**Janet Needham: Oct 30, 2016**

Dear Friends,

I have been asked by the Stewardship Committee to share my thoughts about giving.

My husband, Chris, and I love this church. A year from now, we will be celebrating our 30th wedding anniversary and making our 30th pledge to Redeemer.

We have been members here since 1987, the year we were married here, by Alden Flanders. We never thought about not pledging. We jumped into this church community with all 4 feet, and we have been active in a wide range of its ministries ever since.

As the years have gone by, we have always had a “conversation” around pledge time.

Some years it has been easy. Those were the years our incomes were up and we could comfortably increase our pledge. There were also years in which things were not so certain, kids were in college, expenses were high and those conversations and commitments were harder.

Typically, however, we have determined what we could do as a pledge at the same time that we undertook our planning for the following year, and assessed our charitable giving.

We do not have a magic formula. We calculate the proportion of income that our pledge represents. We look to what the church needs. We question whether the amount is sacrificial. By that I mean we look at what level might be “significant” to our budget, and thereby keep us sufficiently aware that we are living differently than we might if we did not make this pledge. We often examine our pledge in light of discretionary spending, amounts that we might choose to spend on travel and vacations.

In the past couple of years we have moved (twice!), I retired from teaching, and Chris has been wrapping up a company he founded. We have watched our kids finish school and establish themselves in careers. And, like many others, we have had some health challenges along the way. One of the few constants, one that remains as a cornerstone on our lives, and our marriage, is this church community. It has been a gift to us, and we have no intention of retiring from it.

However, the process of changing from living on your income to living on your assets is not for the faint of heart. The “spending down” of one’s retirement assets layers on a whole new level of anxiety around the pledging process. But, in faith, and in gratitude we continue to pledge.

I do want to take a moment to share with you a few of my thoughts on that other giving opportunity, the ultimate disposition of one’s assets. Because Chris and I realize that, going forward, we may not be able to make increases to our pledge in the percentages we have in the past, we are comforted to know that when we die, a portion of what remains in our retirement plans, and estates will go to the Church of Our Redeemer.

This church community has benefited greatly from the planned gifts it has received. The Handley Family, Paul Davidson, Don Kendall, the Pring Family, Harry Edwards, and others have made gifts to this church that have been vital to its wellbeing. The great hall project would not have been realized without this source of funding. I would submit to you that NONE of these individuals made their gift with the expectation that it would make as big a difference as it has.

Before embarking on my teaching career, I was in the estate planning business for over 20 years. I had the wonderful opportunity to talk with many, many families about their wealth, and to help them make decisions about its ultimate disposition. I learned a lot about peoples’ attitudes about money, and how the ideas of wealth were interwoven, and sometimes confused with power, personal relationships, responsibility, guilt, and love. And the greatest lesson I learned in my practice as a trust officer was to advise clients to make sure they left behind to their loved ones a legacy that included a message of love, instructions for special assets and for burial, and a statement of their personal values.

Chris and I have tried to weave those messages into our parenting, as we’ve gone along. We’ve talked about giving with our kids. We’ve encouraged them to donate their time and to always work some giving plan into their budget. We’ve told them, only half in jest, “not to count on getting a single dime” when we die. We are trying to build our legacy as we go along. And so I am proud to say, on behalf of both Chris and myself, that we are pledgers to the Church of our Redeemer not only for the coming year, but also to its future.

Amen.

In faith,

Janet Needham