

Wisconsin United Methodist Foundation
750 Windsor Street, Suite 305
PO Box 620
Sun Prairie WI 53590-0620

Non-Profit
Organization
U.S. Postage
PAID
Sun Prairie, Wis.
Permit No. 28

How well do YOU know the Foundation?

Answer these questions to see how well you know the Foundation!

1. True or False: The WUMF is funded with apportionment dollars.
2. The WUMF has nearly \$90 million invested for churches and agencies using a careful and conservative investment approach. What is the 33 year annualized net return on the Common Fund? (50% Equity and 50% Fixed Income)
3. The WUMF awards grants for new and creative ministries. What is the usual deadline to submit a grant application?
4. The WUMF offers first mortgages and construction loans to qualifying churches, offering low interest rates and flexible terms. What is the current Mortgage Loan interest rate for a 5 year fixed rate church loan?
5. How can a church get help in raising funds for a building, remodeling or debt reduction project?
6. What is one type of planned gift that the WUMF can help you make?

Check your answers at www.wumf.org or on page 11. ⚙

You can make donations through the WUMF online! Go to WUMF.ORG and click on "DONATE" to see how easy it is to make gifts through the Foundation!

For information on how you can make a gift to your church using

Life Insurance
Appreciated Stock
Mutual Fund Shares
Land or Property

Call the Foundation Office today

1-888-903-9863

or email us at wumf@wumf.org

Focus on the Foundation

Late Fall 2011

A Report of the United Methodist Foundation to the Wisconsin Annual Conference

WUMF Grant Supports Summer Sandwiches Program



Watertown Christ church members distribute lunches at the park

For 11 weeks last summer, people in Watertown were fed sandwiches by members of Christ UMC. Every Tuesday, rain or shine, a group of 10-15 folks from Christ UMC prepared and distributed lunches at Clark Park. Christ Church received a grant from the WUMF to help kick start this ministry.

Over 1,035 sandwiches bag lunches were prepared and distributed through the Summer Sandwiches program. Members were aware of the lack of adequate food for many families during school vacations when schools are not providing free or reduced fee meals for students.

Coordinator Ann Nienow at Watertown Christ says her church would be happy to assist any other church to replicate this program in their area.

For help in starting a new and creative ministry in your community, visit our web site: www.wumf.org and click on the Grants and Scholarships tab. Be sure to read the grant guidelines before filling out an application. ⚙

A Letter from the President Later is Too Late

It's hard for me to say no. I smile as I remember one particular day while serving as a pastor in a local church where this was tested. A gentleman came in to the church office and asked to speak to me. This fellow had an air of confidence and eagerly began to share his situation of desperate need.

He was on the road and needed some assistance; perhaps some cash to buy a meal or get a motel room. As he finished his appeal, he paused for a second and then asked me... "Do you know why I came to *you* for help today?" I responded, "No,

why did you come to me?" "Well, Father," he said, "I'm a Methodist!"

I made a few quick calls to other churches in our community and discovered this fellow had already approached them and received some cash. I told him we were not able to give him money, but I wanted to take him out for breakfast. It was a great meal and good fellowship.

It's hard for me to say no. I always remember the story of "The Last Judgment" found in Matthew, Chapter 25. I believe that God in Christ is always hoping we will respond to the needs of our fellow men and women with a "yes" when asked

Continued on page 7

Who is WUMF? (*Wisconsin United Methodist Foundation*)



Bill Helwig—President

As President, Bill and the Board of Directors set the vision for the Foundation. Bill administers the programs offered which include investment services, stewardship, planned giving, wills and estate planning, training events, tax workshops for clergy, church mortgage loan program and capital campaign services. Bill is frequently on the road meeting with clergy and laity to assist with local church investments, stewardship, and planned giving efforts. He also serves as an ex officio member of the Conference Council on Finance & Administration (CF&A). Bill began his ministry with the Foundation in 1992.



**Tom Schaefer
Vice President of Finance**

Tom provides operational integrity and leadership to the financial and investment program for the Foundation and implements the financial, operational and investment directives of the President and the Board of Directors. Tom performs the monthly valuation of over \$90 million in investment funds and maintains communication with the 226 churches holding nearly 1,100 accounts. He maintains an accurate accounting of the Charitable Gift Annuity program and is responsible for the Foundation's cash management. Tom also maintains the Foundation web site. Tom has been with the Foundation since 1999.



**Emily Peterson
Administrative Assistant**

Emily serves as the initial front desk contact in the busy Foundation office. She welcomes visitors, answers phones and questions, sends out requested materials, directs issues to the appropriate

staff person, processes account paper work and makes daily deposits. Emily is the key person to process stock gifts and grant and scholarship applications. Emily is the newest member of our staff. She started at the Foundation in July, 2011.



**Jean Ehnert Nicholas
Vice President of
Programs and Resources**

Jean is the primary representative of the Foundation in interpreting and marketing our Investment Services program to local churches. Jean oversees all stewardship services including processing stock, mutual fund or real estate gifts, and other planned giving. She maintains the Stewardship Preview Room, providing opportunity for stewardship teams to look at what is on the market before they buy. Jean also organizes the Annual Stewardship Retreat, the Fall Stewardship Seminars, and she writes the monthly stewardship newsletter item. Jean is on the road conducting stewardship seminars and stewardship consultations in local churches as well as meeting with donors and potential donors to answer their questions about planned giving. Jean supports our capital campaigns process by leading seminars on charitable giving and preaching inspirational sermons. She began her ministry with the Foundation in 2001.



**Ellen LaWall
Loan Officer**

As the Loan Officer, Ellen responds to inquiries from Wisconsin United Methodist Churches about the Foundation's Church Loan Program. She will visit with you or talk at length to thoroughly explain and walk through the steps to prepare your church's loan ap-

Tomah UMC takes Advantage of Foundation Services

First UMC in Tomah faced a number of different issues with its building. The bathrooms were too small and not handicapped accessible, the roof needed replacing, the small offices were in an out-of-the-way location and the nursery and classrooms needed upgrades. After a number of years studying the needs and ministry of the church, and with the help of an architect, the "Voyager" committee designed an addition and figured how to shuffle space to meet the needs of the congregation. Now a canopy covered drive makes a more inviting and safer experience for everyone. The offices are moved to the main entrance of the church, there is a new classroom, and there are handicapped accessible bathrooms and a family bathroom. The new nursery location features large glass windows that give families with young children additional opportunities to participate in the morning service.

The Foundation was able to help Tomah with its new addition and remodeling project in two separate ways. In late 2007 we interviewed over 40 people from the congregation to measure the attitudes, timing, gifts and enthusiasm about a campaign for the building project. In the Spring of 2009 we helped them raise over \$400,000 in a capital campaign. Through the efforts of their Capital Campaign committee, people were able to make outright gifts and pledges to enhance the ministry at Tomah First.



Rev. Bill and Bonnie Swan enjoy the dedication of the new space at Tomah First

First UMC had \$200,000 in cash available to commit to this \$762,000 project. They applied to the Foundation for a construction loan to secure the remainder of the funds. Every month during construction, the Foundation disbursed the loan funds through a local title company. The church paid interest-only on these funds. When the project was completed, this construction loan automatically converted to an adjustable rate mortgage, the terms of which had been set at the loan's closing. First UMC continues to receive gifts towards the building project, and recently paid \$125,000 towards their principal balance without incurring any prepayment penalty.

Rev. Bill Swan states that "From start to finish the Foundation provided us with excellent results and service for this ministry project. It was always apparent they were not here to just do a job, but to partner with us as United Methodists. We are very pleased."

If your church is considering a remodeling project, a new roof or boiler or other capital expense, call Lenore Geisthardt or Ellen LaWall at 1-888-903-9863 to learn more about how the Foundation can help you. ☼

Answers to quiz on Page 12
 (1) False! We support the ministries of the Wisconsin Conference, but we are self supporting.
 (2) 8.8% (3) September 1 (4) 4.00% (5) Call the WUMF and talk to Lenore Geisthardt about a Capital Campaign (6) Stock gift, Charitable Gift Annuity, Donor Advised Fund, etc

IRA Rollover Option Ends December 31st ... Act Now!

Are you 70-1/2 or older? Or do you know someone 70-1/2 or older?

What ministries are you most passionate about?

Don't pass up the chance to make a special gift this year!

Don and Sandi always wanted to see a youth minister in place at their church. When they learned they could make a distribution directly to their church from their Traditional IRA to provide the seed money to start this ministry, they decided to **tithe** their IRA. A few other members of their church joined them in this effort and now the youth ministry position is funded for the next five years.

The IRA Rollover is a special giving option that is only available **through December 31, 2011** to persons 70-1/2 and older. Call your IRA administrator today and ask to have your Required Minimum Distribution for 2011 (or a gift of your choice up to a maximum of \$100,000) sent directly to your local church (or another charity). This gift will benefit the ministry you have designated and will NOT be included in your gross income for tax purposes.

What types of IRAs qualify? Only Traditional and Roth IRAs

When? Now through December 31, 2011.

Where can I make Qualified Charitable Distributions from my IRA? Only to qualified public charities. All United Methodist Churches and United Methodist Ministries are qualified public charities: UMCOR, any of our Health and Welfare Ministries, UM Camps, or Advance Specials. You may make an outright gift or make a gift that establishes a permanent endowment fund.

For more information and a sample letter, email us at wumf@wumf.org or call 1-888-903-9863. ☼

WUMF Offers:

Investment Service for local United Methodist Churches. We provide a careful and conservative investment approach for church money offering competitive returns, accountability, and permanency.

Capital Campaign Services tailored to your congregation.

Endowment Services for churches to develop permanent funds and raise awareness of how contributing to these funds can enrich ministries.

Mortgage Loans designed for qualifying churches, offering low interest rates and flexible terms.

Grants to churches or agencies for new and creative ministries throughout Wisconsin.

Planned Giving Services to individuals so they can make a lasting impact on ministries that are important to them. When meeting with individuals, our first question is, "What are your goals?"

Stewardship Services to help congregations develop a year-round stewardship program that will secure the financial resources required to continue and expand ministries.

Assistance to the wills, memorials, and estate planning programs in your church.

Learn about the Foundation

plication. Ellen collects and reviews the required documentation needed for underwriting the loan and then prepares the loan submission for Loan Committee approval. Ellen coordinates the loan closing with the title company and local church officers. She continues monitoring all loan performance. Ellen also serves as primary backup for Emily and assists with capital campaign interviews. Ellen has been with the Foundation since 2001.



Lenore Geisthardt
Capital Campaign
Coordinator

Lenore's goal is to help churches raise funds for building and remodeling projects, or to help reduce a church's debt. She will help your church assess its readiness and timing for a campaign and will guide you through the myriad steps in the actual campaign. Lenore helps Jean maintain the Stewardship Preview Room and

assists Tom in some accounting areas. She has conducted several Freed Up From Debt seminars and can come to your circuit to lead one for you. Lenore puts together the *Focus on the Foundation*, so if you see any mistakes... ☺ She has been with the Foundation since 2004. ☼

Hey! Where's Karen Woods?

After more than 13 years with the Foundation, Karen and her husband Sid have retired and moved to Columbia Falls, Montana. We thank Karen for her many years of service to the Foundation and the churches and donors that we serve. Her spirit of generosity and volunteerism will continue to live on. We hope they stay warm in Montana and are careful of those early autumn snowfalls! ☼



Foundation 101

What is the Foundation anyway? Here are some common questions and answers about us. If you have any other questions—you know what to do! Call the Foundation!

Q: What is the Foundation? **A:** The mission of the Wisconsin United Methodist Foundation is to be the primary resource in the Wisconsin United Methodist fellowship for lifelong financial stewardship. We invest money for churches and church agencies adhering to the United Methodist Social Principles. We offer the complete array of planned giving services to churches and individuals from stocks gifts to charitable gift annuities. We help churches establish permanent endowment funds and provide endowment fund guidelines. We offer a capital campaign service and first mortgage loans to churches. We offer stewardship assistance to churches through retreats and seminars, resources, personal visits and consultations. We offer grants for new and creative ministries and scholarships to students. If any of these would be helpful services to your congregation **Call the Foundation!**

Q: Are you my apportionment dollars at work? **A:** No. Although our ministry is to serve the churches, boards and agencies of the UMC in Wisconsin, we are not funded through apportionments. Our income is derived from the fees charged for managing the funds entrusted to us for investment, as well as from the fees charged for capital campaign services provided and first mortgage loans. **More questions and answers on page 5**

Stewardship

Annual Stewardship Retreat Helps Planners Plan

The Oakwood Center and all the rooms at the Bishop Rader Retreat Center at Pine Lake Camp were full during the August Stewardship Retreat co-sponsored by the Foundation and the Board of Camping and Retreat Ministries. This fourth annual retreat was a time for church teams to plan their stewardship focus for the next three to five years. Groups from several churches took advantage of this opportunity, while others attended workshops about a variety of topics related to stewardship as listed on page 5. Other participants were able to come for a few hours and attend workshops during a “drive-in” day.



Team members from the Beloit: River of Life congregation work on their Stewardship Plan at the Stewardship Retreat at Pine Lake

Thursday, August 16, until 5:00 pm on Friday, August 17. Training to use the 2012 Conference-wide annual stewardship campaign (*Live, Give, Love*) will be offered both at the beginning and again at the end of the retreat. After learning about the *Live, Give, Love* campaign, the retreat will continue with an emphasis on writing a 3-5 year stewardship plan. Clergy and laity from each congregation or charge are encouraged, but not required, to attend the retreat as a team. Why? Because it's easier to go back home to your church council and congregation with a plan that has been put together by more than just one person!

There will be a drive-in day on Friday, August 17th from noon until 5:00 pm, during which you'll have the opportunity to eat lunch and attend your choice of three afternoon workshops. On Saturday, August 18th, training for the *Live, Give, Love* campaign will be repeated from 10:00 am until 3:00 pm including lunch. Registration is held through the camping office at www.wiumcamps.org. Please note: participants will be asked to complete the camps health form. ☺

Barb Stapelmann from Bashford UMC in Madison attended the retreat this summer for the second year in a row. She said “The Stewardship Retreat at Pine Lake is a must for anyone involved in stewardship. The retreat provides you with practical, hands on, ready to use stewardship campaigns that you can take back to your congregation and put into action. You are given time to research, relax, and rest. Plus the food and fellowship are worth the trip to Pine Lake alone.”

The 2012 Stewardship Retreat will be 30 hours from noon on

Comments from the 2011 Stewardship Retreat campers

- ◆ I now have three ready-to-go plans to motivate my congregations
- ◆ I learned many things NOT to do in a campaign
- ◆ I loved the flexibility in scheduling!
- ◆ Great ideas—good discussion
- ◆ I am a newbie on stewardship and now have a good start at understanding the process
- ◆ Excellent topics and caliber of workshops
- ◆ Promoted positive thinking

Scholarship Recipients



Katherine Reddy
Menomonee Falls:
Emmanuel
Bradley University



Susan Amann
Hudson
Univ of St Thomas/College
of St. Catherines



Mallory Welk
DePere: New Hope
Central



Marissa Foley
Superior: Faith
St. Scholastica



Stephanie Keller
Sussex
Western Michigan



Carter Albrecht
Kaukauna: Peace
University of Dubuque



Melissa Weilnau
Viroqua
UW Platteville



Nicholas Chiaverotti
Darlington
UW Platteville



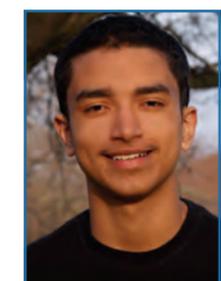
Shelby Glasgow
Pardeeville
UW Green Bay



Trina Fuehrer
Marshfield: Zion
UW Stevens Point



Paul Froelich
Chippewa Falls: Zion
UW LaCrosse



Francisco Nolla
Racine: Christ
UW Milwaukee



Tim Gouker
Mauston
UW EauClaire



Amanda Bollman
Waukesha: First
Garrett Evang Seminary

Scholarships are granted each year from scholarship endowment funds established through generous gifts from individuals and families. Scholarship recipients are selected based upon leadership and involvement in church, school, and community life. The next scholarship deadline is April 1, 2012. Check www.wumf.org for the common application and more information.

Scholarship Recipients



Abby Fish
Oconto Falls
Ripon College



Ariel Petersen
Willow River Parish
Northern Michigan



Sydney Schulte
Darlington
UW Platteville



Joshua Eastlick
Belmont
UW Platteville



Lindsey Thomas
Greenville: Faith
Carroll University



Emily Tope
LaCrosse: Wesley
Luther College



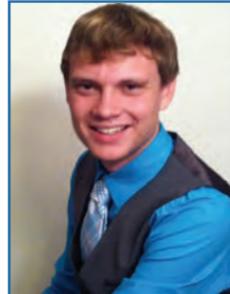
Jennifer Tyjeski
Beaver Dam
UW Madison



Eva Bresser
Sun Prairie
North Central College



Jared Thompson
Oconto Falls
UW Stevens Point



Gerald Smits
Fond du Lac: Salem
UW Whitewater



Charis Zimmick
Madison: Asbury
Bethel University



Julie Hasheider
Madison: First
Ripon College



Elizabeth Whitford
Shullsburg: Centenary
UW Platteville

THANK YOU to our donors for making these scholarships available! The WUMF scholars awards are sponsored by folks like you that are interested in supporting the education of bright United Methodist students. Your gifts, combined with others, make possible a scholarship of \$500 to \$1,000 in recognition of a student's many gifts, academic efforts and lived-out examples of servanthood. To help ensure the continuation of this program, send your gifts to WUMF or call Rev. Bill Helwig at 1-888-903-9863 to discuss your role in the scholarship program.

Stewardship

Stewardship Retreat

Workshops offered at the 2011 Retreat

- ★ Understanding apportionments
- ★ Bequest Boom
- ★ Children and Giving
- ★ Cosmology
- ★ Faith money and Spirituality
- ★ Monitoring giving patterns
- ★ Personal financial programs overview
- ★ Preaching and giving
- ★ Role of the finance/stewardship chair
- ★ Technology and giving
- ★ Narrative budgets
- ★ Annual campaign overview
- ★ Freed-up from debt

Similar workshops will be held in 2012. Let us know if there is a topic you'd like to see addressed.



Campers at the 2011 Stewardship Retreat enjoy a picnic and exchange stewardship ideas



The Foundation can be found on Facebook. Find us at [facebook.com/wumf.org](https://www.facebook.com/wumf.org) or in the upper right hand corner of our web site: www.wumf.org. Be sure to "like" us.

Foundation 101 ... continued from page 3

Q: Do you work with churches or individuals? **A:** We invest and manage funds for church and church related agencies—but not individuals. We work with individuals to arrange for charitable gifts but we do not invest funds for individuals.

Q: Why should my church pay its apportionments in full in order to receive a loan from the Foundation? **A:** We believe it's one of the key measures of financial health and strength in a congregation. If a church can't meet their mission goals, it will probably be difficult for them to meet the added expense of loan payments.

Q: I'd like to leave my church a lot of money when I die, but I don't think they would know what to do with it. What should I do? **A: Call the Foundation!** There are many ways that we can help you achieve your charitable giving goals. Suggest that your pastor also call the Foundation for assistance to set up an Undesignated Gifts Policy or an Endowment Fund policy—prior to receiving any funds.

Q: Can I give stock to my church? **A:** Of course! We can help you with that! **Call the Foundation** to begin the process and we will walk you through it. We can save you money because you will not have to pay any capital gains taxes. In addition to that, 100% of the proceeds from the sale of your shares of stock will be sent to the church or United Methodist ministry of your choice because we do not charge a commission or selling fee for this service. For online forms, check out www.wumf.org and the Planned Giving tab.

Continued on page 7

J. Clif Christopher Compares Rich and Poor Churches



J. Clif Christopher speaks to a large group at Beaver Dam: Trinity in an event sponsored in part by the Wisconsin United Methodist Foundation

Noted author, fundraiser and speaker J. Clif Christopher spoke recently at day long seminars at Trinity UMC in Beaver Dam, First UMC Duluth, and Rosemont, MN. Dr. Christopher was brought to the area by the combined efforts of the WUMF, the Minnesota Foundation, and the Wisconsin Annual Conference. He is the author of the books Holy Smoke, Not Your Parents' Offering Plate and Whose Offering Plate Is It?

Through an entertaining presentation, Clif spoke to 185 Wisconsinites and explained the different approaches and cultures in a "rich" church compared to a "poor" church. He says a rich church will focus on mission, lives, service, discipleship and Jesus, while a poor church focuses on survival, money, facility, appeasement, and church. A rich church will focus on high expectations, expressing thanks and transformation, while a poor church will focus on low expectations, taking people for granted, and obligations.

Attendees were enthusiastic about the presentation and are able to use what they learned in their home churches. Dave Jahr, finance team member from Trinity UMC in Madison, developed testimony which he shared with his congregation after attending the seminar. Dave now has a ready answer to the question "why should I give to my church?" He came to realize "that the hour we spend in church with God changes us in a way that no one or no place else can!"

Rev. Doyle Blanton from First UMC in Appleton plans to offer a narrative budget as well as three lay witnesses during worship to help give meaning to the specific ways which each church pledge makes a difference in the lives of people.

Rev. Barbara Cook from Lancaster plans to have her finance committee reading Not Your Parents' Offering Plate in their meetings.

Clif concluded the seminar by stressing that we have a choice between two messages to raise funds in our churches: either we have a story to tell to the nations, or, we need money now! Which is better?

Rev. Paul Johnsen, from First UMC in Hartford, puts his comments about the seminar into a top ten list. #8: I haven't eaten that well since Jesus multiplied the loaves and fishes. #6: Why do we make stewardship so difficult? #3: Did I mention Hershey chocolate bars! #2: We are in the business of changing lives! And the number one reason Paul Johnsen was glad he attended the Clif Christopher event: Now is the best time to raise money for the Kingdom of God! ✨

Foundation 101 ... continued from page 5

Q: If my church uses the Foundation to help with the capital campaign, do we have to get our loan through you also? Do we have to use the Foundation's Capital Campaign service in order to get a loan?

A: No and No. Ellen can help you determine if a Foundation loan is to your advantage. She will also help you with the process of knowing what questions to ask your local lender. Our goal is to help your church secure financing while maximizing its resources available for ministry and mission.

Q: How many candy bars do you give out at Annual Conference each year? **A:** More than 1,200- depending on who Bill is sitting with!

Q: How can our church know which type of investments are best for us? **A: Call the Foundation!** Set a date for Jean or Bill to come and meet with members of your Trustees, Church Council, Finance Team or all of the above. They will share all the options with you, provide you with an extensive historical performance record of the Foundation's portfolio, and answer any specific questions.

Q: Do you have any help for stewardship committees? **A:** Yes! Bring a team to our stewardship retreat at Pine Lake next August for 30 hours of stewardship planning and workshops. Read the books mentioned on page 6 by Clif Christopher. Make an appointment to visit our stewardship room and examine the annual campaigns that are available. Or, we'll bring the resources to you and your circuit for your review. ✨

Q: When will the next Clergy Tax Workshop be held? A: Monday, January 30, 2012 from 9:30 am—2:30 pm in Room 204 of the Conference Center. Snow date is January 31. Cost is \$6.00/person. Call 1-888-903-9863 to register. ✨

Church Loan Rates as of November 22, 2011

1 year:	3.375%
3 year:	3.625%
5 year:	4.00%
10 year:	5.125%
Line of credit 4.00%	

Letter from the President ... continued from page 1

to help. I love the way Jesus tells this story. He reminds us that he walks within the lives of the most desperate souls. If we say "no" to those who come to us in their hour of need we are really saying "no" to his invitation to discipleship.

God has blessed me so fully! I dare not postpone my generosity until tomorrow. Later is always too late!

Every day when I arrive home from the office or a road trip and sort through the day's mail, I inevitably encounter one or more appeals

for a gift. Every worthy non-profit is working overtime to meet the needs of individuals and families "on the edge." Government funding is rapidly being reduced or withdrawn at the same time the numbers of unemployed, homeless, hungry and hurting are growing. But you and I have the power to bless someone right now! Let's say "YES!" Let's do it! ✨



William J. Helwig