

FIDUCIARY FOCUS, NOVEMBER 2023

TALENTS, STEWARDSHIP AND STOCK DONATIONS



By Matt Wagner, Vice President, Institutional Relationships

At a recent worship service at my home church, St. Peter UCC in Red Bud, Illinois, we heard the familiar Parable of Talents from the 25th chapter of Matthew's gospel, which tells the story of a master of a property preparing for a long journey and entrusting three workers with a specific number of talents, each according to his own ability.

The first worker receives five talents, the second two, and the third one. The first invests his allotment and doubles it to ten, and likewise the second doubles his two talents to four. But the third worker goes a different route, electing to bury his one talent in the ground.

Upon the master's return, the first and second workers are lauded for their stewardship, but the third is admonished for his lack of the same. At the end, the master takes the third worker's talent and awards it to the first, and then throws the

third worker "into the outer darkness, where there will be weeping and gnashing of teeth."

Is this a story about making prudent investments, or the potential terrors of not obeying the masters in our lives? Or is there a deeper meaning about our stewardship of the gifts given to each of us?

Setting aside the cringeworthy master-worker context and the confusing use of the word "talent," which, at the time, was a weight measurement equal to about 75 pounds of gold or silver (an embarrassment of riches, but not something you can easily lug around!), let us focus on the deeper meaning of the text and how we can make a difference in the world through generously and prudently stewarding gifts with which we've been entrusted.

In his Sunday morning message, our pastor, the Rev. Cory Hartz, asked the congregation some pointed questions worth pondering here: How are each of us stewarding the gifts that we have? Are we living meaningful lives that celebrate those gifts, or are we mired in a mindset of scarcity?

If we were the one given only one talent, would we seek to use it to the utmost of our ability, or would we think we couldn't make a difference with our relatively small portion? Or conversely, if we were offered five talents, how would we generously use those gifts to further the Kingdom of God?

At United Church Funds, we often hear stories from many of you about how a particular stock was a good long-term investment decision, just like the Parable of the Talents. And many of you receive advice from personal tax or investment professionals that there can be benefits to donating this stock.

For example, you may avoid paying long-term capital gains tax. Also, you may be able to deduct the donation from your tax return in the year you give the gift. And, perhaps most importantly, you can contribute to mission and ministry in a way that can change the world for better.

Was the author of Matthew's gospel thinking about stock donations in writing the Parable of Talents? Probably not. But as the story illustrates, good stewardship of talents, regardless of size or type, can make a difference.

And donating stocks or appreciated securities can be one more way of creating a culture of stewardship and gift-giving in a local church or faith-based organization that seeks to further its mission and ministry.

If your church holds its investments with UCF, our team makes the stock donation process straightforward. We encourage you to contact our office for a one-page instruction form that will help us to help you achieve your stewardship goals.

If you have questions, we encourage you to reach out us at info@ucfunds.org, or call us directly at **877-806-4989**. As always, we are grateful for the opportunity to be of service to you!