

# Stewardship

## at MPC



Gathered for Worship and Nurture,  
Scattered to Serve and Love.

This pamphlet describes the ways you can make contributions to the work and mission of the Morrisville Presbyterian Church (MPC).

# What is Stewardship?

*Stewardship* is the careful and responsible management of the earthly resources God has created so we and our future generations can benefit from and enjoy them. *Stewardship* at MPC means the same: careful and responsible



management of our resources so we and our future generations can benefit from and enjoy them. MPC's resources are its pastors, volunteers, its loving and caring congregation, the words and lessons of God's interactions with people over the millennia and its facilities.

Stewardship entails giving our time, talents and financial resources so that MPC continues to be a beacon of God's love for mankind in our community and world through our ongoing mission. Help us in securing the future of these missions and leaving a lasting legacy linked to the eternal purposes of God.



# Ways to Give

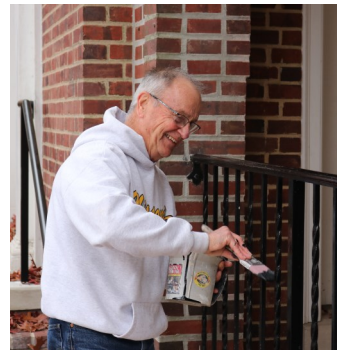
## Your Time

Come regularly to church to glorify God's name and works and enjoy the love of the congregation. Volunteer at one of our many missions. Volunteer to help prepare occasional luncheons. Volunteer to help periodic facility cleanup days. Teach youth and adults about God's words and lessons.



## Your Talents

Utilize your teaching skills to teach youth or adults about God's words and lessons. Utilize your administrative skills to assist in the office. Utilize your mechanical, electrical or handyman skills to help fix minor things in our facilities. Utilize your painting skills to paint rooms and trim occasionally.



## Your Financial Resources

God measures our gifts with a measure different from that of the world. God measures according to the giver's capacity, and the giver's attitude. Jesus spoke to this question directly.

**Matthew 6:21** Jesus said: "For where your treasure is, there your heart will be also".

**2 Corinthians 9:6-9** Jesus said: "Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work. As it is written: "They have freely scattered their gifts to the poor; their righteousness endures forever."

**Matthew 6:24** Jesus said: "No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve both God and money".

**1 Chronicles 29:14** "But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand".





Generosity is to recognize God's infinite beneficence toward us in Christ, and to give extravagantly in worship to Him, relative to what one has. To put it differently, biblical generosity is best gauged by asking not "How much am I giving to God?" but "How much am I keeping for myself?" ]

## Periodic Offerings

Your cash and checks put into the offering plate, passed during church worship service, are always welcome. You can help the church in its annual planning process by informing the church's Financial Secretary your intended Estimate of Giving for the year. This is not a commitment but just an estimate. This information is kept confidential.

If you desire, a set of envelopes for your weekly or periodic contributions throughout the year can be provided. Envelopes are ordered for you after you provide an Estimate of Giving in advance of the coming year.



Our Online Giving Program makes it easy for you to make electronic contributions. You can access this program from our MPC website: <http://mpcusa.org> by clicking on the “Give” button at the top right of your home computer or smartphone screen. This program:

- Accepts electronic funds transfer (EFTs) and credit/debit card payments at any time, 24 hours a day, seven days a week.
- Accepts recurring gifts so your giving continues even when you are on vacation and cannot attend services.



# Other Forms of Financial Gifts

## Stock Transfer

Stock can be donated to MPC. You should contact the financial institution currently holding your stock and have them complete a Transfer Request Form to transfer the stock to our Vanguard MPC Brokerage account #82287453. Once the stock arrives at Vanguard, our church's Financial Secretary will receive a confirmation and will notify the Treasurer that the stock donation has been received. The Treasurer will then go online to sell the stock and invest the proceeds into the appropriate existing MPC mutual fund(s).

## Qualified Charitable Distribution

Several years ago Congress passed income tax provisions that allow eligible persons who are at least age 70½ to make donations to charitable organizations directly from their IRAs. This provision is called a “qualified charitable distribution” (QCD). The law allows an owner of a traditional IRA to instruct the IRA trustee to distribute directly to a public charity up to \$100,000 per year without the distribution being included in taxable income. That distribution will count toward the IRA owner's mandatory withdrawal amount but may reduce the donor's overall taxable income and tax liability.

To qualify for this IRA treatment, the donor must direct the IRA manager to transfer funds directly to a charity. A QCD and the following contribution will still have to be reported to your tax preparer for proper accounting. The donor must be at least age 70½ and the donee must be a tax-exempt organization to which deductible contributions can be made. MPC is a qualified charity.

The gift must be outright; gifts to a planned gift, such as a gift annuity or a charitable remainder trust, do not qualify. Similarly, outright distributions to a charity from employer-sponsored retirement plans, such as Roth or Simple IRAs, 401(k)s, and 403(b)s, do not qualify. Also note that while QCD distributions are not includable in a donor's income for federal purposes, the law states that the owner may not earn an offsetting charitable deduction. Talk with your IRA custodian and/or financial advisor to see how your unique situation might benefit from this provision.

If you are already required to take distributions from your IRA, have a small IRA you no longer need, or wish to reduce your IRA income and thus reduce your taxable income, a charitable gift from your IRA may be a convenient way to make a substantial gift to Morrisville Presbyterian Church.

If you would like to know more about this opportunity to give to MPC, contact the Chairperson of the Stewardship Committee or Rosie Sheahan, Financial Secretary.



## **IRA Beneficiary**

An IRA can be a wise asset to use for a charitable bequest because your heirs may be heavily taxed on distributions received by inheritance. By choosing Morrisville Presbyterian Church as your beneficiary, you could pass along 100% of your IRA.

## **Life Income Gift**

Charitable Gift Annuities, Charitable Remainder Trusts and Pooled Income Funds all offer significant benefits related to capital gains taxes, as well as providing lifelong income for you, and a future gift for this congregation.

## **Life Insurance**

Gifts of life insurance offer an opportunity to make a substantial contribution to MPC that you might otherwise be unable to make from your annual income. This can be accomplished in two ways:

1. Give an existing life insurance policy to MPC, if it is no longer needed for family protection. (The surrender value of a policy at the time of the gift is a charitable deductible for income tax purposes.)
2. Name MPC as a beneficiary of a current or new policy.

# Wills & Bequests

Wills and other forms of legacy giving are essential components of estate planning – the process of managing your accumulated assets and determining what legacy you will leave through them, including your legacy of faith. The Presbyterian Foundation offers planning tools to help you compose your legacy giving plans and to help MPC support these efforts.

Wills, bequests, and other estate planning documents provide an ideal opportunity to make a statement of faith and to give resources that will support MPC for years to come. Suggested language is available that can help you add a bequest to your will easily (but you should consult your attorney before altering your will). Simple bequest language may look like this: “I bequeath to Morrisville Presbyterian Church, located in Morrisville, PA, the sum of \$\_\_\_\_\_ to be used for the general purposes of the Church” (or as designated by the testator).

Estate planning is the process of managing accumulated assets for the present and future. It is a written expression of your intentions for the protection and preservation of your assets during your lifetime and their management and distribution upon your death.

A will is the cornerstone of a sound plan, but on its own does not make an estate plan. A good estate plan should include: decisions regarding guardianship for dependent children; power of attorney for your finances should you become incapacitated; and a healthcare proxy with the responsibility

of making medical decisions on your behalf, if necessary. A living will directive stating your wishes for life support should also be considered to eliminate this difficult decision from loved ones.

Reducing estate and probate taxes may also be a consideration when planning your estate, allowing you to pass along more to your loved ones and charity, with less to the government. Frequently, married couples' assets are held in joint ownership, so that when one partner dies the assets pass to the surviving spouse without going through probate. This is good in most cases, but for some it may be advantageous to consider a marital bypass trust to allow assets to pass to other heirs tax-free after the surviving spouse dies. Your financial or legal advisor can provide you with more details on these issues.

Estate planning offers Presbyterians the opportunity to make an enduring statement of faith. This act of stewardship can leave an indelible mark on your MPC. You may be surprised that even a small asset can be turned into a gift which will support your choices in perpetuity. You may even identify assets previously not considered that could be used to make a generous gift. The website [presbyterianfoundation.org](http://presbyterianfoundation.org) will help you identify some of the charitable giving opportunities available through estate planning. Equipped with this information, you can more fully evaluate and discuss estate planning options with your financial and legal advisors.



If you would like to know more about these ways to give to MPC, please contact the Chairperson of the Stewardship Committee at [mpcgiving@gmail.com](mailto:mpcgiving@gmail.com) or the church office at 215-295-4191, or [office@mpcusa.org](mailto:office@mpcusa.org).



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