

Springboard

Turning prayerful dreams into reality

One of the most exciting experiences of my life began on Jan. 1, 1984, when



I was appointed organizing pastor (or church planter, today) to a vacant 4 ½-acre lot in Kingwood, a suburb in

northeast Houston. I was given a piece of property and a name for the church, but no building and no people — a project known as a “parachute drop.”

I selected the date for our first worship and began working with a talented marketing team to get the word out. On that first Sunday, 204 folks showed up to worship. And a new Methodist community of faith, called Strawbridge UMC, was born.

Soon, we had a building committee and a financial leadership team to work on a plan to relocate from our rented middle school space to our own building. With the proceeds from a successful capital campaign and a loan, we first worshiped in our new church building Aug. 23, 1987. This truly was my opportunity to witness a prayerful dream turn into reality!

I like our Mortar to Mission program so much because it helps others see their dreams turn into reality. I was very excited when Grace Crossing, a new church start in Longview, chose our Mortar to Mission program back in

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HEARTSPRING METHODIST FOUNDATION

5215 Main Street, Houston, TX 77002
713-533-3780, 800-521-9617

1511 Judson Road, Suite A
Longview, TX 75601
903-753-8305

office@heartspringmethodist.org
www.heartspringmethodist.org

Spirit

When borrowing makes sense

Advancing and building your ministry

IN AN IDEAL WORLD your congregation would always pay cash for everything. It is clearly the most efficient use of money. However, for vibrant growing churches passionately working to be responsive to God’s call to make disciples of Jesus Christ for the transformation of the world, sometimes debt makes perfect sense.

At Heartspring, we counsel churches not go into debt unless it enhances the mission of the church. Say you’re contemplating a new building, perhaps a family life center or children’s educational space.

Will the space clearly enhance your mission and reach more persons for Christ? If so, then it may be appropriate to take on some debt to help fund the building. The logic is similar to when parents conclude they can improve the quality of family life by purchasing a home with an affordable mortgage.



There are two important questions a church must answer before going into debt: 1. What is God calling us to do? 2. How much debt is reasonable and affordable? When we are conducting debt evaluation for a congregation, we generally regard 33 percent of annual income the maximum to be used for debt service, and the ideal target is less than 20 percent.

For major building projects it is advantageous for a church to conduct a capital campaign to raise a significant portion of the funding needed for the project. This enables a church to complete the project with minimal or even no debt. Heartspring offers these services through our Mortar to MissionSM program. Mortar to Mission is a complete bundle of services including a capital campaign, guaranteed loan, stewardship education, and endowment development and promotion. Mortar to Mission truly takes you from creating or revamping a building to using that building to perpetuate your mission and ministry for Christ.

Are you considering a loan to enhance your mission and ministry? A Heartspring representative will be happy to visit with you to help determine the best way to meet your financial obligation and opportunities. Maybe a reasonable loan amount at reasonable rates can help you to accomplish your God-appointed mission.

For more information on loans and our Mortar to Mission program, contact the Foundation at 713-533-3780 (800-521-9617) or office@heartspringmethodist.org. ■



Heartspring grants expand ministry

THE HEARTSPRING Grants Program was created to help worthy United Methodist organizations and causes to further the Kingdom of God. We are proud to announce the 2016 grant recipients:

American and Foreign Christian Union
Bel Inizio
Blessings of Grace, FUMC Jefferson
Boynton Chapel UMC
Cathedral Health Ministries, The Beacon
Celebration Women's Ministry, Inc.
Crossroads at Park Place, Inc.
Fondren Apartment Ministry, Westbury UMC
Justice for our Neighbors Houston
Lincoln College, University of Oxford
Lydia Patterson Institute
McCabe Roberts Avenue UMC
Mims Chapel – Drydock
Mission Milby Community Development Corp.
Newgate United Methodist Mission
Open Gate Homeless Ministries, Bering UMC
Project Curate
Sunset UMC
There is Victory in Jesus Recovery Center
Together in Hope
UM Army – Texas Conference
Wesley Community Center
Wesley Fellowship – NTCC
Wesley Foundation – TSU

Applications are due by Aug. 31 each year, and grants are typically awarded after our quarterly board meeting in October. The application and a handout explaining the grant program policies, guidelines and procedures may be found online at www.heartspringmethodist.org/grants. If you have any questions or if you need more information, please contact us at 713-533-3780 (800-521-9617) or office@heartspringmethodist.org.

Financing your ministry: Heartspring can help

HEARTSPRING'S loan program is for churches and agencies of the Texas Conference. Whether you're looking to expand, remodel, refinance, or receive a line of credit, Heartspring can help.

Why choose Heartspring?

- **Personalized attention:** Each loan applicant receives one-on-one time with our staff to fully assess the needs and requirements surrounding your project.
- **We're local:** Heartspring was created specifically by the Texas Conference to serve the Texas Conference. We have two offices, one in Houston and the other in Longview. Our staff is available to stop by the church, no matter where you are located in the Texas Conference, and visit with your committee about the process and to answer any questions.
- **We're Methodist too:** As a Methodist foundation, we understand the building guidelines and requirements outlined in the Book of Discipline better than any

secular lender can. We can help you follow the rules and regulations specific to Methodist churches and agencies to keep your project on the right track.

- **Flexibility:** Ours is not a "one-size-fits-all" product. Heartspring is able to customize your loan to fit specific needs and goals.
- **We're a nonprofit:** Since we do not have shareholders to consider, interest paid into the loan program helps to lend money to other conference churches and agencies looking to grow.
- **Free tools and resources:** Heartspring staff will be there for you every step of the way. We can offer you checklists, consulting and other free resources to help make the application process as easy as possible.

For more information or to discuss your specific loan needs, contact Heartspring at 713-533-3780 (800-521-9617) or office@heartspringmethodist.org. ■

"It's been a pleasure to work with Heartspring on our purchase and renovation of the building we bought from another church. We found ourselves in a pretty unique situation, and the people at Heartspring were eager to help us find a way to make it all work. We look forward to working with them more in the future."

– Dr. John Whitehurst, pastor
Grace Crossing UMC, Longview

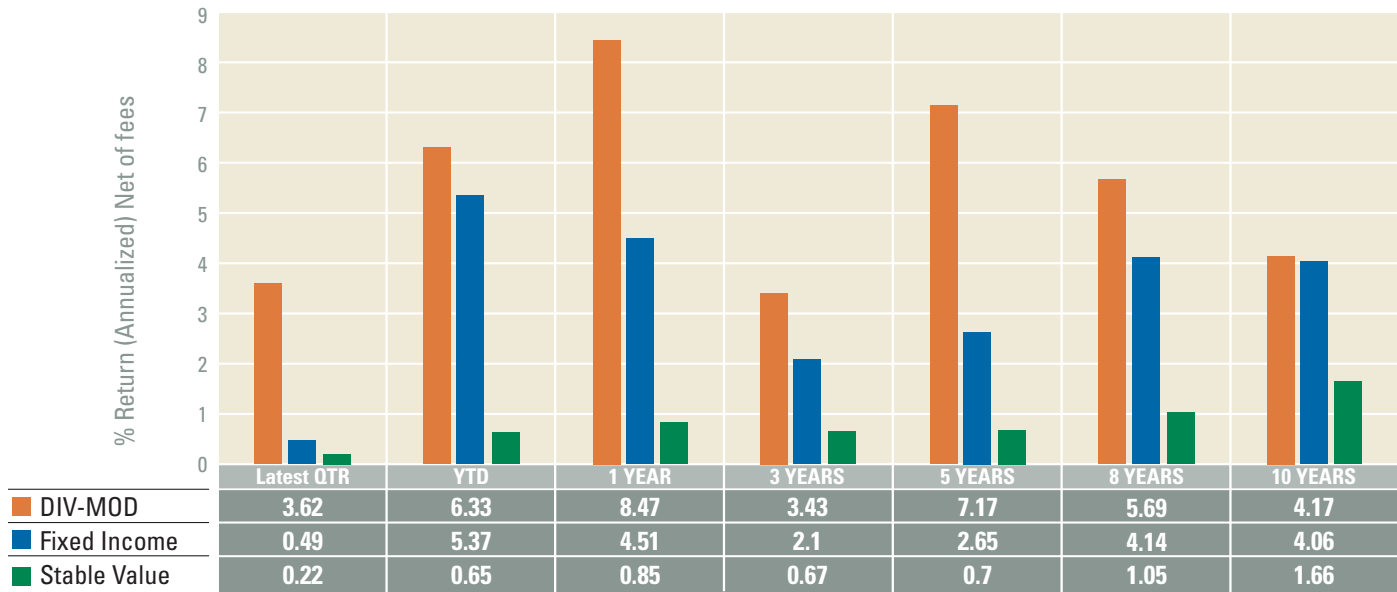
Financial Corner: Heartspring portfolios deliver performance

THIRD QUARTER results recorded positive returns for Heartspring clients with seven of eight portfolios outperforming their benchmarks. We continue to keep an eye on the markets as the overall global economy is unlike

anything we have ever experienced. Negative interest rates in developed countries and the continuation of record low interest rates here in the U.S. are challenging historical investment strategies. We believe our core investment

philosophy will weather the challenges presented now and in the future, and we will continue to monitor the markets and make changes when necessary. ■

SAMPLE PERFORMANCE: 3rd QUARTER 2016



One-stop shopping for financial information

For those of you who want more detailed market data, reports on Heartspring fund performance, and other investment and financial news, we have created a new Financial Corner on our website, www.heartspringmethodist.org/financial-corner. There you'll find our most current performance, as well as other tools and resources, such as market news and commentary from our fund managers, all updated monthly now, instead of quarterly.

While we will continue to provide a broad brush overview in this newsletter, we encourage you to visit the website for more in-depth results and perspectives.

Thanks to our board: Outstanding service to the conference

WE WOULD LIKE to recognize the wonderfully talented and diverse group of trustees, advisory trustees and ex-officio serving Heartspring. The Heartspring staff extend our deepest gratitude and sincerest thanks to these men and women who graciously offer their time, talents and services to ensure the foundation runs smoothly and effectively in our efforts to serve the ministries of the Texas Conference.

To the 2016–2017 Board, Thank you!

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2012. We helped with the initial analysis and planning as well as the capital campaign and provided a loan to build the facilities. As part of the Mortar to Mission bundle, we are still “on call” as a stewardship consultant and stand ready to help with endowment development and promotion.

Over and over we get to witness a church, a community of faith, praying and actively seeking to discern the call of God and how to respond. Although it is exciting to watch a building go up, or watch a major remodel job, it is even more satisfying to know the work is helping make disciples of Jesus Christ, enhancing a church’s witness and mission, and changing lives.

What are your needs as a congregation or ministry? Where is God calling you today and tomorrow? Heartspring is here to help. As we like to say, “Our ministry is helping your ministry succeed.” Give us call or contact us. We would love to discuss ways we can work together.

Grace and peace,



Rev. C.J. Taylor



Giving by year-end

As we get close to year-end, now is a good time to check on your charitable giving goals for the year. Our churches and other charities thrive because of generous donors like you. Make sure your regular giving is current, and check on how you may help the special ministries you care about most. Perhaps now is the time to set up a gift annuity, charitable trust or other vehicle to put your charitable plans into motion. Or consider setting an endowment or donor advised fund to support your favorite ministries at the church. Your financial advisor or accountant can provide counsel on potential tax benefits.

Contact Heartspring today to discuss your ideas for how to advance your favorite ministry. Visit our website at www.heartspringmethodist.org, call 713-533-3780 (800-521-9617) or email office@heartspringmethodist.org.

Spirit

The Heartspring *Spirit* is published quarterly by Heartspring Methodist Foundation for clients, friends and members of the Texas Conference of the United Methodist Church.

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