

HERALD

STEWARDSHIP 2022



God's Basic Blueprint for Giving

By Dr. John McKellar

What is God's blueprint for raising a budget? It's an interesting question, but Jesus' answer was clear and consistent. God's plan is for each person to do their best, giving sacrificially out of love.

From the widow's mite to the rich young ruler, Jesus said that God cares about the heart and the spirit of our giving. Mother Teresa once said, "I alone cannot change the world, but I can cast a stone across the waters to create many ripples." Every time we give to the church, whether our offering is big or small, we create ripples that multiply exponentially in ways we can never really fathom... and we see that, time and time again, because of your overwhelming generosity, we are enabled to do great things for the Kingdom!

This is our blueprint: Each of us — from the youngest child to the oldest adult — giving out of love.

White's Chapel is the church that it is because of these gifts of love! Every ministry and highlight we see in this publication takes place because we give! God is bringing life to the dreams we have shared (and God will create new dreams, new ripples) because we give.

In ways that we'll never know, God uses our giving to bring hope to others.

We recently had an amazing response to our special communion offering for Hurricane Ian relief. We sent \$50,000 to two congregations in the devastated areas of Florida. That day, we received this report back: The pastor of one of the churches shared that they were having a staff meeting to talk about having an event to spread a little joy in the community. They talked about bringing in food trucks (who have lost their customers) to give away free food to the community (who have lost everything). But the conversation ended because they realized they couldn't afford it. Only an hour later, without us knowing their need, we called with the news our offering was on the way!

We all make decisions of how we spend our money and how we give our charitable dollars. Nothing is more important than the church. Every week, we open our doors to the community to help people find jobs, to help those struggling with addiction find hope, and to provide a venue for community concerts and high school graduations.

When we give, the church remains a vibrant place of ministry where people are accepting Christ and being baptized, where thousands of prayers of hope and healing are prayed every week, where children are being inspired and adults are growing in their faith. When we give, we pay the electric bill, buy music and orchestrations, and plan for Christmas celebrations that will touch our hearts.

And it's only possible when we all do our part, when we all give and pray and grow and serve. It's only possible when we all live into our role in God's blueprint for White's Chapel.

Again, though it seems so insufficient, we want to thank you for what you do... and for what we're able to do together. Because of you, God is leading us into a new and exciting future! Together, may our ripples become a tidal wave that will lead our troubled world to Jesus!



Building on God's Plan

By Dr. Todd Renner

As many of you know, about three years ago, we made the decision to downsize: to sell the house where we'd raised our boys and to build something new. Now, I was hesitant (to say the least), but Keri said it was her childhood dream — and how could I call myself a loving husband if I stood in the way of her childhood dream? So, we began the long, frustrating

process of construction. And I know that there are people who are wired with a certain sort of vision: those who can look at drawings and specs, and who can just see it. Keri is like that. I am not (again, to say the least). As I looked at the blueprint the architects had drawn, I struggled to conceive of the beautiful place that was there in front of me sketched out on paper... but that is how it had to begin. That's where it always begins: with a blueprint. From the foundation to the finishes, success and excellence always begin with a blueprint, with a plan. And the same is true for the Church.

But success is a tricky thing. Yesterday's excellence too easily becomes tomorrow's "good enough" — and the Gospel of Jesus Christ demands far more than merely good enough. Our call as God's Church is to constantly evaluate, to constantly cultivate, to constantly innovate: to build dynamic ministries

that will change lives (and the world) with the Good News of God's love and redemption... and to change them in meaningful, eternally-significant ways that transform them right now (on this side of eternity).

And it's been a year of incredible ministry! As you'll see in this special edition of the Herald, God has been at work in powerful ways through this community called White's Chapel. Children have fallen in love with the Bible. Teens have found hope in the midst of an increasingly agnostic culture. Families have been healed. Marriages have been restored. And souls have been saved through the power of Calvary's love — that's our foundation!

And it all happened because of you! You made it happen. Worship. Missions. Care and support. Discipleship and hospitality. None of it would be

possible without you... and, today, we simply want to say **THANK YOU!**

More than just "thanks," though, we want to show you what, together, we've built in the name of our Lord! We want to celebrate the mighty acts of God in our midst. Because of your generous commitment and partnership, the Kingdom of God is advancing. Because of your fervent prayers, your faithful presence, and your continued financial support, people are coming (and coming back) to faith... and coming back to life! Because of you, Jesus is being made known, both, across the street and around the world!

And as we celebrate all that's been, we also turn our attention to what is yet to be. We look forward with eager expectation to our shared future, forward to new ministries and new opportunities, forward to bigger needs and greater dreams, forward to an audacious blueprint for our next season of being God's Church in such a time as this. Like always, it will take all of us doing our part — working, praying, serving, giving together — all for and in the name of our Lord... but there's no other place I'd rather build!

From the bottom of our hearts, thank you for all that you do and for all that you are... and for allowing us the profound honor of getting to be your pastors!



WC

BLUEPRINT

STEWARDSHIP | WAYS TO GIVE

CASH



You can bring or mail cash or check gifts to any worship service or to the finance office. Please make checks payable to "White's Chapel UMC."

RMD



(Required Minimum Distributions) If you are at least 70 ½, you can make a direct contribution from your IRA to any public charity – including White's Chapel. This option allows you to make a gift that will qualify for your RMD without reporting the distribution as taxable income.

DAF



(Donor Advised Funds) Donate cash, stock or non-publicly traded assets to a donor advised fund for an immediate tax deduction. Donations can then be made to a qualified charity of your choice.

TEXT



Text "WCUMC" to 73256 and follow the on screen prompts. From giving to purchasing dinner, text to give has you covered.

AMAZON



Support White's Chapel while shopping online through Amazon.com. Select White's Chapel UMC in the "pick your own charitable organization" box at smile.amazon.com and Amazon will donate a percentage of your purchase to White's Chapel UMC at no additional cost to you.

STOCK



If you wish to give stock gifts to White's Chapel, please give your broker the account name, account number, and DTC number for our Charles Schwab account. The church maintains an account with Charles Schwab & Company in the name of White's Chapel UMC. Our Schwab account number is 9368-8214 and the DTC number is 0164 Code 40.

WC APP



Download the White's Chapel App from the app store and select give to enter a one time or recurring gift.

ONLINE



(Debit/credit card and e-checks) Giving online is both simple and secure. You have the option to give a single gift or options for creating a scheduled recurring gift using your checking account, debit or credit card. Go to www.whiteschapelumc.com and select the give button at the top of the page to get started.



Need Assistance?
Contact the Finance Dept. at
(817) 481-4147

Thinking About Taxes in your Blueprint for Giving

By Scott Woods, CPA
White's Chapel Finance Committee

What is your blueprint for giving? Do you have a plan? Do you plan to give but haven't yet? While many of us simply give - which is great - there may be some tax advantages to giving with a plan. And your plan for giving does not have to be a complex stack of drawings using some photosensitive ferric compound (yes, I had to look that up for Todd's benefit!). Depending upon your situation, aligning your giving with some tax considerations may be prudent.

Below are some tax basics that may help you build your blueprint for giving.

Standard Deductions and Itemized Deductions

For most individuals, there are two options for claiming deductions when computing how much of your income is subject to tax – the "standard" deduction and "itemized" deductions. The standard deduction, as implied by the name, is a set standard amount regardless of the amount of tax deductible items you may have actually had for the year (the standard deduction is inflation adjusted and for 2022, this amount is \$12,950 for singles and \$25,900 for married couples filing joint returns).

Alternatively, if you have tax deductible items (typically mortgage interest, state income and property taxes, and charitable contributions) that exceed the standard deduction, you probably want to itemize your deductions so you get a greater reduction in how much of your income is subject to tax. For those of you who historically itemize deductions, you enjoyed an incremental tax benefit to making charitable contributions. Unless your itemized

deductions exceed the now higher standard deduction, this tax benefit is not available in that year.

Cash Donations

Cash gifts are simple and assuming you can itemize deductions, the tax benefit is easy to determine as it generally reduces your income subject to tax by the amount of cash you donate. To claim a deduction in 2021, the contribution must be made on or before December 31, 2022.

Non-cash Donations

While cash is easy to donate, cash may not give you the most benefit from a tax perspective. It, of course, depends! Two "win-win" ways to donate include donating certain appreciated stock and making qualified IRA distributions. First, donating investments that might otherwise generate long-term capital gains if they were sold may allow you to claim a deduction for the fair market value of the stock without paying tax on the long-term gain as if you sold it. If you are considering harvesting some gains in your portfolio before year-end, this might be a good choice. Secondly, if you are over 70 ½, you may be able to distribute up to \$100,000 from your IRA to the church without including the distribution in income.

Donation Planning – Where a Blueprint Can Help

Alternating the Standard and Itemized Deductions

For some of you, your itemized deductions will never exceed your standard deduction. Perhaps some planning could help. While it is not always feasible, if your situation allows you to make your 2023 donations and perhaps pay other deductible expenses for

2023 in this year, your itemized deductions may exceed the standard deduction in 2022 and gain incremental tax benefit to your donations. You would then simply use the standard deduction next year assuming your itemized tax-deductible items would be much lower. This strategy has been referred to as "doubling up," "bunching," or "grouping" your annual deductions.

Donor Advised Funds and Trusts

Perhaps you are familiar with the above, but you have recently seen a Facebook ad talking about "donor advised funds." Donor advised funds (DAF) can be useful and are very flexible. Using a DAF can simplify and accelerate your tax deductions while at the same time allow you to donate variety of more complex assets (cash donations work as well) and you can generally control the timing and recipients of the grants from the fund.

Estate and Trust Planning

For longer-term planning, there are even more opportunities to give and benefit your tax situation. While too complex to go into here, there are ways to get current deductions by using charitable trusts or similar arrangements – the income from assets can be used now by the donor but the assets are committed to the church in the future.

What about pending tax changes?

While anything is possible, major changes to the tax treatment of charitable contributions are not anticipated.

Disclaimer

As a tax guy, I probably should have had a few more "generallys" and caveats as the rules are complex. If you are unsure, ask your tax advisor or the IRS website actually has a publication discussing all aspects in mostly understandable language – simply go to www.irs.gov and search for Publication 526.

2022 MINISTRY HIGHLIGHTS

129
PROFESSIONS OF FAITH

116
THIRD GRADE BIBLES

289,139
VOLUNTEER HOURS
(VALUED AT OVER \$8.6MM)

OVER 400
INDIVIDUALS RESETTLED, HOUSED, AND CARED FOR THROUGH TRANSITIONAL HOUSING & REFUGEE MINISTRIES

3,062
AVERAGE WEEKLY DISCIPLESHIP ATTENDANCE

817
NEW MEMBERS

300 AND 100
PARTICIPANTS VOLUNTEERS
AT "IT TAKES A VILLAGE" FOR THE DIFFERENTLY ABLED

6,913
AVERAGE WEEKLY WORSHIP ATTENDANCE

1,300+
STUDENTS BLESSED WITH BACKPACKS AND SCHOOL SUPPLIES

OVER 400
YOUTH ON SUMMER TRIPS

WC MOBILE MARKET LAUNCH

40,000+
RISE AGAINST HUNGER MEALS PACKED

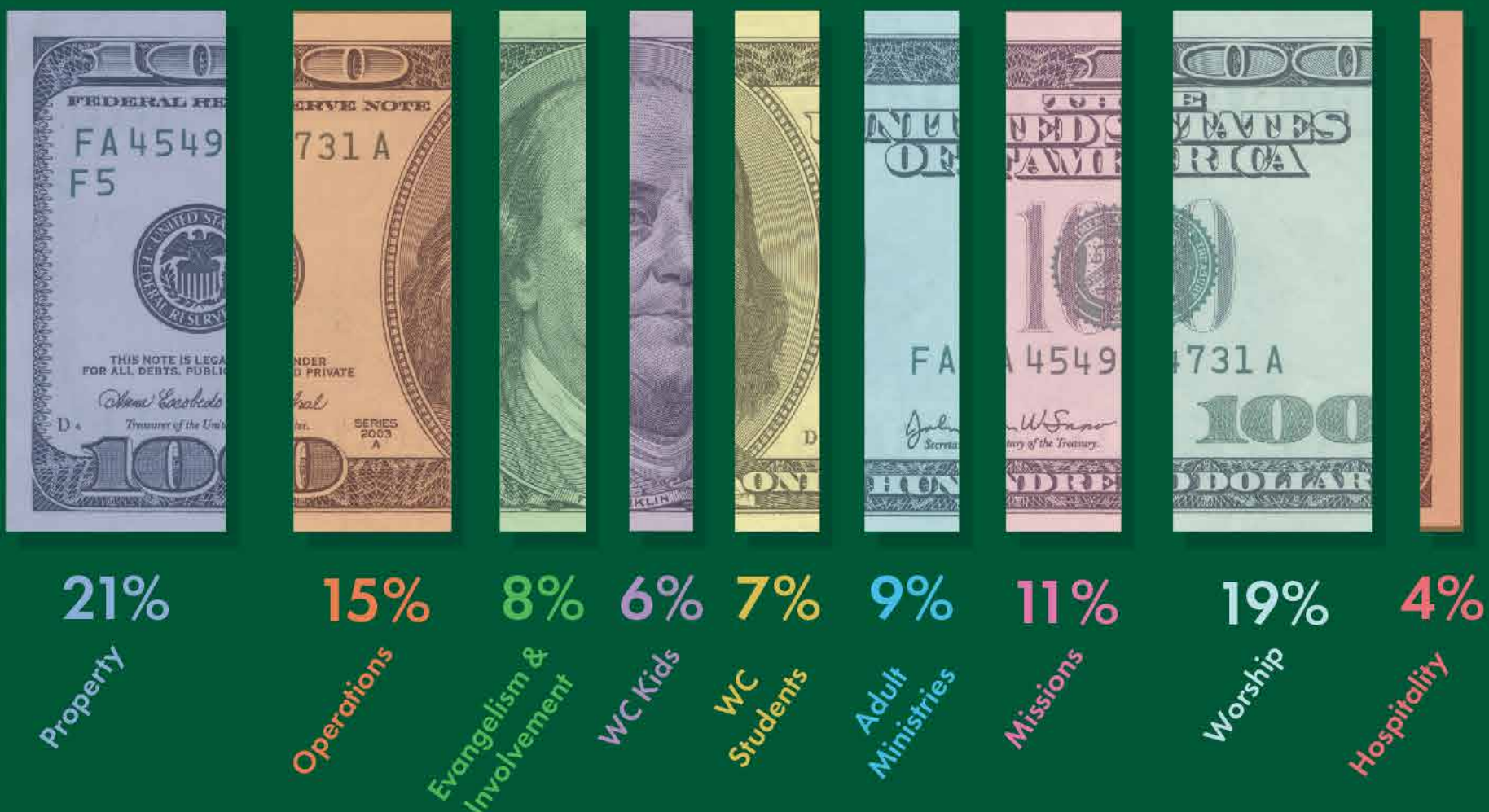
OVER \$450K
FREE DENTAL CLINIC SERVICES PROVIDED

50,000+
GOD IS BIG ENOUGH BRACELETS

\$2.1+
MILLION GIVEN TO MISSIONS & OUTREACH

OVER 300
CARE BOXES SENT TO DEPLOYED TROOPS
WC ADDICTION MINISTRY CONFRONTING COMMUNITY STRUGGLES WITH DRUGS AND ALCOHOL

BUDGETARY SPENDING: DOLLAR BREAK-DOWN IN 2022



- PROPERTY:** Debt Service, Insurance, Janitorial, Air Conditioning & Heat, Utilities, Security
- OPERATIONS:** Technology, Equipment Leases, Audit & Legal Expenses, Employee Health Insurance, Taxes & Pension
- EVANGELISM & INVOLVEMENT:** God Is Big Enough Initiative, Community Engagement, Communications/Productions, Mailers
- WC KIDS:** Team 12, Squad 34, Club 56, Sunday School & Worship, Curriculum, Parent Support
- WC STUDENTS:** Crave + Intersection, Sunday School, Trips & Events
- ADULT MINISTRIES:** Classic Adults, Discipleship, WC Men, WC Women, Marriage & Family Ministries, Special Needs Ministry, Counseling, Care & Support
- MISSIONS:** Local & Global Outreach Projects, Trips, Disaster Response, Missionary Support
- WORSHIP:** Services, Supplies, Live Productions, Special Events
- HOSPITALITY:** Food & Supplies, Donuts, Wednesday Night Fellowship Dinners, Kitchen Operations

Blueprint for the Future

DREAMS AND GOALS FOR 2023

It is always thrilling to look back and to celebrate God's provision and your faithfulness, but we can't stay there. We can't keep looking backwards because that's not the way we're heading. We must look forward. We must go forward – braving the uncertain future with determination and a Spirit-filled resolve to be the people of God for the world around us. Yes, we've accomplished amazing things in the past year, but 2023 calls us to build boldly for the Kingdom of God. With your support, here's just a sampling of the blueprint we envision for our next year of ministry:



MISSIONS & OUTREACH:

- To Explore Missionary Partnerships & Adopted Countries on Every Continent
- To Expand Our Support for GRACE (especially the Transitional Housing programming: buying/building new spaces for families)
- To Begin Work on the El Buen Samaritano Community Center & Medical Clinic
- To Explore the Possibility of Adding a Mobile Medical Clinic to Our New Mobile Market Ministry



EVANGELISM, COMMUNITY & INVOLVEMENT:

- To “Grow Smaller” (helping people connect to God and each other – build lasting, life-giving relationships)
- To Create Welcoming Environments for All People (spaces and opportunities for folks to find “families of the heart” in a transient community)
- To Intentionally Engage Guests & New Members with Easier “On-Ramps” to Find Their Place at WC
- To Grow Our Regional Ministry Influence as We Partner with Fellow Churches
- To Be Better Neighbors to Surrounding Communities (each with their own struggles, needs & missional opportunities)

WORSHIP:

- To Pursue Passionate, Authentic Worship in Multiple Styles
- To Explore Church Planting & Revitalization (especially in urban & rural settings)
- To Engage Our Kids & Students to Develop a Passion & Heart for Worship
- To Expand Our Worship Outreach to Local Retirement & Care Facilities
- To Create A Culture of Invitation



DISCIPLESHIP:

- To Grow the Reach of Our Original Content & Curricula
- To Expand Our Social Media Footprint (intentionally engaging multiple generations)
- To Offer a More Robust Recreation Ministry (knowing that fun and fellowship are critical parts of the faith)
- To Create Dynamic Ministries, Service Opportunities & Worship Experiences that Meet the Specific Needs of our Community's Singles & Young Adults
- To Expand Our Ministry to Individuals & Families with Special Needs
- To Create Incredible Ministry Spaces for Our Kids, Students, and Adults – Inviting and Safe Places for Discipleship, Worship & Fellowship



In short, we dream of building a church that's meeting the needs of tomorrow, today: reaching out, worshipping, serving, praying, learning, growing, loving, and living in authentic community – a blueprint for innovation and excellence in Jesus' name!

WEEKEND PREACHING SCHEDULE

SANCTUARY

SUN. 8:20 a.m. | Traditional
w/ Drs. John McKellar & Todd Renner

SUN. 9:30 a.m. | Contemporary
w/ Drs. John McKellar & Todd Renner

SUN. 11 a.m. | Traditional
w/ Drs. John McKellar & Todd Renner

THE FOUNDRY

SAT. 5:30 p.m. | Contemporary
w/ Rev. Sam Robbins

SUN. 11 a.m. | Rebroadcasted
9:30 a.m. Sermon

WALTON CHAPEL

SUN. 9:30 a.m. | Traditional
w/ Rev. Sterling Smith

WHITE'S CHAPEL

HERALD

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