



CARMEL
— UNITED METHODIST —
CHURCH

2025 - 2026 Annual Newsletter

ENDOWMENTS
& PLANNED
GIVING



“Honor the Past, Help Build the Future.”

Carmel United Methodist Church
621 S. Range Line Rd.
Carmel, IN 46032

Phone: 317-844-7275
Email: Caremail@carmelumc.org
www.carmelumc.org



“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 2026's approved distribution rate will be 5.0% or \$49,300. That is the same increase as last year's distribution rate. Key accomplishments from 2025 are outlined in the following pages. They include but are not limited to:

- **New A/I Door Phone (video intercom station) at Door #6.** The CUMC Preschool was excited to complete the installation of this important security upgrade that enhances the safety of the Preschool wing.
- **Scholarships given to preschoolers and college bound youth.** Total and partial tuition scholarships for preschoolers were awarded to four students that enabled the Preschool to welcome these new students into their program who might not otherwise have had the opportunity to experience the joy and growth offered at our preschool. In addition, two college scholarships to help with tuition expenses were awarded to young people from our church seeking higher education.

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:

- Families of preschoolers can feel safer when visiting or dropping off their children because to the enhanced security equipment installed this year.
- Through scholarships, Preschool teachers are able to bring the message of Jesus Christ to new preschoolers.
- CUMC can touch more people with the Gospel of Jesus Christ through enhanced music offerings such as the pageantry of the Christmas Cantata.

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 – 2026

Chuck Schalliol, Chair
Margaret Kettle
Wayne Lerner

David Stevens
Don Bennett
Pat Lindley

Will Wingfield
Justen DeHart
Pastor Tim Burchill

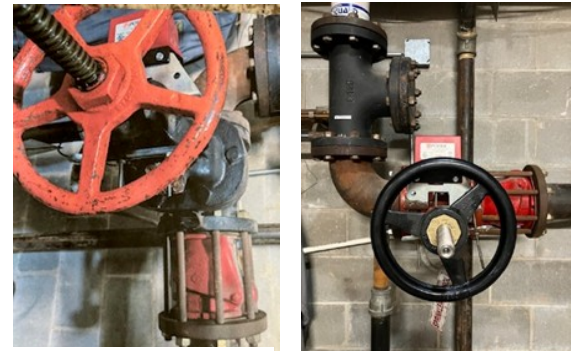
2025 Distribution Highlights

These are the results of your investments

\$47,100 in Endowment Fund distributions provided support from the following Funds.

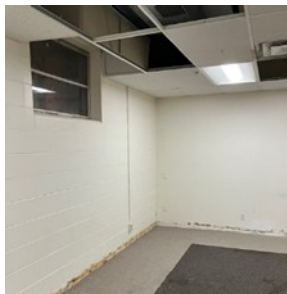
Rushlight Greatest Needs Fund, Maintenance Fund and Landscaping and Grounds Fund (2025 total was \$31,400)– These funds were often combined and used to support many of the same projects. The distributions used from these three funds amounted to \$8,900 and were used to support or partially support:

(1) Fire Sprinkler Shut Off Valve - The church's sprinkler system shut off (over 65 years old) was frozen and could not be freed up by any means. Signs of corrosion were also a contributing factor. Since the shut off failed the Spring fire safety inspection it was critical to repair or replace this shut off valve immediately. After some negotiation the Trustees were able to get a quote of \$3,100 to repair/replace the valve and the Rushlight Greatest Needs fund paid the expense.

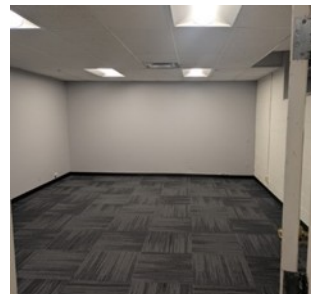


Old Valve → New Valve

(2) Carpeting Installed in “New” Sunday School Classroom LL-11 - CUMC was blessed with a large incoming class of 2nd graders (8–9-year-olds) beginning in August. The problem was that there was not an available classroom large enough to accommodate 20 kids. Shaina Murphy, Director of Children's Ministries, found a room on the lower level (LL-11) that would be large enough for a Sunday School class of 20. But... the carpeting needed to be replaced. Quotes for carpeting to match the new carpeting in other parts of the lower level were requested. With some negotiation, a discounted price for new carpeting and installation is \$1,800. The Rushlight Greatest Needs Fund supported this expense.



Room LL-11 Before



Room LL-11 After

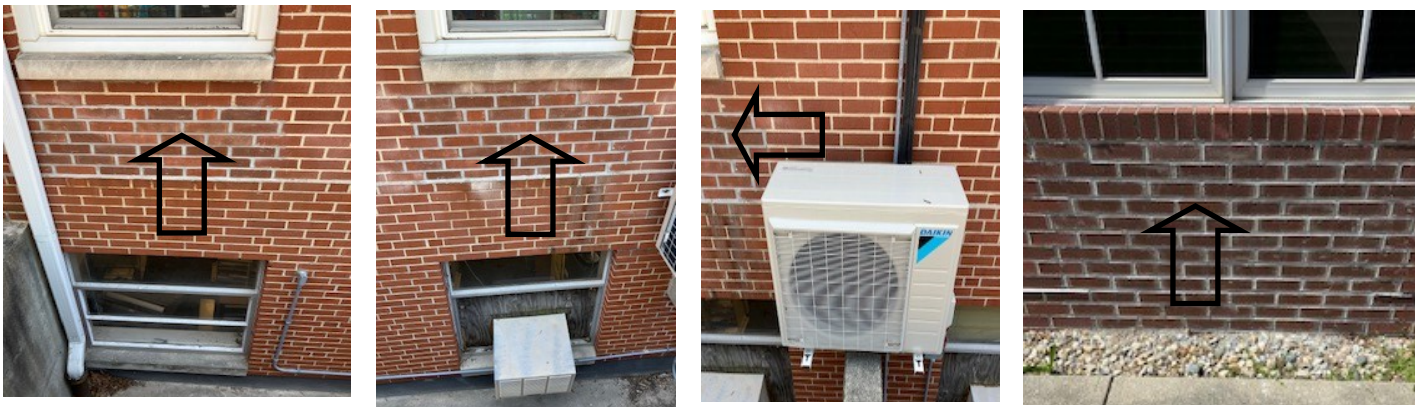
“Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.” Matthew 6:19-21 (NIV)

2025 Distribution Highlights (cont.)

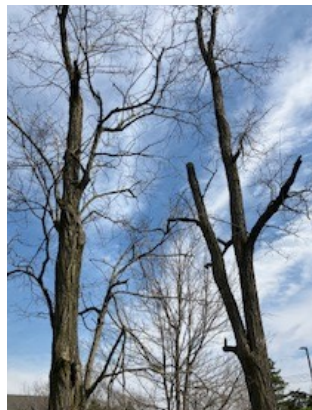
These are the results of your investments

Rushlight Greatest Needs Fund, Maintenance Fund and Landscaping and Grounds Fund – distributions in the amount of \$8,900 were used to support: (cont.)

(3) HVAC Masonry repair- Like last year, the removal of old and malfunctioning heating/cooling units (from 1965) in the preschool left holes in the walls to the outside that needed filling with matching bricks on the outside (Total cost of \$2,600). The Trustees opted to use their Maintenance Endowment Fund to pay the \$2,600. The pictures below have arrows pointing to the new bricks and masonry.



(4) Removal and Hauling away of several large dead trees located on the southeast section of the church property line. They had died and became a safety concern because they were likely to fall. The Trustees opted to use their Landscaping and Grounds Fund to pay the expense.(\$590)



(5) New A/I Door Phone (video intercom station) at Door #6. CUMC Preschool was excited to complete the installation of this important security upgrade, costing \$4,200. The Trustees opted to use their Maintenance Endowment Fund to pay the \$800 in support of this project. The remainder of the expense (i.e., \$3,400) was supported by the Ruth Lindley Preschool Fund as discussed on the next page.

2025 Distribution Highlights (cont.)

These are the results of your investments

Traditional Music Fund – Distributions (\$2,460) were used for the costuming for the Christmas Cantata. The costumes for the Three Wise Men were spectacular. This support has had a profound impact on our ministry by elevating worship experiences for our congregation.



Mike Miller Preschool Scholarship Fund— Because of this Fund, the CUMC Preschool reports they were able to award \$6,120 in total and partial tuition scholarships to four students for the 2025-26 school year. The support received from the Mike Miller Fund has always been a blessing, but this year, we are especially grateful as we are able to welcome new students into our program who might not otherwise have had the opportunity to experience the joy and growth of preschool.



Ruth Lindsey Preschool Fund - CUMC Preschool was excited to complete the installation of a new A/I Door Phone (video intercom station) at Door #6. This important security upgrade, costing \$4,200 (\$800 of support coming from the Trustee's Maintenance Fund), enhances the safety of the Preschool wing and mirrors the existing system at Door #3 (entrance to the Gathering Space). The new system provides clear visual and audio communication with all visitors during preschool hours, ensuring a safer environment for our children, families, and staff.



A/I system monitor in office



S. Holl at outside cam-



Outside Preschool

Higher Education Scholarships Fund

The higher education committee awarded three scholarships totaling \$3,500 to young people seeking higher education. (i.e., Kadie Coon, Sophia Meier, Aubrey Frohardt) The Fund supported two of the three scholarships awarded. All the recipients are active members of CUMC and in the community displaying leadership and service.

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 Distribution Highlights (cont.)

These are the results of your investments

General Missions Fund, Local Missions Fund and the Lois Jones Food Pantry Fund – This year a donation of \$2000 was made to Family Promise of Greater Indianapolis in honor of Cindy Muse. Cindy has greatly reduced costs and improved efficiencies at the CUMC Food Pantry since she was hired and CUMC Missions wanted to honor her and her efforts. All other Endowment distributions will roll over into 2026.

Advertising /Outreach Fund – As we enjoy more and more events at CUMC, the need for outreach and advertisement grows. The Advertising/Outreach Fund (\$2,065) was used this year to increase focus on boosting our content, and to moving more aggressively into FaceBook advertisements. The increased focus on boosting included Easter in April, Fall Kick-off in August, Cantata Concert in November and the Christmas Eve Event in December. The boosts resulted in increased views, reach and event RSVP's.

Emerson Office Equipment Fund – The distribution from this fund (\$655) was used toward a new server for the office and to upgrade software on several staff computers. These distributions allow the office to continue to upgrade and keep the staff's needs up to date.

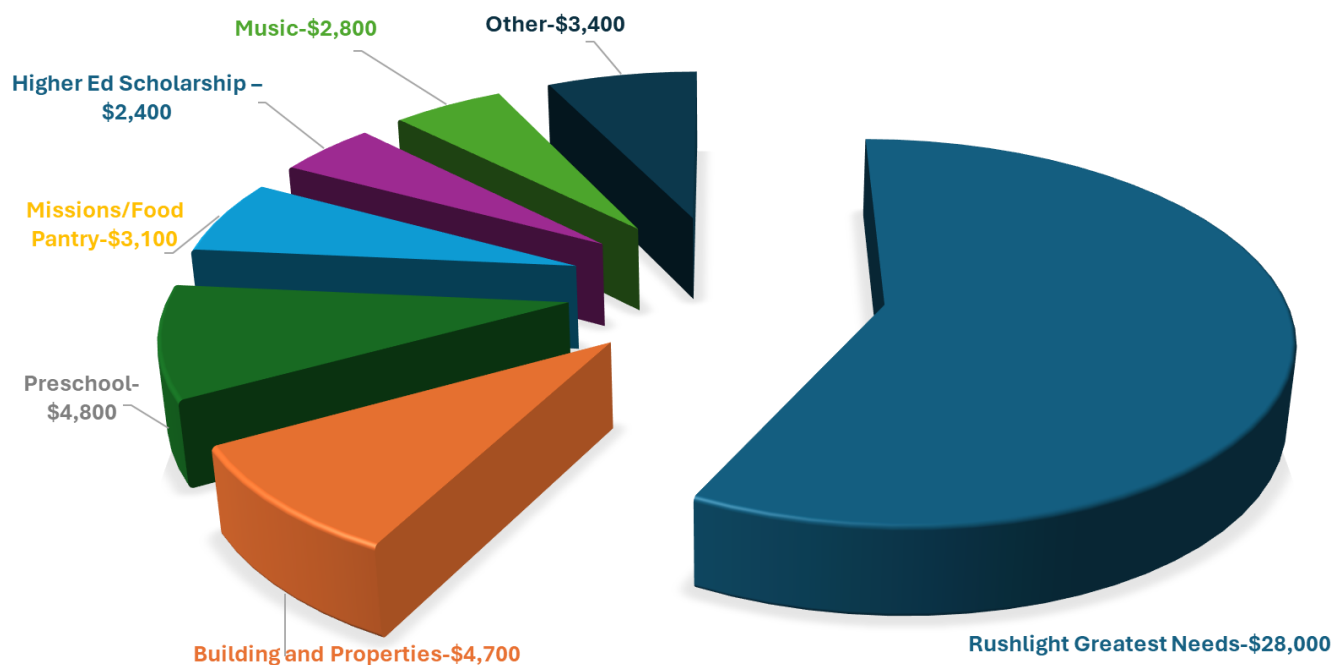


Special Ministries Fund— Distributions (\$635) were used to buy a bigger and more impressive Christmas wreath to hang out in front of the Family Life Center during the Advent Season..



“Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.” 2 Corinthians 9:6-7 NIV

2026 Approved Distributions - \$49,300



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!



621 S. Range Line Road
Carmel, IN 46032

Phone: 317-844-7275
E-mail: caremail@carmelumc.org
www.carmelumc.org

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

JUNE 2026

ENDOWMENT FUNDS



“Honor the Past, Help Build the Future.”