

January 2014
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#297 How Much is Enough? "Philip answered, "Two hundred silver pieces wouldn't be enough to buy bread for each person to get a piece."
(John 6:7 The Message)

When I was a child, it was a big treat to go to McDonald's. Our family rule was that everyone paired up to share a shake and a small order of fries to go along with their hamburger or fish sandwich. The one who divided the shake allowed their partner to choose first and my brother (now a math teacher) would often count out the fries! Almost every time we went I remember thinking, "This isn't enough. I'm really hungry." The reality was that my perceived scarcity often turned to abundance as I forced myself to eat those last few fries that were mine!

As we begin a new year, we're facing new challenges of perception in the church. Do people really have enough money to go around? It's already been a cold winter and some find themselves choosing between heat and food or medicine. The stock market is still unstable and interest income is still incredibly low.

While the experts say unemployment numbers are down, many people are still unemployed or under-employed. Yet, God is good - all the time. And, all the time - God is good. We say this. We encourage our children and youth to repeat it with great enthusiasm. Yet, do we believe it? How does it become real in our lives? God is calling us to rework our priorities and, perhaps, re-imagine our ministry.

When times get tough - financially or emotionally - it's very tempting to withhold our money from God because we're convinced we don't have enough. When we remember that everything we have is a gift from God, it's easier to give the first check or the first payment of every week or month to the ministry of Christ through the church. And whether our gift is enough to buy a half-order of fries or feed the multitudes, we know it will be used to proclaim the Good News. Praise God! Happy New Year!

-Rev. Jean Ehnert Nicholas

Wisconsin United Methodist Foundation
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1-888-903-9863 or wumf@wumf.org

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.

Money is value neutral. But people attach lots of meaning to it. With all the advertising and all the "stuff" out there to buy, it should come as no great surprise that the average consumer debt is about \$13,000. We have a hard time distinguishing our "needs" from our "wants." Personally, right now a new computer at home looks pretty good to me. I'm tempted to spend some of what I don't yet have in order to buy one.

It's hard to see the abundance we already have. It's easier to think that, with just a little more, we'll have what we need. Amazingly, no matter what income level people are at, studies have shown that they will usually say that their financial problems would be solved by adding about 10 percent to their current income.

Is it any wonder then, that the church can get stuck in the "we don't have enough money" mode? We can look at the church and think, "If we only could afford this program or that ministry, we would be fine." It's called an attitude of scarcity.

The reality is different. It's not the money that leads the way. Money follows mission. If we are faithful in doing what God really wants us to do - if we have a vision and are excited about it, the money will follow. Now that doesn't mean that we can come up with any exciting idea and God will bless it. No, we need careful visioning. We need to look to the future, consider where God is leading, and take practical steps.

We need both visionaries and stewards. We need visionaries that seek together to increase the fruitfulness of what God is doing among us. What new ministry is God calling us to? We also need faithful stewards of the resources that God has given us. Careful is good; but overprotective is not. We need to be thoughtful, practical, and protective of resources without overdoing it.

Fortunately, every church seems to have both visionaries and stewards. We need both in order to do the will of God. Isn't it wonderful that God provides us with both?

-Rev. Jim Cotter, Columbus UMC

February 2014
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#298 *Giving is an act of Love.* “No one has greater love than this, to lay down one’s life for one’s friends.” (John 15:13 NRSV)

Dorothy lived in the same house she and her husband bought on the east side of Madison over 40 years ago. She spent the early years of her marriage working for the telephone company and her last job was at a neighborhood grocery store. For the last 15-20 years of her life health concerns left her a “shut in.” Those who visited her from the Bashford UMC in Madison enjoyed her spicy, cheerful personality. She had a great sense of humor and always had a joke or a story for whomever came to call on her.

Shortly after her death, Dorothy’s niece was very excited to deliver a gift to the church. Prior to her death, Dorothy named Bashford UMC as the beneficiary of a Certificate of Deposit. This meant the church received \$15,300 as an undesignated gift from Dorothy to be used for their mission and ministry.

Dorothy’s gift of this CD was a wonderful surprise and a reminder of her cheerful personality. Especially since her gift was made toward the end of the year and was close to the amount by which the congregation’s income was running behind their ministry and outreach needs.

In these days of low interest rates and continuing uncertainty in the world of economics, we invite you to consider naming your church as the beneficiary of all or a portion of the principal in a Certificate of Deposit, a secondary life insurance policy, or an IRA. For more information, please contact us at:

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Helps for the Stewardship Chair

Stewardship is An Act of Love

Stewardship is that act of love that cares deeply and compassionately for all of God’s created order including the earth and the fullness thereof in people, animals, things as well as the trusteeship of money and possessions.

-Author Unknown

A poster with this statement was posted at the entry to a retreat setting where a seminar on the Ministry of Money was scheduled. Many participants shared that these words about giving or stewardship as *An Act of Love* did not describe their emotions as they gave to the church.

Words that more accurately described their feelings were duty, obligation, responsibility, the ‘right thing to do.’

Over the course of the weekend, they learned as Luther Lovejoy has written that “stewardship is not an irksome sacrifice to be made, not a weary, bootless burden to be borne It is a privilege to be devoutly welcomed, an honor bestowed only on such as are worthy to receive it. Only Christians of quality are every genuine Christian stewards.”

Giving is an act of love when we accept our calling as God’s chosen representatives to share Christ’s love with the world - not only through our prayers, our presence, our service and witness but also through the generous offering of our monetary gifts in Christ’s name.

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March 2014
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#299 To give means to sacrifice proportionately. “...they gave voluntarily according to their means, and even beyond their means.”
(2 Corinthians 8:3 - NRSV)

“What are you called to give up for Lent this year?” Pastor Carolyn asked in her sermon and acknowledged, “I know it wasn’t too long ago that I asked about your New Year’s resolutions. Are the two connected?”

Steve thought about it. His New Year’s resolution was to lose weight and almost every year he gave up chocolate for Lent. The two were somewhat connected. Pastor Carolyn went on to say that while giving up something for Lent might seem trivial to some, it is a start. She said, “As followers of Christ, we are each called to give according to our means. Christians of all ages give voluntarily of everything they have for the common good. We may start by giving up something trivial, like chocolate; and later be led to give a portion of our income and, ultimately, our lives to the ministry of Jesus Christ.”

You might consider adding something to your life during the six weeks of Lent instead of giving something up. Add something that helps you focus on Christ. Try setting a specific time each day for prayer and Bible Study or adding exercise to your daily routine. If you don’t already tithe, you might try tithing or giving a regular percentage of your income during Lent. If you make it to Easter, you can decide whether you’re going to continue it for the rest of the year.

How much is God calling you to give this year? Are you starting with chocolate? Are you moving to giving a regular percentage of your income: 1%, 3%, 5%, 7%, 10% or more? No matter how much we are called to give, may we do it as a means of loving God first, and our neighbors as ourselves as we grow in faith.

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Helps for the Stewardship Chair
Biblical Stewardship Principle:

To give means to sacrifice proportionately.

“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.”

-Joe Dominquez and Vicki Robin
Your Money or Your Life

“Imagine the President of the United States and the committee on Ways and Means sending out jugs, mugs, boxes, barrels, eggs, and buttons with their pictures on them to catch pennies to meet the fiscal needs of the great government of the Untied States! Imagine the different States and counties holding fairs, festivals, concerns, ice cream socials, with women cooking, sewing, and acting, that each community may meet its apportionment! This would disgrace any earthly government in its own eyes and the eyes of the nations. Yet this is what Christians are doing year by year to finance the Kingdom of God!”

-from Gems of Thought on Tithing, published 1911

The early Hebrews mentioned only crops and herds in their base for a tithe. Later, when the people settled and started raising olives and grapes, products such as oil and wine were included in the base. A generation or two ago, people could not conceive of anything but cash as the base for a tithe. But with more people investing in the stock market, real estate, and so forth, people can now consider tithing other assets as well.

For more information on giving with assets other than cash, visit our website at www.wumf.org or contact us at:

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April 2014
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May 2014

A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#301 Give Willingly. "...all that is mine is yours." Luke 15:31b

I often hear, "We can't wait for our tax refund to come back!" And I want to ask, "What will you do with it when you receive it?" One blogger on the internet asked others: "If and when you receive a tax refund do you plan to a) spend it; b) save it; or c) pay an existing debt?" The first person to reply said, "Maybe we'll create a 4th option. Gift it."

Would you consider giving all or a portion of your tax refund this year as a charitable gift? By providing additional charitable gifts to our churches, our camps, and our United Methodist mission projects throughout the state, you know these dollars will be put to good use. Imagine if the average person in our congregations received a \$600 refund. If everyone tithed their refund, we could expect our churches to receive \$60 per member. For every 50 members, we might expect to receive an additional \$3000 this year for mission and ministry. In some churches, that would be an additional monthly apportionment payment!

One church I talked with recently indicated that their snow plowing bills alone were \$1000/month this year. We want and need our church parking lots to be as clear of snow and ice as possible so we can enter safely to worship and grow in our faith. Imagine what an extra \$3,000 would do to help this congregation meet their goals. What ministries could your congregation enhance or begin with an additional \$3,000 or more this year?

For every 50 members who might give 50%, or \$300 of their \$600 refund to the ministry of Christ and the church, we would anticipate an additional \$15,000 for mission and ministry!

In the parable of the lost son, we have two sons and their father who struggle with a stewardship challenge. The father says to the younger son, "all that is mine is yours." God tells us the same thing. Will we use God's gifts wisely?

-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.

<i>Your Gift</i>	<i>How to Make that Gift</i>	<i>Your Benefits</i>
Appreciated Stock or shares from a Mutual Fund	Donate shares of appreciated stock or mutual funds through the Foundation at no selling fee. 100% of the proceeds are given to the church or ministry you designate. For more information: CALL the FOUNDATION!!	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. Note: By making your gift through the Foundation, you also avoid any selling fees or commission.
Life Insurance	Transfer ownership of a secondary life insurance policy to the church or the Foundation. If there is a cash surrender value built up in the fund, the church or the Foundation may liquidate this gift and provide a special gift for you to a Building Project or new ministry fund.	By transferring ownership of the policy before surrendering it for its cash value, you avoid paying income taxes on this amount. <i>Please note</i> for a gift of \$5,000 or more in the cash surrender value of a policy, the donor is required by the IRS to get a <u><i>qualified appraisal</i></u> .
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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June 2014
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#302 Be faithful. "...fix your attention on God. You'll be changed from the inside out." (Romans 12:2 *The Message*)

Willis made a gift of appreciated stock to St. Luke's church last year and was very pleased. It was a gift of \$4,900 he never imagined being able to give. Then he started receiving statements from his investment firm stating that he still owned a number of shares of the same stock.

After he called the Foundation, we did some investigating and discovered he and his wife owned another stock certificate they had misplaced over the years. Irene had died, so the certificate needed to be reissued in Willis's name only. And, he wanted to transfer all the shares to the Foundation in order to make another gift to their church.

Although the process was a bit complicated and required a number of different forms, the Foundation was able to facilitate his gift. When Willis saw the check made payable to St. Luke's UMC, he was thrilled. This meant Willis was able to double his gift to the church's Kitchen Fund, a ministry that was very dear to Irene.

In 2013 the Foundation processed 165 gifts of appreciated stock for a total of \$1,562,000 to benefit local churches, our camps, UMCOR and some permanent endowment funds held at the Foundation.

When making gifts of appreciated stock through the Foundation, a donor avoids paying capital gains taxes of up to 15-20% and also avoids any selling fee or commission. Therefore, donors are able to make a larger gift by giving appreciated stock than they would with cash or a check.

For more information on how you can make a gift of appreciated stock or mutual fund shares, please CALL the FOUNDATION!

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Helps for the Stewardship Chair

Be Faithful

Faith-filled Ways to say "Thank You" to God this summer:

As you plant flowers in your garden, say thank you to God for their gift of color. Give at least as much back to God as you spend on flowers this year.

Use your time and talents to raise money for outreach. Do you have a garden? Do you have more zucchini than you can eat? What about tomatoes, beans, or sweet corn? Maybe you have some friends and neighbors who would gladly give a gift toward a mission of your church in exchange for some of your vegetables – fresh, frozen, or canned.

Put a container in the middle of the kitchen table and invite family members to make a special offering – perhaps even \$1/day to say thank you for a joy each day.

If your grocery bill tends to rise during the summer because more people are home and you have more visitors, try planning your menus around what's on sale each week. Then with the money you save, you can make an extra gift to the mission and ministry of the church.

Remember, God doesn't take vacations from us! If you're heading out on a special vacation – enjoy! Give thanks for the memories you'll make by signing up for online bill pay through your bank. Then your offerings will be sent to the church automatically whether you're on vacation or in your regular pew each week.

Honor those you love with a special gift to the overall mission and ministry of the church through our apportionments. "A-portion-ment for others" can be a wonderful way to remember loved ones as a part of their gift for birthdays, anniversaries and other milestones.

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July 2014
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#303 To give is to Respond Gratefully.

"...they gave themselves first to the Lord." 2 Cor 8:5b (NRSV)

Memorial Day is past and July 4th is almost upon us. Even though neither holiday is a religious holiday, they certainly affect life in our churches. As the 4th of July draws near, we're all making our plans for watching parades and fireworks. Family, fireworks and food are all good. But isn't it a bit strange that this Sunday is traditionally the Sunday with the lowest average worship attendance all year, when the intent is to celebrate our life together as "one nation under God?"

July is often the lowest month of the year for total offerings, as well. If we say our plan is to put God first, let's choose to say thank you to God with the first check we write each week, month, or pay period. If we give 5% or 10% or more of everything we have back to God, we still have 90-95% to care for our needs and wants.

When the weather is too hot for comfort, we can rest assured that the offerings we make in thanks for God's love are changing lives. They are helping bring smiles to the faces of hundreds of children and youth who participate in our conference camps. They are helping countless children and leaders know the love of Jesus whether it's hot, cold, or just right during Vacation Bible Schools in June, July and August. And they are offering a helping hand to those in need who are suffering from tornadoes, earthquakes, floods, and wild fires.

So even if you are busy with family, fireworks and food on July 4th this year, take the risk of putting God first in your life this summer. Find a way to include worship in your weekend schedule. And, make the first check or payment you write payable to the church to help you say "thank you" for the blessings you've received. You might also consider making your gifts through online banking or setting up an automatic payment through your church. Or go to our website at www.wumf.org and make your donation online. We'll send 100% of your donation to your church or any other ministry you choose.

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Helps for the Stewardship Chair

Giving means putting our faith into action.

FAST from judging others;
FEAST on Christ dwelling in them.

FAST from emphasis on differences;
FEAST on the unity of all life.

FAST from anger; FEAST on patience.

FAST from discontent; FEAST on gratitude.

FAST from pessimism; FEAST on optimism.

FAST from bitterness; FEAST on forgiveness.

FAST from self-concern; FEAST on compassion for others.

FAST from thoughts of illness; FEAST on the healing power of God.

FAST from words that pollute; FEAST on phrases that purify.

FAST from discouragement; FEAST on hope.

FAST from apathy; FEAST on enthusiasm.

FAST from suspicion; FEAST on truth.

FAST from idle gossip; FEAST on purposeful silence.

FAST from thoughts that weaken; FEAST on promises that inspire.

FAST from shadows of sorrow; FEAST on the sunlight of serenity.

FAST from problems that overwhelm;
FEAST on prayer that sustains.

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August 2014
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

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

August is a busy month in our family with five birthdays, the start of a new school year, an anniversary and, most years, some vacation days. In the past, I usually gave in to the temptation to withhold all or a portion of my giving to the church in August. Then I'd work extra hard to catch up during October, November and December.

Now I have my giving electronically sent to the church every pay period. It's automatic. And I've set up an extra savings plan to set aside some money every month for birthdays, extra school clothes for the grandchildren and vacations. I feel better because I believe my priorities are in order. My giving is also fun because I know I'm giving my best to God first rather than giving God what's leftover each the week, month, pay period or year.

Many people ask, "Where do I start?" Or, "How much should I give?" If the biblical 10% is more than your family can budget right now, try giving the same amount you earn for the first hour of work each week. If you earn \$10/hour, then you'd start by giving the first \$10 back to say "Thank You" to God each week.

Giving the first hour out of a 40 hour week is 2.5% of your salary. If you feel called to give 10%, or a tithe, that would equal your earnings for the first 4 hours you work each week. You can tithe your income and your time. New programs and ministries will be starting up soon. What is God calling you to give?

How will you use your time, talents, and treasures to make a joyful difference for God this month and throughout the next church program year?

-Rev. Jean Ehnert Nicholas

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Helps for the Stewardship Chair

A growing congregation needs so many things, just like toddlers or teenagers who keep growing out of their clothes and need bigger shoes. We need updated equipment for study, a variety of experiences for spiritual growth and opportunities to reach out to the world around us.

Sometimes we hear people say, "The church should do that!" or "The church will take care of that!"

But who is the church? We are.

When the church moves forward, we are a part of that movement. When the church stalls, we are part of the slow-down. When the church starts approaching shut-down and death, a part of us dies with it. And, when our church achieves victories and success so do we. The church is not "they". We are they!

The same fact applies to the church's financial strength. Our financial commitments...our tithes, offerings and gifts are one of the primary tools and resources the church has for doing the ministry of Christ in the world today. The other primary tool is the way we live our lives and offer our time and talents.

We... You and I... All of us together are the church. What is God calling us to give so the church can grow?

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September 2014
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

**#305 *The amount you give should be in proportion
to what you receive.***

Mr. Stanley J. Cottrill has lived a life of generosity. As a life-long resident of New London, WI he quietly helped his church and local community as a plumber. He also traveled for more than 40 years as a Volunteer in Mission and as an active member of the NOMADs.

For many years, Stan contemplated how he would support his favorite charities by including them in his will. At age 90, he decided to give these gifts now while he can still enjoy seeing them in action.

The gifts he gave included a \$1 million donation to establish the WUMF Seminary fund to support Wisconsin United Methodist seminary students. Additional gifts were made to the New London Park & Recreation department, the local library, Wisconsin Public TV & Radio, and the local Boy Scouts and Girl Scouts. When the day was over, Stan had donated \$2.3 million dollars.

We know very few people have the ability to make gifts of a million dollars or more. Yet, every gift makes a difference. As students prepare to go back to school this fall, remember that additional gifts to the WUMF Seminary Fund or to a Scholarship Fund in your church will assist students today and into the future.

Please contact Rick Churan or Jean Ehnert Nicholas for more information on how you can add to an existing scholarship or create a new endowment fund for any purpose.

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Helps for the Stewardship Chair

Ten Rules for Happier Living

I wish I knew who penned these rules for happier living. They've been repeated often, but they are wise words for us as we seek to live in the spirit of generosity.

1. Give something away – no strings attached.
2. Do a kindness – and forget it.
3. Spend a few minutes with the aged – their experience is priceless guidance.
4. Look intently into the face of a baby – and marvel.
5. Laugh often – it's life's lubricant.
6. Give thanks – a thousand times a day is not enough.
7. Pray – or you will lose the way.
8. Work – with vim and vigor.
9. Plan as though you'll live forever – because you will.
10. Live as though you'll die tomorrow – because you will, on some tomorrow.

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**OCTOBER 2014
A STEWARDSHIP MESSAGE FOR YOUR CHURCH**

#294 *Giving involves your whole self; including all you have and all you accumulate in your lifetime. "Zaccheus said to the Lord, 'Look, half of my possessions, Lord, I will give to the poor; and if I have defrauded anyone of anything, I will pay back four times as much.'" (Luke 19:8 NRSV)*

Zaccheus quickly learned the meaning of the teachings of Jesus is that it is "more blessed to give than to receive." Like children who "Trick-or-Treat for UNICEF", he experienced the joy of being able to give to others who are in need. Donors who establish a Charitable Gift Annuity through the Wisconsin United Methodist Foundation also experience this joy.

A Charitable Gift Annuity allows you to make a gift to your favorite United Methodist ministry or local church and receive a fixed annuity payment for the rest of your life, or for the duration of your life and the life of your spouse. The payment you receive is a fixed percentage of your gift and is based upon your age. You can also receive a charitable deduction for a portion of the gift you make. At the time of your death, 80% of the remaining funds in your account will be sent to the church or charity you designate.

Examples of the 2012-2013 **single life rates** are:

Age 55 - 4.0	Age 65 - 4.7	Age 75 - 5.8	Age 85 - 7.8
Age 60 - 4.4	Age 70 - 5.1	Age 80 - 6.8	Age 90+ - 9.0

Charitable Gift Annuities can be established with gifts of as little as \$2,000. For more information, please call our office. Please have information regarding your age, the age of your joint annuitant (if applicable) and your income tax bracket ready to share, in confidence, with a member of our staff.

Wisconsin United Methodist Foundation
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Sun Prairie, WI 53590
1-888-903-9863 or wumf@wumf.org

Helps for the Stewardship Chair

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

Getting ready for Halloween usually means finding a costume, appropriate make-up and the biggest goodie bag ever. Halloween celebrations can also be a time to teach children (and adults) about giving, when you invite them to "Trick-or-Treat for UNICEF"

Children become very excited about this opportunity to help less fortunate children to have clean water to drink, medicine, and warm blankets. Once they've been invited to turn the rather greedy tradition of trick-or-treating into a way to help "the least of these", children seem grateful for the chance to give. And those they visit on Halloween tend to respond with enthusiasm and gratitude as well. Let's not overlook the ways our children can be encouraged to be good stewards and leaders in living the gospel of Christ among us, throughout the upcoming holiday season.

In order to make Halloween count this year, visit the following website <http://youth.unicefusa.org/trickortreat> where you can order collection boxes, or to print out a canister wrapper to create your own collection container. Then go door-to-door on Halloween and "Trick or Treat for UNICEF", or create your own fundraiser.



Ask everyone to help you raise money for kids around the world!

Once you've collected the money, send it to **UNICEF** to help save kids' lives. Print out a [donation form](#) off the website and then send it with a check or money order to:

Trick-or-Treat for UNICEF
125 Maiden Lane,
New York, NY 10038.

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November 2014
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

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

Edythe was taking care of all her annual donations to charities. She was going to make her pledge to the church pretty much the same as all the others when she realized how important the church is to her. So, this year she made it three times her usual donation. She was surprised to learn later in a conversation with her friend, Bill, the church Treasurer that her gift was below average. While the most common gifts were about \$10 - \$30/week, the top givers gave more than \$10,000 each per year. That changed the average. When she asked the pastor how much she should give, she answered, "Give what God is calling you to give." That didn't help.

Later that week Edythe decided she wanted to make sure she paid her way. Again, she had a hard time getting someone to tell her an amount. She asked Bill and he said, *"That's not how we do it."* Edythe responded, "Well, if the budget is \$140,000 and we have 200 members, that means we need \$700 from every member, right?" *"Yes," Bill answered, but that number includes members who are in nursing homes and confirmed youth, as well as families who may be out of a job. Are you saying a family of four members owes four times as much as you?"* "Well, not really," Edythe responded.

Edythe was perplexed. "Well, I've heard you say that our mission giving or our apportionments are about \$100/member. So, I'll start there. Plus, you said we have about 100 families, so if I divide the \$140,000 budget by 100, that's \$1,400 this year. That's a lot." *Bill answered, "What is God calling you to give? Look at what you have. Can you give God a percentage? I know if everyone in our church gave just 3-5% of their annual income to the church, we wouldn't have any money problems at all."* "That makes sense," Edythe said. "Now, Bill, you're the numbers man so help me do the math!"

What is God calling you to give to your church? Call if we can help.

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INFLATION GIVING EROSION

Most of us do not think much about the effect of inflation on the value of the dollar. We know that grocery prices increase, that gasoline costs more per gallon, and that heating costs for natural gas and electric go up over time.

What we may not think about is how inflation, over years, lowers our giving to the church if we do not increase the amount we give. If you gave \$5.00 a week in 2004 and did not increase your giving since then, that \$5.00 a week is now only worth \$3.95. In order to keep up you would need to now be giving \$6.30 a week just to stay even with what you gave in 2004.

Here is a chart of giving levels as examples:

<u>Giving/week in 2004</u>	<u>Now Worth</u>	<u>Would need to be at this amount to stay even in 2014</u>
\$ 5.00	\$ 3.95	\$ 6.30
\$10.00	\$ 7.90	\$12.61
\$20.00	\$15.80	\$25.21
\$40.00	\$31.61	\$50.43
\$100.00	\$79.00	\$125.91

Without intending to, each year that our givers keep their giving the same over time, they are actually giving less to our mission and ministry each year. As you can see from the chart, it makes a big difference over a 10 year period.

If you have not increased your giving over a number of years we encourage you to prayerfully consider increasing your giving this year. The Mission and Ministry of our church depends on your generous and loving financial support.

"Give, and it will be given to you. A good portion—packed down, firmly shaken, and overflowing—will fall into your lap. The portion you give will determine the portion you receive in return." Luke 6:38 (CEB)

<http://www.usinflationcalculator.com/>

December 2014
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#308 Give to Grow Spiritually - "For a child has been born -- for us!... and there'll be no limits to the wholeness he brings." (Isaiah 9:6-7, *The Message*.)

Jesus is counting on us - all of us - to care for all the children of the world this Christmas season. How do we as United Methodists do that best? A) By making a commitment of at least \$10 to save a life through Imagine No Malaria? B) By providing items for the food pantry? C) By giving our apportionments in full this year? In my book, the answer is actually D) *all of the above!* These are all great ways to live our faith this holiday season!

When we place our holiday gifts in the church's offering plates, 84 cents of every dollar, on average, will remain in our local church to provide for utilities, building maintenance, pastoral and staff salaries, children's and youth ministries, etc.

Another 13 cents out of every dollar we give will provide signs of hope to children, youth and adults who participate in the ministries here in Wisconsin. Northcott Neighborhood House, United Methodist Children's Services, our United Methodist camps, Youth CONVOs, and campus ministries on ten different campuses to name a few. This small amount of our shared connectional giving also helps support all of our retired clergy here in Wisconsin.

About 2 percent or just 2 cents helps us engage with the poor and bring healing and hope to a hurting world. These general church apportionments help us reach over 3 million church school children in conferences outside the United States. The final penny or 1 cent goes to other designated mission funds.

As United Methodists we are connected. We see that connection when we know OUR CHURCH responds to disastrous events like the Ebola epidemic in Africa. As United Methodists, let's *celebrate* the many ways hope is shared through our connectional giving this holiday season.

-Rev. Jean Ehnert Nicholas

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Helps for the Stewardship Chair

How to Keep Christmas Well



In "A Christmas Carol", Dickens wants each of us to discover what old Scrooge had to learn the hard way: The only way to hold on to something is to give it away. This is the paradox of giving: The one who gives (from substance and without counting the cost) is the one who is most grateful. Besides being a donor, the generous person is also a beneficiary. That's why Scrooge says, "I thank you fifty times," and also why he asks the gentleman, quite sincerely, to do him a favor by accepting the gift.

Ever afterward, Mr. Dickens says, it was said of Scrooge "that he knew how to keep Christmas well." Like any good steward, Scrooge kept it well by giving it away. And so, as Mr. Dickens observes at the conclusion of his story, "May that be truly said of us...every one!"

Consider making a gift that keeps on giving:

Donate in honor of someone to Imagine No Malaria
<https://civi.umcom.org/civicrm/contribute/transact?id=7>

- Buy Fair Trade or purchase locally
www.fairtradeusa.org
 - Reduce gas in shipping; support the local economy
 - Honor a loved one through a gift to Heifer International
www.heifer.org or give to a United Methodist Ministry in a part of the world you're passionate about through The Advance at
www.umcmmission.org/Give-to-Mission/The-Advance
- Check out these sites for making gifts:*
- www.freepatterns.com for free craft patterns
 - www.buynothingchristmas.org for coupons that give of yourself for future services like child care, desserts, or back massages!