

Focus on the Foundation

Summer 2006
Volume 6, Issue 2

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

Save the Date! February 9-10, 2007



Rev. David Bell, Director of the Center for Christian Stewardship of the United Methodist Church will conduct **The Good Sense Budget Course Teacher Training,**

February 9-10, 2007 at the **Wintergreen Resort & Conference Center in Wisconsin Dells.** The workshop will begin with dinner at 5:30 pm Friday evening, February 9th, and conclude at 3:00 pm on Saturday, February 10th. The **\$25 registration fee** will include materials and meals. Participants will be responsible for their own room fees. This training event is sponsored by the Wisconsin United Methodist Foundation.

Do members of your church tend to have too much month left at the end of the money? The Good Sense Budget Course helps participants discover tools and develop skills that enable them to control their finances, rather than allowing their finances to control them. Participants will receive practical help and guidance to:

- ... Prioritize financial goals
- ... Develop a personalized spending plan
- ... Identify action steps to reduce expenses
- ... Reduce debt, and
- ... **Lead the course in your congregation!**

We hope clergy and lay members will take advantage of this training opportunity which will help all of us reflect on our relationship to money and how money impacts our relationship to God. More information will be sent to each church this fall.

Questions? Call us at 1-888-903-9863.



David Bell, Director of the Center for Christian Stewardship of The United Methodist Church in Nashville, TN.

From the President...



*Rev. William F. Helwig
President*

As I began to record my comments for this issue, I decided to peek at today's investment news on the internet. I was greeted with this headline.

*"Glum start to earnings season"
"The Dow is down more than 50; Nasdaq continues its fall. Explosions in India and rising oil prices combine with disappointments from Alcoa and Lucent to pressure stocks."*

It's easy to become a pessimist in our world today. And when the economy struggles, it is also easy to look for quick solutions and be tempted by greed to increase our risk levels.

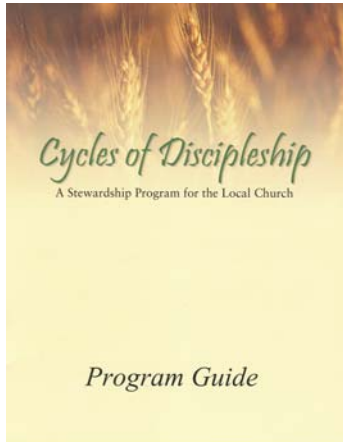
One of my roles as President of the Wisconsin United Methodist Foundation is to oversee our investment services. We watch over 900 individual accounts that belong to local churches, ministry and mission programs, health and welfare institutions and the Wisconsin Annual Conference of the United Methodist Church. We take this responsibility seriously.

Along with the Foundation's Board of Directors and its Finance and Investment Committee, we seek to maintain a steady, long-term investment strategy that avoids quick solutions and inappropriate
(Continued on back page)

How Can We Help You?

Stewardship Programs

Discount Available to
Wisconsin UM Churches!



Jack Phillips, author of “Cycles of Discipleship,” a year-round stewardship program for local churches is offering a \$50 discount off the original price of the Cycles of Discipleship Program Kit. The kit normally sells for \$295. It is available to Wisconsin United Methodist Churches for **\$245** through **August 2006**.

“Cycles of Discipleship” invites members to renew their Discipleship Promises every four months. If circumstances change, they may change their commitments of time, talent, and/or treasure on “renewal Sunday,” at the beginning of the cycle.

“Cycles of Discipleship” does not stress money, but ministries. The focal point is building a **Budget of Ministries**. Members and friends gain a new appreciation for the role of the church in their lives and are motivated to give liberally of their time and abilities, as well as their money, in order to grow in discipleship.

Jack Phillips is a United Methodist layperson from the West Ohio Annual Conference. Mr. Phillips requests that pastors order the Kit from the “Cycles of Discipleship” web site: www.cyclesofdiscipleship.com

“Cycles of Discipleship” can be previewed at the Foundation Office in our Stewardship Library. Call 1-888-903-9863 for an appointment to preview this and other resources.

UM Foundation now offers Direct Deposit to Accountholders

Disbursements from your Foundation account can now be electronically deposited directly into your church bank account! This is a faster and more secure way to receive funds from your Foundation account. It eliminates both a trip to the bank, and the possibility of losing the check.

More than a year ago, the Wisconsin United Methodist Foundation acquired the ability to make electronic payments directly into church bank accounts via the ACH (Automated Clearing House) system. Through our relationship with M & I Bank, we can offer Direct Deposit at no cost. Once you complete an authorization form, the Foundation will electronically deposit all future disbursements into your designated bank account.

Direct Deposit is cost-effective for the Foundation. It saves on postage expense, and also saves on the staff time and materials required when printing and mailing checks. Call the Foundation and we will send you an authorization form. The signer should also be an authorized signer on your church bank account.

Return the authorization form along with a voided check from the bank account to be credited with payments. Your voided check provides us with the required bank routing numbers and the proper format of your bank account number. All banking information is kept confidential and securely maintained by the Foundation. You may discontinue Direct Deposit at any time.

Come and join the nearly 200 other Foundation accountholders that are already taking advantage of Direct Deposit!

Gifts in Action

Have you included the church in your will?



Kathryn and Rebekah Balliett accompany the choir on Easter Sunday at Bethany UMC in Green Bay. When Ursula first included the church in her will, they were babies! Now, they look forward to the possibilities for new ministry and outreach through the building renovations and dreams that are coming true through Ursula's initial gift.

No one ever expected Ursula to leave a legacy to her church. In fact, very few members of Bethany Church knew Ursula well at all. She was a quiet servant, attending worship regularly when she could. Her life was devoted to caring for her invalid son and her aging husband. After they died, she eventually needed nursing home care herself.

Ursula continued to give faithfully to the church throughout her entire life. Shortly after she died, the church received a letter informing the congregation that it had been named as one of the beneficiaries in Ursula's will. The first payment arrived, allowing the folks at Bethany to pay off about two-thirds of their debt. No one knew Ursula's gift was coming and she gave it with no strings attached. Her will stated it was to be used by Bethany Church "as needed."

Needless to say, Ursula's gift was a wonderful surprise and blessing. When her estate was settled, the church received a second payment which allowed them to pay off their debt in full and begin a new Building Fund.

The total amount the church received from this quiet, faithful servant was over \$117,000! Everyone continues to be amazed by her thoughtfulness and generosity.

Church leaders had been dreaming of a building and expansion project for years. Ursula's gift resurrected their hope and gave them the financial support they needed to begin pursuing the project in earnest.

For more information on the ways you might include your church and your favorite ministries in your will, please contact us at our toll-free number:

1-888-903-9863 or email us at wumf@wumf.org.

How Can We Help You?

I Wish I'd Known

There are few things in life more frustrating than discovering “after the fact” that you just missed something wonderful. Knowledge of charitable giving opportunities is one example. The Wisconsin United Methodist Foundation is committed to teaching every United Methodist how to maximize their Charitable Giving. If your church is interested in a Charitable Gift Seminar **we can help**.

Edna Sutton, widow of Rev. Paul Sutton, was a member of Peace UMC in Richland Center and lived at Schmitt Woodland Hills during the final years of her ministry. Edna loved butterflies and she was always looking for ways to share signs of new life. During a Charitable Gift Seminar led by the Foundation, she learned that she could honor the care and security she received at Schmitt Woodland Hills through a Charitable Gift Annuity.

Her financial planner contacted the Wisconsin U.M. Foundation for information on establishing a Charitable Gift Annuity. In May 1996, Edna established her first charitable gift annuity for \$3,000. Over the next two years, Edna established five more charitable gift annuities for a record total of six! She chose to name Schmitt Woodland Hills as the primary charitable beneficiary for each gift annuity.

Because of her age, Edna’s annuity rate was over 11% -- giving her some additional income to use in the final years of her retirement. By making these gifts to the Foundation, Edna also had the assurance of knowing that the home where she felt loved and cared for would receive a substantial gift at the time of her death.

When she died on May 27, 2003, Schmitt Woodland Hills received 90% of the remainder in her charitable gift annuity accounts for a total gift of \$11,258.56. What a wonderful final testament of faith! The remaining 10% was given as a gift to the Foundation and placed in our charitable gift annuities reserve account.

A Charitable Gift Annuity is a form of charitable giving that gives donors the opportunity to make a gift to particular ministries or local churches and receive a fixed annuity payment for the rest of their lives. The payments that you will receive are a fixed percentage of your gift, based on your age at the time the charitable gift annuity is established. You also receive a charitable tax deduction for a portion of your gift.

Selected Charitable Gift Annuity Rates

(Valid rates through June 30, 2007)

<u>One Life</u>		<u>Two Lives</u>	
Age 60	5.7%	Age 60 & 60	5.4%
Age 65	6.0%	Age 65 & 65	5.6%
Age 70	6.5%	Age 70 & 70	5.9%
Age 75	7.1%	Age 75 & 75	6.3%
Age 80	8.0%	Age 80 & 80	6.9%
Age 85	9.5%	Age 85 & 85	7.9%
Age 90+	11.3%	Age 90 & 90	9.3%

A single person today at age 80 would receive an annuity rate of 8.0%. If their gift is \$10,000, he or she will receive annuity payments of \$800 each year for the rest of his or her life. Rates for a joint charitable gift annuity are slightly lower. For example, if a husband and wife, both age 80, establish a charitable gift annuity for \$10,000, their annuity rate will be 6.9% and they will receive annual payments of \$690 each year until the second of them dies.

Charitable Gift Annuities are gifts that keep on giving after our death. At the time a donor dies, the remaining balance in the gift annuity account is disbursed to the donor’s designated charity.

Charitable Gift Annuities can be established with a minimum of \$2,000. Please call our office toll-free at 1-888-903-9863 for more information and a personalized computer illustration – with no obligation.

Easter Brings New Beginnings After A Long Journey For Holy Trinity UMC in Centuria



Groundbreaking ceremony, summer 2005



Progress continues indoors during the cold winter months.



A crisp sunny morning greeted the congregation on Easter Sunday as they worshipped in their new church home for the first time.



A celebration meal followed the Consecration Service, May, 2006.

This journey began in 2000 when Holy Trinity UMC in Balsam Lake merged with Centuria UMC. A visioning committee was established with an emphasis on serving the larger community. Over the next several years, the Building Committee developed and revised plans to meet their ministry needs. Construction began in the fall of 2005 and includes a multi-use space for worship/fellowship, kitchen, nursery, classrooms, library, office space, restrooms, vestibule, storage and parking. Holy Trinity's building plans also include a Phase 2 project. This phase will add a sanctuary off of the vestibule.

Holy Trinity UMC financed their construction with a loan through the Wisconsin United Methodist Foundation Mortgage Loan Program.

Congratulations to the Holy Trinity congregation for reaching this milestone!

The Foundation's Church Mortgage Loan Program offers loans for construction and refinancing to churches in the Wisconsin Annual Conference. We encourage you to call our office and discover the advantages of our loan program. Lower interest rates, lower fees, flexible terms and the connection of Wisconsin United Methodist Churches highlight this program. Visit our website: www.wumf.org for more information and updated interest rates.

Grants

Foundation awards \$108,260 in Grants

The Wisconsin United Methodist Foundation awarded over 50 grants for 2006. Grants totaled \$108,260 for creative and innovative ministries of United Methodist churches and church-affiliated institutions. The most recent grants, approved at the spring meeting of the Foundation's Board of Directors include:

- ... *Algoma UMC*: celebration of children & youth
- ... *Appleton, St. James UMC*: develop and integrate ministry with Hmong population
- ... *Beaver Dam, Church Health Services*: funds to secure grant writer for goal of a faith-based community health plan
- ... *BOOM*: seminary scholarships
- ... *Bristol, Living Waters Ministry*: rework CPE course for part community-based setting of Living Waters
- ... *Caldwell UMC*: family worship promotion
- ... *Fox Valley, Pastoral Counseling Center*: relocation set-up expenses
- ... *Gillet, Tabor UMC*: transition after-school program to multi-generational program
- ... *Green Bay, Vida Nueva Hispanic Ministry*: establish youth and children ministry
- ... *Greenfield, Christ UMC*: community garden
- ... *Greenfield, Christ UMC*: Vacation Bible School
- ... *Hammond UMC*: school age children's program
- ... *Lake Geneva, La Resurreccion*: print media
- ... *Lake Mills UMC*: community-based youth ministry leadership training
- ... *Lay Ministry Academy/Faith Alive*: visioning/designing new ministry opportunities
- ... *Marion, First UMC*: HOPE counseling
- ... *Milwaukee, Summerfield UMC*: spatial impact study on renewal of church building
- ... *Milwaukee, Church of Good Hope*: Stephen Ministries
- ... *Milwaukee, United Methodist Children's Services*: resource room for women and children
- ... *Neenah, Family Church*: Tweens worship program
- ... *New Berlin, Bethel Hill UMC*: junior missionary prayer band
- ... *New Richmond UMC*: alternative worship service
- ... *Osceola UMC*: puppet ministry
- ... *Platteville UMC*: drum circles
- ... *Portage UMC*: Woman's Day of Renewal
- ... *River Falls UMC*: Faith in Life group
- ... *Schmitt Woodland Hills*: development staff training, promotional kits
- ... *Shalom Zone, INC*: become a Jobs For Life site
- ... *Sheboygan, Fountain Park UMC*: CHAMPS program
- ... *Sheboygan, St. Luke's UMC*: Christ's Meal program
- ... *Stoughton UMC*: program skills training program
- ... *Sun Prairie UMC*: rotational Sunday School transition, software
- ... *Sun Prairie UMC*: host conference-wide small group ministry training
- ... *Superior: Harbor House Crisis Shelter*: parent resources for lending library
- ... *Tomahawk UMC*: Safe and Warm program for at-risk youth and senior citizens
- ... *Viroqua UMC*: youth ministry
- ... *WAC: Cabinet* study trip
- ... *WAC: Christian Country Camp*: program for inner city youth
- ... *WAC: Commission on Race & Religion*: spring retreat
- ... *WAC: Licensed Local Pastors*: retreat scholarships
- ... *Waterford, Community UMC*: resources for new worship design
- ... *Waukesha, First UMC*: visual arts ministry and Praise 'N Bread Ministry
- ... *Waupaca*: WinnebagoLand Interfaith Needs Response donated wheels program
- ... *Wautoma UMC*: God's People in Action
- ... *Wisconsin Rapids UMC*: outreach ministry to the unchurched

Remember....Applications for 2007 Grants are due **September 1, 2006....no exceptions!**

Grants are awarded for new and creative ministries within the church and circuit, to help projects and creative ministries "get off the ground" in the first years of their undertaking. If you wish to apply for a grant, go online at www.wumf.org or contact the Wisconsin United Methodist Foundation at 1-888-903-9863.

Yes....we have DAF's (Donor Advised Funds)

However ... most United Methodists have no idea what a DAF is. DAF is an abbreviation for "Donor Advised Fund." It's a new way for generous people to make charitable gifts. Sometimes it makes sense for us to use assets other than cash to fund our charitable donations. For instance, a person may have a piece of real estate that they no longer want to manage or retain. If that property has been in their possession for a long period of time or is an income property that has been depreciated and now has a low cost basis, selling it may expose the owner to significant capital gains taxes. An alternative might be to give the property to the charity, which can then sell the property with no capital gains taxes paid.

What makes a Donor Advised Fund an interesting option is that the donor gets a **charitable deduction** for the qualified appraised value of the gift in the year he/she gives it to the charity. Yet the donor(s) can take their time deciding which congregation, mission project, or charitable cause receives a distribution from this gift, and when this distribution is delivered. In fact it may take a few years to totally distribute the entire gift to selected charitable causes. In other words, *the donor can make the gift when the timing is right for tax purposes, and distribute the gift when it is the right time for the ministry or program to receive the gift.*

The Wisconsin United Methodist Foundation will work with you to establish a Donor Advised Fund that accomplishes your charitable goals. And we will continue to consult with you until the entire balance of the Donor Advised Fund has been distributed. A Donor Advised Fund provides new flexibility for charitable donors who want to keep the process simple while benefiting a variety of charitable causes. Call us if you have questions about a DAF or if you would like us to send you more detailed information about this new charitable giving tool.



The Wisconsin UM Foundation Offers:

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

Capital Campaign Fundraising Services for local churches done in two phases, including a Pre-Campaign Evaluation Study followed by the Preparation and Intensive Phase.

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

First Mortgage Loans to qualifying churches. Our loan process is designed for churches, and offers low interest rates and flexible terms.

Grants to local churches and agencies for the purpose of developing new and creative ministries throughout the Wisconsin Annual Conference.

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.

Training to create a year-round wills, memorials, and estate planning program in your church.

How to apply for a grant...

Grants are awarded for creative and worthy ministries within the church or circuit to help projects and creative ministries "get off the ground" in the first years of their undertaking. If you wish to apply for a grant go on-line at www.wumf.org or contact the Wisconsin United Methodist Foundation for guidelines and application forms 1- 888-903-9863. The deadline for 2007 applications is September 1, 2006.

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

Serving Together

From the President....continued from page 1

risk levels. We employ trusted outside professional counsel to assist in making wise investment decisions. We are always extremely aware that we are charged with being "good stewards" of church resources.

The world has changed dramatically during the 30 plus years that we have been managing funds for the Wisconsin United Methodist church family. Today the markets move at blinding speed, the investment options number in the thousands, and we have transitioned into a truly "global" world economy. We constantly monitor our long-term strategies and fine tune them as needed to accommodate the constant unfolding changes. We also will continue to steer cautiously through uncharted waters. Thank you for your continued confidence in the Wisconsin U.M. Foundation.

Rev. William F. Helwig, President



We love working together to serve the Wisconsin Conference United Methodist Family of churches, ministries and individuals. When you call our toll-free number 1-888-903-9863 you will reach more than an individual voice. You will connect with a team in which all are committed to working together to help. Serving you is our common goal. That's why we're here! So call us. Whether **Tom, Jean, Bill, Ellen, Karen or Lenore** answer the phone, we will connect you to the right person.