

Focus on the Foundation

Spring-Summer
2011

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



What if ... Your Church Received a Gift of \$250,000 or More?

First United Methodist Church in Rhinelander is one of several churches that received a significant undesignated gift through a bequest last year. You might ask, “Is that money given in faith from someone’s estate with no strings attached?” YES! It sounds like something too good to be true, doesn’t it? Then why do these types of gifts send pastors and church leaders into a panic?

Because without a good stewardship plan for dealing with an undesignated gift of any size, it can become a source of tension and division. When churches receive undesignated gifts, the people in leadership tend to have three different responses: a) give it away b) spend it or c) save it. The tension and division grow when the congregation does not have a plan for accepting these surprise gifts and the three different groups start fighting for control over the money.

With some foresight and planning, your congregation can develop a plan that addresses all three of these primary values. In doing so, the gift can be released to share the love of Christ. And with a solid plan in place, your congregation may be set to receive even more gifts because folks know they can trust that their gift will be used wisely.

A millionaire couple gave a huge gift to their local university. When asked why they didn’t leave a similar gift to the church they said, “Because nobody from the church ever asked and because they (the church) wouldn’t know what to do with it anyway!” Don’t let your church miss out on some of these gifts. Encourage members to include your church in their will. See page 3 to discover how the folks in Rhinelander dealt with their gift, and more information on how to develop your Undesignated Gifts Plan.

**You can make a stock gift
through the Foundation
with no fees!
This makes your gift larger!**

Stewardship

4th Annual Stewardship Retreat

“Great Fellowship! Great ideas!” “We’re going home with a plan that can be put in place in our church!” “Great facilities!” “Especially valuable because we brought a team from our church!” These are just a few comments about last summer’s stewardship retreat at Pine Lake. The timing for this year’s retreat will be flexible. Come when you can and stay as long as you can. The fourth annual retreat will offer a variety of options during 51 hours of Joyful Giving. Join us at Pine Lake for



Campers enjoy the food and fellowship at the Stewardship Retreat at Pine Lake in 2010

all, or just a short part of this retreat designed to support churches in developing a growing spirit of generosity. Groups may elect to attend the full retreat beginning Wednesday, August 17 at noon and ending at 3:00 pm on Friday, August 19. Or attend one or more of the individual sessions.

Clergy and laity are encouraged to come together as a team.

OPTIONS

August 17—18—19

Full retreat	All Sessions Wed—Fri
Session I	Wed noon—Thurs noon
Session II	Thurs noon—Fri 3:00 pm
Session III	Thurs 3:00 pm—8:30 pm
Session IV	Fri 10:00 am—3:00 pm

Session I: Develop the rough draft of a 3-5 year plan for stewardship ministry in your congregation. Attend a variety of different workshops.

Session II: Additional time for teams to work on their plan and attend other workshops.

Sessions III & IV: Drive in sessions: Choose from a variety of different workshops.

Workshop topics in addition to writing a 3-5 year stewardship plan include: percentage giving and tithing, narrative budgets, monitoring giving for generosity trends, preaching and giving, encouraging inactive and active members alike to grow in generosity, using personal financial management programs effectively in the church, Bible and book studies about generosity, personal financial programs, understanding apportionments, resources for children and giving, and roles of the finance chair.

To register please visit WIUMCamps.org or call 1-877-WIS-CAMPS. Call the Foundation for more information 1-888-903-9863.

Investment Services

Who Knew?



The Nicholas Grandkids know what to do!

Fifty years ago I would have never dreamed of playing in a ball pit. Yet our grandchildren know exactly what to do when they see one! I wonder what the needs of the church will be 50 years from now. I probably won't be alive to help them figure it out. But we have left an undesignated bequest in our will to allow these future church leaders to provide what will help their grandchildren know the love of Christ.

It's that forward thinking that led Connie Hofbauer to give a \$280,000 bequest to First UMC in Rhinelander. Before the money was actually in the church accounts, church leaders, with guidance from the Foundation, developed a Bequest Policy. Following the Biblical principal of the tithe, they decided the first 10% of any undesignated bequest shall be given in mission to benefit people beyond the local church. The policy further states that up to 50% may be used for ministry needs.

The balance of the bequest shall be placed in a General Endowment Fund, established to distribute a minimum of 3% of the value of the fund each year for mission and ministry.

In April, the missions committee at First Church used a grant process to distribute \$28,000 in 19 different grants of \$1,500 each. These grants were received by Red Bird Mission, the United Methodist Church in Senegal, Church World Service Blanket Fund, the local homeless shelter, Habitat for Humanity, a local mental health support agency, the local ecumenical youth ministry, five personal essentials pantries, and several other mission groups. Of the \$126,000 potentially available to be spent for current ministry needs, they have set aside a sum to cover two years of salary for a half-time youth worker, a new church sign, and automatic doors for the church lift.

Pastor Rebecca Niese wrote, *"Naturally, the church steeple sprang a major leak right after we received the bequest. If we hadn't written the policy beforehand, I think most of the money would have disappeared down that hole! As it is, some of it will be used on roof repair, but not all....It was a surprisingly spiritual experience to meet together to formulate this policy—who knew?!"*

- by Jean Ehnert Nicholas

**YOU NOW 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!**

Grant Empowers Reedsburg UMC Hispanic Ministry

As our country and government struggle with the politics of immigration, Reedsburg UMC feels called to serve their Hispanic brothers and sisters in Christ. It is their mission to use the gifts God has given to reach out with respect and love to the Hispanics in their community. The Reedsburg church received a grant from the Foundation in 2010 and 2011 to assist them in this ministry.

Thanks to the financial and volunteer help of many, they have been very successful in surpassing their Hispanic Ministry goals:

- ★ average attendance of 25 at weekly Sunday evening Spanish services
- ★ more than 55 volunteers involved in the ministry
- ★ delivering 100 bilingual Bibles to Hispanic residents annually
- ★ offering 8-week sessions of English classes
- ★ holding three community events annually to showcase Hispanic Ministry
- ★ building relationships through events such as a canoe outing, Brewer's game, strawberry picking
- ★ assisting with accompaniment services such as rides to church, English classes, doctor appointments, lawyer visits, food pantry, 2nd Harvest
- ★ providing sources for accurate legal information
- ★ home visits/work site visits
- ★ weekly Bible study at the Sauk County Jail
- ★ in-home weekly Bible studies



English class at Reedsburg UMC

The Foundation's grant money has been used for music at weekly Spanish church, large signs promoting church services and English classes, English teaching resources, bilingual Bibles, Spanish Upper Room devotionals, mileage (for home visits, work visits, Bible studies, accompaniment services), and advertising for annual events.

We are invited to attend their 4th annual Bilingual Music Festival on November 5, 2011. There will be Spanish music from around the state as well as local church talent.



Two Hispanic church friends accompany Miguel on keyboard

**2012 Grant
Application Deadline
is September 1, 2011**

The Road to Freedom

The song “Simple Gifts,” written by Elder Joseph Brackett in 1848 while he was at the Shaker community in Alfred, Maine, was essentially unknown in the “outside world” until almost 100 years later when Aaron Copland wrote the score for Martha Graham’s ballet Appalachian Spring, first performed in 1944. Here are the words to this one-verse song:

'Tis the gift to be simple, 'tis the gift to be free
'Tis the gift to come down where we ought to be,
And when we find ourselves in the place just right,
'Twill be in the valley of love and delight.
When true simplicity is gain'd,
To bow and bend we shan't be asham'd,
To turn, turn will be our delight,
Till by turning, turning we come 'round right.

This song actually lifts up one the great teachings of the gospel; namely less is more, to let go is to gain, in dying we rise to new life, it doesn't take much to be happy, etc.

I was reminded of that great truth (which I find so difficult to live out in my daily existence) as I watched and listened to our Administrative Assistant prepare to relocate to another state. In getting their home “staged” for showing to potential buyers they had to remove a significant amount of all the items normally kept around a house. Book shelves packed full of books had to be culled so that the book shelves displayed only 1/3 books,

another 1/3 decorative items and 1/3 empty space. Extra furniture had to go. When the staging was finished the house had been transformed into a show-place! It took a tremendous amount of emotional and physical energy to go through that process. What sticks in my mind, however, is the comment she made after the task was finished. “It was a big job, but it feels so good. I feel free!”

John Wesley preached the same thing... Earn all you can, save all you can, so you can give all you can, to build up the kingdom of God!

Giving, sharing what we truly don't need...is a joyful feeling. I must get back to “staging” my world. What about you?

'Tis the gift to be simple, 'tis the gift to be free
'Tis the gift to come down where we ought to be,
And when we find ourselves in the place just right,
'Twill be in the valley of love and delight.

William J. Helwig



*Rev. William Helwig
WUMF President*

facebook.

The Foundation can now 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: wumf.org. Be sure to “like” us. Share the page with your friends and congregations. Keep up to date with the latest stewardship

events sponsored by the Foundation, the latest mortgage loan rates, the latest charitable gift annuity rates, a “tip of the week” for the finance committee of your church and more.

Charitable Giving

Charitable Gift Annuities – the Gift that Keeps on Giving

A Charitable Gift Annuity is a gift that gives to *you* during your lifetime, and then to *the church* after your death. You make a gift of cash or stock to the Wisconsin U.M. Foundation, and the Foundation promises to provide you with a guaranteed fixed annual income (based on your age) for the rest of your life. Some sample current Charitable Gift Annuity Rates are listed in the chart to the right. **These rates will change on July 1, 2011.**

A Charitable Gift Annuity provides you with the assurance that no matter what happens to your estate, the church or charities you designate as the final beneficiaries will receive 80% of the remainder in your gift annuity account at the time of your death, while the final 20% is added to the Foundation's Charitable Gift Annuity Reserve Fund. You will receive an immediate tax deduction at the time you establish the gift, and a portion of the annuity payments you receive will be tax-free. Call us today at 1-888-903-9863 for more information or to receive a Charitable Gift Annuity Application.

SOME SELECTED CHARITABLE GIFT ANNUITY RATES

One Life		Two Lives	
Age 60	5.2%	Ages 60 & 60	4.9%
Age 65	5.5%	Ages 65 & 65	5.1 %
Age 70	5.8%	Ages 70 & 70	5.4%
Age 75	6.4%	Ages 75 & 75	5.7%
Age 80	7.2%	Ages 80 & 80	6.3%
Age 85	8.1%	Ages 85 & 85	7.1%
Age 90+	9.5%	Ages 90 & 90	8.3%

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.

Church Loans and Capital Campaigns

Delavan UMC Celebrates their New Addition

Delavan UMC recently celebrated the rededication of the new addition to their church building. It was a joyous occasion and the Foundation is proud to have been a part of it.



The new addition creates a welcoming entrance and drop off area. It also includes an elevator to assist people in reaching the second-floor sanctuary.

Way back in 2007 the building committee contacted the Foundation to conduct interviews to hear about the attitudes and opinions the congregation had toward a potential capital campaign. At that time they were thinking about building a brand new building in a location outside of town. The pre-campaign process helped the committee understand the potential for the amount of funds which might be raised, and the enthusiasm levels for the project. After a time of reflection and consideration of the costs of building new vs. remodeling old, the congregation decided to stay in their current building and address the issues. Plans were made to add an elevator and new entry with a covered drop off, update the fellowship hall, fix some roof issues, create accessible restrooms and more.

The Foundation Capital Campaign Coordinator, Lenore Geisthardt, guided them through a campaign in the Fall of 2009 by which they were able to raise enough funds to get them started on their projects. Their next step was to call Ellen LaWall, the Foundation Loan Officer.

Delavan UMC is financing this major project with cash, pledges from their capital campaign, and a five year mortgage loan from the Foundation. During the construction period, the church will make payments of interest-only on the loan funds as they are dis-

bursed. When the project is completed, they will begin

making payments of principal and interest, based on the loan terms established at the time of their loan closing. The interest rate on their “hybrid loan” is fixed for the first three years at 3.625% while the rate for years four and five will be adjusted annually.

Please contact the Foundation at 1-888-903-9863 if your church is interested in the Foundation’s flexible loan terms for construction, remodeling, or refinancing current debt or help with a capital campaign.



Open house in the newly remodeled fellowship hall

Church Loan Rates as of May 24, 2011

1 year:	3.375%
3 year:	3.625%
5 year:	4.00%
10 year:	5.25%
Line of credit	4.00%

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Something Special for Donors Aged 70-1/2 and Older!

Last December Congress extended an excellent charitable planning opportunity allowing IRA owners age 70-1/2 and older to make direct charitable gifts from IRA assets. Gifts of up to \$100,000 may be made through **December 31, 2011**. Some of the advantages include:



- ◇ Make charitable gifts directly from your Traditional or Roth IRA without paying federal income tax.
- ◇ Give all or a portion of your required minimum distribution up to \$100,000 this year.
- ◇ Make gifts directly from your IRA without increasing your adjusted gross income or affecting your Social Security income.
- ◇ IRA Gifts may be used to make an outright gift or to establish an Endowment Fund.
- ◇ IRA Gifts made in 2011 may be used to pay 2011 or 2012 commitments to the operating budget, the building fund, or any specialized ministry at your church.

If you wish to use your IRA rollover to make gifts to a number of different ministries, *you may instruct your IRA Administrator to send the total sum to the Wisconsin United Methodist Foundation*. The Foundation will distribute your gift to any number of ministries you designate through a Letter of Instruction. We do require that at least 50% of your gift be distributed to a United Methodist church or ministry.

For a sample letter requesting a direct charitable distribution from your IRA, go to the Wisconsin United Methodist Foundation Planned Giving page on the website at www.wumf.org or call the Foundation office toll-free 1-888-903-9863.