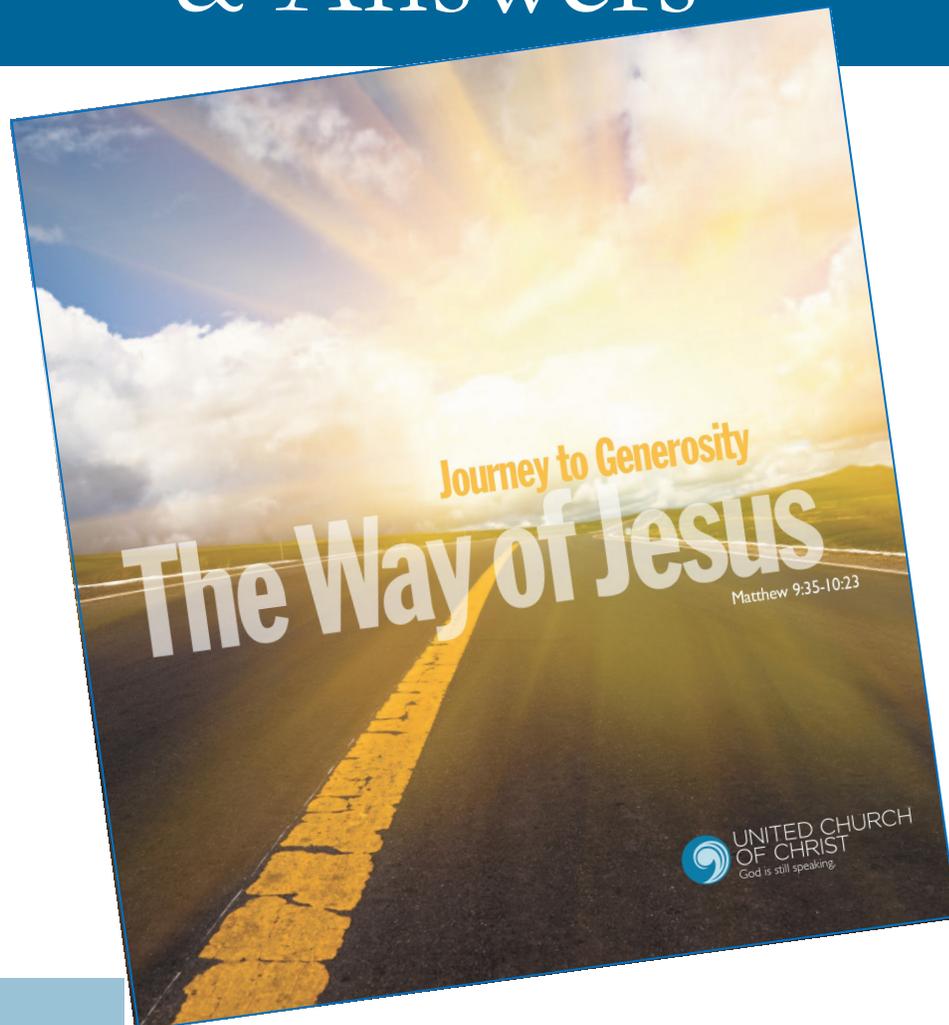


Stewardship Questions & Answers



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OF CHRIST

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Why pledge?

Pledging goes back to the earliest of Biblical times of Adam and Eve, when their sons Cain and Abel each brought offerings to God's altar. Jews in Jesus time understood that their faith and giving was as much a part of their life as breathing itself. In their gratitude to God they returned a portion of God's blessing so that others might come to know God's blessings as well.

Why write it down?

Obviously the conversation that's most important, is between you and God. But there is something very important about writing it down. We sign contracts all the time. When we buy or sell a house, a car, school loans, credit and debit cards, we sign our names on the dotted line. Would we consider it any less important to write your commitment to God down on paper?

Who uses this information?

For more than 30 years, your pledge card information has and will remain confidential. The church respects this covenant you make between yourself and God. The information is used to get a sense of how much money we can reasonably expect for the church budget. Your information is not available to any other member of the congregation except to those who have the church's financial health in their care. No list will ever be published of your giving, except your own giving statement, which is routinely mailed to you.

How much shall I give? What is a tithe and why should I give that much?

Ultimately that question is answered by you in your conversations with God. The biblical desire is for a tithe, 10%. Jesus celebrated giving at all levels and was never impressed by the amount as much as he was with the content of people's hearts. Giving to God's ministries should make you feel good. It will also change your mind about what is important.

***"The harvest is plentiful, but the laborers are few; therefore ask the Lord of the harvest to send out laborers into his harvest."
(Matthew 9:37-38)***

Take a moment to calculate what your level of giving is; what percentage of your income? Check your "heart" and consider increasing it a percentage point. It's a conversation you might want to have with your "heart" and God!

Net or Gross Income?

It makes no difference! Because the decision is yours, you need to feel good about what portion of God's gift to you, you wish to share back in return. Pick one! Be consistent! Be prayerfully comfortable with it. Live with it! Give generously!

Electronic Giving

Electronic Giving is available to members and friends of Zion. It is a convenient, safe, easy way to make your gifts to Zion. You may change or cancel your authorization at any time with a simple call to the church office. You may also use the secure on-line system at the church's website to make a one-time or recurring gifts as well as memorial contributions. For more information, please contact the church office.

What is OCWM?

OCWM stands for Our Church's Wider Mission and represents the wider reach of our church's giving. Short and simple, it's mission outreach! However there are many facets of how this mission money is used. A portion of this money stays in the Michigan Conference to provide support and ministries to the local congregations. A portion goes to the National UCC office located in Cleveland OH, which provides a wide variety of ministries.

For more information, two web sites explain in remarkable detail the ministries that come under the OCWM umbrella. The Michigan Conference web site is <http://www.michucc.org/>, and the UCC national web site is <http://www.ucc.org/>. If you would like more information, please contact the church office.

What is the Endowment Fund?

The Endowment Fund at Zion was established more than 25 years ago and is a permanent fund designed to assist the ministries of Zion in the future. The fund is professionally managed by United Church Funds in Cleveland OH.

Funds are distributed by a carefully balanced formula which Zion adopted at the creation of the fund. Funds are available equally for 1) Building Facility needs; 2) Mission Needs; 3) Programmatic Needs; and, 4) Educational needs. The original intention of the establishment of this fund is that it would never be "cashed out," but would serve God's ministries at Zion into the next 100 years of Zion's existence.

Distributions of the funds are regulated in that the principle amount may never be invaded. Only the growth of the funds may be distributed. Traditionally that has been between 4% - 6.5% of the value of the fund in any given year.

What happens if my financial situation changes?

People's lives and their situations change all the time. If your financial situation should change simply contact the church office letting us know of your change. We will respect your privacy.