



2023 - 2024 Annual Newsletter

ENDOWMENTS & PLANNED GIVING



"Honor the Past, Help Build the Future."

Carmel United Methodist Church
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“For the Lord is good and his love endures forever; his faithfulness continues through generations.” Psalm 100:5 NIV

In memory of Tim Paramore
Member of the 2023-24 Endowment
Committee and a Church Trustee



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 continued inflation rates, 2024's approved distribution rate will be 5.0% or \$45,600. That is an increase over last year's distribution rate of 4.5%. Key accomplishments from 2023 are outlined in the following pages. They include but are not limited to:

- New HVAC systems in the Preschool that include “Smart” thermostats to better control each room's environment
- Door #4 has been updated to be ADA compliant and has become a key entrance into the church
- Completed a successful Endowment Campaign celebrating CUMC's 175th Anniversary

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 also say:

- The Preschool teachers have the proper environment to bring the message of Jesus Christ to our preschoolers.
- The handicapped and the elderly are better able to enter into the church and participate in our ministries.
- A new water fountain with a bottle filler that is easy to use and environmentally friendly.
- Our landscaping is maintained and our grounds are cleaner and safer with the help of border collies (Geese Police) to rid the property of Canadian Geese and their excrement over the last three years.

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.

With gratitude,

CUMC Endowment Committee – 2024

Gary Noonan, Chair
Margaret Kettle
Wayne Lerner

David Stevens
Margie Nichols
Nick Kestner

Mike Irwin
Shaina Murphy
Pastor Tim Burchill

2023 Distribution Highlights

These are the results of your investments

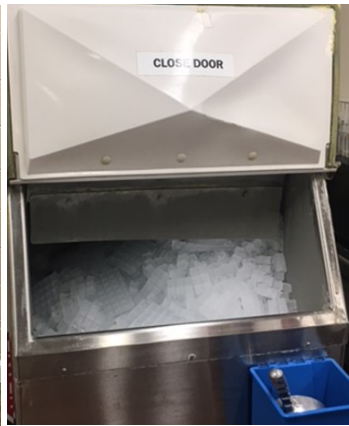
\$40,500 in Endowment Fund distributions provided support from the following Funds.

Rushlight Greatest Needs Fund – distributions in the amount of \$23,800 were used to support:

(1) “Geese Police” 2023 to control geese on CUMC’s property



(2) Installation of a new water fountain and bottle filler near the chapel






(3) Replace the ice machine in the kitchen of the FLC



(4) New carpeting for Room 115 in the preschool



(5) Partial support for the new HVAC (cost = \$55,467) on the second floor of the preschool. Installed 4 Daikin ductless mini-splits and Smart thermostats and Installed 8 Honeywell WiFi Smart Thermostats that can be controlled remotely.

Indoor Highboy Unit	Smart Thermostat	Outdoor Heat Pump
		

2023 Distribution Highlights (cont.)

These are the results of your investments

Rushlight Greatest Needs Fund – distributions in the amount of \$23,800 were used to support: (cont.)

(6) Partial support to update Door #4 to become ADA compliant and handicap accessible. The update includes a new concrete walk, electrical swing door operators and oak railing leading to the Gathering Space. This was also supported with a \$5,000 grant from the United Methodist Foundation of Indiana.



(7) Support for the repairs to the church's asphalt parking lot

Maintenance Fund – distributions were used to partially support the purchase of new HVAC units for classrooms on the second floor of the Preschool. In addition, this fund was used to remove fallen trees or likely fall trees near the church property line. This need was brought to the attention of CUMC by the City of Carmel.



to



Landscaping and Grounds Fund –

distributions from this fund were used to partially support the installation of five (5) new trees by door #6.

2023 Distribution Highlights (cont.)

These are the results of your investments

Traditional Music Fund – distributions were used to hire a brass quartet for our two traditional Easter services.

Mike Miller Preschool Scholarship and Ruth Lindsey Preschool Funds – The Mike Miller and Ruth Lindsey preschool funds were both used to partially support the purchase of four new HVAC units for classrooms on the second floor of the Preschool.



Higher Education Scholarships Fund – The higher education committee awarded six scholarships to young people seeking higher education. All the recipients are active members of CUMC and in the community displaying leadership and service.



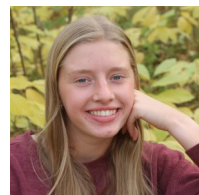
Evalyn Bellotti



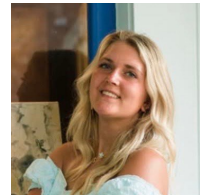
Audrey Cox



Elizabeth Wallace



Natalie LaFon



Sarah Larkin



Theo Curtis

General Missions Fund – This year the fund supported the one-time rent payment for a struggling community member associated with multiple outreaches of our church so that this family could remain in their home and not become homeless through eviction.

Local Missions Fund – The fund was used to support the Grow Room for the Food Pantry Gardens. The Grow Room was moved from the basement where little light was provided for the growing of seeds and seedlings to the upstairs where there was plenty of light and warmth to grow this healthy and fresh food for our neighbors in need.



Food Pantry Fund – This year the fund was used to fix-up and clean the Food Pantry donation room which included: new paint, new flooring and improved shelving as the old shelves were sagging.

2023 Distribution Highlights (cont.)

These are the results of your investments

Advertising /Outreach Fund – The fund was used this year to support the purchase of signage for the church that included the following: (1) A-Frame holders in the Gathering Place, “Quiet Please” signs, QR code signs and “This Way” signs used for church events, (2) banners saying “We are Expecting” used during Advent Season with our service times for Christmas and (3) for banners used for Ash Wednesday and Easter services.

Emerson Office Equipment Fund – The fund was used to partially support the purchase of office equipment and furniture for the front desk area.



Special Ministries Fund— monies from this fund were used to buy “Mother’s Day” gifts (magnetic book marks) and “Father’s Day” gifts (sermon “take-away” item for Pastors Tim’s sermon).

Review and Summary of the 175th Anniversary Campaign

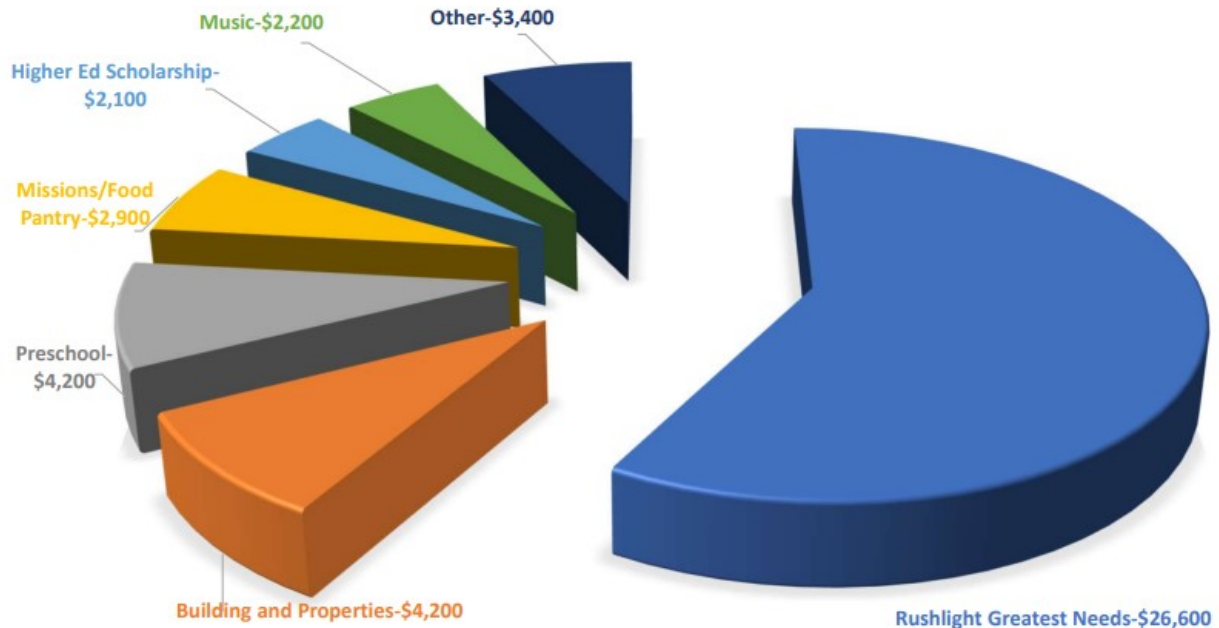
Honor the Past, Help Build the Future

The 175th anniversary Endowment Fund campaign was conducted during August and September and featured a video on kick-off Sunday. The last Endowment campaign was in 2018 and celebrated the 170th anniversary of CUMC. Sixty (60) families gave gifts totaling \$45,750. (vs. 30 families during 2018 campaign) Of those 60 families, forty-eight (48) families were first time givers to the Endowment Fund. These 48 families more than doubled the number of totally different families making gifts over the last six years. The Committee feels this is a very positive trend and that an increasing number of church members are showing awareness and interest in supporting the Endowment Fund.

175 years is an exciting milestone when considering all that has been accomplished in the spreading of the Gospel over these many generations. We, the members of today, are grateful to those who came before us who gave of their time, talents, and gifts. We are also especially thankful for those faithful members who over 30 years ago had the vision to establish an Endowment Fund for our church. Many have passed on now, but their gifts will continue to work and benefit CUMC forever. They planted a seed and created a legacy.

“May the Lord repay you for what you have done. May you be richly rewarded by the Lord, the God of Israel, under whose wings you have come to take refuge!” — Ruth 2:12 NIV

2024 Approved Distributions - \$45,600



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.

Descriptions of Endowment Funds (Cont'd)

Donor Designated Accounts

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

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.

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 73 and older.
- Gifts from your Donor Advised Fund.

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.

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 or pick up a brochure at the Welcome Center for more information.

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.

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



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!



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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 2024

ENDOWMENT FUNDS



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