



CROSS CURRENTS

Volume 3,
Issue 2

Winter 2008

PROMOTING BETTER STEWARDSHIP OF TIME, TALENT, AND TREASURE

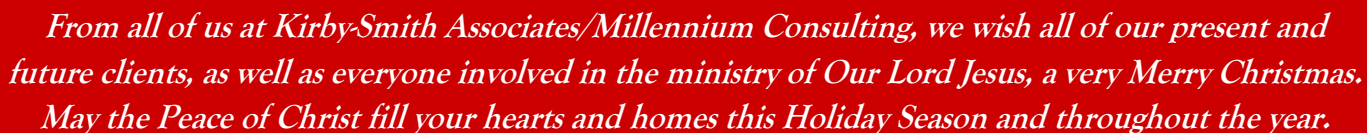
Stewardship: Beginning 2009 on the Right Foot

Although stewardship encompasses inviting families to a greater ownership of our churches, most churches embark on a stewardship effort with only a financial goal in mind. But a life of stewardship calls us to so much more. It asks us to make a sense of our priorities, our wants and our needs.

If we profess that what we are searching for is a conversion to a stewardship way of life, a conversion that consciously puts God at the center of all we are, then the goal that we seek must reflect this as well. In the face of such an ideal goal, all else seems to be minuscule, including our financial needs.

Stewardship, as a way of life, means understanding our truest needs and the needs of our people. What is it that we truly need? As opposed to what do I or we want.

Beginning this discernment process of our deepest needs is not easy. It requires a tremendous amount of mental energy and deep soul searching. We might find that our wants and needs are similar. On the other hand, we might find that the things we want far exceed what we truly need. In that case, the question then becomes what must I leave behind.

(continued on page 2)

From all of us at Kirby-Smith Associates/Millennium Consulting, we wish all of our present and future clients, as well as everyone involved in the ministry of Our Lord Jesus, a very Merry Christmas. May the Peace of Christ fill your hearts and homes this Holiday Season and throughout the year.

Charitable Giving at Year's End

The end of the year is usually a time of contemplation and evaluation of goals, as well as a time for setting new goals for next year. It is, therefore, important for all of us to consider how charitable our giving was and if, in fact, our generous intentions matched our actions. Between now and December 31, your charitable giving can provide a great benefit to your family and to your church. On the next page are some helpful tips that you may wish to include in your bulletins.

(continued on page 2)

Kirby-Smith Associates/Millennium Consulting. Experts in Church Fund-raising Since 1938.
Call us at 1-800-762-3996 or email us at kirbysmith@aol.com for a free consultation.

Stewardship (continued from page 1)

If we were to apply this same philosophy to church life, it is the place in our journey where we gather information from our families. Sometimes committees are formed to help in the process of surveying the community as to what the needs are. Sometimes churches hire Kirby-Smith Associates to conduct the study for them. Either way, the same challenges exist on this macro level as well. It is here where we might discover that what we thought we needed for our church is truly just a “projected want.” There might not be the support out there for what the committee originally wanted. Rather, the needs of the people might be more basic. Simply by providing this space for people to respond, we are fulfilling a very important need for members—the need to be heard.

Upon completing this process, many churches discover that they really need to offer something else to their members. Upon this discovery, it is advisable to establish a stewardship committee, which would then help in structuring ways in which the church would allow people to contribute their time, talent, and resources to the needs identified.

The following are suggestions on how to get started:

- Gather information from other churches already practicing good stewardship. Many churches see this help as part of their ministry helping others get started.
- Hire Kirby-Smith Associates to help you figure out a vision and help set strategic goals in the area of pastoral planning for your future growth. Call us at 1-800-762-3996.
- Establish a committee of lay people committed to stewardship and to the bright future of your church.
- Using small informal groups, set up a plan to evaluate the church and its needs and report the responses back to the stewardship committee.
- Plan a series of consecutive homilies or sermons to the church body on the subject of stewardship, where the sharing of time, talent, and resources is conveyed based on the identified needs.
- As this is a conversion process, be steadfast and patient with the process encouraging each other.
- Finally, incorporate prayer into every step of the process. Evening reflections where all the ministries are asked to participate work well.

Charitable Giving (continued from page 1)

Gifts of Cash

- Gifts of cash or check completed by December 31, 2008, are the most popular ways to give and will qualify for a tax deduction for 2008. By making such gifts, you may be able to eliminate or reduce income tax on up to one-half of your adjusted gross income.

Even More Savings and Benefits

- Stocks, bonds, or mutual funds owned for longer than one year can generally be donated and their current value, including any “paper profits,” may be deducted from your taxable income.
- When giving stocks, bonds, or mutual funds, in addition to your regular tax savings, you also avoid paying the capital gains taxes. This savings is often the catalyst for making such wise decisions with assets and can eliminate up to 30% of your Adjusted Gross Income.
- You may choose to give low-yielding stocks or investments since these may have a negligible impact on your future income. However, the best assets to give are those that have increased most in value since these will result in the greatest capital gains tax if sold.
- For investments that have decreased in value, we recommend selling them and making a gift of all or a portion of the cash proceeds. This can result in a charitable deduction, as well as a loss for tax purposes. The deductible amount for your loss combined with the charitable deduction may actually amount to more than the current value of the donated asset. As with any major decision, we ask that you speak with your financial advisor regarding your charitable giving at year’s end.