

JANUARY 2022, ISSUE 1 VOL. 12

The Good Word

MONTHLY NEWSLETTER OF BRECKSVILLE UNITED METHODIST CHURCH



Trusting God to Do God's Work

January is a new beginning: we set our eyes on the year ahead with the biggest of hopes and best of intentions. For many years, I would end December with a long list of all the ways I wanted to change or “be better” in the year ahead. And then the next December would roll around and I would find myself writing the same list: nothing had changed, and I felt discouraged and frustrated with myself.

Finally, one year I tried a different approach: instead of trying to “fix all the things,” I narrowed my focus to one word or phrase. Then I prayed about how I could intentionally live it out in the coming year. That year, when I got to December, I could see how I had made strides in living out my word and becoming more of who I wanted to be. I wasn’t “perfect” or “done,” but I had made progress! This year, I want to challenge you to do the same.

What is one word or phrase that you could focus on in 2022?

If one doesn’t automatically come to you, don’t worry. Sometimes I’ve headed into the year with a few words swirling in my mind, not sure of where God was leading me; then after a few weeks it all became clear.

Continues on next page

WIGGLE ROOM NEWS

With the start of the new year, we say good-bye to Allie Kenney, our Wiggle Room Coordinator. We are so thankful to Allie for her time caring for our little ones. Her focus now turns to her full-time teaching job. Those are some lucky kids!

Do you know of someone with a heart for children? This paid and background checked position works Sunday mornings from 8 am until noon. To learn more, reach out to Pastor Heidi.

LEARN MORE AT WWW.BRECKSVILLEUMC.COM



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Help us tell God's story as it unfolds in our church and community. Send us your news!

...Continued from front page.

Take your time.

This year at Brecksville UMC we're going to focus on the word "relationship." It's a big word with lots of facets, and it seems appropriate as we are (re)discovering each other since COVID altered our lives, and as the world is (still) trying to divide us.

I'll be honest: I don't know exactly what focusing on relationships looks like for the whole year. But that's the beauty of a word: you place it in your hands and hold it out, trusting God to do God's work with it and through it.

I know in January we're going to look at "restarting relationships" with God, with ourselves, with others, and with our resources. And I know in Lent we'll focus on the overflowing grace we have in our relationship with God. And it fits with our mission of *creating safe spaces to grow with God and one another*... we need safe spaces in order to cultivate deep, authentic relationships... and... and... and...

So I hold the word "relationship" loosely in my hands, knowing that in the next year God will use it to draw us deeper into connection (relationship) with each other and with God.

What will *your word or phrase be for 2022?*

Rev. Heidi Welch, Senior Pastor

Restart: Relationships

Brecksville UMC's mission of *creating safe spaces to grow with God and one another* is all about relationships: with God, with ourselves, with others, and with our resources. And January is the perfect time to consider how we're doing in our relationships. What's going well? What could use a tune up? Where do we need to recommit ourselves to learning and growing?

As part of their work, our Vision Team created questions (or measures) to help us know how well we're doing with living into our mission and our values of ***honest worship, joyful gathering, lifelong learning, courageous inclusion, and determined service***. During worship in January, Pastor Heidi will help us consider these questions and connect our faith community's mission and values to our personal, everyday lives.

We'll go deeper on Wednesdays at 7 pm by gathering together online (via Zoom) to discuss each week's questions and support and encourage one another as we grow.

The Wednesday meetings will be facilitated by members of our Vision Team who are passionate about helping us live into our mission: it's not just some pretty words on a page, but a challenge God places on our hearts! Questions? Contact Pastor Heidi!



LIFELONG LEARNING



Membership Journey 2021-22

Everyone is welcome (and encouraged!) to participate in the life of Brecksville United Methodist Church. Members and first-time guests alike are welcome to participate in just about every aspect of our church community. When people first begin attending church, they usually ask themselves, “What can I get out of this church?” or “How can this church serve me or help me?” Important questions as one discerns whether a church is a good “fit” as a place they can grow and serve! As we become more involved and grow as disciples, the questions change to “What can I do for God through this church?” and “How can I help this church reach more people with the Good News of Jesus?” When this transition happens, it’s time to prayerfully consider whether you’re ready to become a member of the church.

BUMC’s Membership Journey has several steps to help you discern if becoming a member is the next step in your faith journey.

Talk with the Team is an opportunity to gather around the table with our Ministry Team, ask questions, and get to know us. We will share about the ministries and missions of BUMC, and take a tour of the building. **The next Talk with the Team is on Sunday, January 16 at 11 am.**

This will be followed by **Basic Beliefs**, a 4-week class focused on learning the basics of faith through a United Methodist lens (in February.) **The Membership Class** is the final step, and focuses on what it means to be a discipling, active member of Brecksville UMC (March 2022.)

You may take as long or as short as you would like to make your way through this Membership Journey. Upon completion, you will decide if you would like to become a member of BUMC and affirm that during worship.

If you feel led to begin this part of your journey with our church, contact Pastor Heidi to start the conversation! All are welcome to participate in any or all of these classes! [Sign up here for more information.](#)

Hymn History and Sing-Along

Do you love the old hymns... and the new ones too? Don’t miss this awesome opportunity to join Sue Ellenberger, Machala Comenschek and Sean Brown in the Sanctuary after second service on Sundays January 16 through February 6, 2022. Hear the stories behind the hymns and learn about the artists who wrote them. We’ll sing them together, too! This is a class you will not want to miss.

Kids Lead Worship on February 6

Kids, don’t miss the chance to be part of something wonderful! Be sure and join us in Sunday school each Sunday in January as we work toward offering our gifts and talents to the congregation on February 6. **We will lead every aspect of worship!** This is one of the most special Sundays of the year and a Brecksville UMC tradition! Questions? Contact Jenny at jenny@brecksvilleumc.com.

You Can Help Make the “Nevers” Possible

“You’ll never be able to attend a concert. You’ll never be able to join a club. You’ll never be able to attend a worship service.” People with sensory sensitivity face obstacles to participating in activities others consider ordinary. By learning how we can help remove those barriers, we can create a more inclusive world for those with invisible disabilities.

Our church has partnered with Kulture City to bring their sensory inclusive training to Brecksville. The program is designed to help those with sensory needs like PTSD, autism, dementia, and strokes (just to name a few), feel welcomed and safe. The training is part of a program that includes sensory bags, signage, and sensory friendly spaces at the church.

It’s another way we’re creating safe spaces to grow with God and one another.

This is our third year in partnership with Kulture City and we are encouraging *everyone* to take part in the online training. Your friends are welcome, too! If you went through the training before, you just need a refresher. You can complete the training from home and you can do it anytime!

[Get more information and sign up here](#) — or email the office!



COURAGEOUS INCLUSION

Multi-Cultural Conversations

We know that talk, albeit a first step, is cheap.

But we have started the conversation. In fact, we've been talking for a while (a year, plus) about being more aware and sensitive to our biases and being more informed and sensitive to other cultures...to anyone who doesn't check off Caucasian or white or anglo on applications and forms. Being aware of our biases might explain our responses to others but it does not excuse our responses. It's great to talk about widening our circle and being more diverse. Now we want to prayerfully walk those steps.

We know that building relationships with people of all walks of life is what will truly uncover blind spots, break down the walls of indifference, and open our hearts to the truth that we are ALL created in the image of God.

Join us for our next multicultural conversation on January 11. We will meet both live and on zoom at 7 pm. We'd love to have your input and intentionally do this work with *you*. ***If you join us, it will be better because we are better together!*** We need people around the table of ALL ages, diverse backgrounds, unique perspectives, open hearts and compassionately curious minds. I sure hope you'll join us.

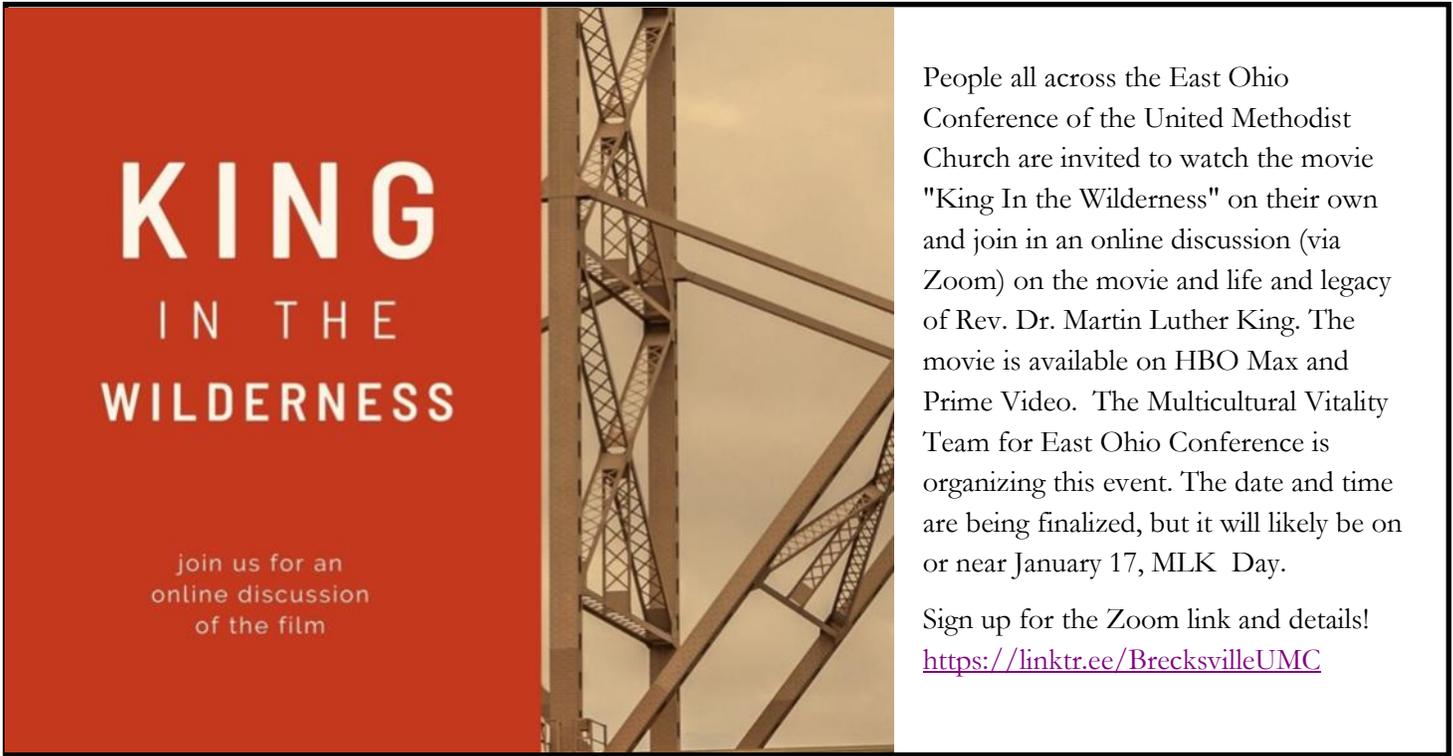
- Grateful to be on this journey with all of you. *Brenda Calovini*

An Invitation

We have been hearing a lot about the Mission Statement of Brecksville United Methodist Church: *Creating safe spaces to grow with God and one another*. We carry out our mission through *Honest Worship, Joyful Gathering, Lifelong Learning, Courageous Inclusion, and Determined Service*. Have you felt God's tug on your heart and mind to take another step along your faith journey?

The Inclusion Task Force is a group of people with various life experiences who are working together to affirm our commitment to the LGBTQIA+ community. You are invited to join this group! We are open to all - and that includes people from the greater community, your family members, and anyone desiring to be an active ally. We believe that God is calling us to explore new ways to act out our faith. If you would like to go on this journey with us, or would like to learn more, email us at inclusion@brecksvilleumc.com.

- Thank you! *Linda Crouch*, BUMC Inclusion Task Force



KING IN THE WILDERNESS

join us for an
online discussion
of the film

People all across the East Ohio Conference of the United Methodist Church are invited to watch the movie "King In the Wilderness" on their own and join in an online discussion (via Zoom) on the movie and life and legacy of Rev. Dr. Martin Luther King. The movie is available on HBO Max and Prime Video. The Multicultural Vitality Team for East Ohio Conference is organizing this event. The date and time are being finalized, but it will likely be on or near January 17, MLK Day.

Sign up for the Zoom link and details!

<https://linktr.ee/BrecksvilleUMC>

What's My Why?

Jen Speith's Reflection on Giving

My name is Jen Spieth and I am a newer member of our church, having joined BUMC in 2017. Pastor Heidi asked me to share with you why my husband and I give. When Pastor Heidi asked the question, I had to admit that I don't often think about it, but I had several initial thoughts. Because it's the right thing to do. Because my parents gave, and that's how we were raised. Because it feels good. But, when I thought about it some more, specifically the way she asked – *What is my why in giving to our church?* – I sat with the question a bit longer.

“Thoughts” usually come to me in images and feelings. So I was flooded with images and feelings of times spent in and with this church. Here are the images I see and the feelings I feel when I think of my “why:”

The smell of extinguished candles and the hush that follows when we all sing the last note of Silent Night on Christmas Eve; and that feeling of quiet hope. The boisterous sounds of hammers hammering and laughter emanating from the fellowship hall during The Birdhouse Build. The smell of food, naturally – baked goods and pies, potluck goodies and chili – and the sounds of coffee cups clinking, conversations humming during Coffee Hours, Chili Cook Offs, Fall Kick Offs and other Joyful Gatherings; and the sense of belonging. The clunking of frozen food being sorted and boxes being loaded onto pallets at the Cleveland Foodbank; and the feeling of teamwork. The sound of shuffling socks walking on the printed path of the prayer labyrinth in the chapel during advent and lent seasons; and the feeling of security and openness. It's the contemplative silence that is bookended by Jenny's voice as she reads scripture and by the thoughtful sharing of experiences by those who participate in Lectio Divina; and feeling curious and inspired. It's the background sights and sounds of the sanctuary during worship. 20 or so months ago, that included whispered greetings between friends in Gary Mates' pew, watching turkey vultures perch and take flight through the windows, the pounding of little feet running up for the Children's Moment; and the feeling of unity. Nowadays, the sights and sounds have changed somewhat for me as I am attending Sunday services primarily online – something that couldn't have been done if we weren't all giving to and through our church. So now it's the sound of my husband quietly sipping coffee, the real-time projection of online worship on our kitchen TV, the sound of my warbled and offkey singing that gets the dogs howling; and still the feeling of unity with you, my church family. These are the images and feelings I have of our church living its values.

So what is my “why?” It's an invitation. From God, who invites me to give through the many opportunities provided by and through BUMC – whether that gift is time, energy, presence, knowledge or money. Our church needs all of these forms of giving.

Our mission in creating safe spaces to grow with God and one another. I mean, that's cool. Through BUMC, God's invited us on this mission. Together! Which leads to... Our church family – past, present, future, near, far. So, the invite and the mission don't go far without our church family. This is why I give. Simply put: my why is YOU.



When the 2022 Giving Envelopes will arrive? The short answer is - not yet! The long answer is that the small company we hire to print our envelopes is facing some unusual challenges -- like a lot of us. Church Budget is located in Salem, Ohio. This is their normal busy time of year but this year is far from normal.

Many churches waited longer than ever before to place their orders, not knowing if they needed envelopes or how many. Church Budget said, "We are working overtime and with extra help when we can get it. We hope to have your envelopes to you by the second Sunday of January."

If you ordered envelopes this year, we thank you for your patience and will let you know when they arrive. Please say an extra prayer for everyone working extra hard these days!



If you gave more than \$250 to the church in 2021, you will receive a printed giving statement in the mail soon. (It's the law!) You can also download a giving statement anytime from your Realm Account. Contact us for help!



DETERMINED SERVICE

Brecksville UMC Day of Service at Camp Wanake

Saturday, January 29—Beach City, Ohio

With a little help this winter, kids will have a better summer! Camp Wanake is one of our East Ohio Camps in need of some repairs during the winter months. We're organizing a team to get the job done!

We will meet at the church and leave at 7:45 am. We plan to start around 9 am at Camp Wanake in Beach City, Ohio and work until about 3 pm.

This mission event is for all ages-- families and kids are highly encouraged to come! We can add more projects as needed to accommodate the ages we have. Camp Wanake projects we can help with: building Adirondack chairs, installing carpet in a few locations, and remodeling a shower house. Office work, trail clearing, and firewood needs attention as well. It's totally up to our group!

There's no cost and lunch is provided by Camp Wanake as a thank you!

Have tools to bring? General tools would be helpful: chop saws, circular saws, power drills, etc. If you're interested in a specific project, or have special skills, let us know!

Learn more and sign up online linktr.ee/BrecksvilleUMC or contact the office!

Paper Recycling for Hunger

The good news is that the market for recycled paper is starting to rebound, and we're seeing a better return on the paper we collect in the green bins in the parking lot.

The other good news is that you all are doing a terrific job of diverting paper from the landfills into our green bins! Keep up the great work. Remember, if it's paper, bring it to the bin.

At this time of the year, we often see our bins filled to overflowing — a combination of extra paper waste during the holidays and fewer pick up days with holiday breaks for the drivers.

We ask your patience. If you see that the bins are full, please hold your recycling for another day. Our bins are typically emptied early on Thursday mornings!

Recycle Old Holiday Lights

The Cuyahoga County Solid Waste District collects broken, burned out or tangled strings of holiday lights year-round for recycling. Drop unwanted light strings, power cords and power strips at 4750 East 131 Street in Garfield Heights. Hours are Monday-Friday from 8:30 am—4:30 pm. No bags or boxes in the recycling bin, please. Place items loose in the marked lobby box and take all bags, boxes and containers home with you.

Lights that we collect are processed by a Cleveland company to benefit Cleveland Metroparks Zoo's Lights for Lions conservation program.

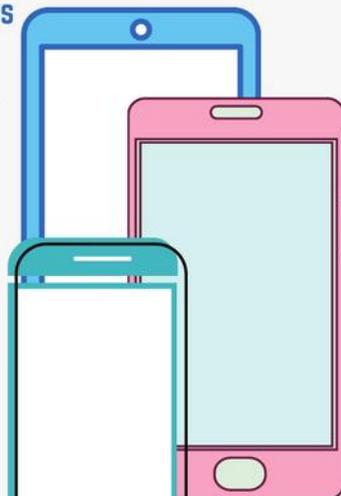
DONATE YOUR OLD SMARTPHONES

WE ARE LOOKING FOR UNLOCKED SMARTPHONES (RESET TO FACTORY SETTINGS)

CELL PHONES ARE EXTREMELY IMPORTANT FOR:

- ACCESSING COMMUNITY RESOURCES AND INFORMATION
- CONTACTING FAMILY MEMBERS AND FRIENDS
- PURCHASING BUS PASSES
- APPLYING FOR JOBS, HOUSING, AND SCHOOL
- FINDING SUPPORT GROUPS

**Collection bin
in the first floor
coat room!**



JANUARY BIRTHDAYS

Penny Lienert	3	Jennifer Custer	13	Dan Auble	21
Michael Patrick	3	Jim Smith	13	Pat Gordon	21
Michelle Shively	3	Steven Chen	14	Benjamin Weber	21
Emily Vincent	3	Maddy McBride	14	Nate Bender	22
Donna Sibits	4	Donna Houston	15	Louis Samblanet	22
Kaya Roberts	5	Marianne Nolan	15	Bob Lundholm	24
Nate Machesky	6	Sam Papp	15	Katie Hurder	25
Claudia Monnett	6	Adalaide Spitzer	15	Sue Hastings	26
Lucas Juniper	7	Lois Moston	16	Bill Long	26
Autumn Lasich	7	Eliot Slifcak	17	Emerson Knight	27
Jasna Stacher	7	Kim Johnson	18	Kimmer Cave	28
Cole Mihalich	9	Fred Loeffler	18	Donna Culley	28
David Vastartis	9	Jennifer Schneider	18	David Gardner	29
James Vastartis	9	Jessica Zawada	18	Rick Dean	30
Nathan Hulten	10	Kaitlyn Ellis	20	Don Salsbury	30
Gerry McMaster	11			Kathy Goebel	31
Marc Vincent	11			DJ Magee	31



On December 26, we celebrate the baptism of Eowyn Faye Pace, great granddaughter of Don & Beryl Burkle. What a gift and a joy!



At our weekly staff meetings prayers of thanks are lifted to God for the way lives are touched when we reach out to one another in service. Folks like Jinho Lee, Wally Kudlaty and all of the bike fix it “elves” who prepared a record number of bikes for Yuletide Bike Night and Jeff Fesler, Craig Kotnik, George Gee, Joseph Welch and Jim

Smith all pitched in to make stands hang stars for our giant nativity in Fellowship Hall. You made Christmas brighter for lots of folks. Our choir worked so hard on their Christmas Cantata, which was postponed due to Covid. We’re looking forward to hearing it soon, though! Kara Samblanet, Jessica Vastartis, Jennifer Schneider and Jane Petrie donated wreaths to the church this year. Did you know evergreens are symbols of God’s unending love? And everyone who went caroling, spreading Christmas cheer, thank you! There is so much to be thankful for this season!



JANUARY

Show your care with prayer!

Is your resolution to spread kindness in the new year? Here’s an opportunity! Send a note and a prayer to one person a week with Care & Prayer Mail!

Week of January 2

**Carl & Joyce
Rossborough**

4386 Hunters Chase Ln
Wooster, OH 44691-7303

Week of January 9

Tom & Nell Taylor

5275 Clover Dr
Sheffield Village, OH 44035-1483

Week of January 16

Kathy Sopka

500 Tollis Pkwy Apt 104
Broadview Hts, OH 44147-1802

Week of January 23

Don & Beryl Burkle

3464 Logwood Trl
Richfield, OH 44286-9359

Week of January 30

Jane Whitehead

38 Laurel Lake Dr
Hudson, OH 44236-2158

Know someone who would appreciate being on the list? Contact Pastor Barbara!

Check back next month for a new list!



USO Cookie Bake January 5

Want to help fill the canteen of the USO Canteen at Cleveland Hopkins Airport? Join the ladies the Evening Circle in the Kitchen at 6:30 on Wednesday, January 5!

Asbury Bremeth Circle Study *Follow*

You are invited to join the ladies of Asbury Bremeth as we explore the Andy Stanley Study *Follow*. Join us on Thursday, January 13 at 9:30 am in the Parlor as we visit for a brief time before the study begins at 10 am. All are welcome.

Thank you!

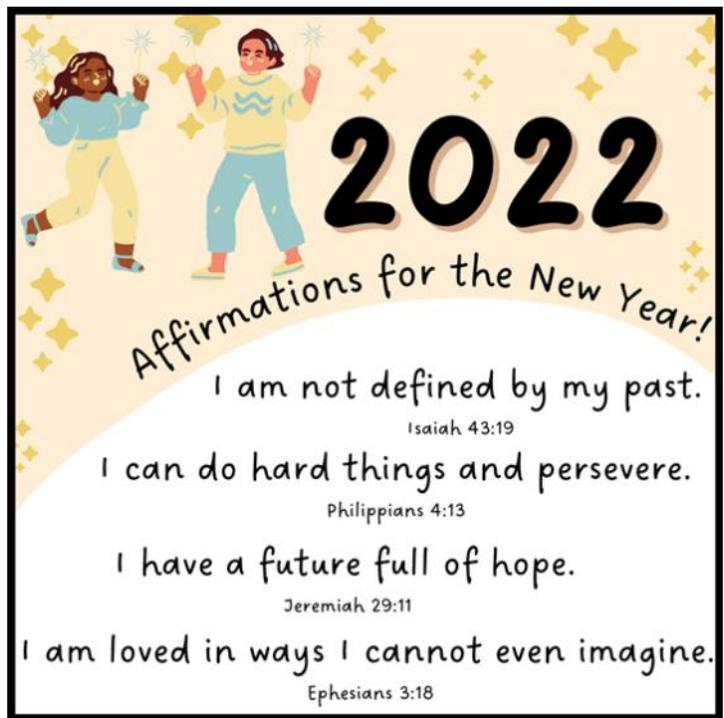
The women of Asbury Bremeth wish to joyfully and warmly thank the secret Santa who gifted us with inspiring books on the ordinary women of the Bible. We will be reading them and learning from them!

Stitch'n'Time

Do you like to knit or crochet? Join the Stitch'n'Time Group! (While not technically a UMW mission, there are a lot of UMW ladies in the group.) One of the things we do is create prayer blankets and prayer shawls. All abilities welcome! If you'd like to know more, reach out to the church office and we'll put you in touch with the group!

UMW Board Meeting

Mark your calendar for Friday, January 28!



Self Care Corner The word "self-care" gets thrown around a lot these days, usually in connection to going on expensive vacations, getting massages, or buying extensive skincare routines. These certainly can be self-care. But, more simply put, self-care is the revolutionary act of giving up the shame we feel when we care for ourselves and investing time into things that protect our well-being, mental health, and quality of life.

The new year is a time when many people start setting resolutions and goals, intent on improving their lives or making the year ahead *the best year ever*. Self-care is not self-improvement. Self-care says, "you are enough just as you are and deserve to be cared for in meaningful ways."

Starting small with self-care can be great way to start working it into your busy schedule, especially during stressful moments. Try affirmations—statements that are true. We can remind ourselves of them each day by voicing them out loud. This rewires our brains into thoughts based in reality. Affirmations are a great, small way to incorporate self-care into your everyday life.

The scripture-based affirmations in the graphic above are great for the New Year. Let's make self-care in 2022 a priority, together!



Bishop Tracy Smith Malone to Speak Here—January 30

Don't miss Bishop Malone's message on this special Sunday! She will join us at 8:30 and 10 am. Join us in person or online! You are also invited to engage in conversation with the bishop on the mission and vision of the ministry in the East Ohio Conference and the future of the United Methodist Church on Thursday, January 27 at 2 or 6 pm. *Location and more details to come!*



JANUARY



Sun Mon Tue Wed Thu Fri Sat

<p>All are welcome and encouraged to attend the CHURCH COUNCIL MEETING In person or online, Wednesday, January 5 at 7 pm Email office@brecksvilleumc.com for details!</p>					<p><i>The Sanctuary ceiling is being repaired during the first week of January.</i></p>	<p>1</p>
<p>2 8:30 Worship 10 Worship</p>	<p>3 6 Cardio in Fellowship Hall Mondays—\$5 no registration needed!</p>	<p>4 10:30 Staff 3 Worship Planning 7 Finance 7 Lectio Divina</p>	<p>5 6:30 Breakfast 6:30 pm Eve Circle Cookie Bake for USO 7 Church Council Mtg</p>	<p>6 9:30 Pastor's Facebook Live 6:30 Choir 8 Worship Band</p>	<p>7</p>	<p>8</p>
<p>9 8:30 Worship 9:45—1:45 Blood Drive 10 Worship 11 Education Hr 5 Youth Dinner</p>	<p>10 10:30 Lectio Divina 6:30 Comm Chorus Rehearsals resume</p>	<p>11 10:30 Staff 3 Worship Planning 7 Lectio 7 Multi-Ethnic Inclusion</p>	<p>12 6:30 Breakfast 7 Re-Start Relationships Small Group</p>	<p>13 9:30 Pastor's Facebook Live 9:30 Asbury Bremeth Cir 6:30 Choir 8 Band</p>	<p>14 <i>No School, BBHCS</i></p>	<p>15 <i>Year End Reports Due Soon!</i></p>
<p>16 8:30 Worship 10 Worship 11 Education Hr 11:15 Talk with the Team 5 Youth Group</p>	<p>17 <i>Church Office Closed for MLK Day</i></p>	<p>18 10 Stitch'n' Time 10:30 Staff 3 Worship Pln 7 Lectio 7 Trustees</p>	<p>19 6:30 Breakfast 7 Re-Start Relationships Small Group</p>	<p>20 9:30 Pastor's Facebook Live 6:30 Choir 8 Worship Band</p>	<p>21</p>	<p>22</p>
<p>23 8:30 Worship 10 Worship 11 Education Hr 4:30 Ecumenical Youth Group at Berea UMC</p>	<p>24 7 Scout Troop 175 meets here Mondays. 10:30 Lectio Divina</p>	<p>25 10:30 Staff 3 Worship Planning 7 Finance 7 Lectio Divina</p>	<p>26 6:30 Breakfast 7 Re-Start Relationships Small Group</p>	<p>27 9:30 Pastor's Facebook Live 6:30 Choir 8 Worship Band</p>	<p>28 10 UMW Board Meeting</p>	<p>29 Camp Wanake Work Day</p>
<p>30 <i>Bishop Malone Preaching</i> 8:30 Worship 10 Worship 11 Education Hr 5 Youth Group</p>	<p>31 10:30 Lectio Divina</p>	<p>Keep up-to-date with all church events! Check out our calendar at www.brecksvilleumc.com Follow us on social media @BrecksvilleUMC Subscribe to our weekly e-newsletter. Email Melanie@brecksvilleumc.com</p>				

Church Office Hours

Monday—Friday

8 am — 2 pm

440-526-8938

office@brecksvilleumc.com



vitalant.[®] BLOOD DRIVE SUNDAY JANUARY 9

8:45 am to 1:45 pm

Brecksville United Methodist Church



VITALANT.ORG/OhioDonorPortal



Open Doors.
*Welcoming all
of God's children.*

Brecksville United Methodist Church is called to the ministry of reconciliation. We embrace diversity as a gift. We celebrate our human family's diversity of sexual orientation, gender identity, race, ethnicity, age, faith history, economic status, marital status, physical and mental ability, and education. We affirm that all people are created in the image of God and as beloved children of God, all are worthy of God's love and grace. We welcome the full inclusion of all people in the life and ministries of Brecksville United Methodist Church as we journey toward reconciliation through Christ.

Your Gifts Make Ministry Possible

CASH GIFTS

A cash gift in any amount is a convenient and popular way to show your faithful support for the church or other ministries. The full amount of your gift qualifies for a 2021 charitable income tax deduction - up to 50% of your adjusted gross income. (Make certain your check is dated 2021 and received no later than December 31, 2021, to receive a deduction for the year.)

GIVING & RETAINING INCOME FOR LIFE

Did you know you can give to a charity while retaining income from the gift for the rest of your life? A charitable gift annuity or charitable remainder trust enables you to receive flexible or guaranteed income. Plus, there are significant tax advantages. Let's assume you are 70 years old, single, and wish to make a \$10,000 gift to the church when you are gone but need to receive income until then. You can make the gift now and receive several attractive benefits. First, you could receive income that exceeds what you are currently earning on the \$10,000. At age 70 with an annuity rate of 4.7%* of the \$10,000 each year through a gift annuity (\$470) - greater than most bonds or C.D.s. Next, a portion of the \$470 annual annuity may be tax-free over your life expectancy. Finally, you could receive a 2021 charitable income tax deduction for the remainder portion of your gift. This deduction can save you a sizable amount in federal income taxes. Making a life income gift now offers all these advantages and provides the satisfaction of knowing you have helped your church or charitable organization in a significant way. The United Methodist Foundation that serves your conference can help you with these types of gifts. Visit www.naumf.org/locations to find contact information for your UM Foundation.

GIVING UNNEEDED LIFE INSURANCE

Do you own an old life insurance policy that is no longer needed? Perhaps the purpose for the policy no longer exists (your children are grown or your mortgage is paid off) or your financial situation has changed and mitigates the need for the insurance. Consider giving the policy to the church or a charity and receive a charitable income tax deduction for the lesser of your cost basis or the replacement value. This is a great way to benefit a cause you support without reducing your checking account. If the value is more than you wish to donate, consider cashing in the policy and giving a lesser portion. Your gift may sufficiently reduce or eliminate any potential taxes due from the sale.

MEMORIAL GIFTS

As you think of those special people (a teacher, pastor, relative or other loved one) who have touched your life, you may want to do something "just right" to demonstrate that they are remembered. A memorial tribute can be a satisfying way to salute those whose memories continue to enrich our lives.

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