



**PLANNED  
GIVING  
HANDBOOK**

**FOR  
LOCAL CHURCHES**

*Endowments and the Local Church  
Creative Gift Planning  
Estate Planning  
Memorials*

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This Handbook began in 1991 as a project of the Committee on Resources and Marketing of the National Association of United Methodist Foundations to develop a resource which could be adapted to meet the needs of all United Methodist churches. This 2006 revision was done under the leadership of the Focus Area on Education of the NAUMF. Recognition is given below to the Committee on Resources and Marketing of the NAUMF which was responsible for the original Handbook in 1991, as well as to those from the Education Focus Area responsible for the 2006 revision.

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This Planned Giving Handbook is designed as a resource for United Methodist Foundations to share with local churches. Each conference/area United Methodist foundation will want to customize the book, and each will find its own particular way to disseminate the information.

So that the conference/area United Methodist foundation can personalize this book, we have tried to be consistent in using the phrase “conference/area United Methodist foundation.” A ‘search and replace’ using that phrase and replacing it with the name of your foundation should put your name throughout. There may be a place or two where “conference” in the above phrase is capitalized due to sentence construction.

The layout of this book is intended to make its use as a handbook more helpful. Chapter one introduces endowments and planned giving and their importance in the local church. Chapter two outlines the role of United Methodist Foundation in assisting local churches in this ministry. Chapter three offers ideas on organizing the Permanent Endowment Fund Committee in the local church, along with a recommended charter to be adopted by the charge conference to elect the Committee and initiate the endowment program. Chapter four emphasized the importance of promotion of the endowment program and planned giving. Chapter five offers tips on the memorial and honor giving program and how it can be related to the endowment program in the local church. The appendix system is designed to offer supplemental information to each of these chapters. So, for example, you can find promotional materials for the endowment program and planned giving in appendix four. The outline of the book and appendices is below.

Chapter One: Endowment Funds and Planned Giving in the Context of Stewardship

Chapter Two: The Role of United Methodist Foundations in Planned Giving and Endowments

Chapter Three: Establishing an Endowment Program

Chapter Four: Promoting Planned Giving

Chapter Five: Memorial and Honor Giving

Appendix 1: PowerPoint--United Methodist Foundations Assist With Endowments

Appendix 2: A—Model “What Our Foundation Offers”  
B—Model Legal Disclaimer

Appendix 3: A—Endowment Program Without Separate Endowment Committee  
B—G. Neil Harper Paper on Sustainable Income  
C—Probability Chart for Harper Paper

Appendix 4: A—Resources for Local Church Endowment Committees  
B—Ways to Make a Plan Gift  
C—Sample Newsletter Articles  
D—Sample Brochure on Foundation Endowment Program  
E—Sample Brochure on Local Church Endowment Program

Appendix 5: Sample Brochure on Local Church Memorial and Tribute Fund

*CHAPTER I*

**Endowment Funds and  
Planned Giving in the  
Context of Stewardship  
in the Local Church**

“Dearly beloved, the Church is of God and will be preserved until the end of time . . . .”<sup>1</sup>  
We heard these words when we stood at the chancel and joined the church, and we have heard them in our church as countless others have taken this important step of becoming members of the household of faith.

If there was ever an organization that ought to think, talk, and plan in terms of permanency, it is the church. If there was ever an institution that ought to be committed to long-range planning, it is the church. Yet, when we realistically look at the way the mission and ministry of the church is planned and funded, we must confess that we are far too shortsighted. In fact, the church may well be one of the most shortsighted institutions in our society.

No wonder so many of our churches act this way! When church leaders are asked about their stewardship program, the most common response (other than a blank stare) goes something like this: “We send out a letter and a pledge card and ask people to fill in the card and turn in their pledge next Sunday.” The failure of our churches to teach stewardship is well documented,<sup>2</sup> and it is beyond the scope of this handbook to address the issue here. Know that we understand planned giving as integral to annual giving, capital giving, memorial giving, special offerings and endowment building. For assistance in developing the entire stewardship program in your church, we recommend you contact your conference/area United Methodist Foundation for guidance and assistance.

In order to set planned giving and endowment building in the light of the entire stewardship program of a local church, we make these observations:

- 1) We believe most Christians want to give but are not always aware of the need.
- 2) Many Christians are strapped with debt and unable to give as they would like out of current income.
- 3) Christians in some churches have not been invited effectively to give.
- 4) A planned giving and endowment building program can become an important aspect of the entire stewardship ministry of a local church.

In many local churches when we are planning for the mission and ministry which the members and constituents are asked to support with their giving, we often look out no further than one year. When we are considering a major step forward which calls for long term commitments through a capital funds campaign, such as a building program, we are willing to

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<sup>1</sup> The United Methodist Hymnal, Baptismal Covenant III, page 45.

<sup>2</sup> See, for example, Faith and Money, Michael Reeves and Jennifer Tyler (Nashville: Discipleship Resources, 2003).

stretch ourselves out three years. "Our church sometimes acts as if it is just another neighborhood business which may go out-of-business any day," one layman lamented.

In the early years, the church was always on the frontier in our nation, striving for its place in the future. Certainly the frontiers of today call for us to be committed to the Church that "will be preserved to the end of time . . . ."

Endowments and planned giving are tangible expressions of faith in the future of the Church. Webster defines endowment as "the act or process of furnishing with an income." If the church is to remain on the frontier, it must plan for future as well as present mission and ministry; but unless these plans include ways of funding this mission and ministry, they may be only empty dreams. The concept of endowment funding says to the church and to the community that the church is here to stay and that it is both planning for and funding the future.

One thoughtful church member reasoned, "Those persons who preceded me in this church left a rich heritage. What will I leave as a heritage for future generations?" Is it possible that a part of that answer might be found in a carefully thought-out and designed funding plan that will address the future as well as present needs and opportunities of the church?

An endowment fund is a good way for your church to say:

- We believe in the future of this church.
- We want to be guided in our stewardship by the belief that all we have is a trust from God.
- We want to build a sense of permanence in what we do.
- We want to be good stewards as a church family even as we expect each member to be a good steward.
- We want to go the extra mile in providing services and programs that formerly were only dreams.
- We want to create a heritage that future generations can celebrate as joyfully as we celebrate our rich heritage today.

An elderly member was discussing her stewardship philosophy with a planned giving counselor. "My church has always been an important part of my life, and I want to always be a part of my church." One of the ways she accomplished this during her lifetime was through her generous and faithful contributions from her current income, but she gave her stewardship conviction permanence as she established an endowment with the remainder of a life income gift. "Now," she said with a great deal of satisfaction, "I will be a part of this church every year even after I am no longer here to make my contributions."

Endowments have provided a major source of funding for many institutions in our society for years, helping to ensure present and future financial stability. Yet there are those who say that churches should not have endowments because endowments become disincentives for current giving by the congregation. But, in churches where such disincentives exist, the problem is not the existence of an endowment; instead, it is how the endowment was set up and how the income from the endowment has been used.

Endowments for local churches can be compared to inheritances for individuals. Some individuals have been spoiled by an inheritance while others have been greatly blessed and have become better stewards because of their inheritance. The problem is not with the inheritance, but with how it is left and how it is used. So it is with endowments in the local church. To say that there is no place for endowments in the funding plans of the local church would be as unthinkable as saying that no one should ever be left an inheritance because some have abused their gifts.

While endowments will benefit from both current and deferred gifts, their existence will especially encourage deferred gifts to the church that might otherwise have been given to other charities which have endowment funds in place. While on the particular occasion Jesus was talking specifically about prayer, could this perhaps be another modern-day and practical application of His words, "You have not, because you ask not."

Endowments also provide opportunities for donors to honor the life and special contributions of others. Gifts given in honor and in memory of family and friends are a major source of assets with which to build endowment funds for the local church. Donors see this as a meaningful way to honor special persons while investing in the present and future of their church.

A vital component of any planned giving program is donor recognition. While our motive for giving should not be to receive recognition, we must admit that there is a desire, yes a need, within each of us to be recognized and appreciated. Donor recognition, properly given, becomes a reinforcement of one's faithful stewardship and also offers encouragement to others.

For many of our churches, the building itself is an asset for ministry, paid for by a previous generation and gifted to this generation. The building becomes a "use asset," in financial planning terms. A properly structured endowment can become the same kind of asset, through which this generation provides ongoing funding for future projects such as property maintenance, missions and general services of the church.

There are two dangers we have observed in using endowments in local churches. One is when the principal is treated as a cash reserve, regularly dipped into to balance the budget at the end of a year. This kind of treatment of an endowment discourages gifts from those who desire to see their contributions conserved and used for years to come to generate funding for ongoing ministries. The other danger is when earnings are reinvested in the fund and little or none of the earnings are put to use in ministry.

The days of late summer are times when farmers' markets abound. Depending on the section of our country, berries, peaches, cantaloupes, tomatoes, and sweet corn may be among the attractive offerings to be found in these markets. They are all fresh, homegrown, and delicious.

If you buy a dozen ears of corn at the market this week, how many people will they feed? If roasted or boiled, served with butter, salt and pepper, it will feed a few folks today. But if you purchase a dozen ears of corn, properly store it, and then next year plant the kernels, tend them, and harvest the results, those dozen ears will feed many more people than the dozen ears cooked would feed today. And if you set aside some seed each year and go through the growing process all over again, the seed corn will keep feeding people for the foreseeable future.

Endowment funds are like that seed corn. Properly tended, they generate earnings that can enhance the ministry of the church for all the years ahead. Setting aside funds now can ensure the future of the church when new ministry opportunities present themselves and there is no source for current funding. Endowments may maintain church buildings, endowments may generate funds for mission work, and endowments may enhance other ministries of the church. We believe in the power of endowments.

The celebration of its 200th anniversary was a joyful experience the members of Wesley Church will long remember, but it was also a disturbing experience as their planning and preparation for celebration led to some rather significant discoveries.

As they reviewed the financial stewardship of their church through the years, they discovered that over 25% of the total money contributed each year to their church was being spent to maintain their church's physical facilities. Many of the church leaders expressed a concern that even though theirs was a beautiful edifice which was on the historic registry, this was a disproportionate part of their annual budget to be spent this way. Their concern heightened when they listed the many worthwhile projects and programs that had been either reduced, deferred, or eliminated because of a shortage of funds.

Wesley Church seized this opportunity to chart its entry into a third century of life and service with a clearer vision of its mission and a long-range plan that would open new doors of

opportunity for ministry and service. One part of this plan was the creation of an endowment program to be funded with a variety of gifts from members and friends.

Today, the causes supported by the annual income from their new endowment program tell the story of how one church began charting a future even brighter with promise than its past.

- Special mission projects and new ministries that members had only dared to dream about are now a part of their church's program and life.
- Funds to maintain the church's physical facilities are now available in a way that allows for preventive maintenance and even capital improvements as well as emergency repairs.
- Perhaps the most exciting fact is that the church is now seeing annual operating budget funds freed up for improving and even expanding the ministries they have carried out so well over the years.

But, what about the questions raised earlier, "Has giving to endowments had a negative impact on giving in support of the annual operating budget? Has the person in the pew responded by saying "the church has all of this money invested, it doesn't need my contributions?" No. The opposite has been the case.

Members and friends have seen their church do a quality job of long-range planning. They have seen stewardship plans that look beyond the current year and include opportunities to give from accumulated resources as well as from current income. There is a new sense of excitement and expectation, and in response to these good feelings more and more members are including their church in their present and future financial plans.

The model for an endowment program that Wesley Church followed showed great wisdom and sensitivity in allowing for endowments to operate in three designated areas so that earnings are not merely used to fund the operating budget of the church. These three endowment areas are:

- A. Missions Endowments, for missions in and beyond the local community
- B. Church Property Endowments, for maintenance, care, improvements, and construction of physical facilities
- C. General Endowments, for special needs and ministries determined by the church leadership

Upon hearing about the new life being experienced in Wesley Church a member of a neighboring church asked, "Why doesn't that happen in my church?" It can, and it will, as

church leadership catches a vision of what it means to plan for and to fund for the future as well as the present.

When a church opens the doors of endowment giving and funding, at least five things happen:

- The church receives increased gifts to fund its various causes.
- Members begin to examine their Christian stewardship concepts and understanding in a broader context and begin including planned gifts as well as current gifts in their stewardship response. Robert F. Sharpe of the National Planned Giving Institute, describes this as "giving from two pockets" -- the first being the pocket from which current gifts are given from income and the second being the pocket from which gifts are made from accumulated assets.
- Members are educated as to many expanded gift opportunities for mission and ministry through their church.
- Current contributions given in support of the ongoing annual budget are freed up to strengthen and even expand existing programs.
- The church and its various ministries and institutions begin to receive major planned gifts that have previously been directed to other causes where endowments are already in place.

Will these things happen in a church that does not have an intentional program of planned giving? Will they happen in a church that does not have endowments as a part of its total stewardship program? Possibly, in a limited way; but not likely as a major thrust of Christian stewardship.

Will these things happen in a church that does have a program of planned giving and endowment funds? Yes! They may happen sooner in some than in others, but they will happen!

Herb Miller, in his book *Full Disclosure*, tells this story from one church. A beautiful three-panel stained-glass window in the fellowship hall of a church depicts Jesus with a staff in one hand and lamb in the other. At the bottom of one stained-glass panel are these words: "Your Works Still Live." Below the inscription is a woman's name.<sup>3</sup> Is it possible that an endowment fund might help provide opportunities for persons of faith to make that response in and through your church?

**Remember, "The Church is of God and will be preserved to the end of time..."**

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<sup>3</sup> Herb Miller, *Full Disclosure*, (Nashville: Discipleship Resources, 2003), p. 27.

*CHAPTER II*

**THE ROLE OF  
UNITED METHODIST  
FOUNDATIONS  
IN PLANNED GIVING  
AND ENDOWMENTS**

“I didn’t know the Church had someone to help us do this!” This statement is heard often by United Methodist foundation staff members from donors who have been assisted in making gifts to benefit their church. These foundations often operate behind the scenes due to the confidential nature of working with donors, and therefore they may not be well known to many persons. Yet, the stewardship services provided by these foundations are of significant value to local churches and causes of the church as well as to individual donors.

The finance leaders of Trinity Church invited a staff member from their conference/area United Methodist foundation to make a presentation on endowments and planned giving at their monthly meeting. The speaker began by suggesting that an endowment fund could become the greatest blessing, or the greatest curse, a church ever had. “When earnings from endowments are used to merely fund the operating budget, the endowment becomes a curse upon stewardship for that congregation,” she said. Many of us have known churches where parishioners carry the attitude that they “don’t have to give” because “the church has all that money laid up to pay its bills.”

However, the Foundation staffer also pointed to the blessings that a properly structured endowment offers. She showed how Trinity Church could set up an endowment program where the principal donated would be protected and the earnings used year after year for missions or property maintenance or emerging ministries. Her wise counsel was to limit the use of undesigned endowment earnings to the operating budget. She emphasized that successful endowment programs are used to enhance and extend the ministry of the church.

The staffer also discussed the desire of many donors to make a planned gift, sometimes through a life income arrangement with the foundation and sometimes through their will, to a fund they know will last indefinitely. The importance of planned giving has been promoted by colleges and other non-profit institutions, and the foundation had the evidence to demonstrate that many United Methodists were inclined to make the same kind of gifts to their church when they realized they would be conserved and provide earnings for church ministries long into the indefinite future. The foundation even offered assistance in developing promotional materials for use by Trinity Church in publicizing its endowment program and how a donor could plan a gift to it.

The Foundation staffer went on to describe the conference/area United Methodist foundation as being a member of the National Association of United Methodist Foundations. This Association requires every member foundation to adhere to a strict code of ethics and professional standards that ensure the highest possible integrity in dealing with donors and churches. She pointed out that the fifty-one member foundations collectively manage some two billion dollars for United Methodist causes around the connection.

In response to the strong interest expressed by all the finance leaders at Trinity, the Board of Trustees suggested to the Church Council that the speaker be invited to return and provide leadership for an estate and gift planning workshop. The church agreed to sponsor the workshop, to which all adult members of the church were invited.

After the workshop, the leaders began to investigate the possibility of making planned giving an ongoing part of their church's stewardship program. The team selected an ad hoc committee which pursued the idea further and reported to the Church Council. The Trustees and the Church Council then requested that a Charge Conference be called to create a Permanent Endowment Fund Program and Committee.

The Permanent Endowment Fund Committee, with assistance and resources from the conference/area United Methodist foundation, was organized and began designing a long-range plan which included the dissemination of information and ideas about special stewardship opportunities for giving from accumulated assets as well as from current income. The committee chose to invest the assets of their endowment program through their conference/area United Methodist foundation and thus ensured the highest level of professional management and social responsibility for their funds.

The staff member of the conference/area United Methodist foundation was invited to preach one Sunday at Trinity Church. The sermon centered around the broader dimension of Christian stewardship which involves all of that which God has entrusted to us, including our accumulated possessions.

Only a few weeks passed before the first gift was given to the endowment program, which was a rather significant gift of appreciated stock. The foundation staff was requested to assist the donor and was able to provide valuable information and counsel which resulted in significant tax savings for the donor.

Numerous other gifts followed to benefit Trinity Church through its endowment program. Several members chose to establish life income gifts to benefit the endowment program of their church with their conference/area United Methodist foundation serving as trustee.

Today, planned giving and the endowment program are a vital part of the stewardship program of Trinity Church, and best of all some new and exciting ministries are taking place that once were only dreams. The conference/area United Methodist foundation played a vital role in helping Trinity Church begin this new and exciting stewardship adventure, and it continues to provide assistance, resources, and support to the church and its members, in the following ways:

- The foundation provided leadership in planting the seed for a planned giving program through presentations in the church and consultation with church leaders.
- The foundation provided ideas and resources as well as hands-on assistance in the creation and organization of the Permanent Endowment Fund Program, helping to ensure the best structure and procedures.
- The foundation provided technical assistance both to the prospective donors and to the Permanent Endowment Fund Committee in the form of gift planning ideas and projections, tax deduction calculations, and estate analyses.
- The foundation provided professional funds management and investment services through its investment partnership for the endowment program assets as requested by the church.
- The foundation provided a wealth of planned giving ideas and resources for on-going stewardship education.

What the conference/area United Methodist foundation did for Trinity Church can be done for your church. The purposes of the foundation include providing the services described above for Trinity Church in addition to many other valuable stewardship services. A call to the foundation office will start your church on a new and exciting stewardship adventure that will strengthen your church for mission and ministry today and tomorrow.

NOTE: The Trinity Church example is a composite which includes many of the various services available through your conference/area United Methodist foundation.

*CHAPTER III*

**ESTABLISHING AN  
ENDOWMENT PROGRAM**

Recognizing the place of planned giving in the stewardship program of the local church, the 1988 General Conference enacted legislation enabling a Permanent Endowment Fund Committee in every United Methodist Church. This legislation was up-dated in 1992, 1996, 2000, and in 2004. While this committee is not a part of the required organizational structure, it can be one of the most important committees in the church. *The Book of Discipline - 2004* sets forth this permissive legislation in Paragraph 2533.

*Paragraph 2533. "PERMANENT ENDOWMENT FUND COMMITTEE"*

A Charge Conference *may* establish a local church Permanent Endowment Fund Committee." (*The Book of Discipline – 2004*—emphasis added.)

The Charge Conference, which elects other officers and leaders of the local church, can elect and empower a Permanent Endowment Fund Committee, and this committee can provide vital leadership to this important aspect of the local church's stewardship program.

Prior to 1996, *The Book of Discipline* provided for a "Wills and Estate Planning Task Force," but very few churches organized such a Task Force. In *The Book of Discipline - 1996* no provision is made for such a Task Force, but the responsibilities which were given to the Wills and Estate Planning Task Force can now be given to the Permanent Endowment Fund Committee.

While Paragraph 2534 of *The Book of Discipline – 2004* permits the organization of local church foundations, in most cases the organization of a **Permanent Endowment Fund Committee** and the establishment of an planned giving and endowment program in the local church, which works cooperatively with the conference/area United Methodist foundation, is preferred as a simpler and more effective approach. Local churches are urged to consult with their conference/area foundation before considering a local church foundation. While creating an independent church foundation is possible, it can be expensive to establish and even more expensive to maintain due to extensive annual IRS reporting requirements.

## *STEP ONE*

### **THE AD HOC COMMITTEE**

The familiar quotation -- "A journey of a thousand miles begins with the first step" -- certainly applies to an effective program of planned giving and endowment funding in the local church. A good first step begins with an Ad Hoc Committee made up of people who have a dream for their church, who want to see their church's stewardship vision grow, and who want to see their church in the role of inspiring persons to be good stewards.

The Ad Hoc Committee should include the pastor and other staff related to the stewardship program along with several lay persons whose interest in planned giving and endowment funding has already surfaced or who would be open to considering some new and different stewardship concepts and procedures. In some churches the Work Area or Committee on Stewardship might serve as the Ad Hoc Committee; or at the prompting of the Work Area or Committee Chairperson of Stewardship, a separate committee might be convened. Participation by, or at least support from, the Board of Trustees is encouraged.

The agenda for the first meeting might well include a visit from a staff member from your conference/area United Methodist foundation. This resource person is skilled in matters related to gift planning, has assisted other churches in the establishment of endowment programs, and can provide valuable information, guidance, and resources for your church.

While the Ad Hoc Committee will spend much of its time brainstorming new ideas, its primary objective should be to prepare for presentation to the Church Council a recommendation that a Permanent Endowment Fund Committee be elected and empowered. The Ad Hoc Committee will want to make a strong presentation to the Church Council which should include:

- + The personal and possibly financial benefits to members
- + The financial benefits to the church
- + An opportunity for questions
- + Opportunities for personal witness and support
- + A positive response to any negative reactions
- + An official motion to endorse the creation of a Permanent Endowment Fund Committee and authorization to the Ad Hoc Committee to draw up a resolution creating this committee for presentation to the Charge Conference

Note: The Permanent Endowment Fund Committee must be created and members elected by the Charge Conference. The Church Council is simply asked for its support and endorsement.

## ***STEP TWO***

### **CREATION OF THE PERMANENT ENDOWMENT FUND PROGRAM**

The Ad Hoc Committee should prepare a resolution to be presented to a regular or called Charge Conference for the purpose of creating the Permanent Endowment Fund Committee as described in Paragraph 2533 of *The Book of Discipline - 2004*. The procedure to be followed for a Charge Conference is given in Paragraph 247-248 (*The Book of Discipline - 2004*) and should be carefully followed.

The resolution may be presented in the Charge Conference session by the chairperson or a member of the Ad Hoc Committee, or it may be presented as a recommendation from the Church Council. If the resolution is presented by the Ad Hoc Committee, it is preferable to have the prior endorsement of the Church Council. Once the Charge Conference votes to create a Permanent Endowment Fund Committee and elects members to this committee, the Ad Hoc Committee is dissolved.

The draft at the end of this chapter will provide valuable assistance to the Ad Hoc Committee as the resolution is prepared. Other helpful concepts and possibilities can be found in Appendix 3.

There are several matters that need to be taken into consideration as this Charge Conference resolution is drafted. Some of the pertinent concerns are discussed in the following paragraphs, but each church needs to address its own concerns and needs.

- A. Incorporated churches
- B. Relationship to the Board of Trustees
- C. Committee membership
- D. Scope of responsibilities
- E. Investment of Endowment Funds
- F. Limitation on the Use of Principal
- G. Gifts to the Endowment Program
- H. Promotion

## A. INCORPORATED CHURCHES.

In cases where the local church is incorporated, the laws of the State relating to corporations should be carefully considered before a resolution is drafted. Special attention should be given to proper wording of the resolution especially as it relates to the directors of the corporation, their authority, and responsibilities.

## B. RELATIONSHIP TO THE BOARD OF TRUSTEES.

Paragraph 2533 of *The Book of Discipline - 2004* explains that a Permanent Endowment Fund Committee “[may] provide the services described in ¶ 2532.5 as designated by the donor or at the direction of the Charge Conference . . . .”

This permissive legislation may transfer areas of responsibility from the Board of Trustees to the Permanent Endowment Fund Committee.

- (1) To receive and administer all bequests made to the local church
- (2) To receive and administer all trusts
- (3) To invest all trust funds of the local church in conformity with the laws of the country, state, or like political unit in which the church is located. But, it should be noted that the committee, as was the case prior to this transfer of responsibility, is subject to the designation of the donor and/or direction of the Charge Conference.

The Permanent Endowment Fund Committee may be charged with any, all, or some of the above responsibilities. The key point should not be missed: The Permanent Endowment Fund Committee will promote the endowment program of the local church and promote planned giving among the church members. Too many churches neglect to do these things, and therefore too many church members do not realize they can, and should, consider a planned gift from their estate to their church as part of their stewardship responsibility.

While this is a transfer of specific responsibilities and authority, it is clearly in the best interest of the Board of Trustees and the local church to have these responsibilities delegated to a special committee which can focus exclusively on these stewardship matters. The Board of Trustees can thereby be freed up to pursue other duties such as the care and maintenance of church property, providing adequate insurance coverage, establishment of policies for use of church facilities, etc. In many churches the Board of Trustees has discovered that once it fulfilled its responsibilities related to church real estate, little time, energy, or funds remained to consider matters related to gift planning and endowments.

[It should be noted that in the case of gifts of real property, the Charge Conference retains its responsibilities relating to that property as stated in *The Book of Discipline of The United Methodist Church*.]

## C. COMMITTEE MEMBERSHIP.

The committee membership in the resolution draft presented at the end of this chapter is only a suggestion, yet there is good rationale for each member suggested.

1. The participation and involvement of the **Pastor** is crucial to the success of the planned giving program.
2. The **Chairperson or representative of the Committee on Finance** will bring to the Permanent Endowment Fund Committee knowledge of finances within the church that will be beneficial in designing the total stewardship program, which should include current and planned giving.
3. The **Local Church Treasurer** as a financial officer of the church is quite familiar with the day-to-day needs and commitments of the church.
4. A **representative from the Board of Trustees** will provide valuable expertise while helping to preserve a good working relationship between the Committee and the Board of Trustees. The area of concern that demands the major attention of the Board of Trustees, i.e. property matters, is often a major beneficiary of a planned giving and endowment program.
5. The **Church Council Chair or representative** will understand the ministry needs of the local church and the concern of the Permanent Endowment Fund Committee to use endowment earnings for matters beyond normal budget items.
6. The inclusion of **three to five members nominated by the Committee on Lay Leadership** allows for persons with special expertise to serve on the Permanent Endowment Fund Committee.

NOTE: Professional persons should be named for their interest and expertise, not in an effort to secure free professional services. Since the other members will bring to the Committee knowledge of current programs and finances of the church, the Committee on Lay Leadership should also give special consideration to persons who might be characterized as visionaries and who can provide strong leadership in expanding the church's concepts of Christian stewardship to include the wider and deeper dimensions of planned giving along with the opportunities afforded through creative endowment funding.

Several advantages are realized by the chairperson being named at the time the Committee is elected:

- (1) Someone is already in place to convene the committee.
- (2) Special expertise and other qualifications can be carefully considered as a part of the nomination process.
- (3) Committee members are given added confidence that the committee is ready to begin work.

#### D. SCOPE OF RESPONSIBILITIES.

Paragraph 2533 of *The Book of Discipline - 2004* provides for the **Permanent Endowment Fund Committee** to have the opportunities, the responsibilities, and the authority to provide leadership for the local church in all matters relating to gift and estate planning, memorials and endowments. While it is considered best in most churches to give the Committee the full authority permitted in Paragraph 2533, there may be some situations where modifications could be considered if failure to do so might prevent or delay the creation of and/or the effectiveness of the Permanent Endowment Fund Committee.

#### E. INVESTMENT OF ENDOWMENT FUNDS.

The Endowment Program's investment objectives are:

1. Conservation of principal.
2. Regular income at a reasonable rate.
3. Growth of income and principal over and above that necessary to offset inflation.
4. Investment of assets in institutions, companies, corporations, or funds, which make a positive contribution toward the realization of the goals outlined in the Social Principles of the Church.
5. Diversification of investments.

All gifts received by the Endowment Program shall be permanently invested through the establishment of one or more accounts with (the conference/area United Methodist foundation) with the investment approval of the Committee. The specific purpose of each account authorized by the Committee shall be stated in writing in order to fulfill the wishes of the donor(s). Each account should be segregated and maintained to provide support for its stated purpose.

*(NOTE: The Book of Discipline -2004, paragraph 2533.1 states "...Consideration shall be given to the placement of funds with the conference or area United Methodist Foundation for administration and investment." Special attention also needs to be given to Paragraph 2532.5 – "...The Board of Trustees [Permanent Endowment Fund Committee if this committee has been so authorized] is encouraged to invest in institutions, companies, corporations, or funds which make a positive contribution toward the realization of the goals outlined in the Social Principles of our Church."*

*The investment services of your conference/area United Methodist foundation can help assure professional management of the Fund's assets. Through the pooling of assets from other churches and agencies, the conference/area United Methodist foundations offer the possibility of minimizing investment expenses and risk while maximizing investment return.)*

F. LIMITATION ON USE OF PRINCIPAL.

The objectives of The Endowment Program are to conserve principal and make use of only the distributions determined by the Committee. Often this will encourage those considering a substantial gift, since they may desire to see it be conserved for the indefinite future. Stating in the charter that any part of the principal may be withdrawn only in extreme and overwhelming circumstances, bordering on the survival of (Name) United Methodist Church, will protect the principal. Requiring that any withdrawal of principal be approved by a two-thirds (2/3) vote of the Charge Conference of (Name) United Methodist Church at which a quorum is present, will ensure that only under dire circumstances will the principal ever be invaded.

G. GIFTS TO THE ENDOWMENT PROGRAM.

Gifts to The Endowment Program shall be classified according to the following categories:

- A. Designated for Mission Funds - for missions in and beyond the local church and community
- B. Designated for Property Funds - for maintenance, care, improvements or additions to, or construction of physical facilities
- C. The \_\_\_\_\_ Endowment Fund (for example, Scholarship, Youth, Music, Cemetery, Library, Evangelism, Food Pantry, etc.)  
*(NOTE: A church may have existing permanent or designated funds that also should be included under the stewardship of the Committee).*
- D. General Endowment Funds - for special needs and ministries determined by the church leadership

The Committee shall have the authority and responsibility to accept or reject any and all gifts to The Endowment Program in keeping with the authority granted by the Charge Conference.

**NOTE:** Consideration might be given for administrative reasons to a minimum amount when a gift is designated to create a named permanent endowment. Consideration might also be given to allowing a specific time period in which such an endowment might reach a pre-set minimum amount. If the endowment

does not reach that goal by the stated time period, then provision can be made for transfer of the gifts to: 1) the General Endowment Fund or 2) funds can be released for general use. Once a named permanent endowment has been created, gifts of any size can be accepted. If such a policy is desired, it should be incorporated in this document.

Remember...individuals or families may approach your church about creating new named endowments, so it pays to have an upfront understanding and policies in place to cover the amount and time period needed in order to create additional endowments. A simply written donor agreement clarifying the intended use and scope of each new fund created can be a very useful tool to clarify expectations and prevent misunderstandings down the road. Your conference/area United Methodist foundation can be a vital resource to churches and individuals interested in creating or funding permanent endowments.

All provisions of The Endowment Program as to investment of funds, administration of funds, and limitation of use of distributions shall be applicable to both designated and undesignated gifts, and all gifts made to the fund shall be accepted subject to the terms and limitations set forth in this document.

## H. DISTRIBUTIONS

The Committee shall make distributions from accounts in compliance with Donor instructions received at the time of their gift or as directed by will or other gift document if such direction is in conformity with the general purposes set forth herein. In the case of undesignated gift accounts, the amount of all distributions shall be determined by the Committee, which shall keep in mind the Endowment Program investment objectives stated in this document. The Church Council upon recommendation of the Committee shall approve the purposes and causes to which distributions from undesignated gift accounts are to be made.

*(NOTE: Fiduciaries have a legal and ethical requirement to consider both the long- and short-term needs of the beneficiary institution as they select an appropriate investment. The Uniform Management of Institutional Funds Act in 1972 and the Uniform Prudent Investment Act in 1994 both give legal basis to the concepts of portfolio diversification, protection against inflation, and "total return" (percentage of market value instead of income).*

*When new endowments are established they will need time to grow before distributions are made. Since market performance, interest rates, and the size of a fund are not constant, consideration should be given to annual distributions of around 3% - 5% of a rolling three-year market average. In many instances, new funds do not make distributions for 18 - 36 months or until they reach a specified target value. Your conference/area United Methodist foundation can help you evaluate the options. It is recommended that a formal distribution policy be included for each Fund created and approved by the Committee.*

## I. PROMOTION.

While the creation of an endowment program is not a prerequisite for a local church promoting and receiving planned gifts, it is a useful tool, and it helps to develop confidence among members who want to see that the church has a plan before they consider significant planned gifts. An endowment program will also open doors of opportunity for donors to make larger gifts from their accumulated assets than they might make as current gifts from their income.

A major opportunity facing the Committee is the interpretation of the purpose and function of The Endowment Program. One of the effective ways this can be done is with an attractive interpretive brochure which will introduce members and friends to the endowment fund. See Appendix 4 for sample copies. The following format might be used:

- Panel 1 - An attractive cover with the name/photo/drawing of the church and the words -"The Endowment Program of (Name) United Methodist Church"
- Panel 2 - A mission statement for The Endowment Program
- Panel 3 - Gift planning ideas --- ways to give
- Panel 4- Brief description of the designated endowments (missions and property maintenance) and the general endowment
- Panel 5- Discussion of the protection of principal and the investment and distribution objectives of the endowment program.
- Panel 6 - A coupon requesting additional information, a personal call, or a visit, and identifying who to contact in the church for further information.

Once The Endowment Program is in place and a primary interpretive brochure has been widely distributed, the foundation has been laid. The Committee is now ready to chart the course for faithful stewardship of accumulated and accumulating possessions.

Subsequent chapters in this handbook offer creative ideas, suggestions, and resources to assist the Committee in planning and executing an effective planned giving program in the local church. It is interesting to note that in churches where endowment programs are in place and where planned giving is an integral part of the stewardship program, oftentimes the current operating budget is also the recipient of significant planned gifts.

*This is a sample resolution provided for consideration. It may be reproduced and/or modified by the local church to meet its specific needs, but attention should be given to assure that the organization of the Permanent Endowment Program and the authority given to the Permanent Endowment Committee be in compliance with The Book of Discipline of The United Methodist Church. We suggest that you invite your conference/area United Methodist Foundation to review your document before it is presented to your Charge Conference for adoption.*

## **DRAFT CHARTER**

### **The Permanent Endowment Program CUPCAKE MEMORIAL UNITED METHODIST CHURCH EAST PARAKEET, NEW YORK**

#### **THE PURPOSE**

The Endowment Program of Cupcake Memorial United Methodist Church, East Parakeet, NY, hereafter referred to in this document as “the Endowment Program”, is established for the purpose of providing members and friends opportunities to make charitable gifts to Cupcake United Methodist Church that will become a permanent endowment of financial support and a living memorial. The Endowment Program is intended for purposes that are not generally a part of the church’s established programs, which are funded through the annual operating budget of the church and the regular giving of its members. The Endowment Program is meant to help carry out the mission of the church to make Disciples of Christ.

#### **ADMINISTRATION**

The Endowment Program will be administered by the Permanent Endowment Fund Committee of Cupcake Memorial UMC, hereinafter in this document referred to as the “Committee”, under authority granted by the Charge Conference. The members of the Committee shall be elected by the Charge Conference and shall serve until their successors have been elected.

The following persons will constitute the membership on the Permanent Endowment Fund Committee:

- A. The Pastor
- B. The Chairperson or representative of the Committee on Finance
- C. The Local Church Treasurer
- D. A representative from the Board of Trustees named by the Board of Trustees
- E. The Administrative Council Chair
- F. Four At-Large Persons nominated by the Committee on Lay Leadership

The four At-Large members are elected by the Charge Conference to serve two-year terms. (Initially two of the At-Large members will serve a one-year term.)

The Chairperson of the Committee shall be nominated by the Committee on Lay Leadership from the membership established above and shall be elected by the Charge Conference. The Committee shall elect its own Secretary, and such other officers and sub-committees, as it deems necessary.

The Committee shall cooperate with the Finance Committee in assuring that the annual audit process (as stated in Paragraph 259.4c of *The Book of Discipline – 2004*) is followed. The Committee shall make a full report no less frequently than once a year to the Administrative Council.

### **INVESTMENT OF ENDOWMENT FUNDS**

The purpose of any endowment is to provide a stable and secure source of financial support in order to facilitate the mission of the organization. To that end, the policy that governs the management of the Endowment will be the total return concept. This is essential to provide current income and growth of income for future needs to carry out the mission and to ensure the preservation and growth of principal to maintain purchasing power against the relentless effects of inflation.

The Endowment Fund will seek investment of assets in institutions, companies, corporations, or funds, which make a positive contribution toward the realization of the goals outlined in the Social Principles of the United Methodist Church.

All gifts received by the Endowment Program shall be invested through the establishment of one or more accounts with the conference/area United Methodist Foundation as determined by the Permanent Endowment Fund Committee. The specific purpose of each account authorized by the Committee shall be stated in order to fulfill the wishes of the donor and thereby to segregate and maintain gifts for their stated purpose.

### **CHANGE IN INVESTMENT POLICY**

Any transfer of the Endowment Program assets for investment with another institution, other than the conference/area United Methodist Foundation, must be approved by a majority vote of the Charge Conference, at which a quorum is present, upon recommendation to the Permanent Endowment Committee and the Administrative Council of Cupcake Memorial United Methodist Church.

### **LIMITATION ON USE OF PRINCIPAL**

The objectives of the Endowment Program are to conserve principal and make use of only the distributions determined by the Committee. Any part of the principal may be withdrawn only in extreme and overwhelming circumstances. Should a financial crisis exist, additional amounts including principal may be expended from the fund. Any withdrawal of principal must be approved by a two-thirds (2/3) vote of the Charge Conference of Cupcake Memorial UMC at which a quorum is present.

## **GIFTS TO THE FUND**

Gifts to the Endowment Program shall be directed into one or more of the following funds:

- A. Designated--Mission Funds (for missions in and beyond the local church and community)
- B. Designated--Property Funds (for maintenance, care, improvements or additions to, or construction of physical facilities)
- C. Designated—Donor/Purpose Named Endowment Fund  
(for example, John Smith Scholarship, Youth, Music, Cemetery, Jones Library, Evangelism, Food Pantry, etc.)
- D. Undesignated--General Endowment Funds (for special needs and ministries determined by the church leadership)

The Committee shall have the authority and responsibility to accept or reject any and all gifts to the Endowment Program in keeping with authority granted by the Charge Conference. All provisions of the Endowment Program as to investment of funds, administration of funds, and limitation of use of distributions shall be applicable to both designated and undesignated gifts, and all gifts made to the Fund shall be accepted subject to the terms and limitations set forth in this document.

## **DISTRIBUTIONS FROM THE ENDOWMENT PROGRAM**

Distributions from designated accounts in the Endowment Program shall be made by the Committee as directed by the donors at the time of their gift, or as directed by will or other document if such direction is in conformity with the general purposes set forth herein. In the case of the General Endowment Fund, the amount of all distributions shall be determined by the Committee, which shall keep in mind the Endowment Program investment objectives stated above in this document. The purposes and causes to which distributions from the General Endowment Fund and broadly-designated Endowment Funds (i.e., Missions) are to be made shall be approved by the Church Council through a process determined by the Church Council.

## **LIABILITY OF TRUSTEES AND MEMBERS OF THE COMMITTEE**

In the absence of gross negligence or fraud, no member of the Board of Trustees of Cupcake Memorial UMC or of the Committee of said church shall be personally liable for any action taken or omitted with respect to the Endowment Program.

**MERGER, CONSOLIDATION, OR DISSOLUTION OF CUPCAKE MEMORIAL UNITED METHODIST CHURCH**

If at any time Cupcake Memorial UMC is lawfully merged or consolidated with any other church, all the provisions hereof in respect to the Endowment Program shall be deemed to have been made on behalf of the merged or consolidated church which shall be authorized to administer the same in all respects and in accordance with the terms thereto. If Cupcake Memorial UMC should ever be dissolved without any lawful successor, the Fund, including both principal and interest to date, shall be turned over to the conference/area United Methodist Foundation as a Permanent Endowment bearing the name of Cupcake Memorial United Methodist Church, with the request that the local/area United Methodist Foundation use the earnings for missions and church development within the region served by the Foundation. (See Paragraph 2548.5 of *The Book of Discipline - 2004*).

**AMENDMENTS**

Technical corrections and amendments to the Endowment Program which do not alter the stated purpose of the Endowment Program may be made by a two-thirds (2/3) affirmative vote at a duly called Charge Conference of Cupcake Memorial UMC at which a quorum is present.

**SEVERABILITY**

If any provisions or any application of any provisions of the Endowment Program shall be held or deemed to be or shall be illegal, inoperative, or unenforceable, the same shall not affect any other provisions or any application of any provisions herein contained or render the same invalid, inoperative, or unenforceable.

**This Endowment Program Charter was adopted this 30<sup>th</sup> day of November 2006 in a duly authorized Charge Conference of Cupcake Memorial United Methodist Church, East Parakeet, NY, by a vote of:**

\_\_\_\_ For \_\_\_\_ Against and \_\_\_\_ Abstained. \_\_\_\_\_  
**Recording Secretary**

\_\_\_\_\_  
**District Superintendent**

\_\_\_\_\_  
**Pastor**

*CHAPTER IV*

**PROMOTING  
PLANNED GIVING**

Your church's ministry in planned giving and endowment funding can provide an exciting momentum for your church only if the members know about its many opportunities and possibilities. Organizing the Committee is never enough. Only when members and constituents understand the plans and catch the excitement and enthusiasm will planned gifts be made to fund the endowments which will benefit the Church.

Far too often in the local church we establish a committee, work out a plan, tell the congregation about it once, and then sit back and wonder why no one responds. It is critical that the work of the Committee include an on-going effort to help members and constituents understand how planned gifts can be beneficial to them and their church, to encourage (and assist) them in their gift planning, and to keep before them the value and importance of endowment funding in support of the mission and ministry of the Church.

One of the keys to any successful funding program is the communication of a clear vision of the mission and ministry of your church. People want to give, but in today's world it is not enough to simply say "You should give to the Church". People want to know how their gifts will be used to accomplish God's purposes through their church.

It is vital for success in the local church's planned giving and endowment program that members and constituents:

1. Understand and support the vision for mission and ministry
2. Know about the opportunities for giving
3. Understand the creative gift planning options available
4. Be given clearly defined and repeated opportunities to participate.

Not all persons are ready to hear your message at the same time. Some will respond the first time you give them an opportunity. Others will take longer to respond. That is why repeated efforts on your part are essential to success. There are times in everyone's life when they are more responsive than at other times. The key to your promotional efforts is to have the information readily available at those key moments. Those key moments might include:

- Marriage
- Birth of a child
- Birth of a grandchild
- Death of a friend or family member
- Divorce
- Planning a long trip
- Celebrating a "benchmark birthday"
- Receiving a large inheritance
- Having the last child leave home
- Changing occupations
- Changing place of residence
- Setting the retirement date
- Change in tax laws
- Major illness
- Suggestions by a professional (i.e. CPA, attorney)
- The need to dispose of property
- Selling the family business
- Selling real or personal property

As you can see, no one mailing or event will reach all the people at their key moment of receptiveness. You will need to include repeated ways through the year to inform your members of possibilities to respond. Let's look at some ways we might accomplish this in the local church.

### **A PROMOTIONAL PLAN FOR YOUR CHURCH**

The promotional plan you design for your local church needs to include the following elements:

- I. Education of Leaders
- II. Promotional Mailings
- III. News Items
- IV. Special Programs
- V. Observances
- VI. Acknowledging Donors

## **I. Education of Leaders**

The beginning point of any program to encourage giving within the church is with the leaders of the church. There may have been success with some church programs which use the strategy of saturating the entire congregation with information and then waiting for their response, but a program such as planned giving and endowment funding must begin with the local church leadership. A "law" which has proven itself many times over will prove itself again with this program --"Where the leaders lead, the congregation will follow". In other words, if the leaders do not support this effort, its success is compromised.

Inform church leaders about possibilities of giving to and funding ministry and mission through the Endowment Program emphasis. Does your church have "educational programs" for members of the Administrative Board /Council? If your church has scheduled two hours for a meeting, the business will probably take up the entire two hours. On the other hand, if a thirty minute "educational opportunity" is built into the agenda, you will probably discover that the balance of the agenda can be completed in the remaining one and one-half hours.

Several times each year, schedule presentations at the Board/Council meetings to present aspects of giving to and through the Endowment Program. Such presentations might include:

1. Have the Board brainstorm how an Endowment Program providing \$25,000 income annually (approximately \$500,000 in assets) could increase their vision of ministry and mission in your community.
2. Invite a staff member of the conference/area United Methodist foundation to visit and discuss with your Church Council how a planned giving and endowment program can make a difference in your church.
3. Invite a local attorney specializing in estate planning to discuss the importance of every adult having a will and how charitable gift planning can be made a part of estate planning.
4. Let the chairperson of the Endowment Fund Committee (or another member of the Committee) make a brief presentation and lead a discussion on a particular charitable gift plan (such as the Charitable Gift Annuity and other life income plans, giving real estate, giving securities, etc.).

5. Invite a local CPA or tax attorney to talk about tax matters related to charitable giving.

The Committee will want to provide reports no less than annually (and after the endowment program is well on track, perhaps quarterly) to the Administrative Board/Council. This report could include funds received, programs funded, items purchased, and ministries funded through the Endowment Program. Never *assume* the church leadership knows what is going on in this program. Keep them informed regularly.

Because the local church trustees may be concerned about this type of fund in the church, initiate conversations at least twice a year with them about the progress of the Endowment Program. Invite the Trustees to brainstorm how they could use funds generated from the Endowment Program. (Oftentimes property care and maintenance are popular causes when members consider making planned gifts to support endowments for the local church.)

## **II. Promotional Mailings**

Mail is one of the most effective ways to keep your congregation aware of estate planning issues and gift planning opportunities. The primary goal of these mailings is not to ask for money for any specific project or ministry, but to inform your members of ways they might give now or later through their estate plans. A goal of three or four mailings per year is preferable, but churches should not let limited funds for this many mailings prevent their starting with at least one.

Let's look at a couple of suggestions for these mailings before we look at what the mailing should include:

1. *Hand-address all envelopes.* Letters that are hand addressed are more likely to be read than those addressed by a machine. A hand-addressed envelope gets the reader's attention. It says "this letter is to you." (Perhaps you are saying, "But we don't have enough time or energy to hand address all of those envelopes." So, let's look at it another way. If you knew that as a result of this mailing your church would receive a gift of \$100,000, would you take the "time and energy" to do so? Well, it might well happen.)

2. *Go to the effort and expense of mailing all of these materials* rather than handing them out to those who come to church. Placing them in the Sunday worship bulletin might seem on the surface to be a good way to save money on mailing cost, but it will also result in the materials being left in the pews. Also, those who do not come to church that Sunday would miss

their materials if they were handed out rather than mailed; and the fact is that some generous planned gifts are made by members and constituents who do not attend or contribute regularly.

Every mailings should include:

1. A cover letter from the pastor, Administrative Board/Council chair, or chairperson of the Endowment Fund Committee. A custom written letter should be written to go with each brochure. (See Chapter 7 - Resources for suggestions for brochures, leaflets, and other materials.)
  
2. An informational brochure. The subject of this brochure might be:
  - A. Your church's endowment program or your memorial/honor fund program
  - B. Wills (one in a series of brochures on wills)
  - C. Gift plans (such as giving securities, giving through life insurance, giving real estate, giving through life income plans, etc.)  
*(Your conference/area United Methodist foundation can be helpful in suggesting these brochures and where they might be secured.)*
  
3. Always enclose a response device. Mailings, such as described above are designed to prompt one to respond. You can design a response card for each mailing. For example: a mailing on wills might include the following opportunities for response:

*--- I would like more information about wills*  
*--- I have included the church in my will*  
*--- I would like to talk to someone about my will*  
*--- I would like someone to discuss with me a gift*  
*planning idea to benefit my church.*

Name \_\_\_\_\_

Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Phone \_\_\_\_\_

### **III. News Items**

Articles in newsletters are excellent ways to remind members and constituents of gift planning opportunities. The best articles are stories of what has happened because of planned gifts to your church. For example, a brief article in the newsletter might tell about how "a portion of the earnings of the General Endowment Program this year was used to provide Bibles for every third grade Sunday School student in our church on Christian Education Sunday. You should have seen how the children's eyes twinkled with excitement when they received their own personal Bible...."

Short articles and news reports will be read more than lengthy pages of information. Remember -- If no one reads it, it doesn't really matter what the article or news report says.

Announce gifts to the Endowment Program as they are received (unless the donor has requested that his or her name not be announced). Providing a list of those who give and the names of those who are memorialized or honored is all that is necessary. Do not state the amount of the gift. How much someone gives now or through their estate is personal. Unless the family has given permission to share the size of a gift from one's will, that information should be kept within the leadership of the church. Telling the congregation that gifts have been received, however, encourages others to give.

In addition to articles in newsletters, include short "one-liners" in newsletters and bulletins, on bulletin boards and hymnal covers, and any place where someone might notice them. One-liners might include:

- Is your will up-to-date?
- Does your will include care of your minor children?
- Have you included your church in your will?
- Is your will keeping up with you? With your Christian commitments?
- Is the state's will your will or is God's will your will?
- A memorial gift goes on living and giving.
- Do you know how to make a charitable gift, and receive an income for life?
- Do you know you can make the church a beneficiary of a life insurance policy?

#### IV. Special Programs

Special programs, presentations, workshops, and seminars are the next step in providing information about estate planning and gift planning opportunities. (You might like to include the community in your announcements and invitations.) These events should be designed for *those who should be interested* as well as for those who have already shown an interest in planned gifts and the Endowment Program. In addition to announcing the special event to the whole congregation (and community), you will want to invite specific persons and groups of persons. Write a letter to those who have responded to any of your mailings, inviting them to your next special program. You might write, "Because of your special interest in this area, you will find this *Estate and Gift Planning Workshop* helpful in answering further questions you might have on this subject".

When an event is designed with a specific audience in mind and when you send specific invitations (in addition to the general invitation) attendance is usually much better. For example, you might design a workshop specifically for parents and invite them to a workshop on *Estate Planning for Parents*. You might design a *Planning for Retirement Seminar* specifically for and invite those age 50 and older, or design an *Estate Planning Workshop* just for those who are retired. (Of course, in smaller membership churches, this interest and age specialization might not be possible. The focus audience for these events might need to be more general.)

Offer to present programs (and to assist in arranging for special speakers) for organizations and groups within your church, such as: United Methodist Women, United Methodist Men, specific church school classes, or the senior adult fellowship.

Plan each event well in advance of the announced date, allowing six weeks to two months for promotion. Once a date is set, invite the leaders and secure a commitment from them. Your chances of success in scheduling the best leadership will depend upon several factors, not the least of which is the lead time before the event, the level of enthusiasm you communicate, and the evidence of good planning on the part of the Endowment Fund Committee.

There are many options when it comes to appropriate events to lift up the causes of estate planning, gift planning, and endowment funding for the local church.

- Estate and Gift Planning Workshop
- Christian Financial Planning
- Charitable Gift Planning Seminar
- Wills Clinic
- Estate Planning Seminar

*(The following example of an agenda for an Estate and Gift Planning Workshop might be helpful.)*

## **ESTATE AND GIFT PLANNING WORKSHOP**

*(You might want to consider inviting a staff person from your conference/area United Methodist foundation and/or a local attorney, trust officer or other professional advisor to lead this workshop. Special attention needs to be given to subjects to be covered and time limitations for all speakers/leaders.)*

### I. Opening

- Welcome
- Devotional
- Statement of purpose for the workshop

### II. What is an estate?

- How will my property be distributed?
- What about taxes?

### III. My Will

- What is a will?
- Who needs a will?
- What can a will do?  
Not do?
- What does a will cost?
- Do I need an attorney to draft my will?
- How do I choose an executor/executrix?
- Who should witness my will?
- Where should I keep it?
- What happens if I do not have a will?
- Can my will be changed?
- How often should it be reviewed?
- What about estate taxes?
- What is a codicil?
- How can I remember the church in my will?

### IV. Creative Gift Planning

- Cash
- Bequests and devises (discussed earlier in “My Will”)
- Securities
- Real estate
- Tangible personal property
  
- Gifts through life insurance
- Life income gifts
- Gifts through retirement plans
- Gifts through business
- Change-Your-Mind gifts
- Income interests
- Transfer on death accounts

V. Planned Giving and Endowment Funding in the Local Church

- Why “planned giving” in the local church?
- Endowments and other opportunities in our church

VI. Other Documents

- Durable Power of Attorney for healthcare
- Durable Power of Attorney for financial affairs
- Living will

VII. Closing

- Thank all who attended
- Invite attendees to remain and discuss personal matters with leader(s)
- Close with prayer

***FOLLOW-UP:** One of the keys to success in a program like this is “follow-up”. During the week following the event, send those who attended a brochure (linked to the theme of the program) and a letter of appreciation for their attendance. Invite their response to the event and inquire to see if they need any additional information. If your conference/area United Methodist foundation publishes a newsletter, send the names and addresses of all attendees to them and request that these persons be placed on the mailing list to receive this newsletter. The information in this newsletter will be supportive of what you are doing in the local church, and it will inform your members there is professional assistance beyond their local church available to them.*

V. **Observances**

Designate a special time to remember those who have died during the past year and to consecrate those gifts which have been received. The time used by most churches is either Memorial Sunday (in May), All Saints Sunday (in November), or Homecoming Sunday (or the local church's anniversary celebration). Any time you plan such an observance can be appropriate, but NOT planning such an observance is a mistake.

An annual Planned Giving Sunday or Permanent Endowment Program Sunday is also a time to project your vision for the next year. Use this time to share your vision, goals, and plans for special programs throughout the year. Remember, every time you tell what has been done and what you plan to do, you are planting a seed in people's hearts and minds.

VI. **Acknowledging Donors**

The first thing we do when we see a list of donors is find our own name on the list (if we have given), or, if it is a list of memorials, we look for the name of our friend or family member who has been remembered. Recognition and appreciation go a long way in encouraging giving to and through the church for the ministry of Jesus Christ in the world. People need to know their giving makes a difference and is appreciated. People will oftentimes “say” they do not expect any recognition for what they have done, but not to give the proper recognition is a mistake. The church sometimes does a poor job of saying “thank you”. We often treat members and others who give as if they are just doing what they are supposed to do, and we therefore excuse ourselves as leaders of the church for not saying “thank you”.

The best way to encourage repeat giving is to send a note of appreciation for every contribution. Establish a policy for your Permanent Endowment Fund Committee to send a short (preferably hand written) note of receipt and appreciation within a week of every gift. (In the case of regular contributions to the operating budget of the church, quarterly statements provide an acknowledgment of contributions, but in the case of planned gifts to the Permanent Endowment Program each contribution should be acknowledged individually.)

In a regular and timely manner, send a list of all those who have contributed memorial gifts to the family or next-of-kin. Give a list of those who have contributed, but never the amounts. You may also want to keep the family posted about the total which has been received.

Unless anonymity is requested, the names of all donors should be honored and perpetuated in a Book of Remembrance. This Book of Remembrance should be kept in a public setting. This Book will not only recognize donors and lift up a memorial thought for the person remembered, it will also serve as a reminder to those who might consider making such a gift themselves.

List all memorial gifts in the church newsletter and worship bulletins. Never list the amount of gifts unless they are of exceptional size and you have been given permission by the donor to do so.

# A PROMOTIONAL MODEL FOR THE LOCAL CHURCH

## “A Five-Year Program of Promoting Planned Giving”

The following is a five-year comprehensive model for promoting estate planning, planned giving, and endowment funding in a local congregation. It is to be used along with your *Conference/Area United Methodist foundation's* Permanent Endowment Program. It is designed for a church that is in the beginning stages of their planned giving plan, but can be adapted by any church. If your church is just beginning, start with year one. If your church has had a program going for some time, begin with year two or three. Feel free to use this model to design a plan more specific to the needs of your church.

### Year 1

Make a **presentation** to church leaders twice a year about possibilities and responses. Invite leaders to make a planned gift.

Put **one-liners** in all bulletins and newsletters.

Place an **article** in the church newsletter on planned giving each quarter.

Plan **two seminars** this year on Wills and Estate Planning in March and October. Utilize the services of professionals who have expertise in this area.

### Year 2

Make a **presentation** to church leaders twice a year about possibilities and responses. Invite leaders to make a planned gift.

Put **one-liners** in all bulletins and newsletters.

Place an **article** in the church newsletter on planned giving each quarter.

Send **two planned giving mailings:**

1. To the entire congregation on the importance of estate planning and the benefits of making a gift through the church. Share examples as to how a bequest works and how the church might benefit.
2. To the entire congregation on the opportunity of giving through estate planning. Emphasize the work of the church and how funds are used.

Plan **three seminars** utilizing the services of professionals who have expertise in these areas:

**February:** General Seminar on Wills and Estate Planning

**May:** Estate Planning for Women

**October:** Estate Planning for Men

## Year 3

Make a **presentation** to church leaders twice a year about possibilities and responses. Invite leaders to make a planned gift.

Put **one-liners** in all bulletins and newsletters.

Place an **article** in the church newsletter on planned giving each quarter.

Plan and celebrate a **Memorial Sunday observance**.

Plan an **Endowment Sunday celebration**.

Design **two endowment newsletters** to go to everyone.

- 1. Theme:** Let me introduce you to the endowment program of this church.
- 2. Theme:** You Can Be A Philanthropist. Tell stories of what others are doing. Help people see how they can give.

Send **three planned giving mailings**:

- \* To the entire congregation on the opportunity of giving through estate planning.
- \* To the entire congregation (in November) suggesting ways to give at year end.
- \* To leaders, all on committees, and the top 25% of givers. Emphasize how giving is an act of faith.

Plan **four seminars** utilizing the services of professionals who have expertise in these areas.

**January:** Can I Afford to Retire?

(including estate planning)

**March:** General Seminar on Wills and Estate Planning

**May:** Financial Planning

(including Wills for parents)

**October:** General Seminar on Wills and Estate Planning

## Year 4

Make a **presentation** to church leaders twice a year about possibilities and responses.

Invite leaders to make a planned gift.

Put **one-liners** in all bulletins and newsletters

Place an **article** in the church newsletter on planned giving each quarter.

Plan and celebrate a **Memorial Sunday observance**.

Plan an **Endowment Sunday celebration**.

Design **three endowment newsletters** to go to everyone.

- 1. Theme:** Let me introduce you to the endowment program of this church.
- 2. Theme:** You Can Be A Philanthropist. Tell stories of what others are doing. Help people see how they can give.
- 3. Theme:** Ways I can Give Through My Estate. Share stories of other givers.

Send **three planned giving mailings**:

- \* To the entire congregation on the opportunity of giving through estate

planning. Offer examples of giving through a will.

- \* To the entire congregation (in November) suggesting ways to give at year end.
- \* To leaders, all on committees, and the top 25% of givers focusing on how they should set the example as leaders of the congregation.

Plan **two seminars** this year on Wills and Estate Planning in March and October utilizing the services of professionals who have expertise in this area.

## Year **5**

Make a **presentation** to church leaders twice a year about possibilities and responses.

Invite leaders to make a planned gift.

Put **one-liners** in all bulletins and newsletters.

Place an **article** in the church newsletter on planned giving each quarter.

Plan and celebrate a **Memorial Sunday observance**.

Plan an **Endowment Sunday celebration**.

Design **three endowment newsletters** to go to everyone.

- 1. Theme:** Let me introduce you to the endowment program of this church.
- 2. Theme:** You Can Be A Philanthropist.  
Tell stories of what others are doing.  
Help people see how they can give.
- 3. Theme:** Can a Living Trust help me assure my financial security and make a gift to my church?

Send **three planned giving mailings**

- \* To the entire congregation on the opportunity of giving through estate planning.
- \* To the entire congregation offering suggestions on how to give at year end.
- \* To leaders, all on committees, and the top 25% of givers. Focus on how giving is an act of faith.

Plan **two seminars** this year on Wills and Estate Planning, in March and October. Utilize the services of professionals who have expertise in these areas.

Provided By:

***conference/area United Methodist Foundation***

***Address***

***Address***

***Phone Number***

***CHAPTER V***

**MEMORIAL**

**AND**

**HONOR**

**GIVING**

“People have both a need and a desire to give. Some want to give now and see the effects of their gift. Others want to give so that their gift will keep on giving long after they are gone. In either case, the church has an opportunity to assist them in responding to their need and desire to give.

Most information about giving to and through the church focuses on “funding the budget” through commitment programs, but there are other ways and times where giving opportunities are present. Memorial and honor gifts are good examples of these “other” opportunities to give, and they afford meaningful ways for family, friends and the congregation to remember persons of faith and special events in their life’s journey.

The basic purpose of memorial giving is to remember a deceased person or past event. There may be times when persons choose to make a memorial contribution in lieu of flowers at the time of a funeral. There may be a desire to remember someone who died some time ago. There may even be a desire to make a memorial contribution on the anniversary of the birth or death of a family member or friend. These and other occasions offer opportunities to make meaningful memorial gifts.

Honor giving, on the other hand, is to honor a living friend or loved one or to celebrate a special occasion. There may be a person for whom you have wanted to do something special. There may be someone who doesn’t need anything, who “has everything”, yet you want to do something for him or her. These “living memorials” or honor gift opportunities may provide ways to remember a birthday or anniversary, other special events, or they may offer a good way to say “thank you”. What better way to express such deep feeling of gratitude, remembrance, and celebration than through the Church, which shall for all times be involved in spreading the Good News of Jesus Christ throughout the world.

## **I. ORGANIZATION**

Memorial and honor gifts are best handled through the structure of the Permanent Endowment Fund Committee, which may be established by the Charge Conference. (*See Chapter II*). You may choose to have a sub-committee of the Permanent Endowment Fund Committee for memorial and honor gifts. This sub-committee will be helpful in recommending ways to promote, receive, record, acknowledge, and direct memorial and honor gifts.

In many churches, memorial and honor gift funds have been allowed to accumulate, sometimes into the thousands of dollars. Sometimes these funds are not even invested in interest bearing accounts. People give memorial and honor gifts to be used either to meet current needs

or to provide funding for future needs. When the gifted funds are not used or wisely invested to fund future needs, donors are not only discouraged from making future gifts, but they oftentimes look elsewhere for causes to which they will make future memorial gifts.

It is essential to have guidelines for memorial and honor gifts. Having to gain consensus of numerous members of a family and certain leaders of the church as to the use of certain memorial funds can be a difficult experience. It is much better to have guidelines in place before the gifts are given than to face the need to make decisions after the gifts are in place. In this way the donor knows when making his or her gift how the gift will be used.

Many churches have encountered difficulties when guidelines are not in place. For example, in one church memorial contributions were given at the death of a member of the choir. Many of those who contributed stated that they would like their gifts used to purchase new choir robes. But only \$500 was contributed toward a project that would cost \$1,500; thus the money sat idle in a checking account (bearing no interest). Two years later, donors began to ask, "What happened to my memorial gift? Where are the new choir robes?" Some members were quite disappointed and said, "That's the last time I will give a memorial gift to the church." Clearly drawn and publicized guidelines could have avoided this problem. For example, had there been guidelines in place, which addressed how memorial gifts would be handled, which were not of adequate size to accomplish the purpose stated by the donor(s), considerable disagreement and disappointment might have been avoided. What became "an excuse not to give again" could have become "a good reason to make another memorial contribution."

### **Set A Time Limit**

Memorial gifts tend to be given over a relatively short time span. In order to avoid the problem described above, we suggest you establish a time limit by which the needed amount for a desired memorial gift must be received. To build on the previous example, suppose that the church had set a six-month time frame for memorial gifts. After six months a representative of the Committee would have gone back to the family and informed them that \$500 had been given in memory of their loved one and that new choir robes would cost \$1,500. At this point the family can be offered three options: choose a different memorial from the "dream list" (see II below) that will be appropriate for their loved one, request that the \$500 be added to one of the church Endowment Funds, or allow the family to raise the additional funds for the choir robes. If the family chooses to raise the additional funds, suggest a reasonably short time-frame for them to do it.

## **II. ENCOURAGING MEMORIAL AND HONOR GIFTS**

The Permanent Endowment Fund Committee should report regularly to the Administrative Board/Council on all of its activities. This reporting process might include a quarterly report on memorial and honor gifts, which have been received. The more information given to leaders and members of the church, the more encouraged they will be to make gifts. A false assumption in many churches is that everyone knows everything that is going on in the church. This is not the case. We all need reminders, at appropriate times, lest we forget.

Church leaders often ask why members make so many significant memorial and honor gifts to other institutions and so few to their church? The answer is simply that many churches do not ask their members to consider memorial and honor gifts to the church, they do not have a plan in place to receive and administer such funds, and they have not helped members and friends learn how to make such gifts.

Special gifts like memorial and honor gifts need promotion. These kinds of gifts do not “just come in”. People need to be reminded how to make memorial and honor gifts at the death of loved ones and friends, at times of celebration, or when they think about someone they intended to remember or honor but have overlooked. Reminding people once each year is not enough. Keep the message before your church membership with one-liners in the church bulletin and newsletter, such as:

- “Do you know that when you give a memorial gift to your church, a notice of your thoughtful gift will be promptly sent from the church to the family of the deceased?”
- “Someone gave an honor gift on the occasion of his wife’s birthday. Is there something you have to celebrate?”

Every time your church acknowledges a gift or announces that a gift has been made in memory or in honor of someone, other persons are encouraged to make similar gifts.

## **III. PROMOTING THROUGH PRINTED MATERIALS**

An attractively designed brochure or gift envelope can be used to inform members and friends how they can make memorial and honor gifts. A brochure should inform prospective donors about the guidelines your church has for these kinds of gifts while offering assistance to them in making their gifts. It should include a list of all approved endowment and designated accounts maintained by the Permanent Endowment Committee and perhaps offer other ideas of needs the church has as well as offer gift-giving options. While the list need not be exhaustive or

limiting, it can be useful in guiding donors to choose useful and needed gift ideas over those which may not be as useful or needed by the church. This list will change as new needs arise and as ideas on the list have been funded. Keep it up-to-date.

Be creative with the “dream list” so that it will speak to large as well as small gift prospects and to permanent and long-range needs as well as current needs. Do not be afraid to include large gifts as well as small ones on your list. For example:

- The General Endowment Fund
- The Building & Maintenance Endowment
- The Mission Endowment Fund
- Gifts to endow scholarships for church youth attending United Methodist Colleges
- A gift to endow the music program
- A gift to send children to camp
- A new building or building improvements
- A new organ, choir robes, hymnals, etc.
- Altar flowers for Sunday worship
- Appropriate art for the church buildings
- Landscaping for the church grounds
- Funds to provide scholarships for seminary students

The brochure should also have a tear-off form that provides space for the donor to indicate:

- |  |
|--|
| <ul style="list-style-type: none"><li>◆ Name/Mailing Address</li><li>◆ Name of person to be remembered or honored</li><li>◆ Address of family (memorial gift) or honoree (honor gift)</li><li>◆ The amount of the gift</li><li>◆ Designation of the gift (if it is to be designated)</li><li>◆ Undesignated gift</li></ul> |
|--|

A special Memorial/Honor Gift envelope is extremely helpful in encouraging persons to make memorial and honor gifts. A very few such gifts will more than offset the cost of printing these envelopes. The envelope should have a full flap to give adequate space to print information about Memorial/Honor Gifts on the outside of the flap. On the inside there should be adequate space for the same information suggested above for the brochure.

Memorial/Honor Gift envelopes should be easily accessible in the pew racks, narthex, etc. at all times. Some churches have a custom of placing these envelopes in the worship bulletin where such is used for funerals or memorial services (when the family has been consulted). Some funeral homes permit these envelopes to be distributed with memorial bulletins or folders,

which are distributed at services held in the chapel of the funeral home. Again, this should be done when the family has indicated that memorials may be made and has given approval for the envelopes to be distributed in this way.

A letter from the pastor, the chairperson of the Permanent Endowment Fund Committee or Memorial/Honor Gift Sub-Committee, or another church leader to each family in the church can provide an effective introduction to memorial and honor gift opportunities. Two or three brochures with a tear-off coupon or special memorial/honor gift envelope should be enclosed with an explanation that these are being provided for them to use throughout the year when they want to make these kinds of gifts. Also, tell them how to secure additional brochures in a positive note that says, “We know you will be using these...and more”.

When the thank you and acknowledgement is sent to the donor who has made a memorial or honor gift, be sure to enclose a new Memorial/Honor Gift brochure or envelope. Perhaps a P.S., if the acknowledgement is in the form of a letter, would be appropriate: *P.S. We have enclosed a Memorial/Honor Gift Envelope should you choose to make future memorial/honor gifts.* Use every opportunity to remind persons of memorial/honor giving and how they can make such gifts.

#### **IV. OBSERVANCES**

Many churches also annually plan a “Service of Remembrance” on a specific Sunday morning. (This idea was mentioned earlier in Chapter 3 – “**V. OBSERVANCES**”, since the celebration of this special Sunday is important to the families involved, to the memorials program, and also to the entire planned giving and endowment program.) Let the focus of this worship experience be “remembering the saints” and those who have died during the year. This can become one of the congregation’s most meaningful worship experiences. Two particular times for such a service are Memorial Day Sunday and All Saints Day even though both of these days may create timing problems in your church for this celebration. (On Memorial Day weekend many families may be out-of-town and not present at worship. All Saints Day comes in the fall when your church may be involved with your annual budget campaign.) The church might therefore consider another Sunday such as “Homecoming Sunday” (if that is observed), “Heritage Sunday”, or “Anniversary Sunday”. The church can choose its own day, but make it a high moment in the life of the congregation.

The pastor is usually the first contact from the church with families when someone dies. The planning of the funeral oftentimes involves wishes of the family regarding memorial

contributions. The pastor should be prepared to offer suggestions as to how this can best be handled. Brochures or memorial envelopes can be placed in the narthex of the church prior to the funeral or if permissible on the registration stand at the funeral home. This is not a fund-raising effort on the part of the pastor or church. Instead, it is an effort at providing answers and guidance for those who wish to honor the memory of their loved one or friend by giving a gift that in turn will help and serve others. A copy of the one-page “dream list” discussed earlier can be provided to the family if they express an interest in memorial to the church “in lieu of flowers.”

## **V. ACKNOWLEDGEMENT / DONOR RECOGNITION**

Every donor has a need for recognition. This may not be a formal expression, such as the placement of a plaque in an appropriate place in the church (or it may be). It may be simply saying “thank you” in the most appropriate way. The Permanent Endowment Fund Committee (and the sub-committee on Memorials and Honor Giving) needs to develop *the art of saying “thank you”* so that every donor receives that level of recognition and thanks, which reinforces good feelings and makes the donor glad he or she gave this special gift.

In less than 24 hours after a memorial or honor gift is received, a notice should be sent to the family or next-of-kin (in the case of memorial gifts) or to the honoree (in the case of honor gifts) informing them of the gift, the donor, and the cause for which the gift was given. At the same time, an acknowledgement should be sent to the donor and should include (1) the amount of the gift, (2) the name of the person(s) remembered or honored, (3) how the gift will be used, and (4) an expression of thanks for the gift.

Where several persons gave a number of gifts, you might consider informing the family or honoree the total of all gifts, but never disclose the amount of individual gifts to the family of the person memorialized or to the person honored unless the donor has specifically asked that this be done.

Use your church bulletin and newsletter to announce memorial and honor gifts that have been received and the persons remembered or honored by these gifts. (Again, never indicate the amount of individual gifts.) Seek out appropriate ways to say “thank you” and to recognize gifts, and the donors will look for additional opportunities to make memorial and honor gifts to the church.

“The first step in asking for a new gift is the acknowledgement and thank you for the last gift.” It is extremely important to the success of the Memorial and Honor Gifts Program that every gift be properly acknowledged and that the appropriate “thank you” be expressed.

Remember, if the idea of making memorial gifts to the Church is not intentionally lifted up and the opportunity to give such a gift is not made convenient, these gifts will in all probability be given to other institutions and causes – or perhaps not given to any cause. Many of us have good intentions of making these kinds of gifts, but unless the church makes it convenient, we may forget to do so.

Memorial and honor gift opportunities give us meaningful ways to express some of our deepest feelings. They offer unique ways for us to express our Christian stewardship as faithful disciples of Jesus Christ. When we make these special gifts we are blessed with good thoughts and warm feelings. We have remembered and honored those who are dear to us and at the same time made possible a special ministry in the name of Christ through the Church.

## CONCLUSION

Fifty-one conference/area United Methodist foundations work with thousands of churches around the connection to help them develop and use their endowments for the advancement of their ministry in the name of Jesus Christ. These regional foundations assist individual members in making estate plans that honor God, assist their family, and provide for ongoing ministries for their churches.

We believe in the church. We believe our liturgy that declares “the church will be preserved until the end of time.” We have seen the benefit that planned giving and endowment building offers to countless churches, and we would be happy to work with you.

There is a United Methodist foundation ready to assist your church. If you cannot find a listing through your conference office or journal, contact the National Association of United Methodist Foundations. The website is [naumf.org](http://naumf.org). You will find there a complete listing of member foundations with contact information.

Our prayer is that you will know the guiding presence of God as you begin the process of developing this ministry in your congregation.