A PERSONAL COMMITMENT GUIDE

2006 CAPITAL STEWARDSHIP DRIVE

Loving & Equipping God’s Adults, Children & Youth

HIGHLAND UNITED METHODIST CHURCH
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A LOOK AT ONE FAMILY’S COMMITMENT TO INCREASED GIVING

<table>
<thead>
<tr>
<th>Activity</th>
<th>Week</th>
<th>Year</th>
<th>3 Years</th>
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</thead>
<tbody>
<tr>
<td>Eliminate family meal out</td>
<td>$30.00</td>
<td>$1,560.00</td>
<td>$4,680.00</td>
</tr>
<tr>
<td>Eliminate 1 video rental/week</td>
<td>$3.00</td>
<td>$156.00</td>
<td>$468.00</td>
</tr>
<tr>
<td>Reduce Christmas budget</td>
<td>250.00</td>
<td>$750.00</td>
<td>$2,250.00</td>
</tr>
<tr>
<td>Reduce Vacation budget</td>
<td>250.00</td>
<td>$750.00</td>
<td>$2,250.00</td>
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<tr>
<td>Eliminate 4 “dates”</td>
<td>$240.00</td>
<td>$720.00</td>
<td>$2,160.00</td>
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<tr>
<td>Eliminate 1 cup of coffee/day</td>
<td>$3.50</td>
<td>$182.00</td>
<td>$546.00</td>
</tr>
<tr>
<td>Eliminate family meals found by Andrew</td>
<td>$1.00</td>
<td>$52.00</td>
<td>$156.00</td>
</tr>
<tr>
<td>Andrew’s commitment</td>
<td>.50</td>
<td>$26.00</td>
<td>$78.00</td>
</tr>
<tr>
<td>Two $10 bills found by Andrew</td>
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THREE YEAR TOTAL $8,168.00

In addition, we will continue to support the annual budget and the mission programs.

- Eliminate family meal out
- Eliminate 1 video rental/week
- Reduce Christmas budget
- Reduce Vacation budget
- Eliminate 4 “dates”
- Eliminate 1 cup of coffee/day
- Eliminate family meals found by Andrew
- Andrew’s commitment
- Two $10 bills found by Andrew

A look at one family’s commitment to increased giving.
CONNECTING TO COMMITMENT

Your financial commitment should be the result of a meaningful, spiritual journey. This personal commitment guide will help you to take your first steps. Use this guide to connect with God by discovering God’s guidance, and by offering your full potential to fulfill God’s desire.

DISCOVER the church’s God-given purpose and your God-given calling
What is God calling this church to do and to be? How is God working through this church to change people’s lives? And how would God work through you to make a difference in ministry?

DELIVERATE with God
Prayerfully seek God’s guidance. Ask God to shape your decisions. Walk through the doors God opens for you!

DISCUSS what you are learning with others
Include your family in the discovery and decision-making process. Talk with and learn from the witness of people of faith in your church family.

DEFINE a sense of Sacrifice/Generosity in your life
What decisions and priorities could you change in your life to better invest yourself in what you believe in? Give in ways that make a difference to you.

DETERMINE your potential for giving
Think outside the income-stream box. Capital giving may include new strategies for giving. Inventory your blessings and your whole potential for giving.

DECIDE on a personal giving plan
There is no correct method for giving in a capital challenge. Capital giving might include any combination of weekly, monthly, quarterly, annual, one-time, and/or asset transfer gifts. Put together your own personal giving plan for the next three years to help you follow through with your commitment.

CONNECTING TO JOY

There is no formula, no quick accounting, no comparison gift model, and no percentage target for a capital stewardship commitment. As always, the truest measure of stewardship is Different Gifts… Equal Generosity. Not everyone has the resources to make a million dollar gift, but each and every person can meaningfully invest themselves in what God is doing at this church in proportion to the resources he or she has to work with.

I appeal to you therefore, brothers and sisters, by the mercies of God, to present yourselves as a living sacrifice, holy and acceptable to God, which is your spiritual worship. Do not be conformed to this world, but be transformed by the renewing of your mind, so that you might discern what is the will of God—what is good and acceptable and perfect.

Romans 12:1-2

If there is no formula for what one might give, then how does anyone gauge how “right” their commitment decision might be? Try the questions below to discover your own internal measures.

In a personal way, has this commitment made a difference to me? Does this commitment change my life, investing me in the mission and calling of the church?

Is this a decision I was willing to take time to pray about, genuinely seeking God’s guidance in how God might work through me?

Is this a decision I have had a significant conversation about—-with my family and with my larger family of faith?

Have I thought creatively about a comprehensive giving plan that represents what I am capable of giving? What assets and resources could I use as a gift?

Does this giving decision involve a sense of sacrifice in my life? What priorities could I change to free resources to create a gift? Am I changing priorities in my life to better invest myself in what I believe?

Have I discovered a new joy in giving? Have I found joy in being invested in what I believe? There is something fuller, freeing, and deeper about the life of grace that we never fully experience until we learn to give ourselves fully, freely, and deeply as God gives to us.

For during a severe ordeal of affliction, their abundant joy and their extreme poverty have overflowed in a wealth of generosity on their part. For, as I can testify, they gave according to their means, and even beyond their means, begging us earnestly for the privilege of sharing in this ministry.

2 Corinthians 8:2-4

2

7
If an investment—like stocks, real estate, and other assets—has increased in value since its purchase and has been held for more than one year, then there may be significant tax advantages to transferring ownership of that asset to the church as a charitable donation. Giving the appreciated asset eliminates potential capital gains taxes for the donor while still allowing the donor to receive the contribution credit for the current market value of the asset. Because of its tax-exempt status, the church can sell the asset and receive full market value less transaction costs.

What if I sell first then give the cash? You may have to pay capital gains taxes which will reduce the after-tax proceeds from the sale.

<table>
<thead>
<tr>
<th></th>
<th>Sell First</th>
<th>Give Asset</th>
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<tbody>
<tr>
<td>Market Value</td>
<td>20,000</td>
<td>20,000</td>
</tr>
<tr>
<td>Original Cost</td>
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<td>-10,000</td>
</tr>
<tr>
<td>Appreciated Gain</td>
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<td>10,000</td>
</tr>
<tr>
<td>Tax (assuming 28%)</td>
<td>2,800</td>
<td>-0-</td>
</tr>
<tr>
<td>After-tax Value of Gift to the Church</td>
<td>17,200</td>
<td>20,000</td>
</tr>
<tr>
<td>Contribution Credit to Donor</td>
<td>17,200</td>
<td>20,000</td>
</tr>
</tbody>
</table>

NOTE: Tax positions and tax law can be complicated and can change with new laws. Any discussion of tax treatment is not intended, and should not be considered, as tax advice.

Consult your personal tax professional for advice on your tax position.

Please check with your church business office for instructions and arrangements for the transfer of all forms of gifts other than cash.

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

In terms of impacting people and ministries, what will this project accomplish for God, for others, for you?

(Matthew 28:19, Luke 17:20-21, 1 Kings 5:5)

What does your heart prompt you to do? Describe it:

(Exodus 25:1-2, 35:4-29, 1 Corinthians 13:3, 2 Corinthians 9:7)

What is your Prayer Plan to discern God’s guidance?

(Luke 11:9-10, John 17, Matthew 6:5-13)

What does “sacrifice” mean to you? Define it:


What can you do to give sacrificially? Start a list:


First, they gave themselves to God; and then, by the will of God to us (…) so that we might complete this generous undertaking among you.

2 Corinthians 8:5-6
CONNECTING OPPORTUNITIES FOR GIVING

As you consider your commitment, think creatively about how you can be generous. Ask God to show you new ways to give.

INCOME STREAM GIVING: Giving as you receive income—whether weekly, monthly, quarterly, annually, as a bonus, or in other time frames.

SACRIFICE: Changing your life or your lifestyle in order to create resources for giving not only frees additional resources for giving but could also lead to a profound spiritual re-orientation and renewal.

DELAYING EXPENDITURES: Expected purchases might be postponed so that those funds could be given.

FREEDOM FROM DEBT: Resources resulting once debts are paid can become a source for giving.

CHARTERABLE GIVING REVIEW: Reviewing all of your charitable donations and comparing their impact with the importance of your church’s projects may encourage you to consolidate some of your giving into this particular mission for a particular time frame.

INCOME PRODUCING ASSETS: Interest earned, income from rental properties, or monies from other income producing assets can be dedicated and donated.

GIVING APPRECIATED ASSETS: Transferring appreciated assets (stocks, real estate, etc.) can greatly enlarge a gift and may provide tax benefits. Please see the page about giving appreciated assets at the end of this section.

SALE OF ASSETS: Money resulting from the sale of personal assets, or from personally owned business assets, could be donated.

SAVINGS & INVESTMENTS: You may be able to give some portion of accumulated assets without significantly affecting your future security. The “returns” from investing in ministry may be more significant to you than simply accumulating more market returns.

ADDITIONAL INCOME: Using your skills and talents, taking on additional work, or delaying retirement could produce additional income to use as a gift...

GIFTS IN KIND: Donating specific services and/or materials for capital projects.

Seldom are we aware of all that we have to give. This is a time for inventory & investment.

INCOME & SACRIFICE

Possibilities

AMOUNT

Analyze your projected income and spending patterns for the next three years and determine how much could be given and when. Alter your style of living in meaningful ways in order to give what you save or don’t spend.

APPRECIATED ASSETS

Possibilities

AMOUNT

What accumulated assets in your life could be given by transfer to the church? What income producing assets could be dedicated and donated? What assets could be sold so that their value could be permanently invested in ministry?

TIME & TALENT

Possibilities

AMOUNT

Determine what you could do to Earn extra resources that could Be given during this period. Are There “gifts in kind” of services And/or materials you could give?

RESULTING THREE-YEAR POTENTIAL COMMITMENT: $________

The point is this: 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, not reluctantly or under compulsion, for God loves a cheerful give. And God is able to provide you with every blessing in abundance, so that by always having enough of everything, you may share abundantly in every good work.

2 Corinthians 9:6-9

CONNECTING WITH YOUR POTENTIAL FOR GIVING