



2024 - 2025 Annual Newsletter

ENDOWMENTS & PLANNED GIVING



"Honor the Past, Help Build the Future."



"This service that you perform is not only supplying needs of the Lord's people but is also overflowing in many expressions of thanks to God." **2 Corinthians 9:12 NIV**



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! We are pleased to report that 2025's approved distribution rate will be 5.0% or \$47,200. That is the same increase as last year's distribution rate. Key accomplishments from 2024 are outlined in the following pages. They include but are not limited to:

- Mission House renovations making it more safe and clean for guests and volunteers at the Food Pantry. The improvements will provide space in the basement for the Food Pantry Gardens, Bags of Hope, Family Promise and Kids Coats.
- Phase II of Door #4 being updated to be ADA compliant with a video/audio link between the front reception desk and Door 4.

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:

- CUMC can touch more people with the Gospel of Jesus Christ through its Food Pantry and updated Mission House.
- The handicapped and the elderly are better able to enter into the church using Door 4 and be able to communicate with the front office. As a result, it allows those groups to better participate in our church ministries, activities, and missions.

Pastor Tim recently remarked *"The Endowment funds are a "god send" for our congregation. The generosity of those who invest their legacy gifts with Carmel UMC is not only multiplied (like those loaves and fishes) but they are applied in tangible, helpful ways that allow us to continue to lift up the name of Jesus Christ and herald his Kingdom."*

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 again this year or for the first time 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 – 2025

Gary Noonan, Chair
Margaret Kettle
Wayne Lerner

David Stevens
Don Bennett
Pat Lindley

Mike Irwin
Justen DeHart
Pastor Tim Burchill

2024 Distribution Highlights

These are the results of your investments

\$45,600 in Endowment Fund distributions provided support from the following Funds.

Rushlight Greatest Needs Fund, Maintenance Fund and Landscaping and Grounds Fund – These funds were often combined and used to support many of the same projects. The distributions from these three funds amounted to \$30,800 and were used to support or partially support:

- (1) **“Geese Police” 2024** to control geese on CUMC’s property (This is the third and last year of support.)



- (2) Installation of two new **Automated External Defibrillators (AEDs)** to replace two older and out-of-date AEDs at the church. These are critical pieces of medical equipment and have been used in the past at our church. They are located in the Jack King FLC Hallway and in the Narthex.



AED in the JKFLC Hallway



New AED in the Narthex

- (3) **HVAC Masonry repair**—The removal of the old and malfunctioning heating/cooling units (from 1965) in three classrooms left holes in the walls to the outside that needed filling with matching bricks on the outside and drywall and painting on the inside .



Indoor Highboy Unit and Thermostat
With New Drywall & Painting



Outdoor Heat Pump
With new Masonry & Matching Bricks

2024 Distribution Highlights (cont.)

These are the results of your investments

Rushlight Greatest Needs Fund, Maintenance Fund and Landscaping and Grounds Fund – distributions in the amount of \$30,800 were used to support: (cont.)

(4) Mission House Remediation—Distributions from these funds were used to partially support the remediation of the Mission House/Food Pantry basement to remove the mold, put a moisture proof barrier on the walls and install a French drain along the floors at the bottom of the leaking walls draining into the sump pit.

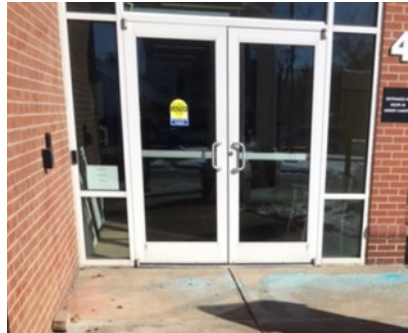
Moisture Proof
Barrier



French Drain



(5) Support of Phase II to update Door #4 to become ADA compliant and handicap accessible. Phase II provided for a video/audio link between the front reception desk and Door 4.



Video Intercom &
Swing Door Operator

(6) Remove two large dead trees located on the southeast section of the church property line. They became a safety concern because they were likely to fall.



2024 Distribution Highlights (cont.)

These are the results of your investments

Traditional Music Fund – Distributions were used to hire professional brass musicians, many of whom are esteemed college professors and nationally recognized artists, to perform during key services, including our Easter celebration and Fall Kick-Off. This support has had a profound impact on our ministry by elevating the quality of our music, allowing us to create meaningful and memorable worship experiences for our congregation.



Mike Miller Preschool Scholarship and Ruth Lindsey Preschool Funds These preschool funds were used to purchase a new laminator for the church resource room. This equipment is not only essential for our preschool, but will also serve the needs of Vacation Bible School, Children's Ministry, and other church programs for years to come. We were also able to install a new handicap swing arm door entrance at Door 6. This new addition is a blessing for individuals with mobility challenges, allowing easier access to our building. It will also benefit our preschool families who often navigate the door with strollers, car seats, and young children in tow. This thoughtful upgrade enhances the convenience and safety for all who enter our doors.

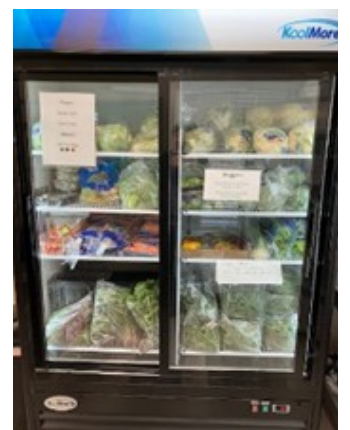
Higher Education Scholarships Fund

The higher education committee awarded six scholarships to young people seeking higher education. (JD Haskett, Ryan Baker, Samantha Gomez, Bailey Oehler, Samantha Smith, and Madeline Weisner) All the recipients are active members of CUMC and in the community displaying leadership and service.



General Missions and Local Missions Funds – This year these funds were primarily used to support the Food Pantry and other church missions. (See below)

Lois Jones Food Pantry Fund – This year much was done to improve the building and make it more safe and clean for guests and volunteers. This was partially supported by the Endowment. Specific improvements include: installation of roof and gutters, basement waterproofing and French drains, removal and treatment for black mold in the basement, new refrigerator for produce, new ramp inside garage leading to the main floor, new LED lighting in garage and basement, new greenhouse installed and much more! Over \$40K was spent to make these changes. As a result of the improvements, there are plans to provide space in the basement for the Food Pantry Gardens, Bags of Hope, Family Promise and Kids Coats. It will be wonderful to have several missions housed under one roof.



2024 Distribution Highlights (cont.)

These are the results of your investments

Advertising /Outreach Fund – As we enjoy more and more events at CUMC, the need for outreach and advertisement grows. The fund was used this year to order additional banners, to purchase advertising and to get signs made for events that occur all year long.

Emerson Office Equipment Fund – The fund will be used during 2025 to partially support the purchase of multiple computer upgrades that are much needed.



Special Ministries Fund— Monies from this fund were used to provide extra special hospitality on Palm Sunday with cinnamon rolls, warm out of the oven, for the congregation as a way to generate excitement for worship, but also for Holy Week. The remaining funds were used to upgrade the oldest clunkiest computer in the office.

Endowment/Legacy Banquet

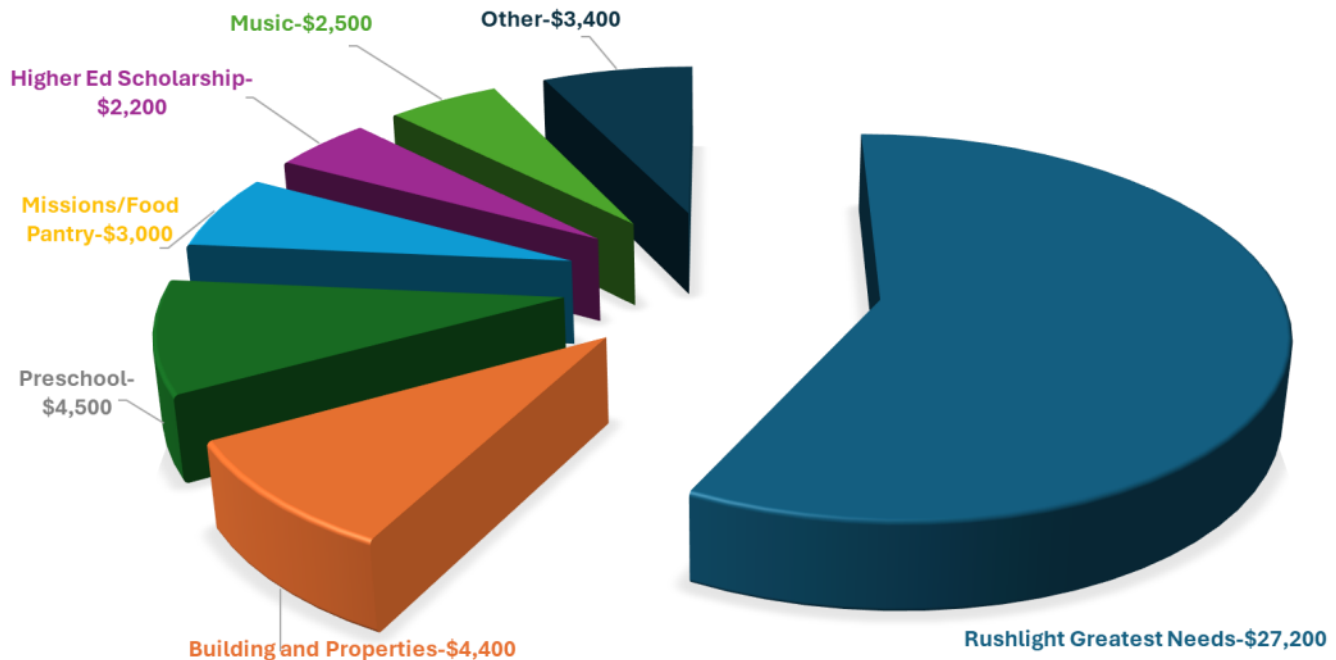
Recognition Event for Endowment Donors

The Endowment Committee hosted a luncheon banquet on March 3, 2024 at the Bridgewater Club that served as a thank you to those families who have made gifts to the Endowment Fund. Invitations went to everyone who had made a gift to the Endowment since 2016, including those who made gifts to the most recent “Featured Campaign”, “*Honor the Past and Help Build the Future*” held in the later part of 2023. The feedback for the event was very positive. Most felt that the venue, menu, quality of the food, timing, duration, and talk/presentation were very good. The Sacred Strings (string trio) played before the luncheon and were much appreciated. The plan is to hold more banquets in the future recognizing donors and their generosity.



“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

2025 Approved Distributions - \$47,200



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 \geq \$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 2025

ENDOWMENT FUNDS



"Honor the Past, Help Build the Future."