

January 2009  
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#250 *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 snow plowing bills are already high and we're only one month into the season. The stock market is still bouncing all over the place and investment income is way down.

Many have lost their jobs and others live in fear of the same. 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*

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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.*

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 2009  
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#251 *To give means to sacrifice proportionately. "If I speak in the tongues of mortals and of angels, but do not have love, I am a noisy gong or a clanging cymbal."*  
(1 Corinthians 13:1 - NRSV)

The month of February includes Valentine's Day, as always, and Ash Wednesday this year. In the King James Version of the Bible, the famous "love poem" in 1 Corinthians 13 uses the word "charity" wherever we modern-day Christians have memorized the poem with the word "love." Many of us have memorized, "Love is patient; love is kind; it is not arrogant or boastful or rude...Love bears all things, believes all things, hopes all things, endures all things. Love never ends." The KJV reads, *"Charity suffereth long, and is kind; charity envieth not.....charity never faileth."*

New Year's is gone. Our resolutions are fading. The winter doldrums have set in and there's an increasing amount of suspicion and fear about the state of our economy. Yet, scripture reminds us that "love never ends" and "charity never faileth."

By giving regularly through the church, we carry out these promises of scripture. 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 what we can - 10%, 7%, 5%, 1%, more or less. We are called to give in charity and love so that through our lives the world will know that the love of Christ never ends.

What is God calling you to give this year? Even if your income has changed dramatically, what is God calling you to give as you make your statement of faith?

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Helps for the Stewardship Chair  
Thoughts on Charity

Eleven year old Hallie sat quietly while the other children in her Sunday School class were talking about their allowances, particularly how low their allowances were in the face of all their expenses. When asked if she thought her allowance was big enough she replied, "Of course, why wouldn't it be?" When asked how much it was, she replied, "Ten dollars a week." Even the children who received less than that per week didn't understand how Hallie could think that was enough.

"It's enough," she replied stubbornly. "I give one dollar a week to the church, and put three dollars a week into savings. That leaves six dollars a week to do WHATEVER I want with. As long as I don't want anything that costs more than six dollars, it's enough."

*Shared by Rev. Heather Brewer  
Pastor of the Bloomer and New Auburn UMC's*

"Charity: to love human beings...as God does." -Simone Weil

*"If you haven't got any charity in your heart, you have the worst kind of heart trouble."* -Bob Hope

"Through charity toward God, we conceive virtues, and through charity toward our neighbors, they are brought to the birth." - Catherine of Sienna

*"The be-all and end-all of life should not be to get rich, but to enrich the world."* -B. C. Forbes

"To embrace the world's needs instead of running from them ensures the best philanthropic hug you'll ever receive." -Debbie P. Case

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March 2009  
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

*#252 To give is to Respond Gratefully.*  
*"...they gave themselves first to the Lord." 2 Cor 8:5b (NRSV)*

*God is Good - All the Time! All the Time - God is Good!*

It's hard to shout this contemporary statement of faith when we see senior citizens who are trying to go back to work because their incomes have dropped dramatically. Folks of working age have already lost their jobs and others live in fear that they may be next.

Yet, God is with us -- and good to us -- all the time. I grew up on a farm where there was no question what the priorities were on Sunday morning. We went to church, probably 50/52 Sundays a year. And no matter what, Mom made sure there was always an offering envelope on the kitchen table for my dad to put in his coat pocket, and coins for each of the four children to place in the offering as well.

If the price of milk went up, those gifts were definitely there. If the price of milk went down, they were still there. On weeks when a major piece of equipment broke, they were there. When we were getting ready to leave on one of the very few family vacations we took the offerings were still there. And, whenever someone was sick and one parent stayed home, the rest of us went with our offering in our pocket or purse.

I don't know how much was in my parents' offering envelope every week. I suspect it may have changed a bit when times were rough. I know that our coin offerings never changed. I didn't think about it as a child - it was our routine. It was just what we did. Now when I'm tempted to do anything less than put God first, I remember those childhood offerings, and find a way to rearrange my priorities.

How are we modeling our faith commitment to the children around us? Remember that how you live your faith makes a difference, and it will make an impression on them as we journey through this "unprecedented" economic time.

*-Rev. Jean Ehnert Nicholas*

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Helps for the Stewardship Chair  
Biblical Stewardship Principle:

*To give is to Respond Gratefully.*

Managing money God's way can relieve financial stress!  
Learn more by starting a "Freed-Up Financial Living" class in your church or circuit. Get a **35% discount** on books and DVD's ordered by February 15<sup>th</sup> at [www.goodsenseministry.com/freedup](http://www.goodsenseministry.com/freedup).

My dad would sit down at the kitchen table on Saturday evenings. Writing a check. Putting it in the envelope. Setting it on the corner of the kitchen counter next to his car keys. That's it. He never said anything to my brother and me about stewardship, about giving to God, about the importance of sharing. He just did it. He never missed. He still does it, every Saturday night. It's a powerful memory, and it goes on.

I did not inherit my dad's organizational skills nor, more honestly, his faithfulness. I have been known to search my purse for a pen while the ushers were coming down the aisle, or to fill out my check for the offering while the pastor was recapping the Gospel lesson. If by some chance the plate went by before I finished - more times than I care to admit - that week's offering never made it anywhere.

But I still remember that envelope sitting by the car keys. And some weeks, I lay my own witness on the kitchen counter for my kids to see. I might even write a bigger check to "catch up." It's not a have-to. It's a want-to - something from my past that allows me to be faithful.

*- Barbara DeGrote*

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April 2009

A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#253 *Give Willingly.... "Give back to Caesar what belongs to Caesar—and to God what belongs to God." (Matt. 22:21)*

Every year as we finish up our tax preparation, I'm amazed at how the amount we give in donations compares to the amount we pay in taxes. Our total tax liability, including FICA, is generally 25-30% of our gross income. Our donations total is usually 10-11% of our adjusted gross income.

Benjamin Franklin said there were only two things certain in life: death and taxes. As I finish my taxes and get ready to send them off to be reviewed by our accountant, I'm thankful we're able to participate as fully as we are in building the household of God through our prayers, our presence, our gifts, our service, and our witness.

In these days of wild uncertainty in the financial markets, and the stability of our life together in the church, I'm also thankful for those who have encouraged me over the years to include the church in our will. No matter what is in our estate at the time we leave this earth, a full 10% of what is left will be given to the church for a variety of mission and ministry needs.

Since the average estate in the United States is \$500,000 and many churches tend to average about 10 deaths per year, imagine what might happen to the vision and mission of our local congregations if all of us are able to make this ultimate faith statement by including a percentage gift of our final assets to building the Household of God.

*-Rev. Jean Ehnert Nicholas*

For more information on how you can include the church in your will, please contact us at:

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*Wisconsin Stewardship Stories*

*"For where your treasure is, there your heart will be also." Luke 12:34*

How many of us remember that all we have is a gift from God? If we say our faith is in God, it should be in God (God's giving) and not in the things of this earth (getting). As we grow in our faith, we need to get to the point where our focus isn't on the getting, but on God's giving. Every time we're blessed - through a paycheck, a gift of some sort, or a surprise - do we take time to realize that it all comes from God?

My great grandparents lived in the hills of rural North Carolina. The only job my great grandfather could find was working 3<sup>rd</sup> shift at a textile factory. He brought home \$10/week, which didn't go very far in the mid 1930's while raising a few children. He continually struggled to make ends meet, so he handed the financial books over to my great grandmother.

They weren't always Christians. In fact, my great grandmother started learning about Jesus through God's word when she was invited to a Bible study as an adult. She learned about God's faithfulness, our being thankful for what God has given us, and giving back to God out of thanks. So, as soon as she took control of the family finances she told her husband that they wouldn't be living off of \$10/week, but \$9/week. Their first payment each and every week was going to be given back to God.

Like so many other tithers, my great grandparents were blessed for the rest of their lives. They never had a whole lot, but they also never had to worry - just like Jesus told us!

Our giving is a reflection of our relationship with God. Our giving isn't about the administrative assistant's salary, the church bills, the church insurance, or the pastor's salary. It's all about our relationship with God. Each and every day, I believe Jesus would ask us, "Where does your treasure lie? Where is the place you want to be most?"

*-Pastor Josh Pegram, Ash Creek & Willow Valley UMC's*

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May 2009  
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#254 *To Give is to Share Abundantly* "Zaccheus said to the Lord, 'Look, half of my possessions, Lord, I will give to the poor.'" (Luke 19:8a NRSV)

**Are you 70-1/2 or older? Don't miss your opportunity to give from an IRA before the end of this year!**

June retired from teaching a few years ago. At that time she rolled over her retirement plan into an IRA. When she turned 71 last year, June learned that she could give a gift to her church from her IRA. With some additional medical expenses and unexpected travel for family purposes, she was finding it difficult to give her annual gift of \$2,000 to the church from her regular monthly income.

June attended a Charitable Gifts Seminar at her church led by a member of the Wisconsin U.M. Foundation staff. She learned that she could send a letter to her IRA administrator instructing them to make a "qualified charitable distribution" directly to her church from her IRA account. This provision was made through the Emergency Economic Stabilization Act of 2008, signed into law on October 3, 2008, which allows IRA rollover gifts to qualified charities through December 31, 2009.

June loved the simplicity of the IRA charitable rollover. The \$2,000 gift she made did not get reported on her income tax form and she did not have to itemize to take the deduction. The gift was sent to the church completely tax-free to June.

Since the opportunity to make qualified charitable distributions directly from an IRA will end on December 31, 2009, June has decided to make another gift from her IRA this year. She will give her usual \$2,000 to the church's operating budget, and she has decided to give an additional \$1,000 to help retire the church's mortgage.

For more information on how you can use the temporary provision that allows donors 70-1/2 or older to make a direct, tax-free rollover of up to \$100,000 from a traditional or Roth IRA to your local church or another ministry during 2009, contact us at:

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Helps for the Stewardship Chair

What are the benefits to persons 70-1/2 or older of making a direct, tax-free rollover from a traditional or Roth IRA to their church or another United Methodist ministry?

**The charitable IRA rollover amount is never recognized as income to the donor.**

Therefore, by giving the gift directly from your traditional or Roth IRA account to the church or another ministry, you avoid making a taxable IRA withdrawal followed by a charitable gift. The money is sent directly from your IRA administrator to the church or other ministries you name and, therefore, is not reported to the IRS as taxable income. For a sample letter visit the Foundation's website at [www.wumf.org](http://www.wumf.org).

Remember, a charitable IRA rollover, will not affect the amount of the donor's social security payments that are subject to federal tax.

*Of course, only donors who are sure they will not need these assets at a later date should consider a charitable IRA Rollover. Donors of any age can still make a deferred gift of an IRA or other retirement account by naming their church (or other ministries) as a beneficiary of the account at their death.*

IRA rollover gifts may be used to make an outright gift to your church to support the operating budget, the building fund, or any special ministry need this year. Or, the charitable IRA rollover gifts may be used to establish an Endowment Fund – a gift that keeps on giving in perpetuity.

For more information on how you or someone you love might make a gift using a charitable IRA Rollover, contact us at:

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June 2009  
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

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

It's summer time and the ice cream carts are starting to make their rounds. In some places the vendors are on motorized carts, others use push carts and some ride bikes. All of them are eventually surrounded by excited patrons of all ages looking for a cool treat.

Is ice cream a need or a want? That is the question late at night when I want something cool and sweet, but it's the last thing I need! Ice cream isn't the only temptation we face as summer begins to emerge. Vacations, graduations, family reunions, picnics with family and friends all call for extra travel and special food items. With these pressures and temptations we may be wondering how we can be faithful stewards, especially in these tough economic times. Each of us has to answer this question in our own way. What is God calling us to give?

Praising God is something we all NEED to do as Christians to feed our souls. We need to continue praising God through our prayers, our presence, our gifts, our service and our witness even as the temptations of summer abound. As you consider your gifts, choose an amount to dedicate in praise to God that allows you to feel at peace. Choose a regular amount of 2%, 4%, 6%, 8%, or 10% and offer that gift first, before you buy extra treats this summer.

If you're preparing for a vacation this summer, even if you're staying a lot closer to home than usual, consider this:

It's a lot easier to send your offering to the church **before** you go on vacation than to come up with two Sundays' worth when you get back. If you give it to God first to say "thank you" for the opportunity to go on vacation, you'll have a sense of the peace that comes from following the Great Commandment Jesus gave that we should love God FIRST – with all our hearts and souls and minds and strength – and our neighbors as ourselves.

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Helps for the Stewardship Chair

An Attitude of Gratitude

Being grateful is a way to control toxic stress. It can improve our sleep patterns and give us a better night's rest.

Try something for the next month: Either journal or share verbally with another person what you are grateful for each day and end your day with a prayer of gratitude. When we end our day with a focus on our gratitude, we tend to sleep better, with more REM cycles (Rapid Eye Movement) and less unwanted wake ups. We all know that a good night's sleep is essential to good health, and good health is important for a good life.

It is said that even on a bad day there is something good. However, we need to get rid of the ANTS (automatic negative thoughts) to see the good. Journaling or sharing our gratitude helps us remove the ANTS from our brain, giving us greater power over our fears, anxieties, bitterness and insomnia. It helps us build courage, enthusiasm, and more joyful and positive relationships. Intentionally focusing on our gratitude helps us to see the hidden gift even in the hard times.

If you're still having trouble getting rid of those pesky ANTS, remember the Serenity Prayer:

God grant me the serenity  
to accept the things I cannot change;  
courage to change the things I can;  
and wisdom to know the difference.

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July 2009  
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#256 Giving means keeping life in balance. "For everything there is a season, and a time for every matter under heaven: a time to be born and a time to die; a time to plant and a time to pluck up what is planted ...  
(Ecclesiastes 3:1-2 NRSV)

In Genesis 41, Joseph interprets Pharaoh's dream as a revelation of seven lean years of famine following seven years of plenty. He then led Egypt to plan and prepare for the lean years. Joseph encouraged the people to balance their lives, storing up grain in such abundance "that he stopped measuring it; it was beyond measure." (Genesis 41:49 NRSV)

Unfortunately, we did not listen to the "Joseph's" in our midst during the years of the 90's when we experienced incredible gains in the markets and elsewhere in the economy. Instead of saving, we spent and spent some more. Now that the "lean years" are upon us, it's difficult for us to see beyond them.

Let's think outside-the-box about plans and alternatives for "lean years." First, how can our circuit churches cooperate to provide the outreach ministries needed in each geographic area? Consider letting each congregation develop a "specialty". For example, one congregation might become the center for a food or clothing pantry, another for youth ministry, another for senior ministry, and another for classes to assist people in developing faithful money management skills.

Second, encourage people to focus more on God's abundance and less on human scarcity and greed. As Christians, we believe that God owns everything. It's not ours in the first place. How can we share who we are and what we have, to make sure everyone has "enough"? And third, let's encourage each other to give to God and the ministry of Christ "off the top" rather than with what is "left over." Budget and set aside a percentage gift, even if your income is cut, you can give 2, 3, 5, 7 or 10%. Giving regularly feeds our souls as it also ensures that our churches remain a "light on the hill" in these lean years.

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Helps for the Stewardship Chair

*Giving means keeping life in balance.*

"For everything there is a season, and a time for every matter under heaven: a time to be born and a time to die; a time to plant and a time to pluck up what is planted ... (Ecclesiastes 3:1-2 NRSV)

Here are some improvisations on this familiar text about balancing the "seesaw" of life:

*A time to break down our budgets – at home or church – in new ways, and a time to build them up by asset mapping;*

*A time to weep for recession, unemployment and homelessness, and a time to meet doom-sayers with humor and hope;*

*A time to mourn for the time of famine of contemporary families, and a time to dance with our faithful volunteers;*

*A time to embrace generosity, and a reminder to refrain from embracing consumerism;*

*A time to keep – recycle, re-use, renew – in church and home – and a time to throw away responsibly;*

*A time to tear our clothes on a mission trip with teens, and a time to knit prayer shawls in the parlor;*

*A time to love our children enough to teach them stewardship, and a wake up call whenever and wherever they learn hatred for themselves or others;*

*A time-out for war, and an always time-enough to work for peace ... a peace for every season that blesses God's purpose under heaven.*

Maren C. Tirabassi, Pilgrim Press author and UCC pastor  
in New Hampshire. Used by permission.

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August 2009  
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#257 "Giving is the thermometer of our Love!" *Unknown*  
"God loves a cheerful giver." (2 Corinthians 9:7b)

After returning from this year's mission trip, one senior high youth group decided that they wanted to change their tradition of taking a trip every other year, to being in mission somewhere every year! As one father said, "It wasn't just because they had fun and got to travel somewhere. It was such a powerful faith experience for them that they want to give in this way every year."

Our images of going on a mission trip usually involve doing something with our hands: fixing a roof, cleaning up after flood waters or another natural disaster, building a porch or a shed, packing health kits, school kits, or flood buckets. We often begin a mission trip focused on these physical tasks asking, "What will we be doing this week? What will we accomplish?" By the end of the week, we often realize that while these tasks are vital, the most important part of the trip is how we share our faith through simple acts of loving.

God gives us time, talents and treasures to use for God's glory. They are not gifts given to us to store in bigger barns for ourselves. They are like seeds, given to us to plant in good, rich soil so that they can bear the fruit of God's love for us to share with the world.

We often feel the temptation to use all the blessings that come to our own lives for our own benefit. Our Christian faith, however, invites us to live in community. Jesus calls us to TITHE, SHARE, and SACRIFICE from all our blessings. How will you use your time, talents, and treasures to share the love of Christ?

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Helps for the Stewardship Chair

Did you know ... The average \$1.00 bill given in our offering plates is distributed as follows:

- 84.3 cents remains in the local church for ministry, salary, and building needs
- 12.4 cents is used to provide for ministry throughout the Wisconsin Annual Conference; i.e., ministries with children and youth, campus ministries, homeless shelters, new church starts, retired clergy health insurance benefits, salaries and mission emphases.
- 3.3 cents – just 3.3 cents – provides for mission and ministry in over 165 countries throughout the world.

Our apportionments (shared offerings) allow us to be the hands and feet of Christ, sharing God's love throughout the world. Even in this difficult economy, Wisconsin United Methodists continue to faithfully lead in our world wide United Methodist connection by paying our General Church Apportionments in full monthly payments (1/12 each month). That consistent faithful giving is possible because of the consistent faithful giving in each of our churches. Thank you for your gifts which reach people around the world.

For more information on how our gifts to the United Methodist Church make a difference here and around the world, visit the conference website at [www.wisconsinumc.org](http://www.wisconsinumc.org). The Stories of Offerings tab is on the right hand side of your screen.

The official website of the United Methodist Church around the world is [www.umc.org](http://www.umc.org). Thanks to your giving through our shared offerings, United Methodists have the resources to reach out with the good news of Jesus Christ to our neighbors near and far.

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September 2009  
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#258 "You cannot serve God and Money." (Matt. 6:24)

Edna loved children, yet she was never blessed to become a mother. Instead, she taught children all her life and cared for each one of them as a gift from God. As she prepared her will, Edna spoke with her pastor about leaving a portion of her estate to the church to be used for children's or youth ministries.

Pastor Phil suggested she make her gift available to provide seed money to start new ministries that might emerge during the program year, outside of the normal budget cycle. He pointed out that often there's no money to even try some new and creative ideas for reaching out to children and youth, when they come up in the middle of the year. Edna was excited about that possibility and included a paragraph in her will stating that a percentage of her estate would be sent to First Church to establish a Ministries Fund. When she died in 1997, \$20,000 came to the church and an account was established with the Wisconsin United Methodist Foundation. Every year 6% (six percent) of the market value of the fund is sent to the church to be used for developing program ministries.

Shortly after Edna's gift established the Ministries Fund, another estate gift came to First Church from her friend, Mae. Mae and her husband, Bill, were also committed to caring for the children and youth of the church. Before he died 10 years earlier, Bill had named the church as the beneficiary of a Certificate of Deposit. He knew that if Mae needed it after he died, the money would be available to her first. But, if she didn't need it, they both had the assurance that a significant gift would be given to the church at the time of her death.

If you have questions about how you might leave a legacy gift to your church, please call us or visit our website listed below.

Wisconsin United Methodist Foundation  
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Sun Prairie, WI 53590-0620  
1-888-903-9863 or [wumf@wumf.org](mailto:wumf@wumf.org)

## Wisconsin Stewardship Stories

*The following story is one of many stewardship stories that we will share from individuals throughout the Wisconsin Annual Conference. If you have a stewardship story or idea to share, please send it to us today. All items submitted are done so with the understanding that permission is granted by the author to the Wisconsin United Methodist Foundation for the purpose of sharing items in this forum with other United Methodist churches.*

### **SHOULD I GIVE LESS WHEN I RETIRE?**

Yes, my income is less; yes, I need to tighten my belt; but, please hear the experience of a couple from First UMC in West Allis when they reached retirement.

Introducing Sheridan and "Lou" Ellsworth. Sheridan retired from a long career of teaching and as a Principal in the West Allis School System. "Lou" was a homemaker and a very talented artist. They loved this church! When retirement came they pondered "must we reduce our giving to match our reduced income?"

After much thought and prayer the answer was, "Heavens, No!" They discovered that when not holding a regular job their expenses were much less, and so in retirement they actually increased their giving!

You cannot love something and not offer your best – especially to your church, your family, your friends, and your Lord ... "for where your treasure is, there will your heart be also!"

*Rev. Earl F. Lindsay  
Retired*

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October 2009  
 A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#259 Giving Is ... sharing. "Command them not ... to set their hope on the uncertainty of riches, but rather on God." 1 Timothy 6:17 NRSV

Mildred and Bill sold their farm years ago and invested the proceeds in Certificates of Deposit. Mildred is alone now, and the return on their CDs continues to decline. Mildred decided to transfer \$10,000 from a maturing CD to establish a Charitable Gift Annuity at the Wisconsin UM Foundation.

At age 80, she will receive annuity payments of 7.1%, or \$710 per year, every year for the rest of her life. She also receives a charitable deduction for a portion of her \$10,000 gift, and approximately 2/3 of her annuity payments each year will be tax-free until she reaches her life expectancy.

At the time of her death, 90% of the funds remaining in her annuity account at the Foundation will be sent to her church and any other charitable beneficiaries she designates. Mildred loves the assurance of knowing she will receive \$710/year to use as she pleases for the rest of her life. And, she takes comfort in knowing that her church will receive a gift at the time of her death no matter what happens to her estate.

Charitable Gift Annuities can be established with gifts of as little as \$2,000. Examples of current single life rates are:

Age 55 - 4.8	Age 65 - 5.3	Age 75 - 6.3	Age 85 - 8.1
Age 60 -5.0	Age 70 - 5.7	Age 80 - 7.1	Age 90+ - 9.5

Our Charitable Gift Annuity rates are set by the American Council on Charitable Gift Annuities. You can view all rates at [www.acga-web.org](http://www.acga-web.org). For more information on how you can experience the joy of establishing a Charitable Gift Annuity, contact us at:

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Wisconsin Stewardship Stories

*The following story is one of many stewardship stories that we will share from individuals throughout the Wisconsin Annual Conference. If you have a stewardship story or idea to share, please send it to us today. We do reserve the right to edit.*

Not too long ago I attended the funeral of Rev. Joyce Alford. Joyce was in the class before mine in seminary. She was a second career pastor. Her first career was as a nurse, then a teacher of nursing and finally the director of the nursing school. Joyce was a trail blazer. She was the first woman to serve as a vice president in a Madison area hospital. She was one of the first women district superintendents in Wisconsin. She was always the first to remind us to share the gospel in every thing we did.

Joyce was a wise, no nonsense person. She still laughed about the year I had my first confirmation class (at Eagle UMC) Saran Wrap her car during a Halloween night charge conference. She laughed and paid the kids fifty dollars to get five rolls of Saran Wrap off her car in three minutes. They did. I both feared and respected her. Now I miss her presence in the Conference tremendously.

I mention this because October is our stewardship month. My parents taught me the importance of regular giving by example. Milt Crosby taught me the importance of tithing by issuing a challenge. And Joyce Alford got me to start tithing by kicking me in the proverbial behind so I actually began the practice of regular tithing.

Joyce was wise. She knew the church didn't need my money anywhere nearly as badly as I needed to make this offering to God. When we regularly write the first check or make the first gift of the month to God it changes our souls. It gets our priorities in life right. God comes first. Everything else comes after that.

This month as you receive your pledge card I invite you to feel the kicking power of Joyce Alford. Let's get our priorities straight and make our first tithe of the month to God. Our credit card bill, the mortgage, groceries and everything else can come second. Putting God first in our financial lives changes how we live and look at life. We grow closer to God in the process.

*Rev. Carly Kuntz, Emmanuel Community UMC  
 Menomonee Falls, WI, written October 2008*

November 2009  
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#260 Giving is ... for everyone.

"The Rich Man" Read Mark 10: 17-22

Have you ever wondered what kind of person you would be if you had nothing of value?

I have traveled to Cuba about seven times in recent years to visit the people of the Methodist Church of Cuba in all corners of the island nation. They share many things in common, especially their lack of money and their lack of material possessions.

I remember one poignant experience that occurred on the western end of Cuba in the town of Guane. The pastor of the Methodist Church in the community took us on a walk to visit many of his parishioners. Some lived in minimal homes consisting of sheet metal scraps, boards nailed and wired together, and dirt floors. We were joyously welcomed by a woman in one such home. She asked us to come and sit under a sheet metal roof outside the house since there was no room to gather within. She brought out the two old wooden kitchen chairs, which were all she had, and gave us each a cup of the traditional strong, sweet Cuban espresso type coffee. After a short visit she asked for just one thing, "Would we pray for her young daughter who was sick?" I could see the young girl lying on a simple bed behind a filmy curtain room separator. As I prayed the tears fell from my eyes. She who had nothing found it so easy to share the best that she had with a stranger.

As you gather this Thanksgiving will you consider your full potential to share? Especially this year there will be many close by with far less than you. Remember the Nigerian proverb –"It is the heart that gives; the fingers just let go."

By Rev. William F. Helwig

## Questions and Answers about making Stock Gifts

After two years of negative stock markets we are beginning to see significant growth again. This may be the time for you to consider a year end gift of appreciated stock to your church.

### **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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December 2009  
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#261 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 ringing bells in our community for the Salvation Army red pots. B) By providing items for the food pantry. C) By giving our apportionments in full this year. In my book, the answer is C - through our shared, connectional giving ... or, D) *all of the above are great ways to live our faith this holiday season!*

When we place our holiday gifts in the church's offering plates, 84.3 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 12.4 cents out of every dollar we give will provide signs of hope to children, youth and adults who participate in the ministries of Northcott Neighborhood House, United Methodist Children's Services, our United Methodist camps, Youth CONVOs, and campus ministries on ten different campuses. This small amount of our shared connectional giving also supports all of our retired clergy.

Signs of hope are shared through 1,329 mission personnel supported through the General Board of Global Ministries, in 165 countries, for just 3.3 cents out of every dollar given.

As United Methodists we are connected. 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 this holiday season.

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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 a "Simple Home" Christmas:*

Check out these sites:

- [www.freepatterns.com](http://www.freepatterns.com) for free craft patterns
- [www.buynothingchristmas.org](http://www.buynothingchristmas.org) for coupons that give of yourself for future services like child care, desserts, or back massages!

*If you're going to give a gift...*

- Buy Fair Trade or purchase locally ([www.transfairusa.org](http://www.transfairusa.org))
- Support companies that honor workers' rights
- Reduce gas in shipping; support the local economy
- Honor a loved one through a gift to Heifer International ([www.heifer.org](http://www.heifer.org)) or The Advance at ([www.advancinghope.org](http://www.advancinghope.org))