

January 2010
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#262 *Giving involves more than gifts.* "They offered him gifts of gold, frankincense, and myrrh. And having been warned in a dream not to return to Herod, they left for their own country by another road.
(Matthew 2:11 NRSV)

Judy and Norm looked at each other and instantly knew what the other was thinking. It's the second Sunday in January. Where is everyone who came to light a candle Christmas Eve? Judy put her hands together and whispered, *"Here's the church, here's the steeple, open the door, where are the people?"*

On the way home Norm remembered, "It was so exciting to go to church last month. The pews were full and we had kids singing, adults singing and instrumentalists playing at every service. I got so caught up in *'Joy to the World'* I even agreed to serve on the finance committee when they asked! What was I thinking? Now we're singing *'In the Bleak Midwinter,'* there's plenty of room in the pews and the offering plates have almost nothing in them. How in the world are we going to pay our apportionments on time?

Judy drove in silence and let him vent. As they sat down for their pizza playoff lunch before the game she said, "Remember what Pastor Eileen said about the fact that the story didn't end when the wise men gave their gifts. They heard that Herod wanted to kill the child so they went home via another route so that they could tell everyone what they'd seen. When the wise men arrived at the stable, their journey wasn't over. In fact, it had just begun. Our journey is about a lot more than going to church so we can pay the bills. It's about helping people know how Jesus can change their lives for the better and inviting them to help us tell the story."

Norm had to agree with her. At halftime he suggested they sit down and make a list of the people they missed seeing in worship earlier and figure out when the two of them might call or email everyone before the next Sunday.

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

Helps for the Stewardship Chair

Giving involves more than gifts.

Quotes for Bulletins/Newsletters:

When the song of the angel is stilled,
When the star in the sky is gone,
When the kings and princes are home,
When the shepherds are back with their flock,
The work of Christmas begins:
To find the lost — To heal the broken —
To feed the hungry —
To release the prisoner — To rebuild the nations —
To bring peace among brothers and sisters —
To make music in the heart.

-Howard Thurman

"People think that if they were rich they would contribute to charities. My experience has been that if you don't start giving away your money when you have very little, you won't do it when you get a lot." Robert Bainum

"It is not how much we do, but how much love we put into doing. It is not how much we give, but how much love we put into giving." Mother Teresa

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February 2010
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#263 *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 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 her health concerns left her a "shut in." Those who visited her from the Bashford UMC in Madison enjoyed her spunky, cheerful personality. She had a great sense of humor and always had a joke or a story for Pastor Ed White when he 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 in such a difficult financial year when the church income was running behind the ministry needs. When her family notified the church of the gift, they shared how much her friends from Bashford church meant to Dorothy over the years.

In these days of low interest rates and uncertain economic realities, 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

Mickey's Story

My mother's foster cousin died recently and we attended her funeral at the Baptist Church in Wild Rose, Wisconsin. When we arrived for her funeral service on a cold January morning, we were amazed to see the parking lot *full* of cars. We knew we were the only ones arriving from our side of the family. Once inside we waited in line for over 30 minutes to connect with her son. Who were all these people? Later we learned that many were relatives on the other side of her family, and a good number were members of her church and the community.

While she only had one son, we learned that Mickey was known as "Mom," "Ma," "Grandma," or "Grandma Mickey" by most everyone in town. The pastor told a wonderful story about taking the youth group Christmas caroling just a few weeks prior. When they arrived at her house, all of the teenagers jostled for position on the little porch of her trailer because they all wanted to ring the bell and get a Grandma Mickey hug! We also learned about the missionary student from China who called her his "summer mom," because he lived with Mickey and her son during his summer breaks from college.

Mickey was described by the congregation gathered there as a compassionate, non-judgmental believer who always had a smile for everyone. Her life had been tough from the beginning. Yet instead of being bitter and angry, she chose to offer God a giving heart that was humble and loving. She lived as a steward of all the mysteries of God. She offered all of who she was, and all of what she had, in gratitude for the love she received.

Sometimes we think stewardship is just about money. Mickey reminded me once again that it's not just about money. Stewardship is about how we live the Good News of the love of Jesus Christ every day.

-Rev. Jean Ehnert Nicholas

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March 2010
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#264 *Giving is Loving.* "Take your everyday, ordinary life - your sleeping, eating, going-to-work, and walking-around life - and place it before God as an offering." Romans 12:1-2 *The Message*

One winter morning, two brothers decided to visit their neighbor. They had to cross a pond. But since it was frozen over, their father said they could walk across it. He sat on the porch with his binoculars to watch and make sure they would be all right. Along the way, the boys came across a crack in the ice. Their father watched as the 13 year old knelt down by the crack. He put his knees on one side of the crack and his hands on the other, and then told his 3 year old brother to walk across his back so he'd be safe.

We practice giving when we're willing to put ourselves in the middle of a situation in order to help others get where they need to be. At times we'll be able to actually offer our gifts as a means to move from one place to another. At other times, such as with the current disaster in Haiti, we aren't able to be directly involved. However, our prayers and our gifts are providing love offerings as the money we send provides food, shelter, water and medicine to those in need.

We are so blessed that sometimes it's hard for us to decide how we can respond to such overwhelming disasters. It's not as easy as spreading ourselves over a crack in the ice so that someone can cross safely. How much is God calling us to give? Some have suggested one day's salary.

A faithful response may also be as straightforward as making sure our giving allows our church to meet our primary mission goals first this year. Our apportionments are a - portion - meant - for - others. These are mission dollars that allow us to have the "bridging" structures in place to make sure that as soon as a disaster strikes, United Methodists are there offering help and wholeness in the midst of brokenness. What is God calling you to give today?

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Helps for the Stewardship Chair

Giving is Loving

When the Foundation received \$44,100 in year end gifts for the United Methodist Committee on Relief's emergency fund (UMCOR) and World Hunger, I remember wondering what kind of disaster needs we'd be faced with in the next year. By mid-January, we were dealing with an earthquake in Haiti and mud slides in California.

The Haitian earthquake occurred on January 12th. On February 12th the 2010 version of "We Are the World" debuted during the opening ceremony of the Winter Olympics. Since its release, the original 1985 original version of "We Are the World", by USA for Africa, has raised over \$63 million for humanitarian causes. Ninety percent of the money was pledged to African relief, both long and short term. The remaining 10 percent of funds was earmarked for domestic hunger and homeless programs in the United States.

It will be exciting to see how the 25th Anniversary version of "We Are the World," will benefit the recovery efforts in Haiti and more. The 2010 version will feature updated lyrics and music, as well as a rap segment pertaining to Haiti. The original chorus still provides us with some good food for thought:

*We are the world, We are the children
We are the ones who make a brighter day
So let's start giving.
There's a choice we're making
We're saving our own lives
It's true we'll make a better day
Just you and me.*

Stewardship is about all the choices we're making today and tomorrow about how to use the gifts God has given us. Are we simply saving our own lives? Or will we choose to make this world a better place for all God's children?

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April 2010
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

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

Tax time is upon us. Aside from the Thanksgiving and Christmas holidays, it can be one of the most stressful times of the year for many people. For many it means paying at least a bit more to pay that bill in full. Still others are excited to finish the task because they've been planning and looking forward to the "gift" they're receiving with their refund.

The number one reason for marital breakdown is financial conflict. Therefore, tax time is also the time to take extra care in your relationships as you review receipts, checkbooks, and 1040 forms.

Even if you didn't lose your job in the recession, chances are you're worried about the economy and how it may affect you and those you love. What about your church? How are those in your church weathering the financial storm of the last few years? Has the recession provided new opportunities for spiritual growth and ministry? Or, has it encouraged conflict and "blaming" to run rampant in meetings and parking lot conversations?

Remember that when finances are tight, tempers tend to be short. How can we be care-full in our ministry? Let's remember that the primary mission of the church is to "make disciples of Jesus Christ for the transformation of the world." Strive to proclaim the good news we proclaim on Easter Sunday, "He is Risen! Christ is risen indeed!"

Perhaps in these difficult times, we might do as Paul instructed the Ephesians to "make the most of every chance we get" to live the love that is ours through the Gospel of Jesus Christ. These are "desperate times," so let's outdo one another in love when we're tempted to give in to the "crabby bug." Pastors and leaders can only work with the resources at hand. Whether you still have a well-paying job, you're unemployed, retired, or you've settled for a lesser-paying job, together let's find a way to give our time, talent, and treasures to say "THANK YOU" to God for the blessings we've received.

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Former Wisconsin Governor, Lee Dreyfus, is pictured here next to his 7-foot-tall monument, carved in the shape of Wisconsin. The simple epitaph etched into the red granite stone is, "Tithe Your Time." Dreyfus died on January 2, 2008. He was raised with the expectation of public service. In 1980 he said, "You gave time to the church, you gave time to the needs of the public. It was absolutely taught by my mother and father that you give, and if you had more capability, you were obligated to give more."

Many people ask how they might give in times like these when the giving gets tough. Some ideas for "tithing your time" include

- Offering the professional skills you've accumulated. If you're an accountant, offer to help with the books or the annual audit.
- Offer to help in the areas of your interests. If you're a scrap booking junkie, offer to help with bulletin boards.
- Offer to learn a new skill or try a new activity. If it's been years since you helped in the nursery or with Vacation Bible School, try it again this year.
- Put on your walking shoes and get pledges for the CROP walk or any other philanthropic walk/run in your area.

For more year-round stewardship ideas, feel free to contact us at:

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May 2010
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#266 God owns everything. "The earth is the Lord's and all that is in it, the world, and those who live in it." (Psalm 24:1)

Did you ever experience the serendipity of cleaning out the attic? Much of the joy of that task occurs as we stumble upon long forgotten treasures, many of which bring back special memories of yesterday.

It is important for each of us to sift and sort through our many possessions from time to time. What we often discover are items which we no longer need but which could be transformed into marvelous "charitable gifts."

Perhaps you have stocks purchased long ago which have increased in value but don't provide much current income. Perhaps your family has property or real estate bought long ago but now it just takes energy and money to maintain. Perhaps you discover an old insurance policy which was paid up long ago but is no longer needed for its original purpose.

All of these "treasures" can be transformed into wonderful charitable gifts. With the help and guidance of the Wisconsin United Methodist Foundation your church can do many good things right now! Take a look in your attic ... and call us if we can help you! That's what stewardship is all about.

-Rev. William F. Helwig

P.S. Did you know we can help you liquidate shares of stock or shares of a mutual fund to make a special summer gift to help your church get through the summer months? Call us today for more information and to receive the most recent forms. What's even better is that we can do this for any United Methodist Church or ministry at no selling fee or commission. Call or email us today.

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Helps for the Stewardship Chair
Biblical Stewardship Principle:

God owns everything.

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. God who owns everything also offered everything for our sake. We, in turn, are called to share that Good News.

If we believe that all we have is a gift from God, then we affirm a faithful distribution of God's gifts in the world. Consider these affirmations, written by Bishop Bruce R. Ough of the West Ohio Annual Conference, as you decide how much of your time, talents, and treasures you will offer to share the Good News of Christ's love with the world.

- I know God wants me to redistribute some of God's money and time to care for my family. (See 1 Timothy 5:8)
- I know God wants me to redistribute some of God's money to the state. (See Mark 12:13-17)
- I know God wants me to redistribute some of God's time to worship and pray. (See Psalm 42:1-2)
- I know God wants me to redistribute some of God's money to the poor. (See Luke 12:33-34)
- I know God wants me to redistribute some of God's money to the building of God's kingdom. (See Leviticus 27:30-33)

June 2010
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

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

Cindy and Steve were making final plans for their summer vacation. They had considered some trips close to home, yet their dream trip to Yellowstone kept bouncing back into the discussion. They thought about the uncertain gas prices this year, the fact that their oldest child will start high school in the fall and wouldn't be available for family vacations much longer, and the fact that they usually traveled home to Michigan to see family. Finally they decided to "go for it" and head west to Yellowstone.

The next Sunday, Steve started writing the check for their offering. He found Cindy and asked, "What do you think about giving less to the church this summer to make sure we have enough money for our vacation?" She said, "I guess it's okay...I don't know," as she ran off to comb little Lily's hair.

When it came time for the offering, their 10 year old son took his turn at putting the envelope in the plate. Steve noticed that he was studying it pretty closely. When they got out to the car, Tyler asked, "How come you gave less to the church today, Dad?" Steve looked at Cindy, who stared straight ahead at the road. He replied, "Well, your mother and I were thinking about taking a special vacation this summer. You know that Kristy's going to high school next year and..." Kristy interrupted, "Mom said you were thinking about taking us to Yellowstone instead of going to Grandma and Grandpa's this year. Why would we want to do that? It doesn't seem very faithful to me for us to give less to the church just so we can take a trip to see *Old Faithful!*"

After the kids were in bed, Cindy brought Steve the checkbook and said, "I just went online and signed up to have our regular tithe sent to the church every week through online banking. Do you want to write a check to make up the difference this week or should I?" "I will," he said. "And I'll call my folks to make sure we can come during our usual week in August. Maybe we can take the ferry or do something special while we're in Michigan this year and start a new tradition."

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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.

July 2010
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#268 To give is to Respond Gratefully.

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

It's been over six months since I took the brave step of signing up to have my tithe automatically deposited from my bank account into the church's account twice a month. We've been tithing for years and my husband has had his offerings electronically transferred for a while. But I still liked having control. And I must confess, I liked being able to "flex" my spending especially in the summer.

For several years, our dinner table was crowded with 3, 4, 5 or more of our college-aged kids and their friends, which meant extra groceries. In addition, 75% of the family birthdays fall in the third quarter of the year. I'm not particularly proud of it; but the reality is that I was often "catching up" on my pledge in October and November following the back-to-school crunch. Yet I promote automatic deposit as a means of giving our first fruits! I believe the first check I write should be to give thanks to God for the blessings I've received. I preach this too!

So I took the plunge. And that's how it felt the first time I saw the transaction online mid-January. I don't know why. But I felt like someone had just flung me out in the middle of a polar bear swim! Months later, instead of gasping for air twice a month, I now take a deep breath and give thanks to God for the blessings I have and the blessings I'm able to share. I see those blessings as children return from church camp this summer with grins from ear to ear. And I see those blessings as the UMCOR reaches out to children in need every time an earthquake, tornado, hurricane, or flood turns their world upside-down.

Are you ready to join me in taking the plunge of automatically saying "thank you" as the first gift you make every month or every pay period? Whether your church has a program or not, I now know I can do it through my online banking or by EFT through the church. God promises to automatically love and care for us winter, summer, spring and fall. Let's find ways to give our thanks by offering our prayers, presence, GIFTS, service and witness consistently too.

-Rev. Jean Ehnert Nicholas

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Helps for the Stewardship Chair

Biblical Stewardship Principle:

To give is to Respond Gratefully.

My dad would sit down at the kitchen table on Saturday evenings. Write a check. Put it in the envelope. Set 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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August 2010
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#269 Use Resources Wisely "Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!" (Matt. 25:21-28)

Did you know ... that even in the midst of such an uncertain time in the stock market, over 30 people have given **\$219,345** in stock gifts to 13 different churches and ministries through June 30th of this year? By making these gifts through the Wisconsin United Methodist Foundation, 100% of the proceeds have been used for ministry - **no taxes and no commissions or selling fees** were paid.

If you have appreciated stock you've owned for at least a year and a day, you can use these shares of stock to make a gift to your church or another United Methodist ministry with **NO** selling fee or commission. You will also avoid paying any capital gains taxes, which allows you to make a larger gift than giving cash.

If your stock is held electronically with a broker, we can usually liquidate the shares to make a generous gift within 24-48 hours of receiving it from your broker in our account. If your stock is held in certificate form, we can also assist you in liquidating it for no selling fee or commission.

If you feel called to give a gift of stock, please call our office toll-free at 1-888-903-9863 to let us know what you intend to give. Or mail or fax us (608-837-2492) a copy of your completed Stock Processing Form found on our website at:
<http://www.wumf.org/assets/ProcessingStockGifts.pdf>.

When your stock is liquidated, a check for 100% of the proceeds will be sent to the church or ministry you designate, and you will receive a receipt listing your charitable deduction for tax purposes. It's really that easy. Call us today!

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Ideas for Giving Wholeheartedly

Did you know... The Wisconsin United Methodist Foundation can help you give wholeheartedly in a variety of ways, such as:

Distributing the charitable portion of your estate through a **Letter of Instruction**. Through a Letter of Instruction, you can update or change your charitable beneficiaries without rewriting your will or preparing a codicil. For a sample letter, call our office or check out our website at www.wumf.org/pgivingWC.html. Remember, you can only include qualified public charities in this Letter of Instruction.

Processing **gifts of stock** for no selling fee or commission. If you've owned shares of appreciated common stock for at least a year and a day, you can use these shares of stock to make a charitable gift. The Foundation can help you make a gift with shares of stock that you have held electronically with a broker, or those you hold in certificate form. Call us today to ensure that 100% of the proceeds from your stock gift are forwarded to the ministries of your choice.

Distributing the proceeds from a gift of **mutual fund shares**. You can transfer shares of your mutual fund to an account in the name of the Wisconsin UM Foundation at your mutual fund company. We will sell these shares and forward the proceeds to the ministries of your choice.

Establishing a **Donor Advised Fund**. Donor Advised Funds are helpful to people who want to liquidate a certain asset (stock, land, etc.) but want to take their time in making a charitable distribution. You receive the charitable deduction in the year the gift is given. Yet you can take your time in distributing it. The gift remains in an account at the Foundation, and you "advise" us in writing whenever you want a gift to be made from the fund. There is no time limit for deciding how you want to distribute your gifts.

Establishing a **Charitable Remainder Unitrust**. Use an asset with a disappointing return, or one that is causing a great deal of worry to establish a Charitable Remainder Unitrust. The Foundation requires a minimum of \$50,000 to establish a Charitable Remainder Unitrust. During your lifetime, you will receive income payments of 5-8% of the market value of the fund established by your gift. At the time the last income beneficiary dies, the majority (at least 50%) of the remainder in the trust is distributed to United Methodist Ministries of your choice and up to 50% may be distributed to non-United Methodist charities.

For more information on these or other gift ideas, call the **Wisconsin United Methodist Foundation** toll-free at **1-888-903-9863** or email us at wumf@wumf.org.

September 2010
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#270 Generosity is giving freely. Some give freely, yet grow all the richer; others withhold what is due, and only suffer want. (Proverbs 11:24 - NRSV)

What would our church do if we were given a gift of \$250,000 - \$500,000 or more?

- A) Laugh, and say, "It can't be true!"
- B) Keep it quiet so that we always have the money "just in case."
- C) Spend it almost as quickly as it came in. After all, we need a new roof, new carpet, new drapes, and handicap accessible rest rooms.
- D) Dream of new ways God is calling us to be in ministry.
- E) All of the above.

Believe it or not, we've recently received news of a number of gifts of this size made through wills and bequests from people who are faithful members and friends of churches of all sizes. In an effort to be true to the intentions of their generous donors, these congregations have not given in to the temptation to spend these large gifts outright. In some cases, the donor has requested that the gift be placed in an ENDOWMENT account. In other cases, the gift was totally undesignated, and the church decided to give a tithe to missions, another percentage to the church council to determine how best to use, and to invest the remaining amount (70-80%) in an endowment fund.

An endowment is a forever gift. It is an investment account which preserves the original principal of the gift, and uses all or a portion of the income and growth earned on the investment for mission and ministry. Scholarships, mission funds, youth ministry funds, capital improvement funds, and pastoral education funds are just a few of the needs that are met through the many endowment funds invested here at the Wisconsin United Methodist Foundation.

Some people prefer to see how their gifts are being used right now. Others prefer to have their gifts invested and used over the course of time. Both are wonderful acts of generosity. If giving wholeheartedly in 2010 means you feel called to establish an Endowment Fund to benefit the ministry of a specific church or ministry in perpetuity, give us a call. We'll be happy to help.

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Helps for the Stewardship Chair

Generosity is Giving Freely

The holy passion of friendship is so sweet and steady and loyal and enduring in nature that it will last through a whole lifetime, if not asked to lend money.

-Mark Twain

Never work just for money or for power. They won't save your soul or help you sleep at night.

-Marian Wright Edelman

Can anybody remember when the times were not hard and money not scarce?

-Ralph Waldo Emerson

The rule is not to talk about money with people who have much more or much less than you.

-Katherine Whitehorn

Money often costs too much

-Ralph Waldo Emerson

You have reached the pinnacle of success as soon as you become uninterested in money, compliments, or publicity.

-Thomas Wolfe

Money is like manure; it's not worth a thing unless it's spread around encouraging young things to grow.

-Thornton Wilder

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October 2010
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#271 Giving is...recognizing God's priorities – *"Where your treasure is, there will your heart be also." (Matthew 6:21)*

As Adam and Nicole started planning their Halloween costumes, Adam said, "I sure like all the candy we get on Halloween. But, I still think about all the people who were hurt by the earthquakes and hurricanes this year."

His sister Nicole remembered her Sunday School teacher telling them about how they could Trick-or-Treat for UNICEF and help other children have clean water to drink, medicine, and warm blankets. She said, "You know, we raised some money in January for the people in Haiti. Now there are floods in Pakistan and Milwaukee, and lots of people need more help. If we Trick-or-Treat for UNICEF we'll be able to help them and other people in other places, too."

"Hey," Adam said, "We could talk to our friends about having a carnival or haunted house to raise money, too." Nicole said, "Yeah, and that money could be given to the United Methodist Committee on Relief. You know, 100% of what we give there goes to help the people who need it most. Let's go ask Mom, I know she'll help!"

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. We invite everyone to consider creative ways of giving from all your resources to share with those who now have nothing. Cash isn't the only gift you can offer. Consider giving appreciated stock, life insurance policies, mutual fund shares, and appreciated property or land.

Contact our office if we can assist you in making a gift of any of these types of assets to assist with the Hurricane Relief, another UM mission or ministry, or your local church!

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

Helps for the Stewardship Chair

Biblical Stewardship Principle:

Giving is...recognizing God's priorities.

Teaching Children About Money

Learning how to handle money responsibly was a value my wife and I wanted to pass on to our three children. Yet, where does one go for appropriate "curriculum" for such teaching? We decided to develop our own system. Among the values related to money management that we wanted to teach were:

1. Learning to give to God and others.
2. Learning to save.
3. Learning to spend responsibly.

As a fundamental learning experience, we provided each of our children with three banks, as soon as they were old enough to receive money of their own. One was the "spending" bank. One was the "saving" bank. One bank was for "giving." The kids were urged to divide whatever money they receive among the banks. And this they did without complaint.

The plan worked beautifully for a number of years, until one day my oldest son came home from Sunday school.

Facing me, Chris declared, "Dad, you've been lying to me!" I couldn't imagine what he was talking about!

"You've always told me I should give away one third of my money. Today in Sunday school, they told us to give only 10 percent!"

by Wayne Barrett

The Abingdon Guide to Funding Ministry, Vol. 2
by Donald W. Joiner and Norma Wimberly
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November 2010
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#272 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)*

Sherry often walked away from a night of volunteering at the Food Pantry wondering why she had given up such precious time to deal with such difficult situations. Then there were nights like last night, when the people were so very appreciative and thankful for what they received. She pulled out her calendar and automatically planned to be there again in two weeks. Whether it was a good night or a challenging night, she was always reminded of what a difference this ministry makes in the lives of real people, and she was happy to volunteer.

As we journey through the holiday season, we tend to focus primarily on the material gifts we can give one another. Yet we are also reminded that as disciples, we are called to give of ourselves - our time and talents, not just our treasures.

When we think about the gifts we can bring to the church, it is important for us to remember the value of our time. And it is important for us to give thanks for the time that some of our members give to the church. Without the precious volunteers who give so many hours of labor to the church, we would fail! We could not afford to buy all the good will, the energy, the creative talents, and the hard work that many of our members freely give to the church. Our volunteers give critical support to our ministries by teaching classes and leading youth groups, singing and playing in various choirs, cooking and serving meals, mowing the lawn, shoveling snow, working in the nursery, assembling newsletters, and so much more!

Take a moment during the season of Thanksgiving to say "thank you" to the men and women who share the most precious gift of all in the name of Christ. For the gift of time is priceless!

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Want to inspire your kids or grandkids?

- During the season of Thanksgiving, find a time each day to "give thanks" for the blessings you've received. Have each person in your family (or at your lunch table at school or work) share something they are thankful for in the last 24 hours. You decide how often to do it – every day, every other day, every time you have a family meal with those who define "family" for you.
- This year Thanksgiving is on November 25th, and of course Christmas Day is December 25th. Why not use these 50 days of preparation as a time of Thanksgiving for the gift of Christ's love? The money given to support the missions and ministries of our church world-wide, or our "apportionments," total approximately \$100 per member.

Put a special bowl in a prominent spot in your house. Ask the children in your life, "How can we save \$2.00 a day this holiday season, to give thanks for all the blessings we've received?" Then save the money each day, and put it in an envelope marked "apportionments" when you're ready to place it in the offering plate at your church.

The apportionments are actually mission giving that strengthens the whole church. For this small sum of money, we are able to do amazing ministry in our communities, our state, our nation, and our world. For more information on apportionments, go to www.umcsgiving.org.

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December 2010
A STEWARDSHIP MESSAGE FOR YOUR CHURCH

#273 Give to Focus on God - *"But seek first his kingdom and his righteousness and all these things will be given to you as well."* (Matt. 6:33)

Robert and Janice pondered their annual dilemma of what to give their mother, Florence, for Christmas. With no increase in Social Security and a decrease in her monthly payments following her husband's death this year, they knew Florence was going to be struggling financially. Yet she definitely didn't want help from her kids to make ends meet.

Robert attended a Charitable Gift Seminar at church one day and learned they could establish a Charitable Gift Annuity for their mom. At age 82, her annuity rate is 7.5% -- five times the income on some of her Certificates of Deposit. When he told Florence about it, she decided to use her own money to transfer \$10,000 from one of her maturing CD's to establish a Charitable Gift Annuity at the Wisconsin UM Foundation. Florence was relieved to know she could receive additional income now, and the assurance that when she dies 80% of the remainder in her Charitable Gift Annuity will be distributed to her church and any other charitable beneficiaries she names.

She said, "What a relief! I'll get more income now and when I die I know for sure the church will get a nice gift. With the high cost of my new medicines, I was feeling guilty about having to cut back my pledge next year. This will help me continue to be as generous as I really want to be for years to come, without relying on you kids."

If you or someone you love might benefit from a Charitable Gift Annuity, please call the Foundation for a sample illustration. Charitable Gift Annuities can be established with gifts of as little as \$2,000. Examples of current **single life rates** are:

Age	Rate	Age	Rate	Age	Rate	Age	Rate
54-56	5.0	65-66	5.5	75	6.4	85	8.1
59-61	5.2	69-70	5.8	80	7.2	90+	9.5

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Ways to Grow in Generosity with Children

During Advent, give them each a "charitable certificate" for a certain amount per day (\$1.00/day = \$25, \$2.00/day = \$50), or whatever sum feels right, and ask them to decide by Christmas what good cause to give it to. Then give it in their names. You get the deduction, but they get the thank-you note. It could help them to see how fortunate they are - and spark in them the joy of giving. Here is a sample:

Happy Birthday, Jesus!

As we wait for Jesus' birthday this year, my/our Christmas gift to you includes a gift of \$_____ per day from December 1-25, for a total of \$_____.

And you get to decide who this gift will help!

Please decide by Christmas what good cause you want to give this gift to. We can talk about it together if you want. It is up to you how you will help others know the love of Jesus through this gift.

Merry Christmas, with Love



FROM:

TO: