

January 2007

A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#238 *Giving is...to be consistent...* "Every Sunday each of you make an offering and put it in safekeeping. Be as generous as you can."
(1 Cor. 16:2 *The Message*)

How much should we give?

The church Annette attends paid its bills in full last year using the usual end-of-the year crisis call for money. With five Sundays in December 2006, they were able to make an extra plea for money. As usual, people responded when they knew the need and the church paid all its commitments in full just in time!

In some of the informal conversations, people were asking, "How much should we give, anyway?" Others pointed out that they wished they could have given more, but the plea for money came at a bad time. They said, "If we had known about this all year, we could have started saving earlier." As chair of the Church Council, Annette suggested they turn to the story of how Paul encouraged the Corinthians to make offerings to assist those in need. She pointed out that Paul never told the people how much they should give. Instead, he invited them to give generously and regularly.

Paul suggested to the Corinthians that they would bring their best offering for the poor Christians in Jerusalem if they set aside some of it week by week. This way of thinking is good guidance for us today as we consider our commitments for the New Year. We save money for vacations and Christmas presents this way. Annette suggested, "Why not use this line of thinking for our regular giving to the church?"

How much is God calling you to give this year? Is it 2%, 5%, 7%, 10% or more of your income? No matter how much we are called to give to the church, it is always easier in the end if we put God first and write those checks as the first check of every pay period.

Wisconsin United Methodist Foundation
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:

Giving is to be Consistent

I have heard many happy stories from people who have built into their family finances a sizable regular amount that they commit back to God. I have never yet heard anyone who made such a commitment complain about having done it!

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Why do we have an offering every week during worship? Because it leads us to examine the blessings we've received and how we use them for the glory of God. God cares about how we make our money, how we spend it, and how we handle what we keep. The early church stressed the importance of giving a regular percentage of everything we receive.

How much of our time, our talents, and our treasures are we called to give for the mission and ministry of Christ in the world? What ministry are we committed to offering in the name of Christ? "How much should we give?" can be answered when we know the ministry we are called to share.

(If you would prefer to receive this newsletter via e-mail please contact wumf@wumf.org)

March 2007

A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#239 Giving is Putting God First. *"The truth is that this poor widow gave more to the collection than all the others put together. All the others gave what they'll never miss; she gave extravagantly what she couldn't afford - she gave her all."* (Mark 12:43-44, [The Message](#))

Jane grew up attending church almost every Sunday and receiving some coins from her parents each week to give to the offering. In her first leadership position in the church as a young adult, Pastor Dick asked her to lead the "gifts" portion of the confirmation lesson. The class was studying our United Methodist vows to support the church through our prayers, presence, gifts, and service. She responded, "But, I'm not sure what I think about that. I want to give, but I'm saving for graduate school. I just give what I can." Pastor Dick quickly asked her to cover a different aspect of the lesson that day!

That was a pivotal moment in her decision to begin putting God first in all aspects of her life. While she's still in the process of implementing that priority into her lifestyle, in that moment she realized her thinking had been, "Who me? Why should I give something of my own back to God?" And, she felt called to begin giving something back to God on a regular basis. Her goal was to give at least enough to pay her fair share of the apportionments her church paid every year and whatever else she could.

Eventually, Jane grew in her faith and increased her giving to 5 percent of every paycheck as often as she could. Years later some crises in her life helped her to see the miracles of God's mighty love more clearly and her offerings shifted from dues she thought she owed to gifts of thanks she wanted to give to express her hope and belief in the miracles of God's love. Now, she is "Putting God First" and writing her tithe as the first check of every pay period. What is God calling you to give?

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Helps for the Stewardship Chair

Biblical Stewardship Principle:

Giving is Putting God First

I never would have been able to tithe the first million dollars I ever made if I had not tithed my first salary, which was \$1.50 per week.

-John D. Rockefeller
(1839-1937)

Money is like manure. You have to spread it around or it smells.

- J. Paul Getty

When you cease to make a contribution you begin to die.

- Eleanor Roosevelt

Could it be that we have not truly given our hearts to God? Jesus said, "Where your treasure is, there will your heart be also."

- Arthur Simon, Founder of
Bread for the World

Give me five minutes with a person's checkbook, and I will tell you where their heart is.

- Billy Graham

April 2007

A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#240 Giving means setting priorities. "Give to the emperor the things that are the emperor's, and to God the things that are God's."
(Mark 12:13, NRSV)

April is tax time. It is the one time of the year when we sit down in our house and add up everything we gave to the church and other charities and everything we paid in taxes. In the midst of this process we often long for the day when we're beyond tuition payments, etc., etc., and we can give as much to the church as we pay in taxes!

Cordell Hull, the author of the first Federal Income Tax Bill, stated in his remarks to the House of Representatives in 1913, that every citizen should be willing to devote a brief time during at least one day a year, to making up a list of their income for taxes ... to contribute to the Government, "*not the scriptural tithe,*" but a small percentage of his or her net profits.

When Americans filed the first Form 1040 in 1914, no one owed tax if they earned less than \$3,000 (\$4,000 if married). Today those numbers would be \$61,333 for those who are single and \$81,177 for those who are married and filing jointly. No wonder Mr. Hull states that the amount he envisioned Americans might pay in taxes each year would not compare to our scriptural tithe! He was an Episcopalian lay member who believed in giving 10 percent to the work and ministry of the church. His income tax legislation required a much smaller percentage be given to taxes for the common good.

Even though taxes today are much higher than Judge Hull ever imagined, scripture still says, "Give to Caesar what belongs to Caesar and to God what is God's." However, I wonder what might happen if we gave a tithe - or 10% -- of our refunds to the work and ministry of Christ. And I dream of the day when we might set our priorities so that our gifts to the church are equal to what we pay in income taxes.

-Jean Ehnert Nicholas

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Helps for the Stewardship Chair

Biblical Stewardship Principle:

How much do you feel called to return to God to say "thank you" for the blessings you've received? In reviewing your finances and taxes for the year ahead, we invite you to consider the following creative options for meeting your charitable giving goals. If we can help you make any of these gifts, please call us at 1-888-903-9863.

Your Gift	How to Make that Gift	Your Benefits
Appreciated stock, securities, or other assets	Donate stock, securities, or mutual fund shares through the Foundation at no fee.	An income tax deduction and avoidance of capital gains tax. This allows you to make a larger gift than if you made it with cash.
Direct gift of up to \$100,000 from a Traditional or Roth IRA (only through Dec. 31, 2007)	If you're 70-1/2 or older, ask your IRA administrator to make a gift directly to the church or another charity from your Traditional or Roth IRA.	You are able to make a generous gift that is totally tax-free. This can count for the mandatory withdrawal from your IRA. It is a direct gift to charity, which means you do not pay income tax on the withdrawal. Nor does it affect your Social Security income.
Deferred Gift from an IRA or another Retirement Plan	Name the church or another charity as a beneficiary of the remaining assets after your lifetime.	You'll be able to leave your less heavily taxed assets to family, and others that you love.
Real Estate	Donate property to the church through the Foundation.	Avoid capital gains taxes, receive an immediate charitable deduction, and possibly establish a life income trust.

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May 2007

A STEWARDSHIP MESSAGE FOR YOUR CHURCH

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

April showers bring May flowers! We all hope that the many rain and snow showers we've received this spring will turn into a wonderful gift of flowers. As Bob and Marilyn finished their taxes this year, they realized that an additional gift to their church and other charities could turn their personal blessings into gifts for many others - and save them income taxes!

They decided on an amount to give this year, but couldn't decide exactly how to distribute it. Marilyn said, "We have to decide. If we don't start giving this amount right now, you know we'll find other frivolous things to do with the money. If we really feel called to give it away, we need to use it to make gifts." Then they learned they could establish a DONOR ADVISED FUND through the Wisconsin United Methodist Foundation.

A Donor Advised Fund allows you to claim a tax advantage in the year you make the gift and your Donor Advised Fund account is established at the Foundation. Donor Advised Funds are distributed over an unlimited period of time on a schedule that accomplishes your charitable giving goals. This allows you to "take your time" in distributing your gift.

For more information on how you might meet your charitable giving goals through a Donor Advised Fund, contact us at:

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Helps for the Stewardship Chair

Giving is to be faithful.

Gandhi said,
"There are enough resources
In the world
For everyone's need,
But not for
Everyone's greed."

We believe:
We are the children of God,
And we need to give.
In every aspect of our lives,
We are entrusted to be stewards of God's creation.
God invites us to give freely
And to exercise joyfully our gifts
Through mission and ministry.

*-From the Stewardship Statement passed by the 2000
General Convention of the Episcopal Church*

**"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 2007

A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#231 *Giving is a Form of Praise* "...Praise the Lord's glorious name; bring an offering and come into his Temple." Psalm 96:8

With gas prices on the rise, wouldn't you like to find a way to give a larger gift to the church with a smaller impact on your checkbook? You can do just that by giving shares of appreciated stock that you've owned for at least a year and a day.

Giving shares of appreciated stock allows you to transfer this gift to the church without paying 5-15% gains taxes. Thus, you're able to give a larger gift. If you process your stock gifts through the Wisconsin U.M. Foundation, you do not pay a selling fee or commission. This means you're also able to give a larger gift when the church receives 100% of the proceeds from the sale of your shares of stock.

From January 1 - April 30, 2007, the Foundation has processed 51 stock gifts to 32 churches for a total of \$367,671.73. Gifts range from just under \$300 to just over \$50,000, for an average of \$11,489/church. Is your church the recipient of one of these gifts? Perhaps God is calling you to give some shares of stock to make a gift to the general operating fund of the church, to the building project, or to a special mission project.

You can also use appreciated stock to establish a Permanent Endowment Fund, which will provide gifts to your church or another favorite ministry from now into eternity. Or consider using stock to establish a Charitable Gift Annuity or a Charitable Remainder Unitrust, which will provide you with a predictable life income.

For more information on how to make a gift to your church using appreciated stock, please call us at 1-888-903-9863. Our electronic stock transfer form is on our website at www.wumf.org under the "more assistance" tab.

Questions and Answers About Making Stock Gifts

How can the Foundation transact stock gifts at no fees?

Through our special relationship with our broker, Robert W. BAIRD and Company, we are able to transact these gifts at no commission fee, leaving higher proceeds for your church.

How does the transaction work? Whether you complete an electronic transfer form for shares held with a broker, or complete the paperwork required to sell stock in certificate form, you will transfer ownership of the shares to the Wisconsin United Methodist Foundation. By using the forms we provide, you are designating your gift for your church or another United Methodist ministry of your choice. The Foundation is serving as the pass-through agent.

When the shares of stock are liquidated, the Foundation receives a check from BAIRD for 100% of the proceeds. Within a week, we send a new check to your church for the full amount of the sale. You will receive a properly executed gift receipt from the Foundation for tax deduction purposes.

When are shares sold? As soon as we are made aware that they have been received into our account. If your broker transfers shares to our account before 3:00 pm on any business day, the shares will be sold the same day.

What do I need to do first? Call the Foundation office at 1-888-903-9863 to inform us of your gift intent and to ensure that you have our most recent forms. Then call your broker to make sure he or she will accept our Electronic Transfer form.

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July 2007

A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#232 Give Generously... "Tell them to go after God....to do good, to be rich in helping others, to be extravagantly generous. If they do that, they'll build a treasury that will last." 1 Timothy 6:18 *The Message*

Did you Know...

Time is running out to make a completely tax-free gift from your Traditional or Roth IRA. If you are 70-1/2 or older and own a Traditional or Roth IRA, you may make tax-free gifts directly from your IRA to any qualified charity of up to \$100,000 through December 31, 2007.

These direct gifts from an IRA to the church or another charity will not increase your taxable income for federal income tax purposes. Nor will they affect your Social Security income. (According to the Pension Protection Act of 2006.)

IRA Gifts may be used to make an outright gift or to establish an Endowment Fund. IRA Gifts made directly to the church or another charity can be used to meet your minimum required distribution.

Using IRA's to accomplish your charitable giving goals can avoid tax consequences for your heirs. Funds left to loved ones through an IRA can result in both estate and income taxes. It is generally better for loved ones to receive assets other than an IRA balance through your estate.

For information on how to make a request for a direct gift from your IRA to your favorite ministries, call the Foundation at 1-888-903-9863 or visit our website at www.wumf.org

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Helps for the Stewardship Chair

*"We'd all like the reputation for generosity,
but we'd all like to buy it cheap."*

--Michael Gates

*"When you stop giving and offering something
to the rest of the world,
it's time to turn out the lights."*

--George Burns

Harmony Hill youth fellowship was raising money to redo their newly acquired youth lounge. They wanted to paint, furnish, decorate, and install a stereo system and large-screen TV. They wanted to raise \$7,500. Over a period of 18 months, they were able to raise just over \$5,000.

Then the floods hit the Midwest that year. Phoebe and Phil Barnes (twins) who were members of the youth group, attended a program and were moved by the call for help. They took the appeal to the youth group and the group began raising money for flood relief. They held dinners, a talent show, a candy sale, and a rocking-chair marathon. They also baby-sat, mowed yards, and did cleaning jobs. In just over six weeks, they raised another \$5,000. In a unanimous decision, the Harmony Hill youth fellowship voted to give the full \$10,000 to flood relief.

What makes this story all the more remarkable is that the church served mostly lower-income families. Most of the adults thought it was a miracle that the youth raised so much for their lounge. It was even more amazing when they doubled it and gave it away!

*By Dan Dick, "Walk the Talk: Helping Young People Live the Joy of Giving,"
From The Abingdon Guide to Funding Ministry, Vol. 3 by Donald Joiner and Norma Wimberly
Copyright 1997 by Abingdon*

August 2007
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#233 "Giving is Fun!"
"God loves a cheerful giver." (2 Corinthians 9:7b)

Rev. Stan Strosahl, former executive director of the Wisconsin United Methodist Foundation, often adds the words "Joy and Peace" to the end of his letters and emails to family and friends. Recently he and his wife Phyllis established a Charitable Gift Annuity with the Wisconsin United Methodist Foundation to celebrate the joy and peace they experience in various aspects of their life together.

Based on their ages, (87 and 85) Stan and Phyllis will receive a joint annuity payment of 8.1% of their gift every year for the rest of their lives. At the time the second of the two of them dies, 10% of the remainder in their annuity account at the Foundation will go to the Foundation's annuity reserve account and 90% will be distributed to five different charitable beneficiaries.

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, based on your age at the time the gift annuity is established. You also receive a charitable deduction for a portion of your gift. Examples of **single life rates** effective through June 30, 2008, 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

Charitable Gift Annuities can be established at the Foundation for \$2,000 or more. For more information, including a personalized sample illustration, please call our office.

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Helps for the Stewardship Chair

Jesus took a sack lunch which a young boy shared and used it to feed a great multitude. (Read John 6:1-14)

God can do much more with what we give than we could ever do by ourselves.

Look what God can do with what we give through our church:

1. Through our church, we have some of the most meaningful experiences that we can have: programs for people from childhood to old age; friendships; opportunities to grow in our relationship with God; opportunities to serve.
2. Through our church's influence, God works to build a better community for our families.
3. Through the benevolent outreach of our church, God meets desperate human needs of people around the world, offers the Christian faith, and works to build a better world. Do you yearn for a world without injustice, starvation, and war? The mission outreach of your church is your best chance to help make it happen.

Know what your gifts accomplish, and enjoy it.

Yes, we really should enjoy our giving.

Your church really gives you "More bang for your bucks."
Shouldn't you be putting more bucks - and hours, and other resources into that "bang"?

Find out what your church does with the money you give, so that you can feel good about it.

Prayer: Thank you, God, for doing so much with that I give to you. Amen.

By Jim Killen, "Seeking Something Better,"
From The Abingdon Guide to Funding Ministry, Vol. 2
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September 2007
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**)

Children everywhere are back in school. However, in many communities torn apart by tornadoes or deluged by floods, schools are meeting in unusual surroundings. When disaster strikes anywhere the combined resources of our United Methodist connection continue to provide signs of hope in the midst of despair.

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

Poor God

A mother was trying to teach her daughter about tithing and the importance of giving to God. She counted out the little girl's dollar allowance in ten dimes. Then she separated one dime from the end of the line. "This is for God," she said.

The little girl looked at the dime for a moment, then commented, "Poor God. It's not very much, is it?"

How much is enough today?

Leo Tolstoy tells of a man who was offered all the land he could encompass in one day's travel by foot. The only condition was that he return on the same day to the hill where he started.

He began his journey, and after a considerable distance, made his first turn. He wanted to go farther before he made his second turn, and still farther before making his third.

He was a long way from the finish line when the sun began to set. So he struggled on and reached the hill, but died from exhaustion. The only land he could use was his six-foot grave.

That is an old story, but the question it poses is just as modern and real as if it were asked today: "How much is enough?"

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October 2007

A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#235 Giving Is...sharing. *"Command the rich to do good, to be rich in good deeds, and to be generous and willing to share."* (1 Tim. 6:18)

As a small group gathered at the Osceola UMC for a Charitable Gift Seminar one cold January day, no one anticipated that the information shared during that meeting would turn the entire focus of the Osceola church around. One of the topics Bill Helwig shared was news of the Pension Protection Act of 2006 and the possibility for persons 70-1/2 and older to make tax-free gifts directly from their IRA to the church, using any amount up to \$100,000 by December 31, 2007.

One couple who joined the church in recent years got excited about this possibility and started thinking and praying about the type of gift they felt called to make to their new church home. In May of 2007 they finalized their gift through their IRA Administrator and the church received \$18,000 in an undesignated gift for ministry and programming.

This \$18,000 gift came at just the right time! The church council determined this amount would allow them to keep their pastor full-time and hire a part-time person to facilitate children and family ministry.

The story doesn't end here, however. This first gift inspired another probable gift from a different member's IRA. Pastor Hagstrom said, "The congregation has gone from not being sure if they were going to be able to retain a full-time pastor, to knowing they now have the resources to reach out in new areas of ministry in order to grow. These gifts have been *very* encouraging."

If you're wondering if a gift from your IRA will make a difference to your local church, remember this story and remember to make arrangements to make your gift before December 31, 2007! For further information, contact us soon at:

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1-888-903-9863 or wumf@wumf.org

Giving Is...sharing. It is an acknowledgement that God owns everything. We are simply stewards.

What is God calling us to give? This is the question we ask ourselves over and over again as we consider how we will support the church with our prayers, our presence, our gifts, and our service.

If you're 70-1/2 or older, we invite you to consider a gift before the end of this year (December 31, 2007) from a Traditional or Roth IRA. Maybe you're not 70-1/2 or older, but you know someone who is, please share this information with them.

To transfer a gift to your church or another United Methodist ministry, all you have to do is:

1. Contact your IRA Custodian.
2. Sign an application, which they provide. Or, send a letter requesting a transfer.*
3. Contact the church or ministry to notify them that they will be receiving a gift from your IRA.*
4. Be sure your church or selected ministry knows how you want your IRA gift to be used and that they prepare a proper receipt for IRS purposes.*

**For sample letters, call the Foundation toll-free at 1-888-903-9863.*

Remember, you may request this gift to charity be counted as part of your required minimum distribution, if you have not already received it this year. Gifts made with this transfer from your IRA do not increase your federal taxable income nor would they impact Social Security payments you receive.

For further information, contact your tax advisor or contact us soon at:

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November 2007

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)

When Jean and George learned that their church was serious about a building project to add an elevator to their building, they decided to offer a gift of appreciated stock. Originally, they included instructions in their will to give the church these shares of stock that had appreciated to four times over their initial purchase price. George suggested they give the stock to the church now so that they could see their gift in action and give the new "Elevator Fund" a boost. Jean agreed saying, "I'm so thankful we're finally going to have this elevator. I'd rather see our gift help this elevator become a reality than to give it through our estate after we're gone."

If you've owned shares of appreciated stock for at least a year and a day, you can use these shares of stock to make a charitable gift and avoid paying up to 15% in capital gains taxes. This means by giving stock as a gift, you're able to make a larger gift than if you wrote a check for the same amount of cash.

If you process your stock gifts through the Wisconsin U.M. Foundation, you do not pay a selling fee or commission. This also means you're able to give a larger gift when the church receives 100% of the proceeds from the sale of your shares of stock.

Perhaps God is calling you to give some shares of stock to make a gift to the general operating fund of the church, to the building project, or to a special mission project. You can also use appreciated stock to establish a Permanent Endowment Fund, which will provide gifts to your church or another favorite ministry from now into eternity. For more information on how to make a gift to your church using appreciated stock, please call us at 1-888-903-9863. Our electronic stock transfer form is on our website at www.wumf.org under the "Assistance" tab.

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Giving Is ... a means of offering THANKS.

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

If you're age 70-1/2 or older, call us for information on how you might make a special Thanksgiving gift to your church directly from a Traditional or Roth IRA. IRA gifts may be made without federal income tax consequences for up to \$100,000. These tax-free gifts must be completed by December 31, 2007, and may qualify for your required minimum distribution.

Two sample letters are available on the Foundation's website at www.wumf.org/PlannedGivingServices. One is a sample request letter to your IRA Custodian and the other is a sample letter informing the church or charity of a forthcoming distribution from an IRA Administrator.

For more information, call the Wisconsin United Methodist Foundation at **1-888-903-9863**. *Happy Thanksgiving!!*

How one church handles these special gifts:

Through newsletters and bulletins, many people became interested in having a tax free distribution from their Traditional IRA account since they were 70-1/2 and required to take money out of the plan. They take the standard deduction so there is no loss for itemizing on their tax returns.

Some have paid their total 2007 pledge and also pay additional amounts weekly. One individual paid their 2007 pledge and paid ahead on the 2008 pledge since there is no indication that this option will be available in 2008. It has required some additional bookkeeping in the Church books. A savings account was created to hold these funds. Then monthly, the pledged amounts are transferred into the operating account. This also gives us a cushion when money comes in slower (i.e. summer months).

Written by Grace Zurovitch
PEACE UNITED METHODIST CHURCH, KAUKAUNA, WI

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December 2007

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 point is to emerge from Christmas relaxed, contented, happy to have kept this season. To emerge closer to your family than you were when Advent began. To emerge with some real sense that Christ has come into your world."
(*Hundred Dollar Holiday* by Bill McKibben, pg 92)

Lynn and Dave came home from an afternoon of Christmas shopping and started balancing their checkbook. Normally, they tried to put off doing this in December to avoid facing the facts of how much they overspent on gifts. But this year was different.

Early in the year their pastor suggested a new method of budgeting called the **80-10-10** plan. She explained it this way, "I know it sounds like a telephone ad, but it's a stewardship model that encourages people to live on 80 percent of their income, give 10 percent and save 10 percent. Remember, John Wesley taught: 'Gain all you can, save all you can, give all you can'."

The more Dave and Lynn implemented this plan into their life, the less financial stress they felt. When the car needed some unexpected repairs, they had enough money saved to pay for it. And this was the first time in their 10 years of marriage that they didn't put at least half of their Christmas gifts on credit. In fact as they balanced the checkbook that cold December day, they were excited to discover they still had enough money to make an extra year-end gift to UMCOR for emergency relief.

We invite you to consider the 80-10-10 method of financial planning as you prepare to honor the Christ child this Advent and Christmas season and throughout the year ahead.

Wisconsin United Methodist Foundation
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Helps for the Stewardship Chair



"People want so much more out of Christmas: more music, more companionship, more contemplation, more time outdoors, more love.

And they realized that to get it, they need less of some other things: not so many gifts, not so many obligatory parties, not so much hustle." (*Hundred Dollar Holiday* by Bill McKibben, pg 13)

...for **INEXPENSIVE & "PRICELESS" gift ideas check out**

- The Buy Nothing Christmas web site at www.buynothingchristmas.org/alternatives/index.html
- and the Center for a New American Dream (a non-profit organization) has a wealth of practical ideas for simplifying the holidays on their web site at www.newdream.org/holiday/index; or,
- the "Big Love Gift Guide" at www.barkingowl.com.

...for **GIFTS that MAKE A BIG DIFFERENCE check out**

- The United Methodist Committee on Relief (UMCOR) "Christmas Wish List at <http://gbgmumc.org/umcor/getconnected/resources/christmas>;
- Heifer International at www.heifer.org to choose an animal gift that will help families around the world become self-reliant;
- "A Greater Gift" (a program of SERRV International) where you can buy fair trade handcrafts and foods from around the world. To view their catalog, visit www.agreatergift.org or call 800-422-5915 for a hard copy; or
- Equal Exchange, the "oldest and largest for-profit, fair trade company in the U.S, offers organic, gourmet coffee, tea, sugar, cocoa, and chocolate produced by democratically run farmer co-ops in Latin America, Africa, and Asia." Visit www.equalexchange.com; to learn about their partner program with UMCOR, please visit www.equalexchange.com/umcor.

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