



JOHN WESLEY UNITED METHODIST CHURCH

LOVE GOD. LOVE OTHERS. SERVE THE WORLD.

What shall we bring?

*Each of you should use whatever gift you have received to serve others,
as faithful stewards of God's grace in its various forms.*

1 Peter 4:10

Dear Friend,

Thank you for your support and generosity towards the mission and ministries of John Wesley United Methodist Church. As we look forward to a new exciting year, the Stewardship Ministry team invites you to consider "what you will bring" to further the abundant blessings of JWUMC. The contributions of our members and friends have a significant impact on our community and will help us further our mission of "Love God, Love Others and Serve the World".

As we reflect on the past year, we are reminded of all the ways in which our members' financial support has made a difference. Our doors are always open to multiple recovery meetings, community meetings, Falmouth Chorale and others. Additionally, your generosity helps us fund several outreach initiatives, including our ESL tutoring program, supporting The Falmouth Walk and the Alternative Gift Market of Cape Cod, and other beneficiaries like Fishing for The Mission 22 and Belonging to Each Other.

We are always humbled by the unwavering support from donors who share our passion for serving others. Your contribution will not only provide financial support but also serve as a reminder of the power of community and the importance of giving.

We have exciting projects in the works that we are eager to share with you. Specifically, we are eager to pursue: opening a thrift store, supporting families in need in our parish and community, and strengthening our existing community connections as we take them to the next level.

As we begin our stewardship campaign, we ask you to prayerfully consider your pledge to JWUMC's mission. Every contribution, no matter the amount, makes a difference and is greatly appreciated. This year, our goal is to procure \$375,000 in pledges, which represents a modest and responsible 3% increase over the current pledge total plus the identifiable cash donations.

Again, we are incredibly grateful for any support you can provide. Our goal is to steward our resources for maximum impact. If you have any questions, you can contact Pastor René Perez at 508-548-3050 or Pastor.JWUMC@gmail.com -or- Dianne Belamarich 508-397-9487 or dbelamarich@comcast.net.

We pray God's greatest blessings on you,

Stewardship Chairperson: Dianne Belamarich
and Team: Ted Burt, Jan Dahl, Kate Finemore, Tracy Jaekel and Pastor René Perez

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HOW DOES JWUMC PLAN FOR THE FUTURE?

- Perhaps you were not able to increase your pledge last year. Can you do it in 2026?
- **There are many in our congregation who give but do not pledge. To those we ask that you consider pledging as a form of stewardship discipline.** The church needs to be able to count on your support.
- For those who have investments, you might find the tax saving strategies, mentioned below, beneficial.
- If you were planning or considering a bequest to the church, perhaps you could adjust your budgeting and add a portion of that bequest each year to your pledge. Enjoy the tax break while you are alive.

PLEDGING BASICS:

- Your pledge will be confidential. Only Pastor René and the church's financial secretary will have knowledge of your pledge.
- You do not need to be a member of JWUMC to pledge.
- **It is necessary to make a pledge each year. We do not automatically carry your prior year pledge forward.**
- **Simply giving electronically or in the offering plate does not constitute pledging. A pledge card needs to be prepared.**
- We encourage the use of pledging envelopes if you plan to make manual contributions. This will assure that your pledge is properly credited. Otherwise identifying and tracking the pledge is difficult.

TAX SAVING STRATEGIES

For those of you who have investments, the following are tax saving strategies beyond the standard charitable deduction. They could be a way to help you increase your contribution to JWUMC by off-setting the increase with tax savings.

It is not uncommon for JWUMC to receive major pledges well in excess of \$20,000. In the past we have had \$35,000, \$60,000, 75,000, and currently one family at \$30,000 using these strategies. Perhaps there are others who can step up to this level of generosity.

Stock Transfer

- To avoid paying capital gains tax, make a stock transfer directly to JWUMC.
- The name of the donor does not appear on a stock transfer; therefore, you must notify the church that stock is being transferred each time you do so. You or your broker should contact Elie Harmon, the church treasurer at financejwumc123@gmail.com for the proper procedures to process a transfer. You pay no capital gains tax and deduct the full value of the stock as a standard charitable tax deduction.
- The full value of the stock is tax deductible.

Qualified Charitable Distribution (QCD) from your Individual Retirement Account (IRA)

- Donors who are 70½ at the time the distribution is made from an otherwise taxable IRA (not an ongoing SEP or Simple IRA) may transfer up to \$105,000 annually directly to John Wesley UMC.
- The tax benefit is that the donation is not included in the donor's adjusted gross income. (Thus potentially lowering taxable income, likely decreasing your total income tax bill and lowering Medicare costs.) And this donation will satisfy the required minimum distribution (RMD) in the year it is made. There is no additional standard charitable tax deduction beyond the reduction of the donor's adjusted gross income.

Donor Advised Fund (DAF) is like a Charitable Investment Account

- Many brokerage firms offer their clients Donor Advised Fund Accounts. Appreciated stock can be transferred into these accounts with no capital gains tax. This fund can send a donation check to qualified charities that is fully tax deductible.

Please consult your accountant to confirm that you qualify for any or all these strategies.