

# A Christian

# Perspective

APRIL, 2006

Ideas for bountiful living in God's world

## "WHAT'S UP WITH US"

We are pleased to announce the appointment of the Rev. Phyllis M. Bowers as Executive Director of The United Methodist Stewardship Foundation of Central Pennsylvania. With this change, we are returning to our original staff structure that worked so well for us over the years.

Phyllis has been employed by The Foundation since 1987 in the capacity of Associate Director, Director of Planned Giving and Stewardship Services, and Co-Executive Director. In addition to her duties as Executive Director, Phyllis will continue to offer Planned Giving and Stewardship Development services to Churches and individuals within the Central Pennsylvania Annual Conference. For Phyllis's biography and a complete listing of our services, visit our new web site at [www.umstewardship.org](http://www.umstewardship.org).

Phyllis says, "My vision is for The Foundation to operate efficiently and serve you with excellence and credibility. We'll continue to teach Biblical stewardship as a way of life and provide quality education, resources and administration. My prayer is that all we say and do will be so that the local church leadership will be empowered to share the Gospel of Christ."

In addition to traditional services, we are now offering an Advanced

Seminar in Stewardship Development entitled "Moving From Scarcity to Abundance". This Seminar is especially designed for the Church already involved in stewardship and ready for the next step. Some highlights of the Seminar include: preaching and teaching tips, an exhaustive resource listing, suggestions for small-group studies, bulletin board displays and even a couple of skits suitable for all ages!

We are also working on a series of six Stewardship Education Worship Bulletin Inserts. Based on the Scriptures and in full color, each insert builds on the previous one, creating a clear picture of Christian Stewardship as a way of life. At just a few pennies each, you can afford the entire series – or pick and choose to suit your needs.

If you have an Endowment Fund, but don't receive many gifts to the Fund, we can help you with promotion! You provide us with all the information about your Endowment or Memorial/Honor Fund and we'll take it from there. The end result of our cooperative efforts will be a simple promotional piece you can take to your printer or copy machine. If you prefer, we'll even have them printed and shipped to you at our cost.



Phyllis M. Bowers

*Please remember your church in your will!*

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## REV. PHYLLIS M. BOWERS

Since 1987, Phyllis M. Bowers served as Director of Planned Giving and Stewardship Services for The United Methodist Stewardship Foundation of Central Pennsylvania, the Central Pennsylvania Conference of the United Meth-

odist Church. In this position, she has conducted more than 800 seminars during the past five years on wills, planned giving, Christian money management,

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[www.umstewardship.org](http://www.umstewardship.org)

## KIDS: SEX AND MONEY

*"As a society, we are on the verge of a massive intergenerational transfer of wealth."*

For parents, probably the most difficult task in raising children is teaching them about sex and money. The intricacies of both topics tend to be shrouded in secrecy and sometimes even shame. I won't offer advice on how to talk to your kids about sex, but money is another matter. As a society, we are on the verge of a massive intergenerational transfer of wealth. Over the next 20 to 30 years, the ability to successfully teach our children about money will be a critical dimension not only for our families, but also for the continued development of our civilization.

Think back to what you learned about money from your parents. Were your parents reluctant to let you know how much they made or how much they had in assets? Were (are) they still reluctant, even if they are well into old age? For many families, this secrecy complicates estate planning and has made the government the unintended beneficiary of substantial family wealth, simply because there was no way to open the "money conversation" between parents and children.

In my practice, I find that clients are very concerned with how their wealth will impact their children. There is a well-founded fear that sudden wealth may undermine a child's character. Indeed, I have seen many instances where sudden wealth tends to sap the recipient's motivation – actually robbing them of valuable opportunities to develop self-esteem. Various solutions have been espoused. Warren Buffet, for example, is said to have provided for each of his two children to receive \$350,000 (which would pass free of estate taxes), with the remainder going to charity. His rationale: "I want them to have so much money they think they can

do anything, but not so much they think they can do nothing."

In raising my own children, I tended to tie monetary rewards to their performance of certain chores because I wanted them to learn that "money doesn't grow on trees" – it must be earned. There is a countervailing value widely held that children should not be paid to perform household duties they are expected to perform as a member of the cooperative unit – the family. I admit that my children did go through a phase of refusing to do anything they didn't get paid for.

This is the dilemma parents face when trying to educate their children about money and it is a current focus of Cambridge to provide support, understanding and advice and to develop a program to help parents become more effective. Over the next one to two years, we will be working to develop some concepts and strategies to help parents teach children how to deal with money. This year, I am taking a number of my clients out to dinner with their children (and parents, if surviving), not only to get acquainted, but also to provide the opening to start the conversation about money and the transfer of wealth. I urge you to discuss these issues with your financial advisor and to contribute by sharing your experience and insight.

*Bert Whitehead, MBA, JD  
Cambridge Advisors and  
McClarren Financial Advisors  
Belefonte and Harrisburg*

**Stewardship is everything you do  
after you say yes to Jesus Christ.**

*Clarence Staughton*

## APRIL 28, 2006 IS ARBOR DAY

Arbor Day is a nationally-celebrated observance that encourages tree planting and care. Founded by J. Sterling Morton in 1872 in Nebraska, National Arbor Day is celebrated on the last Friday in April. This holiday was first observed with the planting of more than a million trees in Nebraska and Arbor Day is now observed throughout the Nation and the world. Trees can reduce topsoil erosion by wind and water, cut heating and cooling costs, moderate the temperature, clean the air, produce life-giving oxygen, and provide habitat for wildlife. Trees give us paper, wood, fuel, beautify our communities, increase property values, enhance the economic vitality of business areas, and wherever they are planted, trees are a source of joy and spiritual renewal. Go to [www.arborday.org](http://www.arborday.org) for ways to celebrate Arbor Day.

## REV. PHYLLIS M. BOWERS

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stewardship development and related topics. She serves as clergy consultant and personal financial expert, and was appointed The Foundation's Executive Director in November, 2005.

In 1999, she was consecrated as a Diaconal Minister and certified as a Christian Educator and in 2004, ordained Deacon in the United Methodist Church. She is a graduate of York College of Pennsylvania, The National Institute of Planned Giving at the College of William and Mary and is a member of the American Association of Fund Raising Professionals. She graduated in 1999 as a Deacon/Diaconal Minister from Wesley Theological Seminary.

Her responsibilities within the United Methodist Church include serving as Delegate to General Conference and Northeastern Jurisdictional Conference in 1996, 2000 and 2004. She is a member of the Board of Directors of the United Methodist Church Foundation, member of the North American Conference on Christian Philanthropy Planning Committee, member of Gary Moore and Company Board of Advisors, Student Aid Board of Managers, Daystar Center for Spiritual Recovery Board of Directors, United Methodist Development Fund Board of Directors, York County Council of Churches Board of Directors, past member of the Board of Pensions and Commission on Christian Unity and Interreligious Concerns of the Central Pennsylvania Conference, and for twelve years served as a member of the York College Alumni Board.

In 2002, Phyllis was privileged to represent the General Board of Discipleship in an educational trip to Malawi, Central Africa where she preached and taught pastors on the subject of Stewardship. She served as Keynote Speaker for the United Methodist Church's North Central New York Annual Conference sessions in 2004, and in 2004 and 2005 conducted five district-wide Stewardship Development Seminars, reaching more than 500 pastors in that Annual Conference. Phyllis will also Chair the Estate and Planned Giving Forum for the Ecumenical Stewardship Center 2005-2006, serve on the Planning Committee for the North American Conference of Christian Philanthropy, The Fund Development Committee of the General Board of Global Ministries, and the Finance Committee of Mission Central. In 2005, she was Keynote Speaker of the Ecumenical Worship Service for the York County Council of Churches, led

a United Methodist Teach-In at Colgate Rochester Crozer Divinity School, and spoke at Old Otterbein Church in Baltimore. She and her husband, Rev. Richard L. Bowers, have two adult sons and one granddaughter.

## STEWARDSHIP DEFINED

Christian Stewardship is the practice of systematic and proportionate giving of time, abilities, and material possessions based on the conviction that these are a trust from God, to be used in his service for the benefit of all humankind in grateful acknowledgment of Christ's redeeming love.

*Stewardship  
November, 2005*

## NEVER NOTHING TO DO

“There's nothing to eat.” Have you ever said that while staring at a pantry full of food? (It just didn't include your favorite snack.)

“I've got nothing to wear!” Have you ever said that while staring at a closet full of clothes? (But you didn't own the latest jacket yet.)

And who hasn't said, “I'm bored. There's nothing to do,” at least once while surrounded by toys and games, not to mention chores that need to be done. (But your best friend is away at camp.)

Yes, almost all of us have said all these things. But saying it didn't get us

the snack, the jacket, or our friend back early. Now, the first two don't matter much. But for any of us to say that there's nothing to do when you live in a community with children who need tutoring, litter that needs picking up, shut-ins who need company, etc., is just plain wrong.

Some parents wisely say, “Find something to do, or I'll find something for you.” (Which usually means cleaning.) As adults, we can say to ourselves, “There is something to do out there. I'll check at the church and find out what it is.”

*Stewardship  
September, 2005*

## ROTH 401(k) HAS IMPORTANT TAX BENEFITS

This year, some people will be celebrating something new. On January 1, 2006 the new Roth 401(k) became available.

One of the new Roth's significant benefits: When you withdraw money at age 59 1/2 or later, its earnings in interest will be tax free. With a regular 401(k) the interest is taxed.

Other features:

- Investments are made with after-tax dollars.
- Anyone at any income level can invest in the new Roth.
- People who are age 50 or older by the end of 2006 can take advantage of the catch-up provision and contribute up to \$20,000.
- Employer matches will still be made with pretax money. But the match money will accumulate in a separate account and be taxed as ordinary income at the time of withdrawal.
- Tax-free withdrawals can't be made until the account is held for five years. All withdrawals are tax free after the holder stops working or is 59 1/2.



- Money can be left in the new Roth until the investor's death, when it can be withdrawn tax free by heirs.

A survey by Hewitt Associates shows that 35 percent of companies responding say they are likely to add a Roth 401(k) to their benefits plan. Others say they can't offer it immediately because it requires a separate accounting system to track the new Roth.

Economists writing in *Business Week* recommend that younger workers in low tax brackets should consider the new Roth. Their incomes will increase later on, putting them in a higher tax bracket.

## A GOOD RETURN

I was watching a football game the other day. During a commercial, I turned off the television for a few minutes. Sitting there, I began to think about how much time I wasted on trivial pursuits. I remembered our pastor telling us a few weeks prior that our church had a need for volunteers in several areas; teaching a Bible class, helping out in the nursery, manning the information booth, setting up for various activities, etc.. He reminded us that time, just like money, could only be spent once. Either you had something to show for what you spent, or it was thrown away, never to be recovered.

I sat there in silence feeling selfish. All the extra hours spent sleeping in, watching TV, daydreaming, and worrying about finances or other matters, could never be recaptured. The stewardship of time not only helps the local church and all those in it, but countless others who you might never meet this side of heaven. The Bible teaches that when we give a gift and look for nothing in return, we often get rewarded not just down the road, but also in the here-after. That's a very good return!

*Stewardship  
November, 2005*



**"As I announced earlier, my sermon theme today will be 'Tithes and Offerings.'"**

*Stewardship  
September, 2005*

## THE PURPOSE OF THIS NEWSLETTER

The purpose of "A Christian Perspective" is to provide ideas for bountiful living in God's world, share ideas relevant to managing God's gifts and encourage faithful attention to living a balanced life.



## THE TEAM IS BACK TOGETHER!

Phyllis (front) was selected as Executive Director by The Stewardship Foundation on November 12, 2005. Art Davis (left rear) former Executive Director who retired in 2001 was asked to return as a Consultant. Sandy Brandt (right rear) Trust Accountant and Kathy Lemkelde (center rear) Administrative Assistant. Phyllis has been with The Foundation 19 years; Kathy 16 years, Art 16 years and Sandy 7 years.

## SIMPLEST TRUTH

A few weeks ago, I sat down at the breakfast table to write our pledge check to the church. Johnnie, our curious, five-year-old son picked up our offering envelope and asked, "Mom who are you sending this envelope to?" Seeking to be a model parent, and hoping to impart some wisdom to my little boy, I welcomed this opportunity to teach him about giving. I replied, too simply as it turns out, "This is a special envelope. We are sending money to God." Johnnie brought joy to my heart as he, looking thoughtful for a moment, said, "Mom, I hate to tell you, but everything belongs to God. This is just the part you're giving back."

*Stewardship  
October, 2005*

## CONFUSION WITH MEDICARE DRUG BENEFIT HURTS ELDERLY CLIENTS

*(February 23, 2006)*

In response to the Medicare Part D that took effect on January 1st, older persons still feel confused and uneasy with the complexity of it. Many elderly are turning to pharmacists, doctors, social workers, and their children. The majority has refrained from asking help from their children because they either do not want to burden them, or fear that they will lose their independence if they reveal that they can't care for themselves. For the seniors that still have not enrolled in the plan, trying to find which option is right for them may be an overwhelming process. Although Medicare has made a website to make it easier for elderly to compare the different options, surveys show that only one out of five people that are 65 years or more have access to internet. As the program becomes more organized, we will be able to determine if the outcomes of Medicare Part D will outweigh the negatives.

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