Teaching Generosity

How do we learn? By the example of others, by stories, by trying (and failing) ourselves. Just as we can learn any skill, we can learn how to be generous. We see generous people. We hear stories of generosity. We try to be generous ourselves. It can be learned.

Andrew Warner, Director of Development, works to teach the spiritual practice of generosity in our conference. “Talking about money may be one of our greatest challenges in the UCC,” he said. Studies of what happens in worship underscore this difficulty. The Lake Institute found that 43% of congregations in America teach about giving once a year or less. Equally troubling, lay people offer testimonies about giving only once a year or less in 66% of congregations.

Andrew observed, “The way we struggle with words like ‘money’ feels like how we once couldn’t talk about human sexuality. But we learned to talk about our bodies as a matter of faith. It even deepened our faith. We can do the same with our wallets.”

The Wisconsin Conference offers several programs to help leaders talk about money in spiritual and faithful ways. Here’s a sampling of current programs:

- This summer, the conference brought in a program called “Cultivating Generous Congregations” to equip pastors and leaders.
- Kathryn Kuhn and Andrew lead a monthly “Generous Preaching” class that discusses scripture texts which embody lessons about generosity.
- Bob Olsen from the Minnesota Conference and Andrew will co-lead a group for leaders conducting annual campaigns.

You can learn about these programs and more on the Generosity page of the Wisconsin Conference website at www.wcucc.org/generosity.

Andrew envisions a day when generosity becomes as central to our faith as prayer, Bible study, singing, and justice work. Understood spiritually, giving moves from a chore to a calling. It becomes a practice that instills meaning, purpose, and joy.
Align Mission and Finance by Partnering with the Wisconsin Foundation

Endowments and other invested assets allow congregations to make an annual draw to fund their ministry. For example, a congregation with a $100,000 endowment might take an annual 5% draw or $5,000 to fund its work in the community. The congregation uses the 5% to do meaningful and faithful work.

But at the Wisconsin Foundation UCC, we aim to use 100% of an endowment to work for a more just world. We do this through investments reflecting the values and vision of our Christian movement. Our investments generate income for congregations, and we invest in socially responsible ways.

The socially responsible investing includes holding International Finance Corporation (an agency of the World Bank Group) Green and Social Bonds. These funds support projects around the world with the goal of ending extreme poverty and boosting shared prosperity.

Bond investments at the Foundation helped support an IFC project to bring solar panels to rural areas in Burma (Myanmar). As IFC explained, “financing will contribute to reducing the greenhouse gas footprint of the electrical sector in [Burma] and will supply needed energy to remote off grid locations.”

Another project in Morocco funds the construction and improvement of roads. The project will connect rural communities to provide better and safer access to markets, healthcare and other basic services.

By investing with the Wisconsin Foundation, congregations not only do good with the 5% annual draw but also work for a more just world through the 95% reinvested each year.

Contact Andrew Warner to learn more about partnering with the Wisconsin Foundation.
Emergency Response Fund Helps Congregations

The coronavirus pandemic presents a unique challenge to our congregations. The virus can spread when people gather together in close proximity, especially when they sing, hug, and share food; all of which happens on a normal Sunday morning.

The Wisconsin Conference created the Emergency Response Fund to assist congregations and UCC agencies experiencing financial hardship and those meeting crucial needs in their community. Friends and congregations in the Conference stepped up with tremendous generosity. Together, we raised over $40,000 to help our fellow congregations meet critical needs.

Already this year, the Emergency Response Fund provided grants to over 15% of the congregations of the Conference. A first round of small grants provided help to churches as they moved online. A second – and ongoing – round of grants supports congregations and agencies facing and addressing pandemic challenges.

The United Church of Christ, Williams Bay, shuttered its building at the outset of the Safer-At-Home Order. A plumbing fixture began to leak and went undiscovered for a while. A grant helped the church manage this unexpected operating expense. Jim Killian, treasurer, reports, “The grant award assisted our congregation in getting back on our feet.”

Pastor Laura Yurs of Immanuel Church in Plymouth sought help from the Emergency Response Fund. The congregation had just started an extensive building repair when the pandemic interrupted donations. At the same time, the congregation saw the economic impact in its community. People organized a pop-up drive-thru food pantry. What began as a temporary effort to help neighbors grew into a commitment to create a permanent food pantry. “We provided our community with help and hope that are tangible in response to a need that is all too real,” explained Laura. An Emergency Response Fund grant eased the fiscal concerns of the congregation so that it could focus on meeting the pressing needs of neighbors.

As the impact of the pandemic continues to be felt in our congregations, the Emergency Response Fund will continue to make a difference.
I grew up on a farm in Iowa. My father died long ago, at about the age I am now. My mother continued to live on the farm and derive her livelihood from the farm until 2012, reaching nearly 97 years of age. My sister and I then inherited the farm that had been in the family for more than a century. About half of the land in our mother’s estate was sold. I then bought out my sister’s half of the remaining acres. My cousin continued to farm the land, as he had for the many years since my father’s death. Income from this farmland has supplemented my UCC pension since my retirement.

My wife Cindy and I redid our estate planning around the time that my mother’s estate was settled, and more recently we have agreed that farmland in Iowa is not something that we want to leave behind for our three kids and their children. It is complicated enough at this distance for me to stay active enough in the operation to avoid becoming an absentee landlord. While I have enjoyed spending a week in spring and fall working alongside my cousin, this spring Cindy and I began to sell some of this land to neighbors. Now we are exploring how to invest the proceeds in a way that provides the kind of income that we were getting from the farm operation.

Andrew Warner and I began talking about this in late February. We talked about two options. A Charitable Gift Annuity would provide us with a defined benefit each year. Alternatively, income

“Cindy and I are planning a gift that will provide us with income while we are living, and upon our deaths will support ministries that have been an important part of our lives.”
from a Charitable Remainder Trust would grow (hopefully) over time, though it could decline in an adverse market. I was involved with planned giving years ago when I did church relations work at Elmhurst College. I remembered how a charitable remainder trust allowed a college donor to make a significant gift while living and receive tax benefits and regular income from invested earnings, while directing the principal of the gift to the college upon the donor’s death. Such a planned gift was a nice alternative to leaving the college in his will. The donor got to enjoy the giving and an income from the gift while living, confident that the gift would benefit the college after his death.

Now Cindy and I are planning a gift that will provide us with income while we are living, and upon our deaths will support ministries that have been an important part of our lives. Our gift will be shared with the national UCC (the church family of our faith formation and marriage, my ordination, and places of service for 45 years), our Wisconsin Conference (our home for most of those years), Elmhurst College (where we met and to which I returned as chaplain), and Eden Seminary (that secured my place along the Elmhurst-Eden-Eternity path; I grew up in a UCC congregation with Evangelical Synod roots, with a century of “Triple E” pastors).

Although I will no longer “own” farmland in Iowa in a few more years, the legacy that my parents, grandparents and great grandparents sowed in those fields over more than a century will live on in the important work of the church and its institutions that nurtured our family.

*Please contact Andrew Warner if you would like to explore planned gift options to support your congregation, the conference or another UCC-related organization.*

Charitable Remainder Trust (CRUT)

Income tax deduction to donor of $168,620.

Capital Gains tax savings of $37,500.

If trust earns 7% and pays 5%, then it grows by 2% to $812,186.

Remainder bypasses probate and escapes estate tax.
Neighbors in Need Offering Funds Justice Work

The Neighbors in Need Offering, typically received in early October, supports the justice work of the United Church of Christ and the Council of American Indian Ministries (CAIM). A portion of this offering came back to congregations engaged in justice work in our Conference. Here are a few of their stories.

Larry Littlegeorge of Hocak UCC led the conference-wide effort to study the Doctrine of Discovery. To carry this work forward, he founded the Alliance for Justice, an indigenous led anti-racist movement. A grant from the Neighbors in Need Offering supports the Alliance. The Alliance educates people about the Doctrine of Discovery, organizes to eliminating unjust laws, addresses ongoing racism against indigenous people, and heals our communities from the harm of colonialism.

Lake Edge UCC, in partnership with Worker Justice Wisconsin, received a Neighbors in Need grant to support low-income workers such as cleaning and restaurant workers to form co-operatives. Pastor Lex Liberatore explained, “One important element of economic justice is fair wages for workers and the right to be treated with respect and dignity. Economic justice addresses income inequality. Worker Justice Wisconsin operates one of only two worker centers in Wisconsin where non-union workers can go when they experience wage theft, discrimination, sexual harassment, injuries, or other workplace problems.” The Neighbors in Need grant to Lake Edge furthered the economic justice commitments of the collective UCC.

Many students with dyslexia struggle to get the testing, resources and tailored educational plan they need to succeed. Recognizing this, Union Congregational Church of Green Bay started the “On the Mark Dyslexia Clinic” three years ago. The clinic provides testing and tutoring for students. Approximately 50 students participate during the school year, with more coming during the summer. “The whole attitude and demeanor of the students change,” said Pastor Bridget Flad Daniels. The generous support of Neighbors in Need makes life-changing ministry like this possible.

To learn more about the impact of Neighbors in Need, please visit ucc.org/nin.
Concepts for Leaders: Money as Medicine

Our spiritual tradition remains deeply split on the question of money and wealth. We have Christians embracing the “Prosperity Gospel,” which holds that God blesses people with material wealth if they live good and righteous lives; give and it will be given back to you, tenfold. But we also hear in Christianity of God’s “preferential option for the poor,” which finds God with the poor and oppressed of our society; “blessed are the poor for theirs shall be the kingdom of heaven.” We hear that money is the root of all evil; and we hear calls to give it to the church.

Edgar Villanueva’s *Decolonizing Wealth: Indigenous Wisdom to Heal Divides and Restore Balance* provides a way to move beyond our conflicted attitudes about money. Drawing upon his perspective as a member of the Lumbee Nation and his experience in nonprofit leadership, Villanueva speaks about money as medicine.

Villanueva explained, “For most people, ‘medicine’ is something used to treat or cure a disease, often a man-made drug, or sometimes an herb. Sometimes it refers to the whole field: hospitals, pharmacies, doctors, and so on. In Native traditions, however, medicine is a way of achieving balance. An Indigenous medicine person doesn’t just heal illnesses—he or she can restore harmony or establish a state of being, like peacefulness.”

Villanueva proposed using money to restore balance in our lives. He further explained, “Money is like water. Water can be a precious life-giving resource. But what happens when water is dammed, when a water cannon is fired on protestors in subzero temperatures? Money should be a tool of love, to facilitate relationships, to help us thrive, rather than to hurt and divide us. If it’s used for sacred, life-giving, restorative purposes, it can be medicine.” The medicinal value of money can’t be separated from justice concerns; indeed, its healing value comes in the ability to make a more just world for all.

As we grow in our spiritual practice of generosity, Edgar Villanueva can be a guide posing challenging questions:

1. How do we use our money to restore balance to our lives?
2. When do we use our money in toxic ways or ways that make us and others sick?
3. Who do we see as our mentors in using money in sacred, life-giving ways?

*Decolonizing Wealth* can help us think more deeply about the spiritual practice of generosity.
Stimulus Checks Spark Generosity

This spring the Wisconsin Conference provided resources for pastors and leaders to use when challenging people to donate their unexpected stimulus checks.

While some faced immediate concerns, many found themselves able to donate some or all of the check. “I realized other people needed this money more than I did,” said one donor to a UCC food pantry. Many gave to their local churches or the Conference. “We received several $1,200 gifts,” reported a pastor. “I gave a portion to the Conference because you’re there for my church.”

People found a way to provide stimulus generosity to the nonprofits they treasure. As Congress considers another round of stimulus, ask yourself, “how can I use my resources to work for a more just world?”

NEW RESOURCE!

Welcome to the Generosity Forward newsletter. This newsletter highlights the impact of our giving, lifts up ways people can make gifts, and reflects on the practice of giving in our faith.

Sharing our stories of giving helps us feel hope as we see the difference we make together. Stories help us feel connected, and give us a deeper understanding of how and why to give.

We hope you will find these insights helpful in your own generosity practices.