



What is Stewardship?

"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)

In the Bible, stewardship means taking care of what God has entrusted to us. The word comes from the idea of a "steward," someone who manages a household or estate on behalf of the owner. We don't own the things we have. They are gifts from God. We are caretakers of God's gifts.

In the parable of the talents (Matthew 25), Jesus tells the story of a master who entrusts his servants with different amounts of money while he's away. The faithful stewards invest what they are given and multiply it. When the master returns, he celebrates their faithfulness.

At Epworth, stewardship isn't just about money. Stewardship is about how we use all our gifts throughout the year: our time, our talents, our testimony of God's goodness in our life and our financial treasure. It's recognizing that everything we have comes from God, and asking, "How can I use what I have been given to grow God's kingdom?"

This year, our stewardship theme is about planting and growing. Think of stewardship as tending the orchard. Faithfully caring for what has been entrusted to us and planting seeds today that will bear fruit for generations to come.

What is Tithing?

"Bring all the tithes into the storehouse, That there may be food in My house, And try Me now in this,' Says the Lord of hosts, 'If I will not open for you the windows of heaven And pour out for you such blessing That there will not be room enough to receive it'" (Malachi 3:10).



Tithing means giving 10% of your income to the church. It is rooted in biblical tradition - the practice of giving God the "first fruits" of your harvest to local ministry before you use the remainder for your personal needs. At Epworth, we believe tithing is the standard God has given both to guide our personal use of resources and to sustain the work of the local body of Christ. Tithing or giving 10% requires discipline and time to achieve. We encourage all Epworth to be on the journey towards a full 10% tithe to general funds of the local church. Starting on the spiritual practice of giving regularly and deliberately, even if it is not 10% at first, builds the intentionality and trust which are at heart of stewardship and needed to move towards 10%. Many grow beyond 10% giving as part of their faith journey.

What matters is taking the first step now. Make a plan for your giving in the coming year. Think about how much you earned last year and how much you think you will earn this year. Giving away 10% of that may seem daunting, but if you spread those gifts over a year, and have faith that God will provide everything you need, it feels fulfilling. The giving journey is between you and God. Tithing provides for the work God calls for in the local church and shapes our hearts as we put God first. The invitation: Whatever amount you give, give it joyfully and prayerfully. Let it be an expression of gratitude for what God has given you, and trust that God will multiply it for good.

What is an Endowment? And how is it different from Tithing to the General Fund?

This year, our stewardship theme is all about planting and growing. Our endowment is the perfect example of this principle in action. Think of Epworth's endowment like planting an orchard. When you give to the endowment, you are planting a fruit tree. The tree takes years to grow strong and healthy. As it grows, it produces fruit. That fruit represents the investment earnings.

Each year, we carefully harvest some of that fruit to support special ministries and emerging needs. Meanwhile, the tree itself keeps growing stronger, producing more and more fruit for future generations. Your general operating budget gifts are different. They are like the fruit itself. When you give to our operating budget, we use those gifts right away to keep our ministries thriving and our church running. Those gifts support things like paying the electricity bill, supporting staff, and funding current programs.

We *could* cut down the tree or saw off branches if we were desperate, but that would mean losing all the future fruit it would produce. That's why we protect the endowment principal and only use what it naturally generates each year. Some years it generates more and some years less. When you plant a seed in the endowment today, you're trusting that it will grow into something that nourishes Epworth for decades to come and blessing future generations. Your endowment gift is an act of faith in Epworth's future.

How can I make a giving promise for the General Fund?

How Can I Give To Epworth?

In Person: Place your card in the offering plate, black box outside the admin office, or hand it to an usher.

By Mail: Mail your card to 9008 Rosemont Drive, Gaithersburg, MD, 20877

Online: www.EpworthUnited.org

Text: Text "OFFERING" to 53-555

Bill Pay from your bank: Add Epworth to your online bill pay

Use the App: Download the *GivePlus Church* app for Apple or Android

Thank you for your promise. Your financial gifts fuels Epworth UMC and helps us build an accurate income projection.



Give with Vanco





¿Qué es la mayordomía?

"Cada uno de vosotros use cualquier don que haya recibido para servir a los demás, como fieles mayordomos de la gracia de Dios en sus diversas formas" (1 Pedro 4:10)

En la Biblia, la mayordomía significa cuidar de lo que Dios nos ha confiado. La palabra proviene de la idea de un "mayordomo", alguien que administra un hogar o una finca en nombre del propietario. No somos dueños de las cosas que tenemos. Son regalos de Dios. Somos cuidadores de los dones de Dios. En la parábola de los talentos (Mateo 25), Jesús cuenta la historia de un amo que confía a sus siervos diferentes cantidades de dinero mientras él está fuera. Los fieles mayordomos invierten lo que se les da y lo multiplican. Cuando el maestro regresa, celebra su fidelidad.

En Epworth, la administración de nuestros bienes no se trata solo de dinero. La mayordomía trata de cómo usamos todos nuestros dones a lo largo del año: nuestro tiempo, nuestros talentos, nuestro testimonio de la bondad de Dios en nuestra vida y nuestro tesoro financiero. Es reconocer que todo lo que tenemos proviene de Dios y preguntar: "¿Cómo puedo usar lo que se me ha dado para hacer crecer el reino de Dios?" Este año, nuestro tema de mayordomía es sobre plantar y crecer. Piense en la mayordomía como cuidar el huerto. Cuidar fielmente lo que se nos ha confiado y plantar semillas hoy que darán fruto para las generaciones venideras.

¿Qué es el diezmo?

"Traed todos los diezmos al alfolí, para que haya alimento en mi casa, y probadme ahora en esto", dice el Señor de los ejércitos, si no os abriré las ventanas de los cielos y derramaré sobre vosotros tal bendición, que no habrá lugar para recibirla" (Malaquías 3:10).



Diezmar significa dar el 10% de sus ingresos a la iglesia local. Está arraigado en la tradición bíblica: la práctica de dar a Dios las "primicias" de su cosecha al ministerio local antes de usar el resto para sus necesidades personales. En Epworth, creemos que el diezmo es el estándar que Dios ha dado tanto para guiar nuestro uso personal de los recursos como para sostener la obra del cuerpo local de Cristo. Diezmar o dar el 10% requiere disciplina y tiempo para lograrlo. Alentamos a todos los habitantes de Epworth a estar en el camino hacia un diezmo completo del 10% a los fondos generales de la iglesia local. Comenzar con la práctica espiritual de dar de manera regular y deliberada, incluso si no es el 10% al principio, construye la intencionalidad y la confianza que están en el corazón de la mayordomía y son necesarias para avanzar hacia el 10%. Muchos crecen más allá del 10% de donaciones como parte de su viaje de fe.

Lo que importa es dar el primer paso ahora. Haga un plan para sus donaciones en el próximo año. Piense en cuánto ganó el año pasado y cuánto cree que ganará este año. Regalar el 10% de eso puede parecer desalentador, pero si repartes esos regalos durante un año y tienes fe en que Dios te proporcionará todo lo que necesitas, se siente satisfactorio. El viaje de dar es entre tú y Dios. El diezmo provee para la obra que Dios llama en la iglesia local y moldea nuestros corazones al poner a Dios en primer lugar. La invitación: Cualquiera que sea la cantidad que den, dénla con alegría y oración. Deja que sea una expresión de gratitud por lo que Dios te ha dado, y confía en que Dios lo multiplicará para bien.

¿Qué es una dotación? ¿Y en qué se diferencia del diezmo al Fondo General?

Este año, nuestro tema de mayordomía tiene que ver con plantar y crecer. Nuestra dotación es el ejemplo perfecto de este principio en acción. Piense en la dotación de Epworth como plantar un huerto. Cuando donas a la dotación, estás plantando un árbol frutal. El árbol tarda años en crecer fuerte y saludable. A medida que crece, produce frutos. Esa fruta representa las ganancias de la inversión.

Cada año, cosechamos cuidadosamente parte de esa fruta para apoyar ministerios especiales y necesidades emergentes. Mientras tanto, el árbol en sí sigue creciendo más fuerte, produciendo más y más frutos para las generaciones futuras. Sus donaciones generales de presupuesto operativo son diferentes. Son como la fruta misma. Cuando donamos nuestro presupuesto operativo, usamos esos obsequios de inmediato para mantener nuestros ministerios prósperos y nuestra iglesia en funcionamiento. Esos obsequios apoyan cosas como pagar la factura de electricidad, apoyar al personal y financiar los programas actuales.

Podríamos cortar el árbol o cortar ramas si estuviéramos desesperados, pero eso significaría perder toda la fruta futura que produciría. Es por eso que protegemos el capital de dotación y solo usamos lo que genera naturalmente cada año. Algunos años genera más y otros menos. Cuando planta una semilla en la dotación hoy, confía en que se convertirá en algo que nutra a Epworth en las próximas décadas y bendiga a las generaciones futuras. Su donación de dotación es un acto de fe en el futuro de Epworth.

¿Como puedo dar al ministerio general de Epworth?

¿Cómo puedo dar a Epworth?

En persona - Coloque en el plato de ofrendas, deposítelo en la caja negra fuera de la oficina, o déselo a un ujier.

Por correo - 9008 Rosemont Drive, Gaithersburg, MD, 20877

En línea - www.EpworthUnited.org

Por texto - Mande el mensaje "OFFERING" al numero 53-555

Pago de facturas de su banco - agregue Epworth a su pago de facturas en línea

Use la aplicación - descargue la aplicación *GivePlus Church* por Apple o Android

Gracias por su promesa. ¡Sus ofrendas hacen posible el ministerio de Epworth! Su promesa de ofrenda nos ayuda a tener una proyección de ingresos precisos.



Dar en línea usando Vanco



How can I give to Epworth in other ways?

Credit or Debit Card: Make a gift through MyVanco.com to have your credit or debit card charged directly.

Electronic Funds Transfer: Automatically donate funds withdrawn from your checking or savings account by choosing “Bank Account” when making a gift through MyVanco.com

Appreciated Securities: If you want to donate stocks or other securities to Epworth, please send an email to Jane Blessley at finance.secretary@eumc-md.org with the words, “Stock Gift,” to receive instructions to donate. When you donate stocks and other securities to Epworth, you support our mission without using money from your bank account. Securities are pieces of ownership in companies, like shares of stock, or parts of mutual funds. If these securities are worth more now than when you got them, they are called appreciated securities. The extra value is called capital gains. By donating appreciated securities to a nonprofit, neither you nor the organization will have to pay taxes on the capital gains. This means you can give more to worthy organizations like Epworth United Methodist Church.

Donor-Advised Funds (DAFs): A Donor-Advised Fund (DAF) is a way to give to Epworth and receive tax benefits. It makes giving easier and helps you plan your charitable donations. Recommend a grant from your DAF to support Epworth by providing your administrator with the following information:

- Legal Name: Epworth United Methodist Church
- Address: 9008 Rosemont Drive Gaithersburg, Maryland 20877
- EIN: 52-1038712

To learn more about how DAFs could benefit you, send an email to Jane Blessley at finance.secretary@eumc-md.org with the letters, “DAF,” in the subject to receive information to point you in the right direction.

Bequests: Leave a portion (a dollar amount or percentage) of your estate to a nonprofit to maintain control of your assets during your lifetime while reducing estate taxes for your heirs. This can be done easily with a codicil to your existing will. If you do not have a will yet, it is important that you do so. You can create a will for free at [FreeWill.com](https://www.freeWill.com). This is a resource we trust.

Sample Bequest Language:

“After taking care of all expenses, debts, and other provisions, I give, devise and bequeath ____ percent of the rest and residue [or \$____ if a specific amount] to Epworth United Methodist Church, Federal Tax Identification Number (EIN) 52-1038712, a charitable organization currently with administrative offices at 9008 Rosemont Drive, Gaithersburg, Maryland 20877.”

If you already have a will, you can easily amend it by using a codicil. A codicil is a document your attorney can prepare to amend your will or trust without rewriting the entire document. The codicil adds a new gift to Epworth while reaffirming the other terms of your will.

Retirement Assets: If you are age 70-1/2 or older, you may make a direct transfer of funds – up to \$108,000 per person - from your Individual Retirement Account (IRA) to a charitable organization like Epworth. This type of donation, known as a Qualified Charitable Distribution (QCD), allows you to contribute up to \$108,000 in 2025 directly to Epworth without paying taxes on the amount.

Normally, distributions from a traditional IRA are taxable when received. With a QCD, however, these distributions become tax-free as long as they are paid directly by the trustee of the IRA to an eligible charitable organization.

We encourage you to talk to your financial advisor to see if this is the right choice for you. Your generosity can make a significant impact on our mission, all while providing you with potential tax benefits.

If you do decide to make a QCD, please send an email to Jane Blessley at finance.secretary@eumc-md.org, with the words, “QCD Template,” in the subject to receive a template of a letter to send to your plan provider to enable this donation.

Beneficiary Designations: A beneficiary designation names who will receive your assets - like your home or money in your bank account - after you pass away.

- Retirement Assets: Make Epworth the beneficiary of the unused assets in your IRA, 401(k), 403(b), or pension to reduce estate taxes for your heirs. This only requires completing a new beneficiary designation form. There is no need to modify your will or living trust.
- Life Insurance: Make Epworth the beneficiary of your paid-up policy to reduce estate taxes for your heirs. This only requires completing a new beneficiary designation form.

There is no need to modify your will or living trust. You can also transfer ownership of your current policy for an immediate tax deduction.

- Bank Accounts: Instruct your bank to transfer all or a percentage of what remains in your savings or checking accounts to Epworth at the time of your passing. Your bank can provide you with a beneficiary designation form to complete.
- Investment Accounts: Instruct your financial institution to transfer all or a percentage of your investment accounts at the time of your passing. Your broker or agent can explain how to do this. It may be as simple as adding "T.O.D. to Epworth United Methodist Church, EIN 52-1038712" after your name on the account.
- Donor-Advised Funds (DAFs): The final distribution of contributions remaining in a donor-advised fund is governed by the contract you completed when you created your fund. Please consider naming Epworth as a successor of your account or a portion of your account value.

Endowment Gifts: Please contact Dave Beeler, Endowment team lead at dbbeeler@yahoo.com
This VANCO list is for endowment gifts <https://secure.myvanco.com/L-Z5VK/campaign/C-156JS>
Endowment information can be found on the website under the GIVE tab

Information for Giving:

Legal Name - Epworth United Methodist Church

Address - 9008 Rosemont Drive Gaithersburg, Maryland 20877

Tax ID Number - 52-1038712

Contact Person -Jane Blessley

Phone Number - (301) 926-0424

Email Address - finance.secretary@eumc-md.org