

The Messenger

The Monthly Newsletter of Zion Lutheran Church, Columbus, WI



I want to get closer to God. Can God help me know him better?

Steve and Caroline attended the Christmas party for Steve's company. It was difficult, though. Even though the partygoers were enjoying each other's company, Steve and Caroline were pretty much ignored. In the middle of the holiday cheer, they didn't really fit in.

There's a reason for that. Steve recently joined the company and didn't know many people at work. He knew many of their names but didn't really know the people very well. And when you're the quiet type anyway, it's hard to jump into Christmas party conversations.

If only someone could bridge the gap and help Steve and Caroline get to know those people better!

Do you ever feel distant from your Creator—you know there's a God, but you just don't feel close to him? It's a rotten feeling. But God bridged the gap to help us get to know him better.



The Bible tells us, "No one has ever seen God, but God the One and Only, who is at the Father's side, has made him known" (John 1: 18). The "One and Only" is Jesus, who came to our world to help us know God better. The birth of Jesus is a big celebration because it is what God did for us to get closer to him. On the night of his birth an angel told shepherds, "Today a Savior has been born to you" (Luke 2:11).

You see, the selfish things we have done or said create distance between us and our Creator. God

knew that and sent Jesus to bridge the gap. He came to us and took the punishment for our selfish words and actions so we could see and understand God's love. His birth was the

start; his death was the clincher.

Do you know the feeling Steve and Caroline had? You won't have that with God because of Christmas. Jesus came so we would know God better.

Join us this Christmas to find out how Jesus made God's forgiveness known. That's how we get closer to God—through Jesus, whose birth we celebrate.

Worship with Us this Holiday Season!

(see back page for service times)

Holiday Worship



Dec 3	6:00p	Advent by Candlelight
Dec 7 (6:30p) & Dec 10 (8:00 & 10:30a)		Advent Scripture and Song
Dec 14	6:30p	Evening Worship
Dec 17	8:30 & 10:30a	Children's Christmas
Dec 21 (6:30p) & Dec 24 (8:00 & 10:30a)		Communion Devotion
Dec 24	4:00 & 7:00p	Christmas Eve
Dec 25	9:00 am	Christmas Day
Dec 31	8:00 & 10:30a	New Year's Eve Morning

Managing Christmas Expectations

By [Kent Robinson](#)

It's Christmas time! It's a time to gather with family and friends to celebrate the birth of our Savior, Jesus Christ! It's a time filled with laughter, love, and holiday cheer!

It's also a time when stressors can abound, when tempers can flare, and when plans can go south. A time for traditions filled with expectations and hopes that can often result in undue stress, conflict, and disappointment. How do we cope when the reality of our Christmas celebration doesn't match our expectations?

One healthy way we can deal with the stressors of any holiday is to use the mindfulness principle of "Beginner's Mind." It is attempting to see things as they are, in the here and now, as if for the first time—with an unbiased and unprejudiced look. It's about bringing no preconceived perceptions or expectations to your current experience, regardless of any past experiences.

The fact of the matter is, the current experience IS a new experience. It is NOT past experiences. So go ahead and make plans and schedule events...but know that they will never be exactly like past experiences, good or bad. Look at your current experience as if you're experiencing it for the very first time. Only then can you have a more genuine experience of what's happening now, untainted by neither great nor negative experiences of the past.

As the hymn writer says, *"Be Thou my Vision, O Lord of my heart; naught be all else to me, save that Thou art; Thou my best Thought, by day or by night, Waking or sleeping, Thy presence my light."*



Here is a prayer for Christmas:

"Dear heavenly Father, help me to let go of things in my past that might still affect how I see things today. Give me patience to accept the things I can't change and trust that you will work them out for the good of those who love you. Give me courage to see today through your eyes of grace and with your vision. Help me see others the way that you see them, Lord, and not the way my sinful flesh sees them. For to you be the glory, honor, and praise, both now, and forevermore. Amen."

Kent Robinson, LPC, BC-TMH is a Licensed Professional Counselor with Christian Family Solutions. To seek help or more information about how CFS can help you or a loved one with mental health, visit <https://christianfamilysolutions.org/>



GOD'S GUIDE FOR LIFE

A study of the 10 Commandments

Sunday mornings 9:15

Join us for Bible Study on December 3 and 10. Fellowship and encouraging time in God's Word together.

Zion Evangelical Lutheran Church

December 2023

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					1 Midterm 6:00 am Bible Breakfast LPS BB Tip-off tournament 5pm FH reserved	2 Fellowship Hall in use
3 Advent 1 8:00 am Worship, Communion Online Worship Posted 10:30 am Worship: Communion 9:15 am Sunday School, Bible Study 9:15 am Bible Information Class 6:00 pm Advent by Candlelight	4 11:00 am Piano tuning	5 Winter Sports Photos 7:00 pm *WELS Wind Ensemble practice	6 4:00 pm 6 th -8 th grade Catechism classes 6:00 Bell Choir 7:00 pm Adult Choir 10:00 pm Church cleaning	7 1:00 pm LLHS 8 th grade Math Test 2:00 pm Ladies Aid 6:30 pm Worship	8 6:00 am Bible Breakfast BB HOME vs St. Paul, Fort Atkinson	9 9:00 am Children's Christmas pract. 1:00 pm Candy Cane Christmas
10 Advent 2 8:00 am Worship 8:00 am Jr Choir/Handchimes Online Worship Posted 9:15 am Bible Study, Sunday School 9:15 am Bible Information Class 10:30 am Worship 6:30 pm Stewardship Board Mtg	11 9:30 am Pastor's Circuit Meeting 6:30 pm *Board of Ed	12 1:30 pm *Zion Christmas Concert 6:00 pm *Zion Christmas Concert	13 8 am Organ tuning 4:00 pm 6 th -8 th grade Catechism classes 6:00 pm Bell Choir 6:30 pm Cap. Camp 7:00 pm Adult Choir 10pm church clean.	14 6:30 pm Worship 7:45 pm Cap. Camp. Mtg Capital Campaign Prep Weekend	15 6:00 am Bible Breakfast Chick-fil-A Lunch BB AWAY vs St. John, Watertown Capital Campaign Prep Weekend	16 Capital Campaign Prep Weekend
17 Advent 3 8:30 am Children's Christmas Serv. Online Worship Posted 10:30 am Children's Christmas Service Capital Campaign Prep Weekend	18	19	20 4:00 pm 6 th -8 th grade Catechism classes 6:00 pm Bell Choir 6:30 pm Council Mtg 7:00 pm Adult Choir 10pm church clean.	21 6:30 pm Worship	22 6:00 am Bible Breakfast 12:30 pm Early Release	23
24 Christmas Eve 8:00 am Worship, Communion Online Worship Posted 10:30 am Worship, Communion 4:00 pm Christmas Eve Worship 7:00 pm Christmas Eve Worship 31 New Year's Eve Morning Christmas I 8:00 am Worship, Communion 8:00 am Online Worship Posted 10:50 am Worship, Communion	25 Christmas Day 9:00 am Christmas Day Worship with Communion No School - Christmas break	26 No School - Christmas break 9am Sanct. clean.	27 No School - Christmas break 10:00 pm Church cleaning	28 No School - Christmas break	29 No School - Christmas break	30

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Council Names and Numbers

Jeff Krakow, Chairman	920-210-2388
Roger Weiland, Vice-Chairman	920-285-7360
Nick Uebelacker, Secretary	608-225-8861
Will Penterman, Treasurer	920-750-8763
Andrew Tratar, Education	920-296-1485
Noah Litherland, Elders	608-354-5131
_____, Outreach	_____
Aaron Larson, Property	608-220-6906
Otto Matke, Stewardship	608-516-5279
Mike Hallberg, Family Ministry	608-225-4351

Our Mission

The mission of Zion
Evangelical Lutheran Church
and School is to preach and
teach God's saving Word in
all its truth and purity.

Get in Touch

Church/School Office
(920) 623-5180
office@zioncrusaders.com
www.zioncolumbus.org

Tim Schwartz, Pastor
(509) 480-2967
tschwartz24@gmail.com

Ben Zuberbier, Pastor
(920) 517-7940
pastorbenzuberbier@gmail.com

Chad Grambsch, Principal
(414) 313-4308
cgrambsch@zioncrusaders.com

Don Schultz, Lakeside Principal
(920) 648-2321

Thanks
be to God
for his
incredible
gift!
2 Corinthians 9:15

USHERS FOR DECEMBER

December 3rd & December 10th

8:00am - Team E3	10:30am - Team L2
Randy Koehn (C)	Dale Schultz (C)
Dan Retzlaff	Daniel Schultz
Noah Litherland	Dylan Schultz
Steven Hahn	Michael Hallberg
William Penterman	Jesse Schultz
Brian Baney	Henry Tews

December 17th & December 24th

8:00am - Team E4	10:30am - Team L3
Mark Lindell (C)	Jim Kluetzman (C)
Remington Lindell	Gabe Uttech
Roger Weiland (C)	AJ Uttech
Bryce Weiland	Michael Uttech
Brett Weiland	Gary Schuhmacher
Norman Weiland	Jadon Schwartz
Eric Turnquist (C)	

December 24th - Christmas Eve & December 31st

4:00pm - December 24th	7:00pm - December 24th
8:00am - December 31st	10:30am - December 31st
<u>Team E5</u>	<u>Team L4</u>
Kim Schilling (C)	Kurt Zander (C)
Ronald Knudson	Jim Yohn
John Zandler	Wyatt Browskowski
Andy Neuman	Tim Petrie
Matt Vosberg	John Loeffler
	Madden Henning

Christmas Day & January 7th

9:00am - December 25th	10:30am - January 7th
8:00am - January 7th	
<u>Team E6</u>	<u>Team L5</u>
John Brey (C)	Phil Manteufel (C)
Jim Greiling	Peter Lewke
Rick Gentz	Cam Weiland
Hunter Sommer	Dan Weiland
Jordan Crave	Josiah Schwartz
Christian Bagocius	Micah Schwartz

If you have any questions about the usher schedule, would like to be added as an usher or won't be able to serve any longer as an usher, please call Randy Koehn at (920) 296-4333.

WORSHIP WELCOMERS

December 3rd

8:00am	10:30am
Jim & Jenny Greiling	Bev Herold

December 10th

8:00am	10:30am
Kathy Harle & Joan Sennhenn	John & Sarah Brey

December 17th

8:00am	10:30am
Delmar & Carol Vick	Nils & Lara Johansson

December 24th

8:00am	10:30am
Emily Henning & Nancy Huebner	Aaron & Rachel Larson

December 31st

8:00am	10:30am
Jim & Jenny Greiling	Laurie Kirchberg & Pat Premo

If you are interested in being added as a greeter or need to be removed from the schedule, please contact Melody Krakow at (920) 210-6323.



Church Attendance October

Date	Total
1	285
5/8	307
12/15	285
19/22	404
26/29	380

Membership Changes

Transfer In:

None

Transfer Out:

Susan Knudson to Eastside, Madison

Released:

None

Ministrations

Baptisms:

12. Jaxson James Organ
Born 9/1/2021; Baptized 10/1/2023
Parents: Matthew Organ & Kinzie Snow
13. James William Penterman
Born 9/24/2023; Baptized 10/1/2023
Parents: William & Abby Penterman
14. Kylah Marie Schwartz
Born 10/15/2023; Baptized 10/22/2023
Parents: Cole & Megan Schwartz

Deaths:

12. David Wodill
Born 2/24/1944; Died 10/24/2023
13. Wilma Lenz
Born 8/17/1926; Died 10/23/2023

Marriages:

None

Confirmations:

Kevin Schultz - Confirmed 10/1/2023

Affirmations of Faith:

Walter Parsons



Merle Nehmer	December 12th	89 years
Clara Sennhenn	December 16th	99 years

Messenger Deadline

Please submit your Messenger articles by December 16th.

Contact Sue Henning at

(608) 225-4853 or

suehenning25@gmail.com if you have any questions.



ADVENT BY CANDLELIGHT

The day has arrived for Advent by Candlelight. On December 3, hosts can set up tables between 11:30 and 2:00. Desserts and Appetizers/Snacks can be brought during that time or at 6:00. Please have the food pre-cut or pre-portioned. The committee has been working hard and are eager to share the Advent message with you. The doors will open at 6:00 for guests to arrive for fellowship and viewing of the decorated tables. The program will begin at 6:30. Join us for an evening of the Word, music, fellowship, and treats in preparation for the holiday season.

WELS Wind Ensemble Christmas Concert

Joy to the World!



An afternoon of Christmas favorites!

Sunday, December 10, 2023

2:00PM

Fall River High School Auditorium

Ample parking and NO stairs

DONATIONS TO THE BUILDING FUND

We are in the middle of our exciting new campaign to raise funds to build a new school called Building Tomorrow Together. Our old building fund campaign will continue through January, and we request that you continue to honor the old one until then; however, many members would like to make an initial down-payment on their new pledge before February. For better record keeping purposes, we would like to account for the donations separately. We ask that when making an initial contribution to Building Tomorrow Together that you would write **BTT** on your envelope. Thank you.

Your Stewardship Board

ZION RELIEF COMMITTEE

Zion Relief Committee is collecting non-perishable food items (such as canned fruit, canned vegetables, pasta, pasta sauce, cereal, etc.) and toiletries (such as toothpaste, shampoo, soap, toilet paper, etc.) for its food pantry during the month of December. Items can be placed in the cupboard marked Food Pantry located in the entryway. If making a cash donation, please make the check payable to the Zion Relief Committee and put it in the box provided on the counter above the cupboard. If at any time after the food drive you have items or money you'd like to donate to the food pantry, you can place the items in the same cupboard and/or the cash donation in the box. If there are any questions, you can contact Denise Schilling at 623-2865. Thank you!

COMMUNITY HELP AND OUTREACH

The Columbus/Fall River Food Pantry feeds people in need all year round. As a way to help our community and spread the word about our ministry, Zion is taking responsibility for distribution of food in the month of May. Distribution is done by appointment only. We need volunteers to take care of scheduling and to take care of putting together and distributing food packages on our given days once each week in May from 4:00-7:00 pm.

Donations of Food can be given at the Columbus Pick-N-Save. Monetary donations can be made at Farmers and Merchant Bank.

What we specifically need from our church is volunteers. It costs nothing but a limited amount of time. If you would be interested in helping with our outreach in this way, please contact Pastor Schwartz for more information.

COLUMBUS/FALL RIVER FOOD PANTRY

We have been VERY busy serving at the Columbus/Fall River Food Pantry! Usage is up almost 40% from a year ago. The Columbus/Fall River Food Pantry is currently helping over 170 families in the Columbus and Fall River area. Your continued support and generosity make this possible. We serve Columbus and Fall River residents. Located in the back of the Columbus Community Center, 125 N. Dickason Blvd., Columbus, we are a volunteer organization and 100% of your donations go towards feeding people in our local communities. Please remember us during the holiday season.

If you would like to donate: non-perishable, non-expired food donations may be dropped in the bin at Columbus Pick n Save and monetary donations may be deposited into our savings account at Farmers and Merchants Union Bank. We will also be receiving donations at the Holiday Train in Columbus on Monday, December 4th. We are always in need of the following items: Cereal, Pancake Mix, Syrup, Canned Fruit, Soup, Crackers, Baked Beans, Peanut Butter, Jelly, Pasta, Rice, Spaghetti Sauce, Canned Meat, Cake Mix, Frosting, Mac & Cheese, Spaghetios, Hamburger Helper, and Toilet Paper. If you have questions, are planning a food drive, or have a large amount of food to donate, please contact Colleen @ 920-210-6266. More information about the Food Pantry is available by going to www.cityofcolumbuswi.com and clicking on Government/Departments/Community Center/Food Pantry. Thank you for your continued support!

WE ARE HIRING!

WELS Lutherans for Life is hiring!
Are you looking for a fun way to make a huge impact? Love teens? We're looking for someone with...

- Strong speaking and classroom management skills
- Commitment to our values/beliefs
- Passion for empowering youth and parents

If you are interested in the Part-time Sexual Risk Avoidance/Abstinence Educator role, reach out today to contact@speak4life.com or 414-727-8176.

JOB OPPORTUNITY

Martin Luther College is accepting applications for a full-time Director of Financial Aid, a full-time Director of Alumni Relations, and part-time Assistant Coaches in baseball and tennis.

Interested individuals should apply online at mlc-wels.edu/hr/.

CONQUERORS THROUGH CHRIST

Pornography is as addicting as any drug, and more easily accessed. Many Christians today struggle with porn use themselves, desire to help a friend or loved one escape porn use, or have been hurt by another's porn use. Resources and are available to help people escape. Business cards are available in our entryway with information about Conquerors through Christ, a group within our church body that is set up to help people with this difficult, but conquerable struggle. You can also go directly to their website: <https://conquerorsthroughchrist.net/>

Zion Evangelical Lutheran Church
Income and Expense Statement
 GENERAL FUND 01, October 2023

11/20/2023 06:18 PM

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	Current Period	Year to Date	Year to Date Budget	Annual Budget Percentage
INCOME				
CONTRIBUTION INCOME				
UNRESTRICTED	\$73,412.73	\$252,418.69	\$0.00	0.00%
DONOR RESTRICTED	2,973.56	-4,686.44	0.00	0.00%
Subtotal Contribution Income	76,386.29	247,732.25	0.00	0.00%
INTEREST INCOME	0.00	15.10	0.00	0.00%
MISCELLANEOUS INCOME	4,954.54	10,542.76	0.00	0.00%
RELEASE FROM RESTRICTIONS RELEASED FROM RESTRICTION	20,162.84	30,162.84	0.00	0.00%
TOTAL INCOME	101,503.67	288,452.95	0.00	0.00%
EXPENSES				
FIXED EXPENSES				
CALLED WORKER PAYROLL	\$31,459.69	\$124,695.78	\$126,864.64	32.76%
SUPPORT STAFF	8,333.05	26,238.57	17,763.36	49.24%
BENEFITS	28,335.20	58,141.28	60,687.68	30.35%
ADMINISTRATIVE EXPENSE	1,833.69	4,499.48	8,354.00	17.95%
BUILDING & GROUNDS	13,419.35	33,706.51	41,535.00	27.05%
Subtotal Fixed Expenses	83,380.98	247,281.62	255,204.68	31.90%
DEPARTMENTS/COMMITTEES				
OUTSIDE SUPPORT	9,480.00	38,120.00	37,920.00	33.51%
CHRISTIAN EDUCATION	529.45	2,133.23	900.00	79.01%
WORSHIP/MUSIC	800.72	2,708.71	4,703.28	19.20%
EVANGELISM/OUTREACH	0.00	0.00	2,166.68	0.00%
ELDERS	0.00	0.00	33.32	0.00%
STEWARDSHIP	0.00	0.00	1,333.32	0.00%
FAMILY MINISTRY	227.82	1,028.93	1,116.68	30.71%
Subtotal Departments/committees	11,037.99	43,990.87	48,173.28	30.44%
OTHER EXPENSES				
CONVENTIONS & SEMINARS	0.00	0.00	333.32	0.00%
TOTAL EXPENSES	94,418.97	291,272.49	303,711.28	31.64%
TRANSFER ACCOUNTS				
TRANSFER TO OTHER FUNDS	-\$11,686.00	-\$26,961.80	\$0.00	0.00%
TOTAL TRANSFERS	-11,686.00	-26,961.80	0.00	0.00%
EXCESS INCOME/EXPENSES	-\$4,601.30	-\$29,781.34	-\$303,711.28	3.23%

Zion Lutheran Church - Estate Funds Report

Report for the Month of:

October 2023

Previous Month Assets	\$114,098.68
Total Transactions	\$480.21
Total Current Assets	\$114,578.89

\$108,678.43	New Church/School Total
	checking/savings

Accounts	Undesignated Checking	Explanation	Monthly Statements		Explanation	NEW Church/School Checking	Explanation
			Undesignated Savings	Fund Savings			
Previous Balance	\$698.06		\$5,352.20	\$107,770.72		\$277.70	
Monthly Transactions	(\$149.80)		\$0.00	(\$4,346.89)		\$4,976.90	
Current Balance	\$548.26		\$5,352.20	\$103,423.83		\$5,254.60	
	(\$150.00)	10/6 loan Marks				\$4,892.75	10/2 transfer from savings
	\$0.20	10/31 Interest				\$500.00	10/5 transfer from savings
						(\$500.00)	10/5 transfer to checking
						\$1,079.00	10/6 Vanco deposit
						\$993.00	10/10 Deposit
						(\$5,425.00)	10/10 American Bank
						(\$2,119.63)	transfer to checking
						\$1,569.46	10/17 Vanco deposit
						\$840.00	10/17 Deposit
						(\$15,132.93)	10/19 transfer to checking
						\$614.00	10/24 Vanco deposit
						\$614.00	10/24 Deposit
						(\$5,425.00)	10/24 American Bank
						\$17,562.66	10/27 deposit
						(\$4,724.16)	10/27 transfer to checking
						\$1,361.46	10/31 Vanco deposit
						\$5,810.00	10/31 Deposit
						(\$4,346.89)	
Monthly Transactions TOTAL	(\$149.80)		\$0.00			\$4,976.90	
TOTAL TRANSACTIONS	\$480.21						

Notes:

\$20,000 in New Church/School Savings is designated for New School Building seed money.

Wondrous Results Require Top Tier Gifts



We need a broad base of support and a few fairly substantial gifts in order to assure our "Building TOMORROW Together" Campaign's success.

Now, not everyone is in a position to make one of these top-tier gifts. But if you can, do what other's can't.

Then watch in awe at the wondrous results!

Chart of Gifts Needed & Received



Minimum Goal				
# Needed	Size of Gift	Total Needed	# Received	Total Received
1	\$500,000 or More	\$500,000	0	\$0,000,000
2	\$250,000 - \$499,999	\$500,000	0	\$0,000,000
4	\$100,000 - \$249,999	\$400,000	1	\$105,000
8	\$50,000 - \$99,999	\$400,000	2	\$135,000
16	\$25,000 - \$49,999	\$400,000	2	\$63,400
40	\$10,000 - \$24,999	\$400,000	4	\$54,400
81	Less Than \$9,999	\$400,000	6	\$36,400
152	TOTAL	\$3,000,000	15	\$393,800

Giving Opportunities

There are a number of special giving opportunities available to donors of qualifying gift amounts. These show what the church can do with gifts at various levels. They also allow for the unique chance to dedicate a gift in honor or memory of whomever you choose.

Item prices are not necessarily reflective of their actual costs but, rather, are based on the item's prominence, our needs, and our community's gift abilities. Although these gift contributions may be made over the three-year giving period, recognition will be given when the gift is received in full.

Educational Center Building	\$1,500,000
Multi-Use Gymnasium Building	\$ 750,000
Kindergarten Wing	\$ 750,000
Elementary School Wing	\$ 500,000
Church/School Kitchen	\$ 250,000
School Office Suite	\$ 250,000
Secure Main School Entrance	\$ 250,000
3K Classroom	\$ 150,000
4K Classroom	\$ 150,000
K Classroom	\$ 150,000
Gym Flooring	\$ 150,000
Education Center Parking	\$ 100,000
Boys Locker Room	\$ 100,000
Girl's Locker Room	\$ 100,000
1 & 2 Classroom	\$ 100,000
3 & 4 Classroom	\$ 100,000
5 & 6 Classroom	\$ 100,000
7 & 8 Classroom	\$ 100,000
Multi-Purpose Classroom	\$ 100,000
Daycare/Extended Day Care Center	\$ 100,000
Main School Office/Reception	\$ 75,000
Bleacher Sections (3)	\$ 50,000 each
School Staff Parking Lot	\$ 50,000
Principal's Office	\$ 50,000
Conference Room	\$ 50,000
Copy & Office Supply Room	\$ 40,000
Extended Learning Classroom	\$ 40,000
Music Lesson Room	\$ 40,000
Music Storage Room	\$ 30,000
Health Office	\$ 30,000
Teacher's Helper Offices (2)	\$ 15,000 each
Basketball Hoops – Main (2)	\$ 15,000 each
Basketball Hoops – Sides (4)	\$ 7,500 each

“As each one
has received
a gift, use it to
serve one another
as good stewards of
God’s varied grace.”

1 Peter 4:10

Giving Options

To ensure we reach our objectives and potential, all members and those with a special interest in our church and cause are asked to consider special gifts over and above their regular contributions. All campaign gifts can be made in a variety of ways:

Pledges are gifts that are payable over three years, which are easier for most people and are essential to reaching our potential. They may be paid in monthly, quarterly, semi-

annual, or annual installments via cash, or direct deposit. A 10% or more initial investment toward your total pledge is requested.

Non-Cash Gifts* are another way to support our cause. These include *gifts in kind* gifts such as labor and materials; *securities* such as stocks, bonds or IRA rollovers; *real estate* such as marketable land, homes, and vacation, rental or commercial properties; or valuable *personal property* such as precious metals, gems, jewelry, artwork, collectables,

and classic, new or slightly used automobiles, watercraft and motor homes.

Deferred Gifts* support our efforts through gifts that are arranged for now but may not be received until later. These gifts include gifts of new or fully paid-up life insurance policies, certain types of trust arrangements or gifts though a person's will by bequest.

**All non-cash and deferred gifts must be approved by the church before acceptance.*