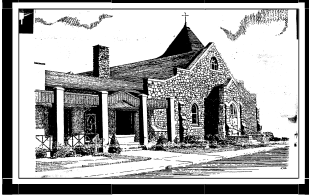


# Moscow United Methodist Giving Guide

This year we invite you to celebrate the joy of generosity as you offer your Estimate of Giving card for the coming year. We encourage



you to find greater contentment and simplicity in your life as you put God first in your giving and living. You will experience the joy that comes from knowing our gifts honor God and change lives. Our challenge as members is to find ways to grow deeper in our faith. One way to do this is to offer our financial blessings to God through our tithes and offerings. Through these gifts, we invest in God's vision and purpose and create an opportunity for God to work through us. Our gifts to God each week are an act of worship, and our offerings are vitally necessary to change lives, transform communities, and renew mainline churches.

## Why do I need to return an Estimate of Giving card?

There are two reasons why it is important that every member of the Moscow United Methodist family return an Estimate of Giving card. First, the process of prayerfully asking God to guide your decision and then making a commitment to serve the Lord with your financial gifts is an act of worship, an expression of gratitude, and praise to God. Second, on a more practical note, your commitment allows our church to budget and better plan for our ministries, key objectives, and mission outreach programs.

## What is the difference between the General Fund and Maintenance?

The General Fund is used for the ongoing current expenses of the Church such as salaries,

utilities, ministry share and other operating expenses. The General expenses are projected to be about \$165,000 for 2010. The General Fund budget is created by the Finance Committee and reviewed at monthly Administrative Council meetings.

Your pledge to Maintenance is administered by the Trustees. This group of nine Church leaders will use the funds to maintain and upgrade the buildings and grounds of the Church, the Education Building and the Parsonage. Their budget varies with the extent of their yearly projects but they generally spend and receive about \$35,000 each year. Moscow UMC is funded by approximately 200 giving units which contribute a total of \$200,000 per year to funds the total budget of the Church.

## What is expected of me?

The Bible teaches us to give a tithe or the first 10 percent of what we earn to God and the church's work. For some, giving one tenth is a very difficult goal. For others, it is the starting point, and their giving far exceeds 10 percent.

The important thing is that you start somewhere, that your giving be in proportion to your income, that your giving reflects an appropriate offering to God given your means, and that your offerings express both your desire to serve the Lord and your investment in God's work. Begin by using the giving table to determine what percentage of your income you are currently giving to God. If you are not yet tithing, consider taking a step toward tithing this year. For example, if you now give 3 percent of your income, consider increasing your gift to 4 percent, and then adding one percent each per year

until you reach your tithing goal. Our prayer is that everyone will grow in their faith through giving financially to the ministries of the Church and experience the joy and blessings that come from financial generosity.

## What if financial hardship prohibits me from making a commitment this year?

Don't let your inability to give at this time keep you from worship. Remember that God honors your faithfulness and that your acceptance at Moscow UMC is not based upon your capacity to give. We ask that everyone return an estimate of giving card even if it is a limited financial commitment at this time. You can always increase or decrease your commitment if your situation changes by contacting our Finance Secretary, Don Ehrhardt. For Automatic Bank Transfers changes or info contact Linda Verrastro. Also, be sure to let our pastor know of your situation so that he can pray for and support you during any difficulty.

## Giving Table-Match your giving level with your income level

	Weekly				Monthly			
	10%	5%	3%	1%	10%	5%	3%	1%
If your Income is								
\$20,000	\$38	\$19	\$12	\$4	\$167	\$83	\$50	\$17
\$30,000	\$58	\$29	\$17	\$6	\$250	\$125	\$75	\$25
\$40,000	\$77	\$38	\$23	\$8	\$333	\$167	\$100	\$33
\$50,000	\$96	\$48	\$29	\$10	\$417	\$208	\$125	\$42
\$60,000	\$115	\$58	\$35	\$12	\$500	\$250	\$150	\$50

## Do I need to turn in a new commitment card each year?

Financial situations change from year to year, and if we are growing in our faith, our annual commitment should likewise reflect that giving growth. Each year, our church budget is based upon the growing commitments of our congregation.

## How do I use Automatic Bank Transfer?

Automatic Bank Transfer (ABT) is an easy cost-effective giving option for both you and the church. With ABT you can reinforce your commitment to give your tithes and offerings to God first, before anything else. One easy step each year guarantees that the church will receive your gifts on a regular basis, even if you are out of town or you forget one week. And on a practical note, ABT reduces the need to process offerings. If you choose this option, complete the Estimate of Giving card and the ABT information found on the back of the card. Transfers will occur once per month on the first Monday of the month beginning January 4th, 2010. Church Treasurer, Linda Verrastro will be processing the monthly account transfers.

## Thank You

God has given us so much to be thankful for here at Moscow UMC. We have been blessed with activities and involvement of many individuals sharing their gifts, talents and presence. Please pray and consider how you will support our Church for the coming year. What Gift Can We Bring? Giving to God is a response to the way He has blessed us in our lives.

— Pastor Jon

## Gifts Come in Many Forms

There are other ways, besides the weekly envelopes, to provide for the financial future of our church.

### **Moscow United Methodist Endowment Fund—**

Established to provide an opportunity to make charitable gifts that will provide a permanent source of financial support for the programs, facilities and missions of the church. Contact the Finance or Endowment Committee for more information.

**Giving through your Will** – The easiest way for many persons to make a charitable gift may be through their Will. Leaving a bequest to the church in your Will allows you to continue the support you have provided for all of your life. If you don't have a Will, then strongly consider visiting an attorney and drafting one.

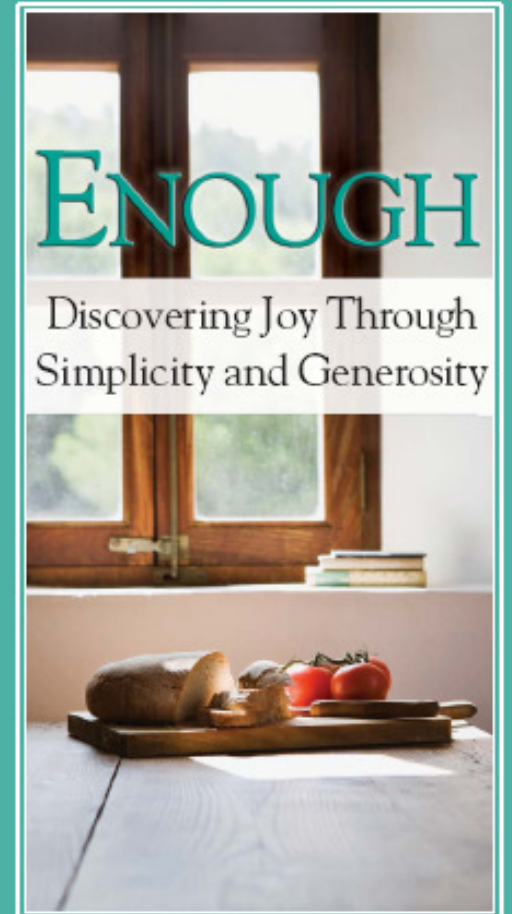
**Memorial Fund** – Contributing a memorial gift to remember a deceased person can be a gratifying way to make someone's memory live on. Some may choose to make a memorial contribution in lieu of flowers at the time of a funeral or to remember someone on the anniversary of their death. These and other occasions offer opportunities to make meaningful memorial gifts.

**A Codicil to your will** – If you already have a Will, then adding an additional bequest is done by adding a Codicil. A Codicil is simply an addition or change to your current Will.

**Giving appreciated securities or real estate** may allow you to claim a charitable tax deduction and capital gains tax may also be avoided. When giving appreciated securities or property, the donor not only satisfies a need and desire to make a charitable gift, but also may realize tax benefits.

**Other Financial Planning** – With a financial planner or advisor you can make charitable gifts through vehicles such as life insurance, gift annuities and various trusts. Donors can also include the church as a beneficiary of their IRA, profit sharing or other retirement plan. Careful gift planning can enable you to make a gift of significance with beneficial tax and estate consequences.

## Moscow United Methodist Church



## STEWARDSHIP GIVING GUIDE

***“The point is this: the one who sows sparingly will also reap sparingly, and the one who sows bountifully will also reap bountifully.”***  
—2 Corinthians 9:6