

# Focus on the Foundation

Spring 2004

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

## *WUMF honors Bishop Sharon Zimmerman Rader with gift for future Pine Lake retreat*

In gratitude for the ministry of Bishop Sharon Zimmerman Rader to the Wisconsin Annual Conference over the last 12 years, the Board of Directors of the Wisconsin United Methodist Foundation has given a gift of \$7,500 to the future Bishop Sharon Zimmerman Rader Retreat Center at Pine Lake Camp.



*Bishop Sharon Zimmerman Rader*

Bishop Rader serves as a member of the Executive Committee of the Foundation's Board of Directors. The Wisconsin United Methodist Foundation is grateful to Bishop Rader for her vision and constant support of the Foundation's growing ministry throughout the entire 12 years she has served as our Episcopal leader.

As of March 12, 2004, \$41,519 of the \$80,000 goal necessary to complete this newly constructed Retreat Center has been received. The Foundation's gift of \$7,500 will sponsor the completion of one room, including construction and furnishings. One of the four wings of the two-story building is already completely finished and furnished, and has been in service to those with special needs, older adults, retreat groups, and other small groups. The remaining three wings need to be completed and made ready to host the wide variety of Wisconsin United Methodists wishing to make use of the meeting and sleeping facilities. For more information on the plan for this retreat center, go to the following website: [www.wisconsinumc.org/bishop](http://www.wisconsinumc.org/bishop). All gifts received will be used exclusively for this vital mission project.

If you or your church would like to join the Foundation in honoring Bishop Rader by making a gift to complete this Retreat Center, please send your gifts by **May 15, 2004**. Checks may be written to "*Wisconsin Annual Conference*," and sent to:

Office of Finance and Administration  
PO Box 620  
Sun Prairie, WI 53590.

The Advance Special number for this project is #7055.

If you prefer to make a gift in honor of Bishop Rader using appreciated stock, please call the Foundation office at **1-888-903-9863** for the appropriate forms. Using appreciated stock may allow you to give a larger gift, because these gifts are not subject to capital gains taxes.

In addition, if you make a stock gift through the Wisconsin United Methodist Foundation, we will process that gift without a sales commission, allowing the entire proceeds from your stock gift to be used to complete the future Bishop Sharon Zimmerman Rader Retreat Center.

### *Your gifts make a difference!*

*To date, the Foundation has recorded twelve first mortgage loans for a total of \$4,260,266. Seventy local church accounts and thirty-five conference accounts have made funds available to the Loan Pooled Fund. Two of the loans we are servicing are new construction loans. It has been exciting to watch these projects develop. See their stories below:*



#### ***Marshall UMC Breaks Ground***

Marshall United Methodist Church broke ground on their church's first addition last fall. A new combined fellowship hall and choir room is the primary focus of this 3,200 square foot expansion, which will also include a kitchenette, pastor's office and classroom. In the photo above, a crane operator digs the foundation at Marshall UMC.

#### ***Bashford UMC "Raises the Roof"***

Bashford United Methodist Church in Madison will celebrate the completion of their building and remodeling project with a Service of Consecration on Sunday, April 4, 2004 at 8:30 a.m. Originally built in 1956, this steep-pitched A-frame style sanctuary has been remodeled by turning the chancel and seating areas ninety degrees. Other major remodeling includes classroom, office, storage space, and updating of the electrical and speaker systems. The addition also includes a welcoming entrance with canopy, vestibule and new food pantry.

### ***Has your church discovered our Investment Options?***

At the end of 2003 the funds under management at the Wisconsin United Methodist Foundation totaled \$53,696,244. This represents a 14.37% increase from December 31, 2002. Of the total 881 accounts managed, 57 were started in 2003 adding \$5,038,108 to the total of funds invested by Wisconsin United Methodist Churches, ministries, and church-related groups.

Our primary investment option (Common Fund A) now has a 26-year performance record with an annual average net return of **10.07%**.

Churches seem to appreciate the great return, while knowing their funds are invested in accordance with the United Methodist Social Principles, and a conservative investment philosophy.

Can we help your church? We'll be happy to visit your church and explain the options that are available to your congregation or group. Remember, please contact the Foundation office at 1-888-903-9863 or email [wumf@wumf.org](mailto:wumf@wumf.org) if you or your church can benefit from any of the following services:

- Inexpensive Investment Services designed specifically for United Methodist Churches
- First Mortgage Loans for qualifying churches
- A two-phase Capital Campaign Service
- Year-Round Stewardship Program
- Consecration Sunday Leadership
- Financial Stewardship Consultation
- New and Creative Ministry Grants
- Charitable Gift Seminars
- Life Income Gifts; i.e., Charitable Gift Annuities and Charitable Trusts
- Establishing an Endowment Fund Year-Round Wills and Memorials Program

# *Endowments allow personalized plans for giving*

Through their lives and through their giving, Mark and Mary (McGhee) Perschbacher of Milwaukee graciously give honor and respect wherever it is due. One example is through the several Endowment Funds they have established over the years.

Through the Sunday School Endowment Fund established at the Wisconsin United Methodist Foundation, Mark and Mary chose to honor the ministry Mary received as a child in her home church in Iowa. Mary has many fond memories of her years as a child in that church, and wanted to do something to help provide a similar experience for the children in that community.

Mary and Mark made a gift that will allow the church to continue reaching out to children with the love of Christ, as long as that church exists.

The Sunday School Endowment Fund began with a gift of \$10,000 of appreciated stock in 1994. Today, with additional gifts from the Perschbachers and growth in the fund, it has grown to over \$60,000.

In addition, the church has used \$17,000 for children's ministries over the years. A Kid's Club after school program, Vacation Bible Schools, and extra supplies for Sunday School have helped to bring new life to this small rural congregation.

Mark and Mary also established two Endowment Funds at their local church, Community UMC

in Elm Grove. The interest and capital gains from the Perschbacher Music Fund augment the music ministry at Community Church by providing things like music, special music, etc. Since the Perschbacher Music Fund was established in 1986, \$25,930 has been used by the church for music programming.

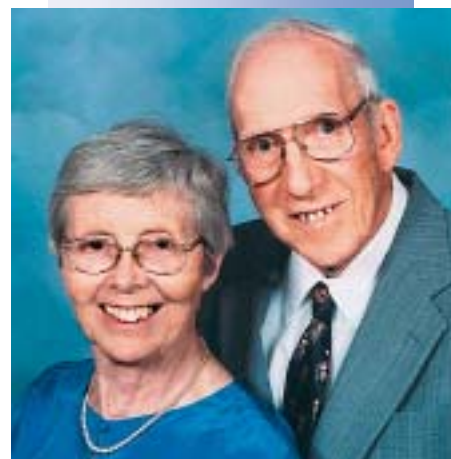
The Camp Scholarship Endowment Fund was established by Mark and Mary in 1998 to provide support to youth attending church camps and mission trips. To date, a total of \$2,343 has been distributed by Community UMC to deserving youth.

Endowments are gifts that give forever. They give strength to both the present church and the future church. When used wisely, they allow churches to share the freedom that is ours in Jesus Christ, by caring for everything from unexpected maintenance needs to new ideas in outreach and ministry.

For more information on how you can give the gift of an Endowment Fund that will increase in value as time passes, and continue to give as long as the Church exists, contact our office at 1-888-903-9863 or email us at [wumf@wumf.org](mailto:wumf@wumf.org).



# Giving for a Lifetime through Charitable Gift Annuities



Rev. Roy and Mirabel Deming

Rev. Roy and Mirabel Deming have spent their lives and ministry working for peace and justice. One of their passions is economic justice for all God’s children. Roy served as a founding member of United Methodist Children’s Services of Wisconsin 41 years ago. Now he and Mirabel are establishing a Charitable Gift Annuity, which will help meet the needs of single mothers and their families in Milwaukee for years to come.

A Charitable Gift Annuity is a form of charitable giving that is part *gift* – a contribution of money or property to a church or ministry – and part *annuity* – an arrangement under which the Foundation agrees to pay the donor(s) fixed payments for life.

At the death of the last designated annuitant, your church or designated United Methodist Ministry receives 90% of the funds remaining in the annuity account. The final 10% remains in the Foundation’s annuity reserve account. A Charitable Gift Annuity can be established through the Foundation for *\$2,000 or more*. The annuity rate is determined by the age of the annuitant(s) – to the nearest birthday – at the time the donor(s) create the Charitable Gift annuity.

**SOME SELECTED CURRENT CHARITABLE GIFT ANNUITY RATES** (valid rates through June 30, 2004)

One Life		Two Lives	
Age 60	5.7%	Ages 60 & 60	5.4%
Age 65	6.0%	Ages 65 & 65	5.6 %
Age 70	6.5%	Ages 70 & 70	6.1%
Age 75	7.1%	Ages 75 & 75	6.3%
Age 80	8.0%	Ages 80 & 80	6.9%
Age 85	9.5%	Ages 85 & 85	7.9%
Age 90+	11.3%	Ages 90 & 90	9.3%

*Please contact Bill Helwig or Jean Ehnert Nicholas at 1-888-903-9863 to determine how a Charitable Gift Annuity might be advantageous to you. Under absolutely no obligation, you can receive personalized information to assist you in making important decisions about this wonderful opportunity to give.*

There are two significant tax benefits when establishing a charitable gift annuity. First, a portion of the gift is treated as a charitable contribution, giving the donor(s) an immediate charitable deduction. Second, a portion of each annuity payment is tax-free until you reach your life expectancy. Donors who fund a Charitable Gift Annuity with appreciated stock receive the added benefit of a reduction in capital gains taxes.

Example: Based on their ages, (84 and 79), Roy and Mirabel will receive a joint annuity payment of 7.2% for a \$10,000 gift, or \$720/year. For the next 12.8 years until they reach their life expectancy, they will receive \$515 of that annuity payment tax-free. At the time the second of the two of them dies, 90% of their annuity account at the Foundation will be given to UM Children’s Services.

## *Merging Life and Faith: How one Methodist couple keeps on giving*

David and Julie McNaughton, who are members of Menomonie United Methodist Church, wanted the freedom to live a life of mission in their retirement years. In the fall of 1994, David attended a Charitable Gift Seminar at the Menomonie UMC, presented by Bill Helwig, Foundation President. Shortly after that seminar, the couple requested more details about Life Income Charitable Gifts and a Foundation staff person visited their home.

In 1995, David retired early as Director of Student Counseling at UW-Stout. David and Julie owned a student rental property in Menomonie which she managed. They chose to “gift” their student rental property to the Foundation. The Foundation sold the property and the net proceeds of about \$80,000 were placed in a Charitable Remainder Unitrust. David and Julie will receive an annual income from the trust of 5% of its market value for the rest of their lives.

Their Unitrust account, invested in the Foundation’s Common Fund, has grown from the original \$80,000 to \$91,700 at the end of 2003. Their income each year has ranged from \$4,200 - \$5,000, for a total of almost \$39,000 since 1996. This additional income each year has allowed them to fulfill their dream of serving on volunteer mission projects at home and abroad. Better yet, the income will continue for the rest of their lives!

Their last Volunteer in Mission trip was in February 2003 near Kingston, Jamaica. Julie spent a great deal of time helping teach young children, and Dave worked helping build a mission church. In previous years, the McNaughtons have participated in VIM trips to Mexico, Florida, Brazil and India.

Julie writes, “This year we were too busy with our local mission efforts to go elsewhere. Dave chairs the Administrative Council of our church and has been involved with a new Vision Team there. He also directs the Dunn County Barbershop Chorus. I chair our church Mission Ministry Team and Menomonie Area Bread for the World.”

Julie also chairs the Wisconsin Conference UMC Hunger Task Force. She is a Sunday School teacher, a Vacation Church School teacher, and leads a hymn sing and worship at two nursing homes each week!

Julie and Dave hope their story encourages more people to invest in mission through the Wisconsin UM Foundation.



# *A Living testimony of grace: Clarissa Porter & the Gift of Knowledge*

Clarissa Porter was born in Marshall, Wisconsin on April 13, 1914. Clarissa's grandfather, William Porter, one of Marshall's founding settlers, owned a 500-acre farm that once surrounded the village. After Clarissa's father, James, died in 1938, her mother sold the farm to Edwin Herman; and in 1942 she began investing the annual mortgage payments in stock.

Clarissa earned her bachelor's and master's degrees at UW-Madison and launched a 30-year career teaching home economics in Wisconsin's technical schools. She taught in Arena, Minocqua, and at the Beloit Blackhawk Technical College for 27 years until she retired in 1970.

A few years ago, Clarissa commented, "I used to read a lot. I am an educated person and I want everyone else to be too."

As it turned out, Clarissa was the only living heir to the family investments started so long ago when the farm was sold. In 1989, Clarissa learned about the Wisconsin United Methodist Foundation's mission to assist persons desiring to make charitable gifts or establish endowments. She established "The Clarissa Porter Trust Fund"

at the Foundation with an initial gift of \$40,000 in cash. Two years later she added \$10,696 of appreciated stock to that trust fund.

Each year since 1989 the Executive Director of the Foundation would visit with Clarissa, and together they would select a special project or ministry at Red Bird Mission (a United Methodist education, medical and outreach ministry to the people of Beverly, Kentucky.) That project would receive a gift from the Clarissa Porter Trust Fund. Since 1989 Red Bird projects have received \$52,854 in gifts and the corpus has grown to \$77,382. One year Clarissa's gift bought new science textbooks for all the Red Bird Schools.

In 2000 Clarissa tired of watching her community of Marshall limp along in its efforts to raise funds for a new community library that would cost \$1.2 million dollars. Anxious to see this project completed, Clarissa made a gift of stock totaling \$885,000, which allowed the community to go forward with the building of the library.

In addition, Clarissa has supported her own Marshall United Methodist Church's building project, providing a final gift to them in the final days of her life. In her Last Will and Testament, Clarissa made additional gifts to Marshall community organizations, including an additional gift to the Library Board of Marshall.

*Clarissa wanted everyone to have the gift of knowledge and the love of learning – especially those who might live in disadvantaged situations.*

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## Education through Giving

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She also remembered a near-by Senior Center, Cemetery Association, and endowed a Scholarship to be awarded to a Marshall High School graduating senior choosing to continue his or her education at a one or two-year Wisconsin Technical College or Institute.

Following those gifts, she divided the remainder of her estate into equal gifts to McCurdy School, a United Methodist-related ministry in Espanola, New Mexico; the College of the Ozarks in Point Lookout, Missouri; and two permanently endowed funds at the Wisconsin United Methodist Foundation. One of the endowments at the Foundation is the original Clarissa Porter Trust Fund she established in 1989. The other is a new fund which will distribute "Advance Special" gifts to Red Bird Mission in the name of Marshall United Methodist Church each year. Clarissa wanted everyone to have the gift of knowledge and the love of learning – especially those who might live in disadvantaged situations.

Clarissa died on November 15, 2002, but her gifts to others have only begun. Future gifts from the two endowment funds she established at the Wisconsin United Methodist Foundation will continue in perpetuity, and result in an increasing "shower of grace and love" with each passing year.

If you would like assistance in creating charitable gifts that keep giving and growing, contact the Wisconsin United Methodist Foundation toll free at **1-888-903-9863** or e-mail us at [Wumf@Wumf.org](mailto:Wumf@Wumf.org). Ask for Rev. William Helwig or Rev. Jean Ehnert Nicholas.



*Ramona Walker, long-time friend and personal representative of Clarissa Porter, presents final gifts establishing Permanent Trust Funds to Rev. William F. Helwig, President, Wisconsin United Methodist Foundation.*

### UMF Scholarship Applications due May 1, 2004

**The Vera Dueno Scholarship** – awarded to deserving United Methodist students attending a four-year college or university. Persons may be considered for a scholarship through submission of a letter of application to Rev. William Helwig, President of the Wisconsin United Methodist Foundation. The final decision will be made by the Foundation Grants Committee. Deadline for letters of application is **May 1** each year.

**The Wisconsin Hispanic Scholarship Fund** – provides assistance to United Methodist Hispanic students who are enrolled or enrolling in college or vocational technical schools. Contact the Foundation office for information and an application form. Applicants are requested to include a letter from their pastor along with the application. Deadline for completed applications is **May 1** each year.

For more detailed information on these scholarships, visit our website at [www.wumf.org](http://www.wumf.org) and click on the grants/scholarships pages or call 1-888-903-9863.

### Grant Applications due September 1

The deadline for the next round of grants is Sept. 1, 2004. The creative/innovative ministry grants are intended to provide seed money for creative and worthy ministries within the church. Money for salaries and capital expenses do not qualify for these grants. Call 1-888-903-9863 for your copy of the application form.

# Personalizing “giving” looks at the donor’s needs



What is the first question that comes to mind when someone contacts the Foundation to inquire about making a Charitable Gift? It’s not what you might think!

“The first thing we ask is, ‘*What are the needs of the donor?*,’” says Reverend William Helwig, President of the Foundation,

“When someone calls us, we know they are already thinking about

helping the church through an act of stewardship,” Bill explains. “Our challenge is to explore the many giving options available to donors in today’s world of charitable giving, and find the best one(s) for the individual situation of the person or couple who has contacted us.”

A prospective donor may have:

- Many years of retirement ahead
- Concerns about children or grandchildren

- Special medical needs
- A surviving spouse to provide for
- Appreciated stock/real estate to consider
- Need for itemized tax deductions
- Preference for specific ministries, missions, or projects in their local church

Our challenge is to help the Donor who wants to help the Church. It may even mean suggesting that a person not give a gift they were considering, because it is detrimental to their own financial well-being.

We want every United Methodist to know they can call us in confidence. We will listen to their story and then try to find a gift that fits. Of course, strict confidentiality is maintained with each donor and prospective donor.

Foundation staff members who are available for consultations, at no cost or obligation, include Rev. William Helwig and Rev. Jean Ehnert Nicholas.

## New Board Members

The Foundation welcomes the following new Board members in 2004:

- **Ms. Roanne Barnes** – Whitefish Bay United Methodist Church
- **Rev. Jean Bartlett** – Dodgeville United Methodist Church
- **Rev. Don Gribble** – Hope United Methodist Church in Eau Claire
- **Ms. Edna Highland** – First United Methodist Church in Kenosha
- **Mr. Russ Hirschy** – Markesan United Methodist Church
- **Rev. Randy Richter** – Bethany United Methodist Church in Green Bay

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