

GREETINGS FROM THE PASTOR:

What an amazing month October turned out to be! We enjoyed five Sundays with plenty of children attending our *Communion Is For Kids* class. We enjoyed another spectacular success with our Seventh Annual Youth Missions Craft Show & Oktoberfest. We enjoyed an excellent month of offerings, and a great Congregational Meeting, where we celebrated some great stewardship news for 2010 as we looked ahead with confidence to the challenges we embraced with our 2011 Operating Budget. Budgets can be very boring; but the good news we celebrated with how we took command of what once looked like a serious deficit was anything but boring.

Here's that good news: We began the month of August with a very sizable Operating Budget deficit, the largest in several years, close to \$14,000. So, we decided to have a party, our *End-of-the-Summer Party*, as part of our plan to *Eat Our Way out of the Deficit*. Between the great food at our party and the sale of some Hungry Howie's Pizza Coupons, we took a \$4,000 bite out of the deficit. With these efforts to raise awareness, heighten focus, and increase giving, when we said goodbye to October, we had reduced the deficit to right around \$4,000. Now that is some serious deficit reduction, which we accomplished through our having fun with food. Thank you all for paying attention and joining in what turned out to be a successful campaign.

In addition to this bit of incredible news, how about that Craft Show! Who would have ever thought that our craft show would take off the way it has? Connie Frank has really brought a sense of professionalism to this annual extravaganza. We rented seventy-four tables to fifty-nine crafters this year. Luther Hall, Memorial Hall, the Youth Room, our Sunday School rooms, the Choir Room: they were all filled with talented artisans and lots of great buying opportunities. But the convergence of great talent and good deals didn't stop there. Under the leadership of our Singing Chef, the kitchen crew produced another exceptional year of German Take-out Dinners. We sold 325 German dinners, and the kitchen was busy all day long. Total Income for the Craft Show was \$6,569.50! That is truly incredible. What can we say, except thanks be to God, and to you, too, for all you do to support what God is doing through us here at Zion Lutheran Church.

Speaking of Zion Lutheran Church, this has been our one-hundred-and-ninety-seventh year of growing in love and service by grace. Every Sunday in November will give us an opportunity to say thanks to God for the gift of new life that has been ours for these many years. November 7th is the Festival of All Saints Sunday, an occasion that invites us to offer our thanks to God for making all of us saints, a holy people set apart to praise the God whom we worship and serve. November 14th marks Thankoffering Sunday, when we take a Sunday to celebrate the work of the women of the church. Then comes Christ the King Sunday, the last Sunday in the church year, which keeps us looking forward to the fulfillment of all that God has promised with the second coming of Christ, signaling the arrival of God's kingdom. Until that time when time is no more, we continue to make plans for the arrival of the New Year with the First Sunday of Advent, which is November 28th. With the arrival of yet another Advent comes our Sunday Evening Advent Dinners and the excellent worship services that follow. Plan to join us for these special Sundays in November, and for the great evening we have planned for November 28th.

In His service, and yours,
Pastor Mark Sherwindt

CHURCH COUNCIL NEWS

CONGREGATIONAL MEETING

Jim Fidler called the meeting to order at 7:00 p.m. Members in attendance: Susan Heyard (Vice President), Juanita Cignetti (Council Secretary), Dave Palumbo (Treasurer), Cathy Harvey (Caring), Chris Thomas (Property), Tina Beaber (Learning), Vicki Givler (Parish Life), Jim Dansizen (Witness), Dale Jacobs (Worship), Beth Shaheen (Social Outreach), and Pastor Sherwindt. The meeting began with the announcement that it was *Pastor Appreciation Tuesday*, which led to some kind words offered by Jim Fidler, a very nice card, and some generous gift cards to Borders, Starbucks, and Carrabbas. Needless to say, it was very nicely done.

The September Treasurer’s Report showed major progress in reducing our Operating Budget deficit. Income exceeded expenses by \$1,845.46. We are confident that Zion’s generosity will allow us to get out of the red and into the black by year’s end. We approved the Proposed Budget for 2011. The Proposed Budget left anticipated totals in giving unchanged. We are continuing to grow into our present staffing commitments. Our *Fall Congregational Meeting*, which is when we discuss and vote on the Proposed Budget, was scheduled for Wednesday, October 27.

We began with a truly exceptional dinner, prepared by Dale Jacobs, with help from Dave Palumbo, Darlene Milavickas, and the entire Church Council. We thank the Youth of Zion for providing the delicious pork loin, which became roast pork, with mixed vegetables and Dale’s special *loaded* mashed potatoes filling out the menu. Council members were present to help with set-up and clean-up, while also contributing to the full array of desserts that graced our buffet. The food was great, and so was the turnout.

We easily met our quorum, and the business part of our congregational gathering was called to order by Jim Fidler just after 7 p.m. Pastor Sherwindt offered our prayer. The 2011 Proposed Budget was introduced by Laura Thompson, and after a few explanatory remarks about the details of our Proposed Budget, along with some help from Dave Palumbo in responding to an extended period for questions and answers about the budget process and its particulars, the congregation’s overwhelming approval followed.

The 2011 Budget calls for the exact same targets for income and expenses that the 2010 Budget set out. We are confident that we are on course to balance this year’s budget; but we still wanted to allow time for everyone to grow into the commitments we made by filling out our support staff during the course of this year. We have been fortunate to reap the financial benefit of a decreasing cost for natural gas, while also experiencing better efficiencies with the new HV/AC system. The result has allowed us to keep overall expenses under control, while targeted fundraisers have helped us to give a timely boost to congregational giving. Five consecutive balanced budgets go a long way in making these meetings focused, brief, and enjoyable.

FINANCIAL FACTS FOR SEPTEMBER

September Income	29,825.70
September Expenses	<u>27,980.24</u>
September Surplus	1,845.46
Income thru September	184,226.73
Expenses " September	<u>191,321.96</u>
Deficit thru September	(7,095.23)
2010 YTD (Deficit)	(7,095.23)
2009 YTD (Deficit)	(3,610.15)

We thank you for your generous support!

MORE COUNCIL NEWS

Witness Ministry: Jim Dansizen thanked the Witness Team for their hard work in making our *Neighborhood Crime Watch Meeting* a very nice success. Attendance was great, with quite a few young families joining us because of the *Kids Safety Passports* that were distributed. The women of Zion also enjoyed the self-defense demonstration offered by Tom and Tilly Kinsley, a couple who specialize in using personal awareness and vocal response, along with some martial arts techniques that focus primarily on the first ten seconds of self-defense. The pizza, from Hungry Howie's, of course, was enjoyed by all, along with all of our presentations. We extend our thanks to James Knight from the Prosecutor's Office, Nick Perez from the Attorney General's Office, Tom & Tilly Kinsley, Mayor David Held, Chief of Police Michael Grimes, our Witness Team, the Church Office, and everyone who attended.

A New Telephone Tree is on the minds of our Witness Team. We thought that we would combine telephone numbers and email addresses in trying to make sure that we can get word out of various events in a hurry. We could use some help in gathering information and implementing our plan. Let the Church Office know if you are willing to help.

Parish Life: Vicki Givler is trying to get the *Transportation Team* up and running again. We are looking for persons who are willing to provide rides to worship for members who need help getting to church. If you can help one or two Sundays a month, we can create a schedule that meets both the needs of those who need rides to church with volunteers who are willing to provide them. Please let Vicki Givler or the Church Office know of your willingness to help.

PROPERTY PROJECT AHEAD

Many of us began to notice, with the flooding and icing that occurred near the drain on the southwest corner of the church, right near the doors that Senior Independence uses as their primary entrance, that water wasn't draining well along the south side of the building. Just about any downpour or thawing creates serious problems with an ocean of water waiting to drain through the major parking lot drain cited above. We can no longer avoid the problem, and we need to deal with it very, very soon.

The Trustees have been working with a larger Task Force to analyze this problem and assess potential solutions. Chris Thomas has been leading the effort, and has been joined by Bob Lancashire, John Brokloff, Betty Boettler, Nick Cignetti, Carl Geib, Lorin Beaber, Gary Horton, John Long, Jim Fidler, and Pastor Sherwindt. We concluded that the solution requires that we dig up the drainage line between the drain and the street, and replace the major drainage line with 12-inch pipe, and reconnect all the feeder lines that come from the roof through the gutters. We will increase the drainage capacity along this side of the building, and create a better drainage system.

This project will involve cutting through the parking lot, replacing our present drain lines, reworking some of the feeder lines on the east side of the building, and repairing the affected part of the parking lot. The estimated time needed for completion is three to five days. We would like to get the project completed before Thanksgiving, since asphalt and cold weather don't mix well. The cost of the project looks to be right around \$10,000.00. The Church Council will meet in emergency session on November 3rd to consider the recommendation made by the trustees, along with determining how best to pay for it. Stay tuned for more information yet to come.

THANKSGIVING MEANS TURKEYS AND A COMMUNITY SERVICE

We're looking for a few good turkeys - not the human kind, but the poultry kind!



Please help us achieve our goal of providing 94 turkeys so that we can offer a full Thanksgiving dinner for all of our food pantry families. You are welcome to donate turkeys, or, if you prefer, cash so that we can purchase the turkeys. We need the turkeys and the cash donations to be in place by November 14. That will give us the time we need to make sure that our pantry clients receive the gifts we have for them. We also are lacking in the stuffing department. If each family could bring in just one box of turkey stuffing, that would be grand. Remember, money and stuffing are due by November 14.

We are now accepting Cash Donations or the Actual Frozen Bird!

When it comes to Thanksgiving, we not only serve our pantry clients, but also all the Siffrin homes in Stark County! Siffrin homes are group homes for individuals with mental or physical limitations. Our goal for Thanksgiving is **ninety-four 12-pound turkeys**. The turkeys are just a part of what we supply through the ministry of our Food Pantry. Every family is handed bags filled with stuffing, potatoes, vegetables, cranberries, applesauce, noodles, muffins, pies, and something to drink. We know that with your help, and God's, we will achieve our goal.

The North Canton Ministerial Association presents our –

COMMUNITY THANKSGIVING EVE SERVICE

TUESDAY, NOVEMBER 23, at 7:00 P.M.

HOSTED BY COMMUNITY CHRISTIAN CHURCH

210 North Main Street in downtown North Canton: Come and enjoy:

Great music, excellent preaching, and clergy from all of our churches,

As we celebrate our sense of community and camaraderie in service,

With the offering designated to support the Stark County Hunger Task Force

GREAT NEWS FROM ZION'S SUNDAY SCHOOL

UPCOMING EVENTS – MARK YOUR CALENDARS!

Sunday, November 7: Celebration of Certificates with the Completion of Communion Class

Sunday, November 28: The Advent Giving Tree is introduced with our First Advent Dinner

Saturday, December 18: Dress Rehearsal for Children's Christmas Program and a Pizza Party!

Sunday, December 19: Zion's Children's Christmas Program at the 10:30 a.m. service (only)

Sunday, December 19: Youth, Parents, and Leaders host our Sunday Evening Advent Service

PRE-K THROUGH THE SIXTH GRADE

As we look to November and December, we will continue our normal Sunday School lessons at 9:15 a.m. each Sunday. However, we will start practicing for the Christmas Program during the month of November. We will have reading and non-reading parts for all of our youth this year from ages 3 through High School. We look forward to a great program along with the great lessons our kids will continue to learn during the Sunday School Hour. We are entering into a great time of the year for Zion's Sunday School children, and they will have a lot of fun and learn so much about the Good News of God's love for all people. We get to practice some of that love with the Advent Giving Tree, which our Sunday School sponsors on behalf of the families we serve through our Food Pantry. By the time we get to the big weekend, we will have collected money for Christmas hams and received presents for several of our pantry families. On Saturday, December 18th, Zion's Sunday School and Youth will meet at the church for a dress rehearsal, followed by our traditional Christmas Pizza Party, and the wrapping of our Giving Tree gifts. The next day, Sunday, December 19th, the Christmas Program will be performed at the 10:30 a.m. service.



ZION'S COMMUNION CLASS FOR KIDS

Thank you to Chuck Danner for doing an outstanding job with our *Communion Is For Kids* class. The children learn so much and look forward to the time they spend with Chuck during the month of October. We would also like to thank his helpers, including Miriam Keating, our Nursery Supervisor, Debbie Fox, our Christian Education Director, and David Panzarello, one of our newer members. As has become our tradition, our children will receive *Certificates of Completion* on All Saints Sunday, November 7th, during the 10:30 service.



MORE GREAT NEWS FOR ZION'S YOUTH

LEARNING ABOUT THE MEANS OF GRACE (AS TOLD BY CHUCK DANNER)

Every Fall, Zion offers an opportunity for kids during the 10:30 a.m. service: our *Communion Is For Kids* class. Each time we offer this class, I see more clearly the meaning of Pastor Sherwindt's reminder to our group that we are learning *about* the church, but more important, we are learning *how to be* the church. I believe this phrase resonates among the children in our communion class, just as it does among adults! Our sessions have centered on the question of "What do we need in order to be aware that we are ready to celebrate communion?" Our answer has been: "simply a believing heart."



Our lessons have stressed the ways in which Jesus has taught us that a believing heart is a loving heart, a caring heart, and a forgiving heart. A video adapted from Luke 15 vividly describes the reconciliation Jesus provided between Peter, the fisherman, and Matthew, the tax collector, through his telling of the parable of the two sons (the Parable of the Prodigal Son). Thanks to the congregation for providing this opportunity for enriching our young people's understanding of Jesus instituting communion, which along with baptism comprise the *Means of Grace*.

Our *Communion Is For Kids* class is just one step in an ongoing journey of learning, loving, and responding to what God is doing for us through the amazing grace, which we receive with Holy Communion. We are very proud as a church family of all of the children who participated in this year's edition: Grant Beaber, Jaret Beaber, Ephraim Cavender, Eric Dague, Justin Dague, AJ Edwardo, Jeremy Fox, Nathan Fox, Carley Frank, Cassie Frank, Summer Heller, Joshua Hilson, Marissa Hilson, Avery Kitzmiller, Amelia Milek, Kat Milek, Weston Milek, Mallory Rhodes, Marcus Rhodes, Brooke Stout, Christopher Thompson, and Casey Walters.

NEWS FROM THIS YEAR'S YOUTH HALLOWEEN COSTUME PARTY

This year's **Halloween Party** was wild & crazy and a lot of fun! We had twenty children dressed in great costumes just raring to go! A big thank you to everyone who helped make the party such a great success – especially Janet Slease, Connie Riffle, Connie Frank, Cheryl Roman, and our youth, Brooke Roman, Kelly Walters, Kevin Walters, Savannah Heller and Ashley Sir Louis! There was great food, great crafts, creative pumpkin decorating, and fun games – a terrific time for all! We would like to thank everyone who donated items for the party and helped us *Trick or Treat* at the end! We truly appreciate everyone's time and donations.

THANKSGIVING YOUTH SERVANT EVENT

We will be working on our traditional Thanksgiving service projects during Sunday School this month. The kids will make decorated Thanksgiving bags for the Food Pantry to use when they deliver this year's holiday meals. We will provide the brown bags for all of the classes to decorate during Sunday School, and we plan to fill these bags during Sunday School on Sunday, November 14. We are asking each family to donate a specific item that is needed for these bags. More information will be coming on what items are most needed.



OUTSTANDING NEWS FROM OUR 2010 YOUTH MISSIONS CRAFT SHOW

Thank you, Connie Frank, Jayne Schrader, Debbie Fox, Dale Jacobs, and everyone who joined in this fabulous effort! We built on last year's success, and we had no difficulty attracting the crafters we needed, who rented the maximum number of tables we had available, making this year's edition of the Youth Missions Craft Show the biggest and best ever! Connie Frank once again assumed her leadership role for the Craft Show side of this Oktoberfest extravaganza, and what a professional touch she has added to this unbelievable event. Fifty-nine crafters joined in the fun, seventy-four tables were rented, with gross revenues coming in at \$6,569.50! A good part of these revenues are produced by our German dinners, and for that we thank our Singing Chef, Dale Jacobs, for the great skill he brings to this event every year. Our list of essential volunteers does not end there. Jayne Schrader provides Church Office oversight and coordination. Debbie Fox gets the Sunday School involved with our Raffle Baskets. Janet Slease and Connie Riffle head up our Saturday afternoon Concession Stand. Chris Thomas makes sure that the Men of Zion are present in force to provide all the support that is needed.

When the final totals were tallied, our income from renting craft tables was \$2,555.00. The Bake Sale contributed \$294.10 to our totals. Pre-sold tickets for German dinners, along with some cash donations, totaled \$2,434.49. The Concession Stand added \$614.91. Last, but not least, our Raffle Baskets produces \$671.00 in ticket sales. That adds up to \$6,569.50. While there are a number of expenses that need to be covered in paying for an event like the Craft Show, the revenues produced are mind-numbing. It is hard not to stand in awe at what this Oktoberfest extravaganza has become, both in terms of dollars that are made and the volunteers that step forward. Just take a moment to consider this list of names of folks involved: Connie Frank had great support from her husband Jeff, and daughters, Carley and Cassie, plus lots of other husbands and wives, children and friends, like Rick & Sharon Stout, Brandon and Brooke, Debbie Fox, Jeremy and Nathan, Cherie & Mike Henson, Garry Leed, Chris & Peg Thomas, Gary & Shirley Horton, Loretta Panzarello and David, Steve & Darla Dague, Eric and Justin, John Rhodes, Mallory and Marcus, Tina Beaver, and Jaret, too, Brooke Roman, Christian Heller, Riley Matulich, Brian Walters, Kelly and Kevin, Dan & Linda Wilson, Bob Lancashire, Barb Achauer, Chuck Danner, and that's just for the Craft Show side of the day!

Then there are kitchen crews, which include Mark Votaw, Janet Slease, Dave Palumbo, Marilyn Espe-Sherwindt, Connie and Melissa Riffle, and Dale Jacobs; and the folks that contribute to the Bake Sale table; and volunteers who oversee the youth tables, the raffle baskets, and the various crafts that are raffled off during the day. So, add Jayne Schrader and Renee to that list, along with Savannah Heller. And how about all the members who display Craft Show signs in their yards, and the youth and adults who sell German dinner tickets, and the many members and friends of Zion who buy these dinners. What a congregational event, and what a show of community and camaraderie! The truth of the matter is that between members who help with the Craft Show & Oktoberfest, and members who attend the big day, and members who in some way contribute to our effort with their time, their talents, and their treasures, we could just duplicate our membership roster and thank you all, which, if you think about it, is exactly what we are doing with this extended page of thanks here in *The Zion Herald*. Thank you all!

JAYNE'S ECOLOGY CORNER

How long does X or Y take to break down? Reading that an item takes a zillion years to break down in the environment makes me want to recycle, reduce and reuse. But how long does it take an item to decompose? A lot of this has to do with the fact that decomposition is very dependent on the environment where the material is decomposing.

For example, steel rusts – a form of decomposition – faster in a humid salt air environment like the coast as opposed to a dry environment like a desert. Another factor is whether the waste is exposed to the air or buried in a landfill. In the case of the latter, it usually takes a lot longer for an item to break down. This is another good reason to recycle when we can; and it is always good to know that recycling saves energy, which also helps to reduce our carbon-footprint.

This is a general guesstimate about waste decomposition, which could help in making purchasing and recycling decisions:

Glass bottle:	1 million years
Plastic beverage bottles:	450 years
Disposable diapers:	450 years
Aluminum can:	80 to 200 years
Styrofoam cup:	50 years
Tin can:	50 years
Leather:	50 years
Nylon fabric:	30 to 40 years
Plastic bag:	10 to 20 years
Cigarette filter:	1 to 5 years
Waxed milk carton:	3 months
Apple core:	2 months
Newspaper:	6 weeks
Orange or banana peel:	2 to 5 weeks
Paper towel:	2 to 4 weeks

The good thing is that newspaper, glass, plastics and cans can be recycled. So please, do your part! Creation thanks you.

THE WOMEN OF ZION

BLANKET SUNDAY was a great success when measured both by how beautiful the Sanctuary looked with the many colored quilts draping the pews and filling the Chancel on **October 10** and by the results, namely, 83 quilts, 29 blankets, 70 school kits and 65 health kits. With the help of Verle Elsass and Garry Leed on Thursday, October 14, these items were packed into 38 boxes, which were packed on to the Elsass pick-up on Friday, and readied for delivery to Jerusalem Lutheran Church in Seville on Saturday, where they became part of a larger shipment headed to places all over the world. We extend our thanks to all.

The Women of Zion will celebrate their annual **THANKOFFERING SERVICE** on the Sunday of **November 14**. This is an opportunity to lift up the ministry of women in the ELCA, and to honor the work done by women's organizations in congregations all over the country, including our own. *Love Offering* envelopes will be made available in the bulletin on Thankoffering Sunday. All of us will be invited to show our thanks with an offering of support for the work that is done by the Women of the ELCA. That's Sunday, November 14!

The monthly **Women's Bible Study** meets on Tuesday, **November 16**, with our focus on *The People of God: Gifts of the Spirit*. Our theme verse for November's Bible study is drawn from 1st Corinthians 12:4-7. St. Paul writes, "There are a variety of gifts, but the same Spirit gives them, and many forms of service, but the same Lord is served, and varieties of working, but it is the same God who inspires them all in every one. To each of us is given the manifestation of the Spirit for the common good." We would love for you to join us, both for the great fellowship and for the good discussion that is a part of our every meeting. See you there.

ODDS 'N ENDS AT ZION

The Men of Zion did a great job in helping with this year's Craft Show and Oktoberfest. We will not meet at our usual time on the first Wednesday of the month; but we should start thinking about what we will serve when we host one of the Advent dinners in December. The First Advent Dinner on November 28 will be hosted by Zion's Senior Choir and Praise Team. The Senior Choir and Praise team will also anchor our worship service that evening. The Men of Zion will be on the schedule for the next Sunday, December 5, and we are counting on Jim Fidler to offer yet another command performance, as an Advent drama takes center stage. The Women of Zion will host our dinner on December 12. The Youth, with their leaders and parents, are up December 19. As has been our custom, dinner begins at 5:30 p.m., with worship at 6:15 p.m.

The Themed Raffle Baskets created by the Sunday School classes for our Craft Show were truly amazing once again! Thank you to our teachers, the youth, and their parents for donations for the baskets, and a special thank you to Evelyn Moore and Susan Heyard for putting together their own beautiful *Snowman Basket* as their donation to our youth for the Craft Show. Our Raffle Basket Winners were drawn after the Congregational Meeting on Wednesday, October 27. Luther Hall was filled with colorfully costumed youth and lots of anticipation shared by youth and adults alike. Debbie Fox did the honors of helping to select the winners, with Miriam Keating winning the *Arts, Crafts & Rainy Day Basket*, Savannah Heller, the *Sweet Treats Basket*, Gail Vogt, the *Snowman Basket*, Marge Mavrich, the *Ohio State Fan Basket*, Christy Lockard, the *Fun for the Holidays Basket*, and Susan Heyard, the *Family Fun Night Basket*. Again, thanks for all your support.

THANK YOU'S AND MORE

Dear Connie Frank and Craft Show hosts,
"It only takes one smile to offer welcome, and blessed be the person who will share it. It only takes one moment to be helpful, and blessed be the person who will spare it. It only takes one joy to lift a spirit, and blessed be the person who will give it. It only takes one life to make a difference, and blessed be the person who will live it." God bless those who give of themselves. May He reward you all for being so kind. My experience of the craft show was most pleasurable in every way. I hope to see you all again next year.

*Sincerely,
 Teresa Kennedy*

Dear members of Zion Lutheran Church,
 Thank you so much for all that you did for the Northeastern Ohio Synodical Women's Organization Retreat. Everything went very smoothly. I appreciated your help very much. The success of the event was largely the result of our Lord's presence and your help.

*In Christ,
 Beth Haas*

Dear Pastor Sherwindt and members of Zion,
 Thank you very much for your help in planning our NEOSWO retreat in September, and for graciously allowing us to use your facilities. We were happy that so many could be with us that day. While I was sorry to miss the event (because I was still recovering from surgery in August), I have heard many good reports on the day. I am sure that Zion played a big part in everyone's enjoyment. Thanks again!

*Peace and blessings,
 Ruth Patrick, President
 NEOSWO*

ADVANCED GIVING, PART 1

One of the interesting questions raised during our Congregational Meeting had to do with our reference to “Advanced Giving” on the income side of our budget. Blair Woodside asked the question, and Dean Yoder was right on target with his answer. Dean helps a lot of folks with their tax preparations, and he said that some of his clients will double up on giving in one calendar year, designating some part of that giving for the next calendar, in order to take a larger tax deduction for charitable giving in that one year. It is a tax planning strategy. When Zion receives a gift designated for the next calendar year, we place it in a category called *Advanced Giving*. Then, rather than accounting for it in one lump sum, the Treasurer acknowledges this gift in equal installments throughout the year to even out its effect on our reporting.

For example, let’s say that one of Zion’s faithful gives \$2,400 in 2010, and designates \$1,200 for 2011. Dave will place \$1,200 in a category called *Advanced Giving for 2011*. Then, with each Treasurer’s Report in 2011, he will receive \$100 in the budget as income from *Advanced Giving*. Zion’s giver itemized all of those dollars as a tax-deductible gift in 2010, and their 2010 Giving Statement acknowledges this gift. But for budgeting purposes, we brought \$1,200 into the 2011 budget year in equal monthly installments.

The advantage of *Advanced Giving* for the giver is that they get to decide when, that is, in which tax year, they will take the benefit of their charitable giving. The benefit of *Advanced Giving* for the church is that we get the gift, plus we even out the reporting of income so as not to distort our expectations for giving, since we are not going to receive these large gifts every month.

ADVANCED GIVING, PART 2

Another example of *Advanced Giving* relates to large gifts of stock. Let’s say that one of Zion’s faithful has held a stock that has increased in value. If they give the stock to Zion as a charitable gift, they don’t have to declare the gain in the stock’s value as taxable income; yet they can receive the full value of the stock’s value as a tax-deductible charitable gift. When we receive the stock, we will acknowledge the full value of the stock as a gift, and then sell it. Rather than receiving it as income in one month, we will place the amount we received in *Advanced Giving* and receive it into the budget as income in equal installments, and if the gift is very large, we may receive it into the budget in equal installments over several years.

Let’s say that one of Zion’s faithful givers prefers to give gifts of stock rather gifts of cash. Rather than giving \$3,600 in cash every year in weekly installments, they give a large number of shares of a stock they own worth \$11,800 (with the understanding that we will not receive another such gift for three years). Perhaps they bought 100 shares of that stock twenty years ago at a price of \$10 per share, and now it is worth \$118 per share. We could call it Apple Computer. Whatever we call it, they give 100 shares to Zion, with a present value of \$11,800. If they sold the stock, they would have to pay taxes on the gain in the value of the stock, which in this case is over \$10,000. If they give the stock to Zion, they do not pay taxes on the gain in value, and instead receive a tax-deductible charitable gift of \$11,800. Their Giving Statement for the present year reports this gift. But we put it in a category called *Advanced Giving*, and will take it into the budget as income in equal installments over three years.