



**CARMEL**  
— UNITED METHODIST —  
**CHURCH**

# ENDOWMENTS & PLANNED GIVING



**2022 - 2023 Update**

**"Honor the Past, Help Build the Future."**

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**Dear Carmel UMC family,**

We are writing with thankfulness and to update you on the results and activities of the Endowment Fund. Thanks to the generosity of members and friends of CUMC our Endowment continues to support our ministries and missions! Despite these difficult times of a forty (40) year high in inflation rates and a declining stock market, 2023's approved distribution rate will be 4.5%. That is over \$145,000 for the last three years combined (2021-2023).

**But more important** than these monetary accomplishments is the impact these accomplishments have on the CUMC family and how it affects our worship and our missions. Because of the forethought of those saints who have led the way we can say:

- Continued safety improvements and a room expansion this year to the preschool area have only increased the security and room for more children.
- Our Music Director can bring even more interest and diversity into our music ministry with brass ensembles.
- We are providing scholarship support to our Youth headed off to college who we have seen grow up in our church.
- Our water fountains have been upgraded with bottle fillers that are easier to use and more environmentally friendly.
- Our ability to improve lighting has been enhanced at the door #1 entrance for improved beauty and safety at night.
- Our grounds are cleaner and safer with the help of border collies (Geese Police) to rid the property of Canadian Geese and their excrement.

We are so thankful for partners who wish to help provide for the future of our church's mission and care of its facilities. Of the gifts that the Endowment Fund receives, only the investment income is distributed. In other words, you can be assured that your gift will continue to bear fruit and be a lasting contribution to the church. Your gifts work forever!

Please consider joining us this year in changing lives and ministries with a gift now to the Endowment Fund and see how your gift will work for others or a "Planned Gift" to be received in the future. Read on pages 7 & 8 ["Why Consider a Planned Gift in Your Will or Estate Plan."](#)

With gratitude,

CUMC Endowment Committee – 2022

Gary Noonan, Chair  
Margaret Kettle  
Wayne Lerner  
Nick Kestner

Kathy Corbin  
Kyle Drew  
Margie Nichols  
Pastor Tim Burchill



## Endowment Fund

### *“Supporting the Ministries and Missions of CUMC”*

An Endowment Committee was formed in 2016 to oversee the management of the CUMC Endowment Fund and to develop a Planned Giving strategy. Gifts to the Endowment Fund will be held in perpetuity with income to be used to further Christian ministry and mission. This includes support of ministries of CUMC and any other Christian ministry or mission deemed appropriate by CUMC.

## Past Accomplishment Highlights

### A Profile of the Rushlight Greatest Needs Fund

The Rushlight Greatest Needs Fund (CUMC Endowment’s largest fund) has distributed over \$477,000 since 2005. Some of the wonderful areas supported include:

- Supported the last Capital Campaign, Making Room (over \$135,000)
- Updated the church telephone system
- Purchased piano humidifiers for all three grand pianos and
- Lower-level locks and keys and
- Partial support for the conversion of all LED light bulbs
- Supported multiple years of safety improvements to the Children’s wing that included more and improved cameras, crash bars, and a panic system to the doors
- Funded new carpeting in the Children’s wing and hallway to the Family Life Center
- Repaired and painted the church’s front facade, pillars, and wrought iron railings
- Funded asphalt repairs to the parking lot and much more

## 2022 Accomplishment Highlights

**\$54,000** in Endowment Fund distributions provided support from the following Funds.

**Rushlight Greatest Needs Fund** – distributions in the amount of \$31,800 were used to support: (1) “Geese Police” 2022 to control geese on CUMC’s property using specially trained border collies, (2) retro-fitting water fountains and installing bottle fillers at three locations; near Door #3, near the gym and beside the 2<sup>nd</sup> floor classrooms, (3) removal of dead trees on church property, (4) Door #1 lighting - includes matching UMFI grant support, (5) “Geese Police” for 2023 and (6) installation of a new water fountain and bottle filler near the chapel.



**Maintenance Fund** – distributions were used to add new strobe lights in three preschool classrooms. These strobe lights complement the existing fire alarms and emergency alarms in these three classrooms where they were not installed. They will increase safety with a visible light warning for the teachers.

**Music Fund** – distributions were used to pay for the music for ‘Kick-Off Sunday’ and for the Brass Quartet for our Christmas Eve Services.



**Mike Miller Preschool Scholarship and Ruth Lindsey Preschool Funds**—The Ruth Lindsey fund was used to help furnish a new preschool classroom. This classroom allowed 14 more students to attend our preschool.

## 2022 Accomplishment Highlights (cont'd)

**Advertising /Outreach Fund** – The fund was used to support the following three important items: (1) the use of Optima (Google search engine) that keeps information about the church up to date as well increasing CUMC awareness during internet searches, (2) support for the use of ads about CUMC in the Carmel Current Newspaper and (3) the purchase of Easter banners placed at the front of the church.



All 2022 Graduating Seniors

**Higher Education Scholarships Fund** – The higher education committee awarded four scholarships to young people seeking higher education. All four recipients are active members of CUMC and the community for many years and we all look forward to seeing how they will continue to be disciples of Jesus!

**General Missions Fund** – This year the fund was used to support soft evangelism in the community (e.g., tee-shirts, mugs, signs to create awareness and inquires). The funds were used to purchase shirts for volunteers to wear while volunteering both at our church and out in the world.

**Local Missions Fund** – The fund supported a pilot program called "Preschoolers on a Mission." This group (moms and preschoolers) met after preschool on Thursdays to learn about the different mission ministries at Carmel UMC and participate in them as well.

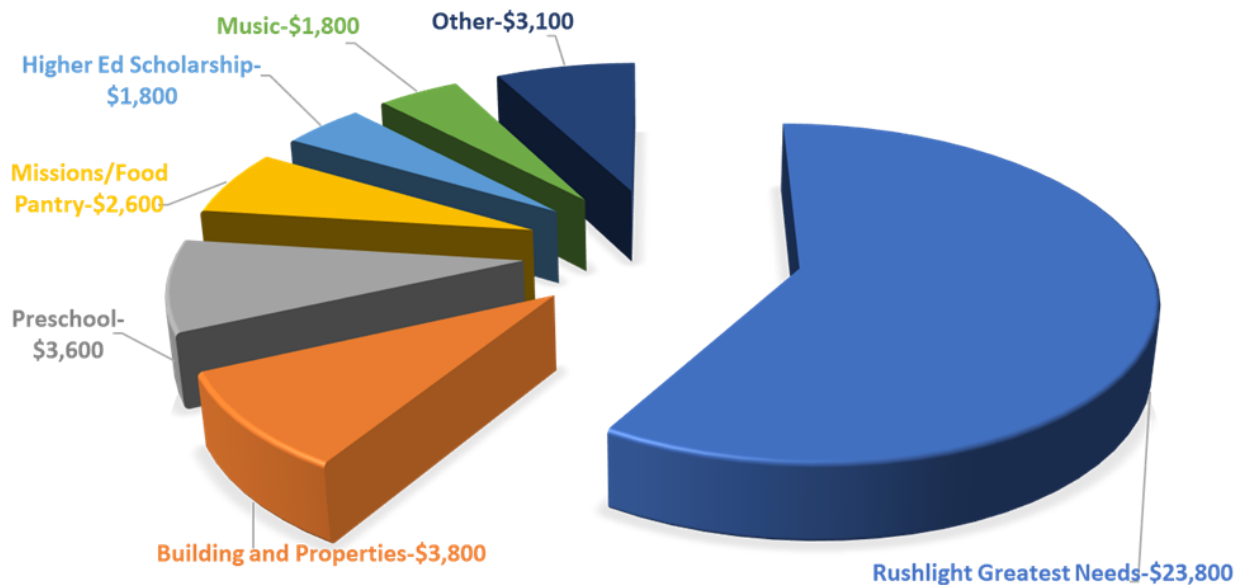
**Food Pantry Fund** – This gift helped support the conversion of a bathroom to a grow room in the food pantry this year. It will help the organic garden get a head start before the outdoor growing season begins.



**Emerson Office Equipment Fund** – The fund was used to buy three computers. The computers will support the Church Administrator, church communications, and African missions. In addition, two ergonomic chairs were purchased, one for the Church Administrator and the other for the Controller.



## 2023 Approved Distributions - \$40,500



**The Endowment Fund Supports Thirteen Different Ministries and Missions**

## Descriptions of Endowment Funds

Thirteen Individual Account Descriptions and Restrictions

### Undesignated (Unrestricted) Fund

**Rushlight Greatest Needs Fund** – A fund with no restrictions; to be used by CUMC for important needs as identified by the church leadership and approved by the Endowment Committee.

### Buildings, Facilities and Property Funds

**Maintenance Fund** – to be used to help maintain the church facilities.

**Landscape and Grounds Fund** – to be used for outside needs of the church such as landscaping, general grounds upkeep including the parking lot.

### Missions

**Heart and Hands Local Missions Fund** – to be used to help augment the needs of our local ministries.

**Mission Fund** – to be used for missions (unspecified) supported by CUMC.

**Lois Jones Food Pantry Fund** – to be used to support the CUMC food pantry.

### Donor Designated Accounts

**Music Fund** – to be used by the Music Department to support special programs or general needs of the department.

## Descriptions of Endowment Funds (Cont'd)

### Donor Designated Accounts (cont.)

**Ruth Lindsey Preschool Fund** – to be used to support the Preschool by providing scholarships and/or enrichment programs or other needs for the Preschool weekday ministry.

**Mike Miller Preschool Scholarship Fund** - to be used for Preschool scholarships with a focus on children whose second language is English; plus in certain conditions for other significant needs of the Preschool.

**Higher Education Scholarship Fund** – to be used to support CUMC college bound youth.

**Advertising and Outreach Fund** – to be used for increasing the awareness of the church and its programs/missions.

**Emerson "Office Equipment" Fund** – to be used to add and/or replace office equipment.

**Special Ministry Projects Fund** – to be used to help fund special needs and projects of the church as directed by the Senior Pastor.

## Why Consider a Planned Gift in Your Will or Estate Plan?

"Planned Giving" or "Legacy Planning" is an important part of managing your resources as a Godly steward. Planned Giving starts with "today" and extends beyond your lifetime as your resources are used to support meaningful ministries or institutions. It simply means mapping out a plan for making gifts to a church or other charities. A caring person integrates Planned Giving into his or her financial strategies during different phases of their life. Many individuals consider Planned Giving when they decide how to transfer their estates to the people and institutions whom they want to benefit from their lifetime of hard work. Many like the idea of tithing (give 10%) on their estate to their church as it feels Biblically right.

In addition to fulfilling their charitable goals and acknowledging (financially and spiritually) their gratefulness to God, donors may receive tax benefits and lifetime incomes through several types of tax-favored plans. Planned Giving takes many forms and is tailored to meet the needs and goals of the donor. Each person's dreams make each gift unique and important. Martin Luther stated, *"The heart of the giver makes the gift dear and precious."*

*"Tell them to use their money to do good. They should be rich in good works and generous to those in need, always being ready to share with others. By doing this they will be storing up their treasure as a good foundation for the future so that they may experience true life."*

**1 Timothy 6:18-19 NLT**

## Support CUMC with a gift to the Endowment Fund

After reading this newsletter you may feel called to support the Endowment with a monetary gift this year to either the Rushlight Greatest Needs Fund or any of the twelve other Endowment Funds in this brochure (e.g. Maintenance, Music, Missions, Preschool, Scholarships, etc.) Gifts could include:

- Cash or other methods such as an appreciated stock gift.
- Qualified Charitable Distribution (QCD) directly from your IRA. This could fulfill your Required Minimum Distribution (RMD) for those 72 and older.
- Gifts from your Donor Advised Fund.

## Consider making a Planned Gift to CUMC

There are several easy ways to make a *Planned Gift* that avoid taxes from your will or estate plan. A few quick examples are:

- Charitable bequests
- Charitable Remainder Trusts
- Charitable Gift Annuities
- Percent of a tax deferred retirement savings plan (i.e., IRA) **and/or** Donor Advised Fund

Over the next several months, we will be providing more specific information on the benefits of these methods for you to consider.

If this sounds like it may interest you, we encourage you to consult with your legal and tax advisors regarding your particular circumstances as to how best leave an end-of-life gift to CUMC.

The church's **175th anniversary** is quickly approaching, it's a good time to "*Remember the Past, Help Build the Future*" of our church with a gift to the Endowment Fund. A gift is a lasting way to remember a loved one as we approach Memorial Day and All Saints Day.

Those who make gifts to the Endowment Fund of ≥ \$500 are offered a brass leaf on the Endowment Tree in honor or memory of a loved one. The tree is located outside the Narthex of the church.





*Remember or honor a loved one or a ministry with a gift to the Endowment Fund*

*Even a small gift can be meaningful. Watch it grow like the mustard seed!*



*Know that the fruit will impact people for generations to come!*

## Endowment Fund

*"Supporting the Ministries and Missions of CUMC"*



# SURVEY

Let the Committee know how you feel. We need your feedback in order to know how best to serve you. **Please** complete a short eight (8) question survey. It is estimated that the questionnaire will take 2-5 minutes to complete. **[Please click here to open the questionnaire.](#)**



# Notes

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***For more information about the Endowment Fund or if you would like to make a gift or participate in “Planned Giving” to the Fund through your will, trust, estate, life insurance or other bequest, email: [plannedgiving@carmelumc.org](mailto:plannedgiving@carmelumc.org) or pick up a brochure at the Welcome Center for more information.***



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At Carmel UMC we are connecting with God and others, growing in faith and love through Biblical learning, and serving our community and world as followers of Jesus Christ.

ADDRESS SERVICE REQUESTED

**APRIL 2023**

## ENDOWMENT FUNDS



**"Honor the Past, Help Build the Future."**