. Since Martha had all of the income she currently needed, she decided to make a gift of \$2,000 from her IRA to her church. Martha called her IRA custodian and requested a transfer of part of her minimum distribution amount. It was easy for Martha to make the gift and she liked the fact that she could give her church an additional Thanksgiving gift without increasing her taxes.

B) Luke was a retired Navy Officer and a regular supporter of charity. He was an avid volunteer and made annual cash gifts to his church and other charities up to the Federal limit, which is 50% of Luke's adjusted gross income. However, Luke wanted to make a one-time gift to his church for a special project, without exceeding Federal limits or increasing his taxes. Luke decided to make a charitable gift of \$10,000 from his IRA to his church. He was able to continue to make gifts to the church's operating budget in addition to this special IRA

gift. The satisfaction he gained from giving thanks in this way was immeasurable.

C) Ralph was a retired investment advisor. He had watched his IRA blossom through good investments. It now is the largest asset in his estate. Based on his age and the increased value, his required distribution this year was nearly \$100,000! Ralph was a frequent volunteer for his church and wanted to make a major gift to establish an Endowment Fund. In November, he decided that he did not actually need the distribution for this year. So, Ralph contacted his IRA custodian and had the full \$100,000 IRA payout sent to his church to establish an Endowment Fund. He, his CPA and the church were all delighted! Ralph made a wonderful gift, his tax situation was simplified, and the church will continue to receive income from this Endowment Fund forever. Ralph found a means of offering thanks forever!

For brochures and other information on the Pension Protection Act of 2006 and how you might offer a special year-end gift from an IRA, please contact our office and be sure to check with your tax advisor as well.

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

Giving Is ... a means of offering THANKS.

"It is good to give thanks to the Lord." (Psalm 92:1)

If you're under age 70-1/2, call the Wisconsin United Methodist Foundation for information on how you might make a special Thanksgiving gift to your church using appreciated property, shares of stock or a mutual fund, or unneeded life insurance. We can also help persons of any age make a gift that provides income for life. Call us at **1-888-903-9863**.
Happy Thanksgiving!!

December 2006

A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#237 Give to Grow Spiritually - *"Then opening their treasure chests they offered him gifts of gold, frankincense and myrrh." (Matt. 2:11)*

The long honored tradition of presenting gifts to friends and relatives during the Christmas season can be both meaningful and exciting. Who would argue that the excitement of a child on Christmas morning is not reflective of the excitement that calls Christians to welcome the Christ child into their lives?

However, a Saturday shopping spree at the mall before Christmas has the potential to reduce even the most seasoned shopper to anger and tears. Rude drivers in the parking lot, crowded aisles and non-existent clerks can bring on a foul mood rather quickly. Thus, the experience is anything but reflective of any Gospel tradition with which I am familiar.

Here are eight suggestions that can improve the mood, lessen the economic impact and redefine the season so as to reflect the intended joy of sharing gifts.

1. As you make a list of those to whom you will give gifts, list also the special qualities of that person.
2. Establish a dollar ceiling on your gift giving and do not stray from it. Consider homemade gifts to supplement your bought gifts.
3. Ask teenagers to look online and provide you with an electronic list with hyperlinks to websites so you know exactly what they want.
4. Shop year round! On vacation in July you may discover the perfect gift for someone. Also, this enables you to take advantage of sales as well.
5. For those who have everything, make a donation in their honor to your church or a favorite charity. Or, put flowers in the sanctuary on a special Sunday.
6. Digital photos of special memories can be attractively framed and can outlast many of the store bought items you may otherwise consider.

7. Instead of a gift certificate, offer a meal out with you at a convenient time after the holiday rush.
8. If you have the temperament and are not looking to buy an item in high demand, delay your purchase until the week before the holiday when merchant discounts may be the greatest.

Reprinted with permission from the Clergy Finance Letter, November 2006, Wayne Barrett, Editor

Helps for the Stewardship Chair

Tax Free Distributions from IRA's

Individuals may have up to \$100,000 per year distributed from their IRA to a charity provided that:

- ❖ The donor is at least 70 ½ years of age
- ❖ The transfer is made directly from the trustee of the IRA to the charity
- ❖ The transfer is made before 12/31/07
- ❖ The transfer can not be used to fund a charitable remainder trust or charitable annuity

This transfer can be in addition to any other charitable gifts. The transfer is not considered taxable to the donor.

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Want to inspire your kids? At Advent, give them each a "charitable certificate" for \$50, or whatever sum feels right, and ask them to decide by Christmas what good cause to give it to. Then give it in their names: You get the deduction, but they get the thank-you note. It could help them to see how fortunate they are - and spark in them the joy of giving. *Andrew Tobias*