

buzz

How Will Tax Reform Affect Generosity?

Few of us support ministries such as Waterford primarily for the purpose of getting a tax break. Rather, we give because we love the organization and believe in its ministry. For example, we appreciate how Waterford welcomes people to faith and fellowship, ministers to the needs of others, and calls out gifts for God's reconciling mission.

To encourage generosity, our government has long offered incentives to support giving to churches and other charities, one of which is allowing us to itemize deductions on our tax forms. However, late last year, Congress enacted the Tax Reform and Jobs Act of 2017. One of the most significant changes is the near-doubling of the standard deduction.

For many of us, if we continue our regular patterns of certain expenses and charitable contributions, it will no longer make sense to itemize deductions. In fact, it is estimated that the percentage of people itemizing their deductions will drop from about 30 percent to around 10 percent as a result of the tax law changes. In my work with Everence, I have found that many people have not yet considered how these and other changes will affect their tax situation.

In addition, most of us make our charitable contributions to Waterford and other ministries by writing a check or making electronic contributions. These are excellent ways to give, and organizations are thankful. However, in many cases, these are not the most tax-efficient ways to be generous. This is especially the case when it comes to special opportunities like the Welcoming Spaces 3.0 project.

During the nurture hour on Sunday, November 25, I will lead a workshop in the sanctuary exploring changes resulting from tax reform and simple tools you can use to increase your generosity, both for your

above-budget giving to Welcoming Spaces 3.0 and your regular giving to Waterford and other ministries. We will explore a range of simple tools for people of all ages to increase their generosity beyond what they otherwise thought possible.

—Lyle Miller, Welcoming Spaces 3.0 coordinator

Nurture Hour Workshop Offered

What: “Simple tools to increase your generosity amidst tax reform.”

When: Sunday, November 25, during the nurture hour.

Who should attend: Folks of all ages and giving levels.

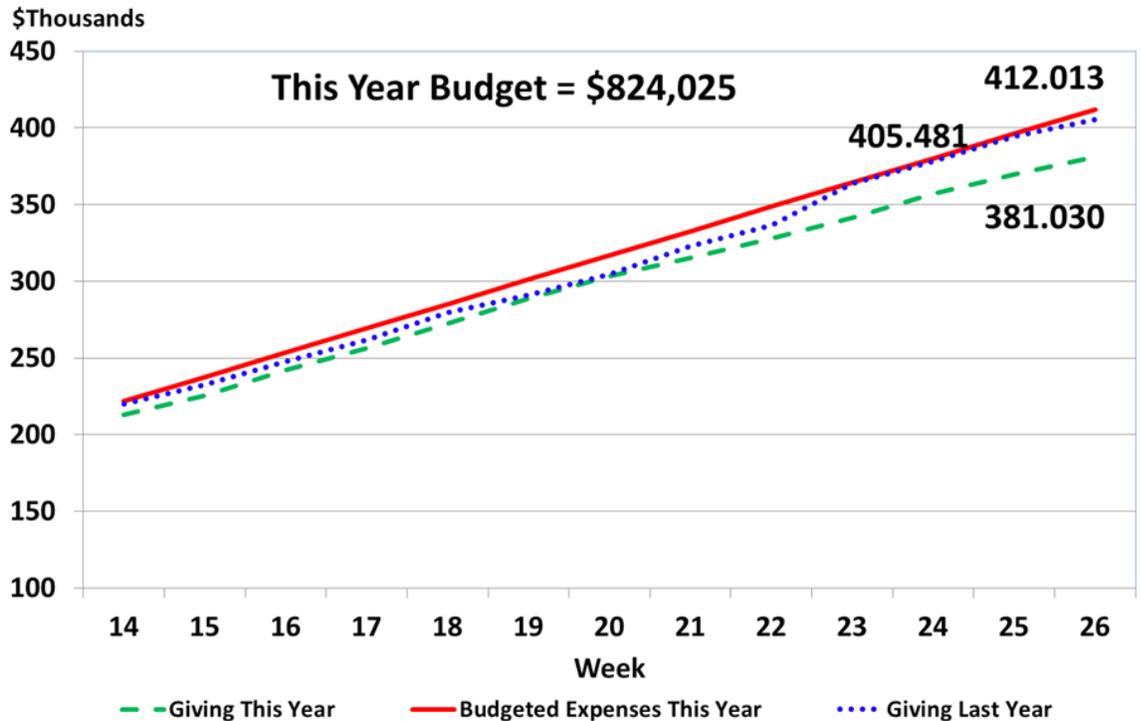
Mennonite Women

Mennonite Women (sewing) will meet at 8:30 a.m. on November 8 in the MYF room. Come and join us for fellowship and a noon meal, as well as knotting comforters, quilting or making prayer shawls, and stay as long as you can. Two ladies are making soup for this time, so bring things to go with soup for our meal.

Join the Advent Choir

All interested singers are invited to be a part of our Advent choir. This choir, under the direction of Josh Tyson, comes with the support of the Worship Ministry Team. The choir will sing during our services on December 16 and January 6. There will be approximately four 60-minute rehearsals on Thursdays in November and December. More information about rehearsals will be coming soon. Interested participants should contact Josh Tyson (email joshua.m.tyson@gmail.com or call (574) 312-9152) by November 6.

Waterford Mennonite Church Cumulative Total Giving



Waterford Mennonite Church

65975 State Road 15
 Goshen, IN 46526
 p: 574 533-5642
 f: 574 533-0879
 office@waterfordchurch.org
 www.waterfordchurch.org

Staff Team

Administrative Ministry

- Karen Hostetler
Secretary
- Elvina Schmidt
Bookkeeper
- Janet Shoemaker
Coordinator of Administrative Ministries
- Mel Claassen
Business Manager
- JD Smucker
Worship Coordinator

Facilities Ministry

- Jan Oostland
Facilities Manager
- Courtney Shetler
Custodian
- Irma Perez
Custodian

Pastoral Ministry

- Neil Amstutz
Pastoral Team Leader
- Katie Misz
Pastor of Family Life
- Velma Swartz
Pastor of Senior Ministries
- Cindy Voth
Pastor of Community Life

The *Waterford Buzz* is normally published weekly for members of Waterford Mennonite Church. Items for inclusion should be given to the editor by 5 p.m. Monday preceding publication.

Sophie Miller,
 editor; 574 903-9158
 buzz@waterfordchurch.org

Budget Update

The end of October marks the half way point in Waterford's fiscal year. Milestones such as these often create opportunity to evaluate how things are going.

Giving toward the WMC budget at the end of October totals \$381,030. That is over \$24,000 less than giving at the same time last year and almost \$31,000 less than the year to date expense budget.

In order to meet the expense budget for this year, giving in the second half of the church year will need to increase in a significant way. Over the past 26 weeks, giving toward the WMC budget has averaged \$14,650 per week. If the budget is to be met, giving over the next 26 weeks will need to average more than \$17,000 per week.

Please remember Waterford as we enter the upcoming holiday season.

Thank You

Many thanks to Jordan Kauffman and Mariko Claassen for sharing their gift of photography with the congregation to

produce the new pictorial directory. A special thank you to Jordan for all the work he did to design and lay out the photos and the cover. We greatly appreciate use of their talents and the time they donated to this project and invite you to join us in sharing words of appreciation to them.

—Janet Shoemaker,

Coordinator of Administrative Ministries

Thank You For Your Mission Generosity

From the Fall Mission Sunday offering on October 7, \$4543 was given through Waterford people for ministries locally and in West Africa. About half of those funds will go to the Goshen Ministerial Association, providing financial assistance to local residents with needs like utilities, housing and medical expenses. The other approximate half will go to Benin Bible Institute, toward the costs of advanced theological training for a new faculty member to replace Professor Alphonse Godonou, who is set for retirement after this year. We are grateful for your support for meeting these needs.