

# God is still speaking—to us, and through us.

See our amazing response since Fall of 2010!

Let's keep on stepping up!

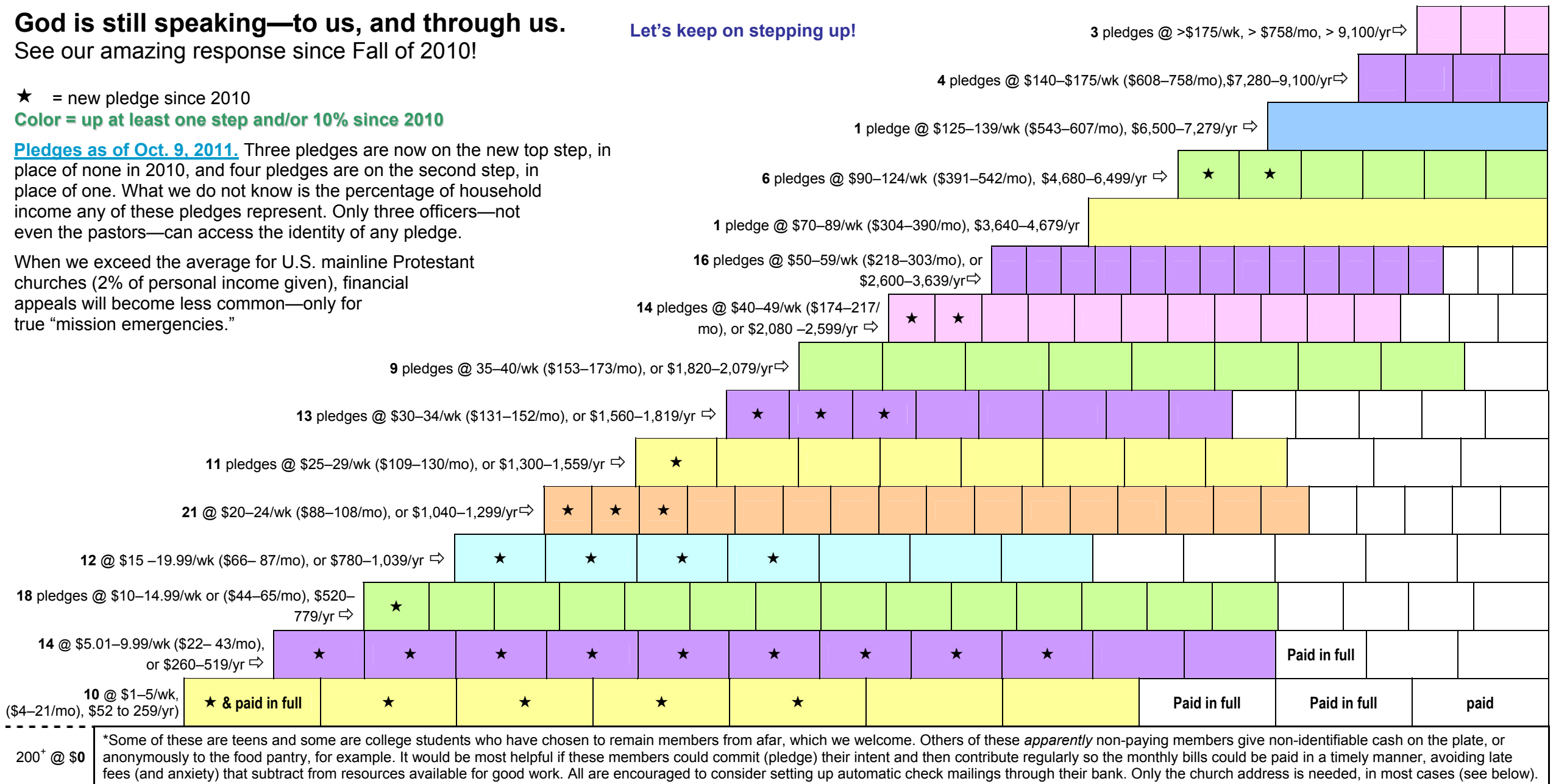
3 pledges @ >\$175/wk, > \$758/mo, > 9,100/yr ⇒

★ = new pledge since 2010

Color = up at least one step and/or 10% since 2010

Pledges as of Oct. 9, 2011. Three pledges are now on the new top step, in place of none in 2010, and four pledges are on the second step, in place of one. What we do not know is the percentage of household income any of these pledges represent. Only three officers—not even the pastors—can access the identity of any pledge.

When we exceed the average for U.S. mainline Protestant churches (2% of personal income given), financial appeals will become less common—only for true “mission emergencies.”



Paid in full

Paid in full

Paid in full

paid

\*Some of these are teens and some are college students who have chosen to remain members from afar, which we welcome. Others of these *apparently* non-paying members give non-identifiable cash on the plate, or anonymously to the food pantry, for example. It would be most helpful if these members could commit (pledge) their intent and then contribute regularly so the monthly bills could be paid in a timely manner, avoiding late fees (and anxiety) that subtract from resources available for good work. All are encouraged to consider setting up automatic check mailings through their bank. Only the church address is needed, in most cases (see below).

We encourage everyone to undertake the discipline of “bringing back to God” a proportion of the gifts you have been given, as **one important step of personal spiritual growth.**

**Jesus said, “For where your treasure is, there will your heart be also.” Matthew 6:21**

If you have not yet pledged, it is never too late. Drop a note in the plate, call the church office (473-1582), or go to [www.mtsinaichurchli.org](http://www.mtsinaichurchli.org).

**“Open your eyes as well as your heart.”**

**Personal Worksheet for Gratitude Self-Assessment**

It may seem at times as though we’re asked to “bring back to God” wa-a-a-y too often. That’s a sign that the response is based on guilt rather than gratitude and love. Once you begin charitable giving in proportion to the gifts you receive, you find yourself looking for ways to give more, because it feels so right. Still, it’s good to balance your giving with other responsibilities, and for that you need to step back and take stock. To work your way toward a Biblical tithe (10% of income, a worthy goal), you need to know where you stand now. And did you know that the time you give to God’s work can be “translated” into dollars and cents, for purposes of self-assessment in terms of giving\*? You may be pleasantly surprised to find that you are giving more than you thought.

The Generosity Team at Mt. Sinai UCC offers this worksheet for you to figure out where you are now, and where you want to be. This is for your private use. We hope you will compute your percentage of charitable giving and use that to help decide what proportion you want to pledge to the church for the coming year. We also hope you will keep this worksheet among your financial papers and return to it when your circumstances change, to see what you want to do differently. We hope this kind of self-analysis will become part of your ongoing spiritual growth, and in that vein, we suggest you begin with a centering prayer such as the following:

*“Dear God,*

*Help me to honestly weigh my many blessings, and the opportunities I have to bless others by my grateful sharing of time, talents, and wealth— for I know that compared to most people now living in the world, I am wealthy. Open my eyes to ways I thoughtlessly spend resources that could be put to better use. Open my heart to the possibilities for greater service through my time and talents and treasure, and help me to grow daily in the ways of love that Jesus teaches us. Amen”*

The following exercise helps you analyze your giving pattern on a *weekly* basis, because making changes over a 7-day stretch is easier to imagine (and track) than over a longer period of time. If you are working with a monthly figure, multiply that amount by 12, then divide by 52 for the weekly amount.

Step 1: Collect info on your “bringing back to God”:		Step 2: Other obligations:		
Monetary giving	(weekly)	Gifts of your time	(weekly)	
Record your charitable giving through formal programs (such as United Way deductions at work, recurring gifts to Habitat for Humanity, Heifer International, or other benevolent organizations).		Multiply the # of hours you give weekly by your hourly income, found by dividing your weekly \$\$ in the table at the right, by the number of paid hours you work each week (or the hrs you <i>did</i> work, if you are now retired or your income is from a trust or annuity).	Debt** repayment	Savings
Record your charitable support of family members or friends in need.				
Record your charitable giving at church.				
Other charitable giving:				
Total \$ gift per week:		Total time gift in \$ per week:	Weekly: \$____, __%	Weekly savings:\$____

\*\*For “debt,” include car loans, student loans, credit card payments, etc. but not necessarily house loans—although you be the judge of that. If your primary living space costs more than 33% of your income, the amount in excess of 33% should possibly be put into the “debt” category and paid down sooner.

**Step 3:** Combine your weekly monetary giving and gifts of time, expressed in \$, per the instructions. Find that amount in the Weekly Percentage Giving Guide from the UCC, reproduced at right, in the row for your income level. Note what percentage of your weekly wealth you are giving back to God: \_\_\_\_\*\*\*. Do you want to adjust your monetary giving goal upward to come closer to a percentage that better represents your state of grateful understanding? If that is not yet possible, rather than stand still or step backward, consider giving more time, or try to decrease your debt interest or economize in other household matters, to free up more resources. Working to find such possibilities can be a rewarding experience for members of a household—a chance for real growth.

This chart from the national UCC website shows weekly giving amounts at the various percentage levels, based on income. The 10% column is for a full Biblical tithe. That is generally understood to include all charitable giving, not just the pledge to the church.

Ten percent of income can be easily understood as half the first day’s salary, for pay based on a traditional 40-hour work week. Many people are “stuck” at the 2% level, or below. Pray about growing!

The Mt Sinai UCC Generosity Team hopes to help members step up in their financial stewardship as well as gifts of skills, interests, and time.

Household Income	Weekly giving (rounded to the nearest dollar) if percentage is ...															
	Monthly or Annual or	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%	12%	15%			
12,000	231	3	7	9	12	14	16	18	21	23	25	35				
14,000	269	3	8	11	13	16	19	22	24	27	32	40				
16,000	308	3	6	9	12	15	18	22	25	28	31	37	46			
18,000	346	3	7	10	14	17	21	24	28	31	35	42	52			
20,000	385	4	8	12	15	19	23	27	31	35	38	46	57			
25,000	481	5	10	14	19	24	29	34	38	43	48	58	72			
30,000	577	6	12	17	23	29	35	40	46	52	58	70	87			
35,000	673	7	13	20	27	34	40	47	54	60	67	80	101			
40,000	769	8	15	23	31	38	46	54	62	69	77	92	115			
45,000	865	9	17	26	35	43	52	61	69	78	87	104	130			
50,000	962	10	19	29	38	48	58	67	77	87	96	115	144			
60,000	1,154	12	23	35	46	58	69	81	92	104	115	138	173			
75,000	1,442	14	29	43	58	72	87	101	115	130	144	173	216			
100,000	1,923	19	38	58	77	96	115	134	154	173	192	230	288			
125,000	2,404	24	48	72	96	120	144	168	192	216	240	288	360			
150,000	2,885	29	58	87	116	145	174	203	232	261	290	348	435			

The average pledge among mainstream Protestant church members in the U.S. is 2% of household income. Most pledges at Mt. Sinai UCC are probably less than that.

\*Though only monetary contributions are recognized by the IRS.

\*\* (See this note in the worksheet body, above Step 3.)

\*\*\*If you are willing, indicate this percentage on your pledge form, to help build Mt Sinai’s growth chart.