

January, 2003
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#190 Read the Parable of the Lost Coin in Luke 15:8-10

Nobody likes to lose any coins, especially as we move into the New Year and live out our resolutions to be wise in our spending and our giving. Did you know that you can save money by using appreciated stock to pay your church pledge, or to make a special gift to your church's building program or special project? If you own appreciated stock, it may make more sense to use that stock instead of cash to make a charitable gift.

Using appreciated stock allows you to "save coins". It may also allow you to give a larger gift because you eliminate payment of capital gains taxes, receive a charitable deduction for the market value, and retain the cash on which you have already paid taxes.

If you make a stock gift to your congregation or church ministry through the Wisconsin United Methodist Foundation, we will process that gift without a sales commission. Thus, allowing your church/ministry to receive the entire proceeds for use in its program or mission.

Call us for details on how we can help. That's our ministry!

Wisconsin United Methodist Foundation
750 Windsor Street Ste 305, P.O. Box 620
Sun Prairie, WI 53590-0620
1-888-903-9863 wumf@wumf.org

Helps for the Stewardship Chair

Quotes for Bulletins/Newsletters

"He who gives to me teaches me to give." *Danish Proverb*

"Giving is the thermometer of our love." *Unknown*

"He who allows his day to pass by without practicing generosity and enjoying life's pleasures is like a blacksmith's bellows - he breathes but does not live." *Sanskrit Proverb*

"Gratitude is the memory of the heart." *Unknown*

"The joy of giving is often overlooked as the giving of joy."
David Barton

"God does not place hope in you for which God has not already provided possibility." *Unknown*

"The measure of our commitment is not in how much we give, but in how much we hold back." *Bradley Call*

"Giving is the lifeblood of happy living." *Todd Parrish*

"Giving is an investment in pleasure." *Cecil Green*

February, 2003
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#191 The Ultimate Gift of Love -- *"Faith, hope, and love abide, these three; and the greatest of these is love."*

(1 Corinthians 13:13 - NRSV)

Tina was a very faithful member of her church. She was in worship on a regular basis, she was a key leader for many mission projects, and she was always one of the first to respond to members in need. When Tina became ill and was diagnosed with cancer, it didn't seem fair. Yet, she continued to serve the church with as much energy as she could muster. Her hope was to fund a Youth Ministry Endowment before she died.

Tina died sooner than expected. Her wishes for her funeral were very well defined and clearly written for her pastor and her loved ones. Her hope of leaving a substantial gift to her church was also clearly defined and understood by her family.

However, when it came time to find her will - there was none. Her faith had been well lived throughout her life and her hopes had been made known. Unfortunately, her final gift of love was not legally binding and a dispute within the family meant Tina's hope never came true.

Make sure this doesn't happen to someone you love and admire. Talk about their wishes for a will. Help them execute this simple legal act and ultimate, final gift of love.

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Biblical Stewardship Principle:

Giving is a spiritual matter, a faith issue.

Quotes for Bulletins/Newsletters:

Being generous is the opposite of being possessive. Someone has said there are six levels of giving:

Giving to the needy, but giving reluctantly.

Giving with a good attitude, but not enough.

Giving enough, but only after being asked.

Giving without being asked.

Giving without the beneficiary knowing who is giving.

Giving one's life to eliminate the causes of need.

We know which level belongs to Christ. What kind of giver are you?

March 2003
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#192 Giving is a matter of choice, not law: "Each of you must give as you have made up your mind, not reluctantly or under compulsion, for God loves a cheerful giver." (2 Cor. 9: 7)

People tend to be savers or spenders. Whether we save our money to pay cash for new cars, etc., or if we spend every paycheck before the next one arrives - the choice is ours. No matter what our approach to money tends to be, Christ calls us to make a conscious decision to include our charitable giving into our annual family or home budget. This means it's something we plan for. It's not simply an afterthought.

Tim D. Stone, executive vice president of NewTithing Group, a nonprofit philanthropic research organization said, "We encourage people to think about charitable giving and what they can comfortably afford in relationship to their income, investment assets, living expenses, and tax consequences."

The Bible tells us to give the "first fruits;" i.e., the first tenth of everything we earn. Jesus said, "Where your treasure is, there your heart will be also."

The choice is yours! Whatever percentage of your annual income you choose to give, make it a conscious decision. If you take control of your giving and make it an essential part of your budget, you get to feel good about yourself. And, the church receives the most you can afford. Just as important, you can comfortably say no to other charitable appeals because you've already given generously and thoughtfully.

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Giving is a matter of choice, not law.

Quotes for Bulletins/Newsletters:

2 Corinthians 9:5-7 from The Message by Eugene Peterson: *"I want you to have all the time you need to make this offering in your own way. I don't want anything forced or hurried at the last minute.*

Remember: A stingy planter gets a stingy crop; a lavish planter gets a lavish crop. I want each of you to take plenty of time to think it over, and make up your own mind what you will give. That will protect you against sob stories and arm-twisting. God loves it when the giver delights in the giving."

* * * * *

Jesus said: "No one can serve two masters....You cannot serve God and wealth." (Matthew 6:24)

A wheel can have only one center. Either everything in our lives, including our resources, will be organized around our relationship with God, or everything in our lives, including our religion, will be organized around our pursuit of affluence - or whatever we choose as the center of our lives.

You can't have it both ways. We have a decision to make. Our faith can't do us much good unless we allow it to really be our faith.

Prayer: Lord, help me to catch a vision of the shape of the new life you offer, so that I can really want to choose it. Amen.

April 2003

A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#193 Giving Should be Done Regularly -- "On the first day of every week, each of you is to put aside and save whatever extra you earn, so that collections need not be taken when I come." (1 Cor. 16:2 - NRSV) "Think of us in this way, as servants of Christ and stewards of God's mysteries." (1 Cor. 4:1)

We are called to be "servants of Christ and stewards of God's mysteries." As stewards of God's gifts, we look for ways to share them with others regularly - without fear! Are you finding it difficult to share your gifts—especially financial gifts--regularly as you watch and wait during these tenuous times in our history as a nation and a church? If so, you might consider making a life income gift. Yes, by giving a gift, you may have more resources available now to give regularly. Plus, you have the assurance of knowing that a larger gift will benefit your church and other favorite charities upon your death.

How? Through a Charitable Gift Annuity, which allows you to receive income during your lifetime, and to benefit your church and other favorite charities afterward. Charitable Gift Annuities can be established with a gift of \$2,000 or more and the income rate is dependant upon your age at the time of your gift. The rate for a single person at age 65 is 6.3%; at age 75 - 7.3%; at age 80 - 8.3%; and, at age 85 - 9.7%. The rates for joint annuities for husband and wife of the same age are slightly lower.

For more information, please contact our office and we'll be happy to run a personalized illustration for you.

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Biblical Stewardship Principle:

Giving should be done regularly.

Quotes for Bulletins/Newsletters:

Planned Giving One Liners

1. Preparing an estate plan is good Christian stewardship - saying thanks to God, expressing your love and concern for family and showing charity towards others.
2. Remember, if you have no will or trust, state laws will determine who will inherit your property at your death. State laws do not include your church or any other charity as your beneficiary.
3. Consider naming the church as a beneficiary in your will or living trust. The gift could be a set dollar amount, a percentage of your estate, the remainder after other gifts are made, or part of the estate left if designated heirs are deceased.
4. Giving to the church through your will or trust is the most common way to continue your support beyond your lifetime. When the estate plan is prepared, consider a gift to the church.
5. Life insurance is a way to make a larger gift to the church than you might otherwise be able to afford. Consider naming the church as beneficiary of any insurance policy.
6. Anyone can make an endowment gift. Any size gift may be made as an endowment. You may do this now or as part of your estate plan.
7. Think about the part you want to play in our church's future. You have the opportunity to support this ministry in many ways. Naming the church as a beneficiary in your estate plan, or making an endowment gift, can assure your continued participation in this ministry far into the future.

May 2003
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#194 *Gifts withheld are, in effect, stolen from God - Read Malachi 3:8-10 and the Parable of the Talents in Matthew 25:14-30.*

In Malachi 3:8-10, the prophet asks the question, "Will anyone rob God?" Of course the people respond, "How are we robbing you?" And, God said, "In your tithes and offerings!.....Bring the **full tithe** into the storehouse, so that there may be food in my house.....then, see if I will not open the windows of heaven for you and pour down for you an overflowing blessing."

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

How do you plan for your giving to the church throughout the summer? Do you continue to give your **full tithe** - a full 10% of your income to be used in the ministry of Christ?

We're called to give in grateful response to the gifts we've been given. Christ didn't hold back on his love when he willingly went to the cross for us. God didn't hold back and make the cross the last word. Our faith leads us to give a full tithe or a regular percentage of our gifts to the glory of God. That may be 10%, 7%, 5%, 1%, more or less.

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

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Biblical Stewardship Principle:

Gifts withheld are, in effect, stolen from God.

Quotes for Bulletins/Newsletters:

Risky Faith

Have you heard the story about an old westerner called Desert Pete? Living where water is so very precious, Desert Pete wrote a note and wired it to an old pump. Here is what it said:

"Under the white rock I buried a bottle of water. That's just enough in it to prime this here pump . . . but not if you drink any. Pour the whole bottle in and pump the handle. It won't be easy not to take a sip first, 'specially when yo're thirsty. But have faith. You'll git water. When you do, fill the bottle and put it back for the next feller."

Desert Pete, in his own special style, was teaching the same lesson that Jesus taught. "Give," said our Lord, "and it will be given to you. A good measure . . . the measure you give will be the measure you get back." (Luke 6:38)

Have you ever met anyone who demonstrated "risky faith": who did not later testify that he or she was spiritually stronger as a result? Will you drink the water - or will you prime the pump?

June 2003
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#195 *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)

When my son was a toddler, he had a favorite song about all the pockets on his overalls. Whenever he lost something, we always checked all five pockets on his bib overalls and, eventually, we'd find the missing treasure!

If the Sunday offerings in your church aren't quite enough to meet the ministry challenge Christ has given you, don't give up! Keep looking! Have you checked all the potential pockets of income? Our annual income is one "pocket." It may be that up-front pocket that's most visible. But, what about the other "pockets" we might check? Have you ever considered checking the "pockets" that hold your non-cash assets when considering gifts to the church?

Did you know you can make gifts of **appreciated stock** to your church? By processing gifts of stock through the Foundation Office, you can avoid paying any commission or selling fees, allowing you to make a larger gift to the church! You also avoid paying any capital gains taxes when you use stock to make a gift.

Have you considered donating "obsolete" **life insurance** policies that might have been purchased long ago for a reason that no longer exists? What a wonderful hidden treasure!

Would you consider giving the cash saved in a **Certificate of Deposit** to establish a Charitable Gift Annuity? By making a gift with a CD, you can receive a guaranteed annuity payment each year for the rest of your life. Call our office for the current rates. Another "pocket" often overlooked is **real estate**. You can turn assets of property or stock into a Charitable Remainder Unitrust.

The trust will pay you 5-8% of the market value of the fund *each year* for the rest of your life. And, the church and any other qualified non-profit charities you designate will receive a significant gift at the time of your death.

Call us for details on how we can help. That's our ministry!

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Biblical Stewardship Principle:

Giving is an expression of love and gratitude.

Quotes for Bulletins/Newsletters:

"The measure of our commitment is not in how much we give, but in how much we hold back." *Bradley Call*

"Giving is the lifeblood of happy living." *Todd Parrish*

"The joy of giving is often overlooked as the giving of joy." *David Barton*

"Giving is an investment in pleasure." *Cecil Green*

July 2003
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#196 A part of all you receive should be returned to God.

"Honor the Lord with your substance and with the first fruits of all your produce; then your barns will be filled with plenty and your vats will be bursting with wine." (Proverbs 3:9-10 NRSV)

"Remember who you are!"

"Yes, Mom, I will."

"And, what does that mean?"

"That I'm a child of God and so is everybody else."

"It's summer vacation. Do we have to go to church?"

"Does God take a vacation from you?"

"NO.... All right, I'll get in the car."

When we remember who we are, we gladly give God the "first fruits" of our time, our talents, and our treasures. As members of the United Methodist Church, we have all taken vows pledging to faithfully participate in its ministries by our prayers, our presence, our gifts, and our service. These are vows we take each time new members join our community of faith. We say, "we renew our covenant with you, that in everything God may be glorified through Jesus Christ. These are vows we make and renew 24 hours a day, 7 days a week, 365 days a year! This is the opportunity that is ours as followers of Christ.

"Does this mean I can never take a vacation?" No. But, when you do, remember that God doesn't take a vacation from you!" Give the "first fruits" to God - mail them to the church if you're gone. Then enjoy your vacation! Have fun! Enjoy the sun! And *remember who you are!*

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Biblical Stewardship Principle:

A part of all you receive should be returned to God.

Quotes for Bulletins/Newsletters:

Stewardship is what we do with all we have, all we are, and all we can become. It is a spiritual journey in life, responding to what God has done for us in Jesus Christ.

It begins with the affirmation that we are children of God. "God so loved us," we are told in the Gospel of John. That's where our stewardship begins.

- † Do you believe that you are a child of God?
- † Do you believe that God loves you?

Your answer to those questions will guide your stewardship throughout your life!

"Giving to live is, in fact, the only way to live fully. When each of us shares what has been given to us, we gain a new life. If each of us hangs on to what we have, it will never seem enough. Even the richest people in the world think they need more if they don't have the habit of sharing what they have. They are letting what they have determine who they are."

-Douglas M. Lawson

August 2003
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#197 Earthly possessions are temporary. --*"For where your treasure is, there your heart will be also."* (Matthew 6:21 NRSV)

John Wesley is often quoted as saying:
Gain all you can; Save all you can; Give all you can.

Wesley lived this motto. He expected his followers to use their gifts and talents to earn as much as they could for the glory of God. Then, he instructed them to use only what they *needed* and save the rest so that it could be given to the ministry of Christ in the world. As we celebrate Wesley's 300th birthday, consider making gifts that honor the ministry of Christ both in our living and in our dying.

By including the church in our **WILL**, we exercise our freedom to make a final and ultimate statement of faith. You can include the church in your will by making a gift of a percentage of your estate; a specific amount of money; or, by designating the church as the residual beneficiary.

We also have the freedom to direct that this final gift be used to support an **ENDOWMENT FUND**, which might benefit the ministry of our local church or the annual conference.

Endowments are gifts that give forever. They give strength to both the present church and the future church. When used wisely, they allow churches to share the freedom that is ours in Jesus Christ by caring for everything from unexpected maintenance needs to new ideas in outreach and ministry. For more information, please contact us at:

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Helps for the Stewardship Chair

Biblical Stewardship Principle:

Earthly possessions are temporary.

Offertory Prayer

Pastor: The Creator of all life and love has endowed our earth with bountiful blessings.

People: God has created humanity to share in the wonder and joy of these blessings.

Pastor: All thanks be to God, giver and receiver of all that is good.

People: We return to God portions of what God has given us: our time, the fruits of our labors, our commitment.

Pastor: May the giving from the fullness of our lives be acceptable in God's sight.

People: May the gifts we bring prove that God's rule is at hand - both now and to come.

Pastor: God calls us to participate in the construction of a new reality. We now dedicate these, our offerings, toward the enrichment of our life as a covenant community and toward the ministry God has given us.

People: We dedicate our labors, our time and our commitment to God, who calls us into discipleship, who surrounds us and sustains us with everlasting love.

All: Praise God, from whom all blessings flow. Amen

- *Abingdon Guide to Funding Ministry*
volume 2, ©1996

September 2003
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#198 The amount you give should be in proportion to what you receive. *"Teach your children right from wrong and when they are grown they will still do right."* Pr. 22:6

School has started, again, and children everywhere are learning the wonders of addition and subtraction. These are lessons that begin in the earliest grades and carry us through the rest of our lives. They are also lessons we use as we live our faith through our financial giving. Do you teach the children around you about how to say "thank you" to God by giving a portion of everything you have back to God?

Consider: Do you manage your finances or do your finances manage you? One of the keys to becoming a good steward is learning to manage your money. Call it a budget or whatever ... you must plan how you spend, or you will continue to be a victim of marketing, commercials, and impulse purchasing.

Good stewards start by setting aside "God's Share", then the necessities of life, and finally discretionary items. Poor stewards do it in the exact opposite order. Good stewardship brings peace and contentment. Poor stewardship leads to chaos and crises.

Listen and pray. Try to find out what God is calling you to do and model for the children around you!

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Biblical Stewardship Principle:

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

Quotes for Bulletins/Newsletters:

A story is told about the great composer Rossini. When on tour, he would go from town to town, incorporating the local talents into his concerts. In one town, there was only one singer, and the only note she could sing was B flat. People were sure that at last, Rossini's great genius had met its match. The time for the concert came at last, and nearly everyone in town was there to see what he could do with this pitiful one-note woman.

When the curtain rose, the woman sang her one note, pure and strong. Then Rossini's music floated in, intertwining and swelling, surrounding her one note with beauty and perfection, enveloping it in a glorious symphony!

This is what God does with us. We need to offer the gifts we have been given, no matter how small. God will do the rest, turning it into the very music of the spheres.

Mark 14:8 - "She has done what she could."

by Betsy Schwarzentraub

October 2003
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#199 *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 Jesus' teaching that it is "more blessed to give than to receive." Like children who go "trick-or-treating" 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 U.M. 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, which is based on your age. You also receive a charitable deduction for a portion of the gift you make.

Examples of **single life rates** effective July 1, 2003 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 with gifts of as little as \$2,000. For more information, please call our office. Please have information regarding your age and the age of your joint annuitant, if applicable. Also, please have your income tax bracket ready to share, in confidence, with a member of our staff.

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Giving involves your whole self; including all you have and all you accumulate in your lifetime.

Quotes for Bulletins/Newsletters:

Dare to Challenge

Jesus dared to challenge. He asked people to stretch. He pointed to a poor widow who gave "all that she had." We are not told what Jesus said to Zacchaeus. But when they concluded their conversation, Zacchaeus announced that he was giving away half of everything he had.

Jesus asked fisherman to leave their nets and follow him. Don't shrink from the challenge of asking people to share what is valuable to them. For most people in this society, money is a major symbol of value. It is not evil, but there is more to life than more money.

"Are we being challenged in ways that encourage our growth as disciples?" Once we are challenged to become givers, address the issue of where we can give funds to make a difference in the world, in the name of Jesus Christ.

"My main philosophy is that my money is a loan from God. I'm in charge of it. I'm responsible for giving some of it away, providing for my family, investing it, and protecting it."
Orel Hershiser IV

November 2003
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#200 Giving puts you closer to God's work through your church.

"...I have given you an example that by such work we must support the weak, remembering the words of the Lord Jesus, for he himself said, 'It is more blessed to give than to receive.'" Acts 20:35 NRSV

Thanksgiving is a time to "take stock" of the many blessings we have received. It is also a time when we are led to live out what Jesus taught us when he said, "It is more blessed to give than to receive." This Thanksgiving, we invite you to consider giving gifts of appreciated stock as you count your blessings and give thanks.

Have you ever thought of using appreciated stock to pay your church pledge, to make a special year-end gift to your favorite mission or ministry, or to make a gift to your church's building program, debt-retirement or special project? If you own appreciated stock it may make more sense to use that stock instead of cash to make a charitable gift.

Using appreciated stock may allow you to give a larger gift because (1) you eliminate payment of capital gains taxes; and, (2) you receive a charitable deduction for the market value (average of the high and low of the stock) on the day of the gift.

If you make a stock gift through the Wisconsin United Methodist Foundation, we will process that gift without a sales commission. Thus, allowing your church or the ministry of your choice to receive the entire proceeds for use in its program or mission.

Call us for details on how we can help you give a gift of appreciated stock as a special way of giving thanks this Thanksgiving.

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Biblical Stewardship Principle:

***Giving puts you closer to God's work
through your church.***

Quotes for Bulletins/Newsletters:

Why I Give Money to This Church

1. Because all things are from God in the beginning.
2. Because the talents I utilize and develop in a paying career are gifts from the One who made me.
3. Because God made humans to be caretakers, not just consumers.
4. Because what I give back to God is a response to God's love and amazing grace toward me.
5. Because the Bible says to give to others.
6. Because giving money is not just about budgets, but rather about practicing a spiritual discipline. My personal relationship with Jesus Christ is more in tune when I give.
7. Because "practice makes perfect." Tithing is a spiritual discipline to be practiced, cultivated and improved, just like prayer, scripture study, service, worship, fasting and such.
8. Because giving helps me keep my priorities in order. God is our higher power. Money is a thing, but it's not a god.
9. Because I said I would when I joined the church, when I gave my word that I would support my local congregation with my prayers, presence, gifts and service.
10. I give money because I have witnessed with my own eyes the transforming, resurrecting power of God's love. It affects people's lives and hearts, in part through the ministries that this church performs and provides. In the real world, ministries need supplies, leaders, staff, equipment, curriculum, paper, bread, scissors, and sheet music - worldly stuff for an out-of-this-world revelation of love!

December 2003
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#201 God will give you rewards far in excess of what you give. "Truly I tell you, there is no one who has left house or wife...for the sake of the kingdom of God who will not get back very much more in this age, and in the age to come eternal life." (Luke 18:18-30 - NRSV)

Have you considered giving an extra special gift to the church this Christmas? As you "make your lists and check them twice," how will you say thank you to God for the ultimate gift we celebrate in the birth of Jesus?

The wise men brought gold, frankincense, and myrrh. What will we offer Jesus this year? Consider a special gift of time or talents. How about a special treasure - cash or a gift of stock?

We invite you to consider a special year-end gift to your church in order to help meet your connectional giving goal through our apportionments. This gift is a gift that will literally spread the love of Christ throughout the world. Or, consider a special year-end gift to support a building project or a new program ministry in your congregation.

Year-end gifts are in addition to our regular tithes and offerings. If you'd also like to make a gift to a ministry or fund that keeps on giving, we can help. The United Methodist Committee on Relief, the Bishop's Relief Fund, Seminarian Scholarships, and the Grants Fund for Creative Ministries are just some examples of gifts to consider. Please call us for more information. And, have a blessed Christmas!

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*God will give you rewards far in excess of
what you give.*

Quotes for Bulletins/Newsletters:

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!"