

January 2012
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#274 The one who blesses others is abundantly blessed;
Those who help others are helped. Proverbs 11:26-27 *The Message*

God grant me the serenity to accept the people I cannot change, the
courage to change the one I can, and the wisdom to know it's me.
-Author Unknown

January is the season for New Year's resolutions. We want to start out the New Year on the "right foot," taking care to improve ourselves and our habits. Getting out of debt and saving money are generally two of the top ten resolutions made each year. Cuts in income seem to be the norm these days, so how do we remain faithful and generous as we set priorities in the New Year?

It seems counter-intuitive but it begins by giving. Generosity breeds a positive, "can-do" attitude in us. It's good to say thank you, even in tough times. Therefore as you make moves toward financial freedom from debt, consider:

1. Making the first payment from your check every week or month a "thank you" gift for the many blessings you've received.
2. Save an equal amount in an emergency savings account you can use when you truly need to overspend your regular budget for medical needs, car repairs, house repairs or emergency family travel.

Some folks find that giving 5% of their income to the church and saving another 5% each week or month in an emergency fund can be a helpful spiritual tool as they take responsibility for their finances.

If you'd like help in meeting your financial New Year's resolution, sign up today to attend the two-hour Freed Up From Debt Workshop sponsored by the Foundation on January 29th from 6:00 - 8:00 pm or January 30th from 3:00 - 5:00 pm in Room 305 of the Conference Center in Sun Prairie. Cost is \$8.00. Everyone is welcome! Call us to register and to get more information:

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Growing in Generosity with Children

A Quart of Coins by Rev. Jean Ehnert Nicholas

We keep a quart jar in a prominent place in our bedroom and put our loose change into it on a regular basis. When it's almost full we take it to the bank and are surprised to discover there's about \$100 that has magically accumulated!

It's also amazing to me that for just over \$100 per member/year we are able to fund the worldwide mission and ministry of the entire United Methodist Church! We may have loose coin offerings for a number of very worthy ministries in our churches throughout the year, but what are we teaching our children if we don't meet our primary commitment to the ministry, done in our name here in Wisconsin and throughout the world, through our apportionments?

I invite you to start now - at the beginning of the year - to find a way to fund your share of the church's apportionments. Maybe you can write a check for the full amount upfront. Or you may be like many folks who are struggling to make ends meet and the most you can give are a few coins each week. Start now and when that jar is full, you'll be amazed at how much you've saved!

If you don't have children or grandchildren at home, invite a child or two from your church to help you count it. And, if you wish, involve those children in giving the gift the following Sunday in a special envelope marked for apportionments. For many wonderful stories of how these gifts are used for the ministry of Christ and the glory of God, go to www.umcsgiving.org. For more resources to help you and yours meet your financial goals this year visit:

www.sharesavespend.com - Family Money Talks, Mind Your Money - for adults, and Money Sanity Solutions Book and DVD
www.moneypurposejoy.com - click on "Resources," "Calculators," and then "Accelerated Debt Payoff Calculator"
www.threerules.org
http://www.willowcreek.com/resources/good_sense.asp

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#275 *Giving is an act of Love.* Protect yourself against the least little bit of greed. Life is not defined by what you have, even when you have a lot.” Luke 12:15 The Message

Valentine’s Day is around the corner. When I was in college, living in an all-women’s dorm, Valentine’s Day was “the” holiday of the year! There was more activity at the front desk on February 14th as retailers and beaux brought in a steady flow of flowers, candy, cards and other goodies to be delivered to various residents. Flowers were definitely the gift of choice, the gift of “true love!” And every woman who thought she would (or should!) receive flowers, stayed close to the phone waiting and hoping that at least a single rose or a few carnations would arrive in her name.

What a different view I have of Valentine’s Day now. That’s not to say I won’t accept flowers from my husband, but I certainly don’t wait for them with baited breath! This year Valentine’s Day is still in the season of Epiphany, when the love of God is made real and known to us in concrete and “ah-ha” kinds of moments. How do we as God’s people make this love known to the world?

For some, it’s done in gifts for present need. Others feel called to make gifts to Endowment funds, which Webster defines as a “permanent fund or source of income.” What a wonderful way to make the love of God in Christ known to the world through the church forever! The principal is invested and the income may be used for further investments and supplementary expenses. Endowment income is often used to match ordinary income and giving from parishioners, to meet unexpected and extraordinary expenses, or to provide for new and creative ministries.

Endowments are often used to provide matching funds to help a congregation meet unexpected building expenses or begin a new ministry. For more information on how you or your church can establish an Endowment fund, contact us at:

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The Challenge of Ten Apples



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?

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March 2012
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#276 "Give each what would keep (them) above want, and bestow all the rest in such a manner as would be most for the glory of God." - John Wesley

A few years ago Karen inherited shares of stock from the estate of a family friend. When her church asked for a commitment to their building campaign, Karen wrote on her pledge card that she had some shares of stock she'd like to redeem. No one from the finance committee or church office ever contacted her to help her make the gift! She didn't know who to contact in the secular world either so she left the stock invested.

Years later she read in her church newsletter that the Wisconsin U.M. Foundation could process gifts of stock, which meant she could avoid paying capital gains taxes. She would also avoid paying a selling fee or commission. She was amazed! By following the Foundation's simple procedure, she could actually make a larger gift to her church than if she sold the shares of stock herself and wrote a check to the church for the proceeds.

In 2011, the Foundation assisted 79 people in giving \$483,512 in stock gifts to 48 different churches and ministries. That's an average gift of \$10,073 per church! Individual gifts ranged from \$165 to as much as \$22,393.

These gifts of stock have offered support to local church operating budgets, provided items such as hearing devices and a piano, as well as supported a number of capital campaigns and Miracle Sunday campaigns. By making these gifts through the Wisconsin United Methodist Foundation, these individuals made sure that 100% of the proceeds from the sale were used for ministry.

For more information on how you can make a gift of appreciated stock to your favorite church or United Methodist ministry, please find the most current securities processing form on our website at <http://www.wumf.org/assets/ProcessingStockGifts.pdf>. Be sure to call us or send us a copy of the form so that we can process your gift as quickly as possible.

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Some Lenten ponderings from 1911:

Seven Ways of Giving

- First - *The Careless Way*: To give something to every cause that is presented, without inquiring into its merits.
- Second - *The Impulsive Way*: To give from impulse - as much and as often as love and piety and sensibility prompt.
- Third - *The Lazy Way*: To make a special offer to earn money for benevolent objects by fairs, festivals, etc.
- Fourth - *The Self-denying Way*: To save the cost of luxuries and apply them to purposes of religion and charity. This may lead to asceticism [severity] and self-complacency [self-righteousness].
- Fifth - *The Systematic Way*: To lay aside as an offering to God a definite portion of our gains - one-tenth, one-fifth, one-third, or one-half. This is adapted to all, whether rich or poor, and gifts would be largely increased if it were generally practiced. (1 Cor. 16:2)
- Sixth - *The Equal Way*: To give God and the needy just as much as we spend on ourselves, balancing all our personal expenditures by our gifts.
- Seventh - *The Heroic Way*: To limit our own expenditures to a certain sum and give away all the rest of our income. This was John Wesley's way.

-by Dr. A. T. Pierson from *Gems of Thought on Tithing*,
Published 1911 By George W. Brown, a Presbyterian layman

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April 2012
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#277 "Let the children come to me and do not hinder them, for to such belongs the Kingdom of God." Matthew 19:14

It's April. Most of us are either in the midst of finishing our tax preparations or at least filing an extension! It's not something anyone I know of looks forward to, even if they are pretty sure they're going to get a refund. We know that the money we "give" in taxes does provides some essential governmental services. Yet we don't really "give" this money away. It's not a choice.

Compare the feeling you have about paying taxes to the heart of the boy who gave a game ball to another young fan during a July 2011 baseball game between the Arizona Diamondbacks and the Milwaukee Brewers. A player threw a ball into the stands. A young Diamondbacks fan was the lucky boy whose glove was chosen to receive the ball by the stadium worker in charge of making such difficult decisions.

The boy in the Brewers jersey was devastated. If you watch it at: (http://www.youtube.com/watch?v=QfF1m3-DL_Q), you'll see that after young Ian (the Diamondbacks fan) returns to his seat, he decides to give the ball to the boy wearing the Brewers jersey. And he says, "It just seemed like the right thing to do. My parents taught me that way."

Ian had a lot of fun that day and gained great satisfaction from giving that ball away. (He also, incidentally, received great recognition and some gifts in return!) But, he gave the gift without any expectation of receiving anything else in return.

What is God calling you to give - to your neighbor, to the church, to the person right next to you; or to someone in need whose name you don't even know? And if and when you do receive a tax refund, consider how you'll surprise someone with a special gift of unconditional love!

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Helps for the Stewardship Chair

Did you know?

Jesus talked about money and possessions twice as much as he did about heaven and hell, five times as much as he talked about prayer, and nearly half of Jesus' parables deal with how we manage money and possessions.

John Wesley's goal was not to raise money for the church, but to lead people into a healthier, more productive, more positive life by providing practical wisdom on the relationship between their faith and their finances. Wesley's rules are not about fund-raising for the church. They are about becoming more like Christ. They are about practicing the spiritual discipline of generosity so that we become generous people whose lives are shaped in the likeness of an extravagantly generous God.

A thick bankroll is no help when life falls apart, but a principled life can stand up to the worst.

Proverbs 11:4 The Message

Whoever loves money never has money enough;
Whoever loves wealth is never satisfied with his income.
Ecclesiastes 5:10 NIV

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May 2012
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#278 Giving means thinking positively. "Make the most of every chance you get. These are desperate times." (Ephesians 5:16 *The Message*)

As we begin the month of May in our church, we're making the transition from spring to summer. We're moving from a busy, busy time to a little bit slower schedule over the summer with generally lower attendance (unless you live in a vacation area!). The "snowbirds" return from the south and others are missing due to vacations and other activities.

What is God calling you to give this summer - of your time, your talents and your treasures? Do you have time to help clean and paint some Sunday School rooms? Do you have a talent to offer during Vacation Bible School - even if your own children are grown? Perhaps you can try giving your regular tithes and offerings electronically through your bank over the next three months, especially if you have lots of weekends when you're out-of-town.

Here are some thoughts to share as you move through this summer:

1. Be positive when inviting members and friends of the church to give. Your church does good work and you are inviting others to invest in that ministry.
2. Giving to God is not a transaction. Anytime you give anyone a gift it is a reflection of your relationship. Your commitment to the church should be a reflection of your relationship with God in Christ and the Church.
3. People give to change lives.
4. Money is never an end in itself in the church. Money is a tool for ministry. A bank account that is bursting at the seams but not used for ministry is like having a sanctuary no one is ever allowed to enter.
5. Churches that have regular stewardship campaigns receive more money from their members than those that do not. You get what you ask for, not what you wish for.

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Wisconsin Stewardship Stories

If you have a stewardship story or idea to share, please send it to us today. The Wisconsin United Methodist Foundation reserves the right to edit all submissions. Authors also grant permission to the Foundation to share their writing in this forum with other U.M. churches.

"Even in these tough economic times, I feel truly blessed. I may not have as much disposable income as I have had in the past, but I am finding that some of the things I spent my money on did not give me lasting contentment. I am eating out less, but the food I am eating is healthier and better prepared. As a bonus, I am spending less on gas to go places where I will spend more money on things that I do not need. I admit that I am lucky - I have a job with income and benefits. I may wish for more money, but I am not suffering. And yet I know that there is a lot of suffering throughout the world.

The following passage is from 2 Corinthians 9:11-13:

You will be made rich in every way so that you can be generous in every way. Such generosity produces thanksgiving to God through us. Your ministry of this service to God's people isn't only fully meeting their needs but it is also multiplying in many expressions of thanksgiving to God. They will give honor to God for your obedience to your confession of Christ's gospel. They will do this because this service provides evidence of your obedience, and because of your generosity in sharing with them and with everyone. (Common English Bible)

This passage reminds us that we are called by God to give to others less fortunate than ourselves. Because we are part of the United Methodist Church, we promise faithfully to participate in its ministries through our prayers, presence, gifts, service and witness."

-Susan Hutchings, Finance Chair, Trinity UMC in Montello, Wisconsin

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June 2012
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#279 Giving is an expression of love and gratitude. -- "Now the whole group of those who believed were of one heart and soul.... there was not a needy person among them, for as many as owned lands or houses sold them and brought the proceeds of what was sold.... and it was distributed to each as any had need. (Acts 4:32-35 NRSV)

Roy and Mirabel lived wisely and frugally. They were generous with their time, their talents and their treasures. One of the ways they chose to make gifts toward the end of their lives was through the establishment of two different charitable gift annuities with the Wisconsin United Methodist Foundation.

In 2004, they made a gift of \$12,000 to establish a Two Life Charitable Gift Annuity. When Roy died the next year, Mirabel continued to receive their annual annuity payments. In 2008, Mirabel decided to establish a second charitable gift annuity for \$4,000. When she died last October, the Bread for the World Institute in Washington, DC received a gift of over \$2,600 from the remainder in her single gift annuity. And United Methodist Children's Services in Milwaukee received over \$7,000 from the remainder in the original gift annuity she and Roy established.

When you consider the difficult investment climate during the years between 2004 and 2011 and the fact that the Charitable Gift Annuity Reserve at the Foundation receives the first 20% of the remainder in any charitable gift annuity, I imagine that both Roy and Mirabel are very happy about the gifts they were ultimately able to make to two very different ministries that so aptly represent their passions for ministry.

For more information on how you can establish a Charitable Gift Annuity, please contact us at:

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Helps for the Stewardship Chair

Did you Know...

Charitable Gift Annuities can provide additional income for persons with assets they feel called to give away. If you have a CD or some shares of stock or mutual funds that are currently underperforming, you might consider establishing a Charitable Gift Annuity. You can increase your income through fixed income annuity payments, remove the asset from your estate, and have the assurance of making an ultimate gift to the church or ministry of your choice at the time of your death.

Call our office today (*Toll Free 1-888-903-9863*) and ask for a Charitable Gift Annuity Application. You will be under no obligation. However, please be ready to share with us your birthdate, the amount of the gift you are considering, whether you will be funding your charitable gift annuity with cash or appreciated stock or mutual fund shares, and your income tax bracket.

**SOME SELECTED CURRENT
CHARITABLE GIFT ANNUITY RATES**

One Life		Two Lives	
Age 60	4.4%	Ages 60 & 60	3.9%
Age 65	4.7%	Ages 65 & 65	4.2 %
Age 70	5.1%	Ages 70 & 70	4.6%
Age 75	5.8%	Ages 75 & 75	5.0%
Age 80	6.8%	Ages 80 & 80	5.7%
Age 85	7.8%	Ages 85 & 85	6.7%
Age 90+	9.0%	Ages 90 & 90	8.2%

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