

FINANCIAL FOUNDATIONS



THE GRATITUDE PATH

Pastor Sara asked everyone in her congregation to give thanks for five things each day. Her Church has provided a Gratitude Journal for each member to record their blessings daily for two weeks. The Gratitude Path is what Jesus followed in His life, and He invites us to travel this path with Him. During this exercise, we are reminded of the many blessings we encounter each day. It helps us focus on our blessings rather than concentrating on things we do not have, and wish were ours.

As we think of the countless blessings we encounter each day, please join me in a prayer of gratitude. Let's come together to prepare our hearts and minds to recognize all the resources and talents we have to share. While we pray, let's thank individuals who have an abundance of resources and have chosen to share their gifts for our ministries and churches.

Gracious and Loving God, in the same way, you told Abraham he would be blessed to be a blessing, we know you call us to the same. We are grateful for the gifts you have given each of us and the invitation to unite our gifts and share them as a blessing to others. We are overwhelmed by the way you weave these gifts into a tapestry that goes beyond our asking or imagining, that extends beyond our reach, and that embodies the Love of Jesus in tangible ways.

God, even as we respond to your invitation to share our own gifts, we also know you call us to extend that invitation to others, including those who have the gift of generosity and abundant resources you have entrusted them to steward well. As we respond faithfully to the call to be your voice of invitation, we ask that your Holy Spirit would go ahead of us. As you prepare their hearts to receive this invitation, give us the ears to listen and the words to speak that will help us humbly walk alongside them in discerning ways to share their gifts as an investment in your Kingdom work. May all of this be done for your honor and glory. We pray this in the name of your son, Jesus. Amen!

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NOVEMBER IS ALZHEIMER'S AWARENESS MONTH: CARING FOR THE CAREGIVERS

If you are caring for a family member with Alzheimer's or another dementia, you are not alone. According to a 2020 report from the Alzheimer's Association, more than 16 million unpaid caregivers are right there with you.

This care is valued at nearly \$244 billion, but its true cost extends to family caregivers' increased risk for emotional distress and negative mental and physical health outcomes.

When you're committed to care for another, it's not always easy to care for your own well-being. You might feel guilty if you take time for yourself. Or you could develop habits that are comforting and calming, but not entirely healthy, such as overeating or non-social drinking.

As a caregiver, it's important to take the time to self-care—get plenty of fresh air, healthy food, rest, and exercise so that you stay healthy. Putting yourself first will go a long way in your caregiving role and quality of life.

FINANCIAL FOUNDATIONS WEBINAR

November 8, 2021 at 7:00pm (Central)

This Quarter's Topic: *Building Relationships – Telling your Church Story*



The two top reasons people give to an organization are believing in the organization's mission and believing their gift can make a difference. These two reasons are essential in planning for donor cultivation, but the third reason individuals give to a cause is because they experience personal satisfaction, enjoyment, or fulfillment. In this webinar, we will guide you in building these relationships to discover resources that will embrace the ministries of your church.

Pastors, treasurers, finance committee members, and anyone interested in stewardship and generosity in the church are welcome to join. You can find the registration on our website: www.dakotasumf.org.

CHANGES COMING FOR THE HEALTHFLEX DIRECT BILL

For at least the last 20 years, full-time United Methodist pastors were required to be enrolled in the denomination's health insurance plan (HealthFlex). Part-time pastors were barred from enrolling. This made the HealthFlex Direct Bill pretty straightforward. If you have a full-time pastor, your church will get billed \$14k for HealthFlex (half if you are served by a clergy couple). Otherwise your church is billed \$0.

Beginning in 2022, ¾-time pastors will be able to enroll in health insurance. Both, full-time and ¾-time pastors will be able to opt out of health insurance if they meet certain criteria. In order to enable this flexibility, churches served by a pastor that opts out of health insurance will pay a partial amount as well as some other adjustments. The Board of Pensions is offsetting the cost to churches/parishes affected by this change of policy with a grant automatically applied to their bill. The grant amount will be reduced by 50% in 2023 and then no longer be available in 2024. Here are the amounts:

	Full-Time Enrolled	Full-Time Opted Out; 3/4-Time Enrolled; Full-Time Retiree	3/4-Time Opted Out
Direct Bill Amount	14,123	7,062	3,531
Grant Amount	0	4,708	2,354
Direct Bill after Grant	14,123	2,354	1,177