

FREDERICKSBURG UMC

Through our gifts and service we make disciples of all nations



Coming soon

- **SUNDAY, NOV. 20TH** - PLEDGE RETURNS, FALL POUNDING, HANGING OF THE GREENS, "KINGS CADENCE" GOSPEL AT 8:15 & 11:15
- **SATURDAY, DEC. 3RD** - FREDERICKSBURG CHRISTMAS PARADE, YOUTH SNACKS FUNDRAISER BOOTH, GAMES & MORE ON THE GREEN
- **SUNDAY, DEC. 11TH** - CHRISTMAS MUSIC CANTATA DURING WORSHIP
- **FRIDAY, DEC. 16TH** - CAROLING WITH FAMILY MINISTRY
- **WEDNESDAY, DEC. 14TH** - ADVENT ADVENTURE - A NIGHT OF DINNER AND SEASONAL CRAFTS & ACTIVITIES

Joyful Generosity

Giving to offset the cost of ministry is important and indeed 85 cents on the dollar stay right here at Fredericksburg UMC! Check out the bread graphic that shows local ministry and worldwide ministry giving!

But the real reason to think about generosity is not that our giving meets a need.

It is because learning to be generous transforms our faith. Jesus repeatedly talks about being generous in our dealings with others – and how generosity opens our hearts to experience God working in our lives in new ways.

Learning to be generous helps us to re-prioritize the place of material possessions in our lives. It frees us to realize what is most important in our lives, and place it first. The act of being generous also opens our eyes to the ways that God has already been generous with us. Our generosity does not stand alone – it is a joyful response to the many blessings God has first poured into our lives.

So... how might God be calling YOU to be generous in this upcoming season of giving? "Pledge Sunday", November 20th offers a means to set a priority of generosity for the coming year. Check out the following examples of how we use gifts and blessings through FUMC! Thanks be to God!



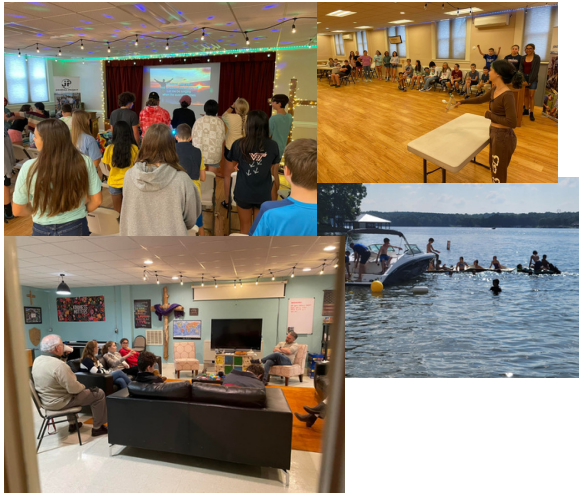
TIME | TALENT | TREASURE

CHILDREN & FAMILY MINISTRY

Did you know your gifts to the church help fund our children & family ministry programs? This fall our Kids Zone both had fun and completed projects like making flowers for members in nursing homes! They've also packed lunches for Micah, made cards for teachers, and much more! Your gifts and service help grow these young people and show them how to spread Jesus' light!



YOUTH MINISTRY



If you haven't ventured to our lower or upper levels of the church building on a Sunday morning (or evening!), you haven't seen the YOUTH in action!

This amazing group of young people is hard at work, learning, praising, having fun, and reaching others through community service!

We use YOUR gifts of generosity towards this ministry by cultivating a fantastic space (physical, spiritual, and emotional!) for these budding young adults to grow in the knowledge of the love and grace of Jesus.

CONNECTING & SERVING TOGETHER

Our outward-focused ministries like SAWs, Community Dinner, Food Pantry, and Furniture Bank get a lot of press time! But have you ever thought about how YOUR gifts make possible those more quiet, behind-the-scenes ministries; like our front desk receptionists (your gifts keep the phones on!), the bread and juice that get put on the altar each and every Sunday by loving hands (your gifts provide that!), that hot coffee that you love between services in the Gathering Space, our flower ladies that divide up altar arrangements and our visiting team along with Pastors Mary & Jerry take them to people who need some joy, the Wednesday night/ reception/ funeral/ special event meals that are quietly made by Don and his awesome kitchen team, the greeters and ushers at the front doors (your gifts pay for printing those bulletins!), our Music ministry too is a blessing as well (your gifts pay for robes & music!), even Micah Street Church is supported by your offerings!

These are all ways that those who give and serve help make FUMC and this world a light to all those who seek Jesus!



Luke 12:48 states, "From everyone who has been given much, much will be demanded; and from the one who has been entrusted with much, much more will be asked."



Gina Anderson-Cloud, Lead Pastor
Mary McGhee-Pasternak, Associate Pastor
Jerry Mills, Associate Pastor
Chelsea Morse, Associate Pastor

SEEK SERVE GROW CONNECT

November 3, 2022

Hello FUMC Family,

This season in our church brings about many wonderful annual events and celebrations, from All Saints to Confirmation, to our celebration of Thanksgiving. It is also a time within the church leadership to review our finances heading into the end of a ministry year and to prepare our plans for ministry for the coming year.

In this mailing, you will find your pledge card for year 2023, along with a highlight newsletter with some wonderful pictures and notes about all the ways we come together with the gifts and graces God places before each of us to make God's mission advance through FUMC. We are so appreciative of the ways so many give so much for the work of Christ here!

As we continue to recover from the pandemic, there is still a lot of excitement this season, and there are also wonderful plans underway for the coming celebrations of Advent and Christmas. As we prepare for all that is ahead, please prayerfully review the pledge card enclosed and note that we will have "Pledge Sunday" as part of our Thanksgiving Service on November 20th. This will also be our Pounding Sunday. Through these opportunities, you can make a difference!

Additionally, we wanted to ask that you consider a step up in giving as we round out this ministry year 2022 because we are finding our finances are behind at this point this year. Just as you have likely faced hardships with 40-year high inflation and stock market volatility, the church, too, is unfortunately struggling to meet its obligations.

During the pandemic, our church did its best to stay open and serve the congregation and our community. This impacted our apportionment requirements to the United Methodist Church and created an increase of \$2800 per month owed for this year over last. Apportionments are funds given to the United Methodist Church to divide and distribute throughout their church network for mission, support and ministry. For 2022, we have only paid 6 months of apportionments, and still owe \$83,000 for the remainder of the year, and are facing a \$61,000 deficit for the year at this time.

Despite these hardships, ministries are ramping up for the season heading into Advent, and we are going to continue to operate trusting in the Lord to provide. Our church council will determine missional priorities in conjunction with the development of our budget for next year. However, ending this year well is important, too.

308 Hanover Street, Fredericksburg, VA 22401
www.fumcva.org (540) 373-9021

Please consider this situation as you look at our church's vital ministries and mission. Each additional gift for this year and for next will help us continue to share God's Good News and to grow a next generation of disciples of Jesus. With this information in mind, as you plan for year-end giving, we want to provide some potentially beneficial tax information as well. Please review as this applies to you.

IRA REQUIRED MINIMUM DISTRIBUTION

*The rules around Required Minimum Distribution (RMD) have shifted, but the benefits of contributing to the church directly from an IRA remain intact. The RMD is the amount required by the IRS to be distributed annually from an IRA, 401(k), or other retirement plans by those who are 72 years of age or older. It is important to note that the 2019 tax laws changed the previous starting age of 70 1/2. People who turned 70 1/2 in 2019 or before had to begin taking their RMD in 2019. Using some or all of the RMD to give to the church is a tax-advantaged way to contribute. By donating directly to the church from the IRA or 401(k), the donor may reduce his/her tax liability. A total of \$100,000 per year can be **transferred from an IRA directly to a charity without creating a taxable event.***

Donors who have inherited an IRA from someone other than their spouse must liquidate the IRA within ten years of inheritance. Liquidating an IRA creates a taxable event usually subject to ordinary income and subject to state income taxes. Therefore, a gift to the church directly from this type of IRA can provide a win/win opportunity for the donor and your church.

STOCK GIFTS

Gifts of appreciated assets have long been an important way for donors to make tax-advantaged contributions to the church. To avoid capital gains tax, gifts of appreciated assets must have been held by the donor for at least one year and must be given directly to the church. For purposes of tax deduction, the donor receives credit for the value of the stock on the day the transfer is complete. Remind your donors about your ability to accept this form of donation and make the transaction as simple and transparent as possible. The stock market may be down from its high in early 2022, but most investors have seen incredible gains over the last ten years on which they now face capital gains taxation.

If you have questions about giving, year-end contributions or other financial issues, please do not hesitate to reach out to one of us or to connect with Michelle Cooper, in our finance office at: michellecooper@fumcva.org.

Thank you so much for your faithfulness. Our generosity theme for this fall is "A Trustworthy Life." We hope that in trust with all that God has provided for us that we will continue to love our neighbors far and wide and that this wonderful church will offer light and hope in the coming year in ways that truly transform the world!

Trusting in His Care,

Gina Anderson-Cloud
Senior Pastor

Mike Sienkowski
Finance Chair

Enc: 2023 Pledge Card; Gifts and Service Newsletter

2023 Pledge Card

After thoughtful and prayerful discernment, I commit to Pledge:

Choose One: Weekly: \$ _____; Monthly: \$ _____; Quarterly: \$ _____; or Yearly: \$ _____.

My income and resources are variable, but I will Pledge a minimum of \$ _____ for the year and make additional gifts, when possible OR _____ while I will not commit to a Pledge now, I will continue to give faithfully to Fredericksburg United Methodist Church.

I would like to further help the church improve cash flow by automating my gift in the following way:

_____ I would like to make a once- or twice-a-month bank-to-bank transaction. Please send me the required forms.

_____ I have gone to the FUMC website and created a recurring tithe using the "Give" button at the top of the page.

_____ I downloaded the Simple Church app to my phone (or updated my information) and have done the following:

_____ Created my 2023 Pledge _____ Created a recurring tithe

Building Fund Pledge

Over and above your pledge to tithe, please consider giving per week to help us retire the Kobler Hall debt. We will use these funds to help pay off the mortgage.

Choose One: Weekly: \$ _____; Monthly: \$ _____; Quarterly: \$ _____; or Yearly: \$ _____.

Printed Name: _____ Date: _____ Signature _____

Thank you for your commitment to the work of God through our church!

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The 2023 Pledge

The leadership of Fredericksburg United Methodist Church appreciates your prayerful consideration of giving to support the church's mission for the coming ministry year in 2023, as well as for our plan to pay off our debt on Kobler Hall in the next few years. This year, our generosity theme is "A Trustworthy Life," and it is rooted in the message given us by Jesus in Matthew 25 and "the parable of the talents." God trusts us with God's gifts, the world around us, and the mission of Jesus for the world. We are to be about God's work of transforming the world in the name of Jesus. This work requires us also to trust God to multiply and bless the gifts of abundance we are given each day.

Pledging is a means to set and track Godly goals that help make real the church's core mission of making disciples of Jesus. It helps individuals and families to work toward disciplined giving as a means of blessing and devotion, while allowing our church leaders to target ministry and needs within our community and world.

The 2023 Pledge Cards are requested beginning the weekend of November 20th, as part of our Thanksgiving Service. You can return them to the offering plate, mail them to the church office, or respond online through the Simple Church app.

Thank you for your generosity and for your commitment to Jesus Christ's work in and through our church!



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