



UUCWC

Build Community

Celebrate Life

Change The World



*One river gives
Its journey to the next.
We give because someone gave to us.
We give because nobody gave to us.
We give because giving has changed us.
We give because giving could have changed us.
We have been better for it,
We have been wounded by it
Giving has many faces: It is loud and quiet,
Big, though small, diamond in wood-nails.
Its story is old, the plot worn and the pages too,
But we read this book, anyway, over and again:
Giving is, first and every time, hand to hand,
Mine to yours, yours to mine.
You gave me blue and I gave you yellow.
Together we are simple green. You gave me
What you did not have, and I gave you
What I had to give – together, we made
Something greater from the difference.
Alberto Ríos*



As we begin this year's Stewardship Campaign, committee members have been looking ahead at what must be accomplished for the health of our church. We have also been reflecting on the year just past and the importance of this community in our lives. UUCWC means so much to us and we believe it means as much to you.

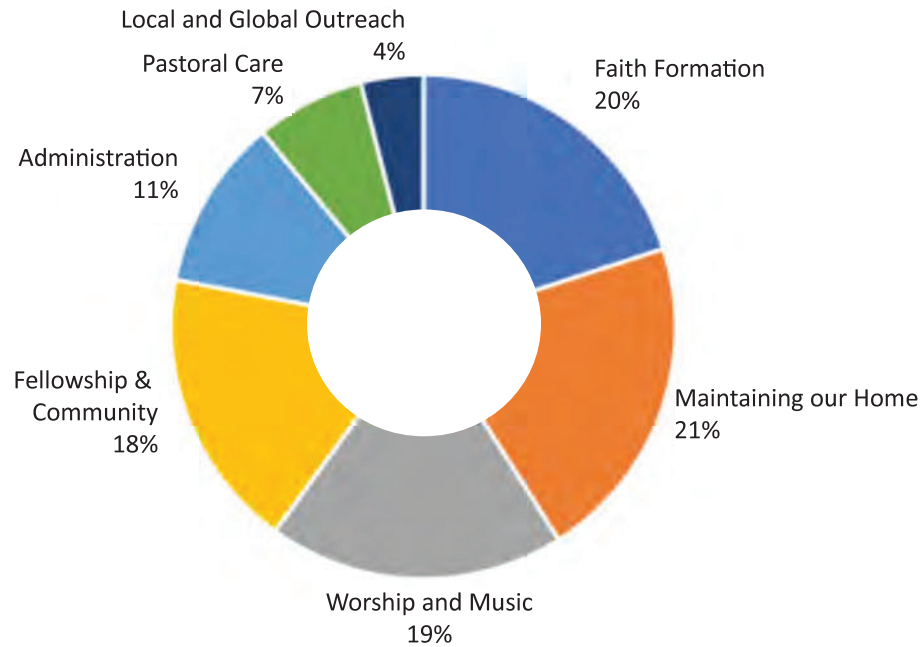
From teaching our children about Unitarian Universalism and other faiths, genuinely embracing diversity and the intrinsic value of all beings, to deeply meaningful Sunday services with our remarkable ministers, and a commitment to creating a Beloved Community, UUCWC is a deeply valued part of our lives. And from this value comes commitment. It takes significant resources to keep our church going -- to fund the beauty of our Sunday services, religious education and community outreach, to the less obviously beautiful -- keeping the lights on and the building in good working order.

This booklet summarizes what it takes to fund a community like ours. We have also outlined aspirations, with guidance from the Board, for what more we'd like to accomplish. You'll also see this summarized. Realization of those goals will only be possible through additional generosity from you.

We invite you to find your place in its UUCWC's present and in its future. Each one of us is an integral part of UUCWC's foundation. It is a privilege for us to lead this year's Stewardship Campaign and we look forward to meeting and working with you in the coming months as together we build a vital and secure foundation for our beloved community.

With Warm Regards,
The Stewardship Committee

Where Our Money Goes Today



(TOTAL CURRENT ANNUAL BUDGET OF \$528,000)

Our Story in Numbers

The graph above illustrates how UUCWC's financial resources are currently allocated across the categories that comprise the body of work done by our church. While much of what we accomplish is through the time and energy that many of you invest in our community, the reality is that much of what we do can only be accomplished with financial resources.

On the next page you can review a number of examples that describe what some of your financial contributions support.

The salaries, insurance and other benefits that support the UUCWC employees is included and allocated across each of the categories in the pie chart.

Examples of Your Contributions at Work!

<p style="writing-mode: vertical-rl; transform: rotate(180deg);">Faith Formation</p>	<p>Adult Religious Education</p> 	<p>Youth Programs</p> 	<p>Curriculum, Books & Materials</p> 
<p style="writing-mode: vertical-rl; transform: rotate(180deg);">Worship & Music</p>	<p>Music Accompanist</p> 	<p>Materials & Supplies For Sunday Service</p> 	<p>Childcare</p> 
<p style="writing-mode: vertical-rl; transform: rotate(180deg);">Maintaining Our Home</p>	<p>Building & Grounds Snow Removal</p> 	<p>Insurance</p> 	<p>Mortgage</p> 
<p style="writing-mode: vertical-rl; transform: rotate(180deg);">Fellowship & Community</p>	<p>Membership Development</p> 	<p>Coffee Hour</p> 	<p>Assistant Minister</p> 
<p style="writing-mode: vertical-rl; transform: rotate(180deg);">Additional Areas</p>	<p>Local and Global Outreach</p> 	<p>Pastoral Care</p> 	<p>Office Administration</p> 








What's Possible

The previous pages illustrate how your pledges support our vibrant community. The people of UUCWC have accomplished a lot together in Creating Community, Celebrating Life, and Changing the World. Through this year's Stewardship Campaign, the hope is to do even more together!

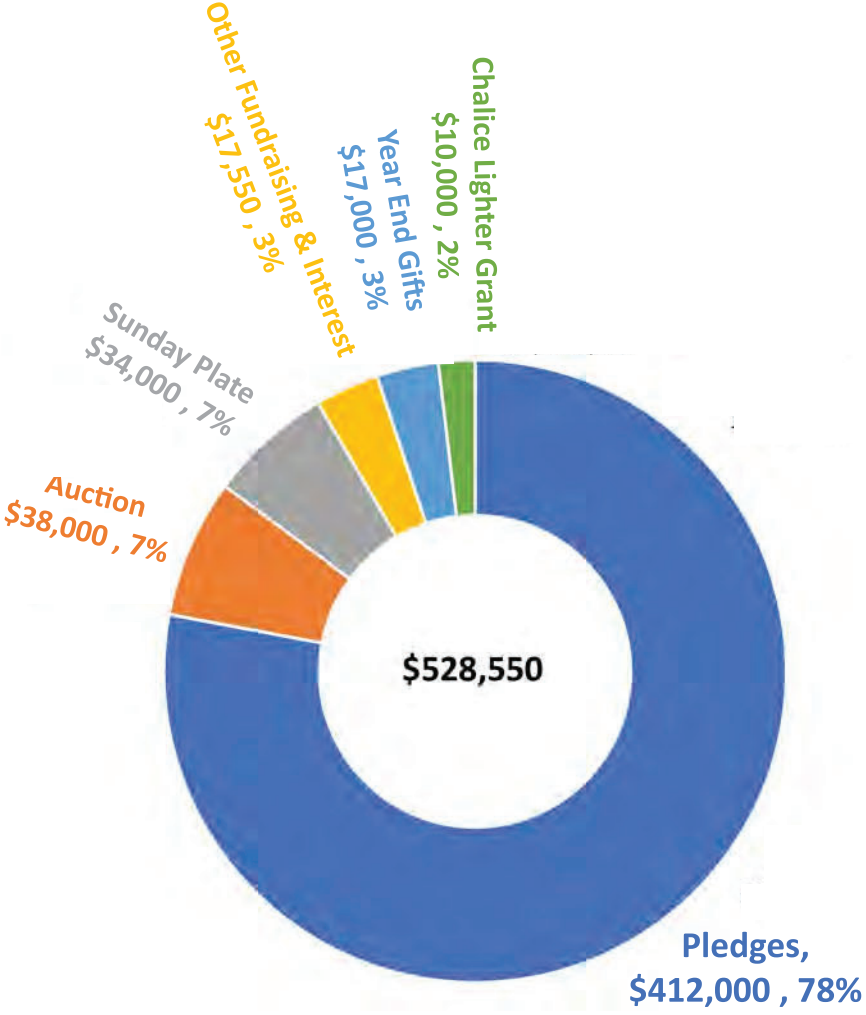
Our UUCWC Board and others have listened and have heard our congregation's hopes and aspirations in its planning for our future. Everyone's support is needed to continue growing our community with important investments to support our ambitions. The Stewardship Committee lists below tangible examples of **What's Possible!** With expanded commitments together, these aspirations can and will be realized.

With everyone's help, **What's Possible** can and will come true!

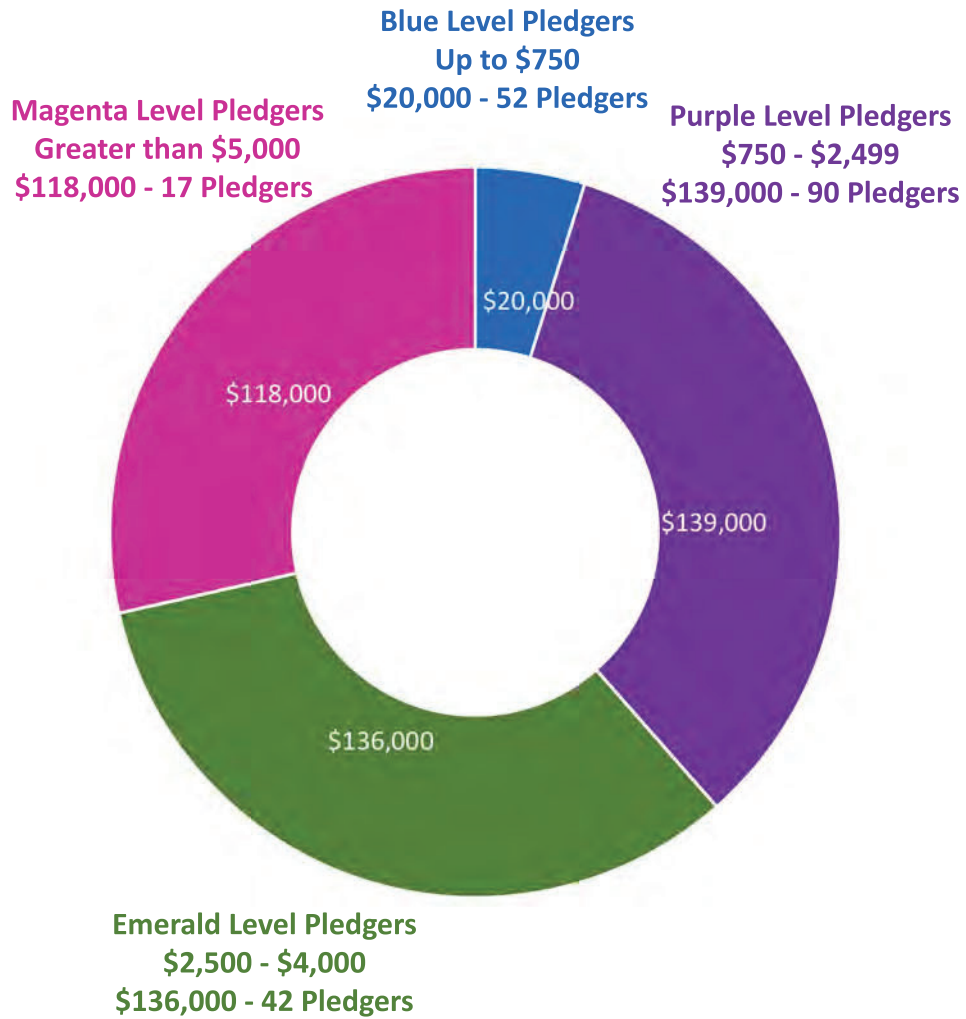
Here are examples of what we can consider funding through expanded commitments:

<p style="writing-mode: vertical-rl; transform: rotate(180deg);">Create Community (\$70,000)</p>	<p>Increase Staff e.g., full-time assistant minister, sexton</p> 	<p>Support Our Home (Building Maintenance Fund)</p> 	
<p style="writing-mode: vertical-rl; transform: rotate(180deg);">Celebrate Life (\$10,000)</p>	<p>Send Members to UU Intergenerational Seminars</p> 		<p>Spiritual Growth Retreats (e.g. Murray Grove)</p> 
<p style="writing-mode: vertical-rl; transform: rotate(180deg);">Change The World (\$10,000)</p>	<p>Support Staff and Leadership Sabbaticals</p> 	<p>More Local Outreach and/or Programs</p> 	<p>Expand HomeFront engagement</p> 

Where Our Money Comes From



2019 - 2020 Pledges by Households



Payment Methods for Financial Gifts to UUCWC

There are many ways which we can each make our financial gifts to our church, many of which have no additional cost to you as donor, or to our church as recipient of your generosity. In all cases, please write in the notes section of your donation and indicate whether your financial gift should be applied to your annual pledge, year end gift, Capital Campaign or other specific donation. In all cases, please work with your accountant or financial advisor to determine any tax advantages you might obtain via your charitable contribution. Here are some of the most common ways you can donate:

- 1) Check** – Simply mail in your check, payable to UUCWC. If you choose to bring it in to the church, you can place it in the offering plate or leave in the Treasurer’s mailbox in the office. Envelopes are available for your convenience. You can do this one time as a lump sum, or divide your payments into monthly or quarterly checks.
- 2) E-check** – Work with your bank to set up a one-time or recurring payment, from your account to UUCWC. You set the amount, the time period and the frequency of these checks payable to UUCWC. A great way to “set it and forget it”.
- 3) EFT** - Set up an EFT (Electronic Funds Transfer) with your bank. If you choose this method, we can provide you with our bank’s routing numbers, which are specific to either the annual stewardship pledge or capital campaign.
- 4) PayPal** - Make a payment via PayPal. This method is not free, and the cost to the church is 2.2 – 2.4% of your gift. For example, a gift of \$100 nets to \$97.60. Be sure to indicate whether your donation is for the annual pledge or Capital Campaign or other gift to UUCWC when you complete the PayPal transaction.
- 5) Stock or Mutual Fund Transfer** - For some, it makes sense to make a gift via a Stock or Mutual Fund Transfer to the church. UUCWC has an account with TD Ameritrade. We can provide you with specific instruction on how to work with your broker or financial advisor to transfer your shares to UUCWC. Please notify us about the details of your stock transfer at the time you instruct your broker. In this way, UUCWC can look for your gift and make the appropriate acknowledgment upon selling the stock or mutual fund.
- 6) IRA Distribution** - You can work with your financial institution to give your RMD (Required Minimum Distribution from your IRA, which is generally taxable) to UUCWC, and you may be able to take a tax-deduction if you itemize.
- 7) Qualified Charitable Distribution** - If you turn 72 by April 2020 (effective January 1, 2020), you can work with your financial institution to direct your Required Minimum Distribution directly to UUCWC, and you can effectively reduce your taxable income by that amount. Checks will need to be made payable to UUCWC directly to take advantage of this method.
- 8) Additional methods:** In some cases, your bank or financial institution may suggest additional methods you can use to make a financial contribution, such as setting up a charitable donor-advised fund account.

If you have additional questions, please contact either

- Mary Baltycki (UUCWC Finance Chair) at finance@uucwc.org
- Jim Sanders (UUCWC Treasurer) at treasurer@uucwc.org for details and assistance.

The UUA Suggested Fair Share Contribution Guide

Using this guide is a simple, 3-step process; giving is a function of commitment and resources

1. Most of us budget our financial commitments on a monthly basis and the guide is organized accordingly, but you may calculate on any time frame that works for you. For convenience, the guide shows monthly and corresponding annual income levels. Determine your monthly income or resource level. \$ _____
2. ADD to your income level any unusual or periodic income, such as inheritances, business income, anticipated investment income, etc. SUBTRACT any unusual expenses, such as large medical expenses, care of parent, or large financial expense etc. Result: \$ _____ This is your Adjusted Income Level.

Each of us will have our own unique circumstances to consider in making this calculation. This flexibility to include meaningful and unusual exceptions in your financial life (income and expenses) is what makes this Guide fair and useful. This is a tool for you to use in the spirit of the Congregationalist tradition; we are individually and collectively responsible for resourcing our movement and our congregations. This is an honor system; only you know your circumstances.

3. From the Adjusted Monthly Income column, move to the right to find the giving level that you are ready to support, between 2% and 10%, depending on adjusted income and level of commitment. Interpolate between guide levels if needed.

In making your decision, consider the four commitment levels below and how they relate to your membership. Consider your UU values in thinking about your income and your financial commitment to the congregation, as expressed in the four levels below. Note that within each commitment level, the guide is progressive, with each level rising with capacity.

Supporter	The congregation is a significant part of my spiritual and intellectual life that I want to support. My fair share financial commitment starts at 2% of my income and rises to 6% as my income and capacity rise.
Sustainer	The congregation is my central community; I am committed to sustaining the programs and ministries of my congregation. My fair share financial commitment starts at 3% of my income and rises to 7% as my income and capacity rise.
Visionary	My commitment is a clear demonstration of the unique importance of this congregation and of my spiritual principles. My fair share financial commitment starts at 5% of my income and rises to 7% as my income and capacity rise.
Transformer	I am deeply committed to the congregation; my contribution provides fuel for transformation and is part of my spiritual practices in living out my UU principles. My fair share financial commitment represents 10% of my income.

The UUA Suggested Fair Share Contribution Guide

Adjusted Monthly Income	Approx. Adjusted Annual Income	Supporter 2-6% of Income		Sustainer 3-7% of Income		Visionary 5-9% of Income		Transformer 10% of Income	
		Suggested %age of Income	Monthly Pledge	Suggested %age of Income	Monthly Pledge	Suggested %age of Income	Monthly Pledge	Suggested %age of Income	Monthly Pledge
\$1,000	\$12,000	2%	\$20	3%	\$30	5%	\$50	10%	\$100
\$1,500	\$18,000	2%	\$30	3%	\$45	5%	\$75	10%	\$150
\$2,000	\$25,000	2%	\$40	3%	\$60	5%	\$100	10%	\$200
\$3,000	\$36,000	2%	\$60	3%	\$90	5%	\$150	10%	\$300
\$4,000	\$50,000	3%	\$120	4%	\$160	5%	\$200	10%	\$400
\$6,500	\$80,000	3%	\$195	4%	\$260	6%	\$390	10%	\$650
\$8,500	\$100,000	3%	\$255	4%	\$340	6%	\$510	10%	\$850
\$10,000	\$120,000	3%	\$300	5%	\$500	6%	\$600	10%	\$1,000
\$12,500	\$150,000	4%	\$500	5%	\$625	6%	\$750	10%	\$1,250
\$17,000	\$200,000	4%	\$680	6%	\$1,020	7%	\$1,190	10%	\$1,700
\$25,000	\$300,000	5%	\$1,250	6%	\$1,500	8%	\$2,000	10%	\$2,500
\$40,000	\$480,000	6%	\$2,400	7%	\$2,800	9%	\$3,600	10%	\$4,000

