

Springboard

Rainy days and Mondays

In 1971 a relatively new pop band, The Carpenters, released "Rainy Days and Mondays." The song rose to number 2 on the pop music charts and solidified the band as a huge success



with an unusual blend of soft rock and easy listening. The refrain, "rainy days and Mondays always get me down," resonated with many. I know I identified with the metaphor of rainy days and Mondays as an acknowledgment that we all have tough days and experience tough circumstances at times.

Another phrase that has been around for years — you probably heard it from your parents — is "make sure you save for a rainy day." Once again this is not a literal mandate, but a "rainy day" is meant to signify difficult times or unfortunate circumstances.

Heartspring has helped churches for years with reserve or "rainy day funds." Many church finance publications recommend a church put five percent or more of its annual income into a reserve fund to help with those urgent needs that occur from time to time.

August 26 was a dramatic "rainy day" for many folks in the greater Houston area and the Texas Gulf Coast. With many areas receiving more than 50 inches of

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Spirit

Missions, outreach thrive at Coldspring UMC

COLDSRING UMC'S Senior Pastor Dr. Dan Darby says his passion is making disciples of Jesus Christ and that's exactly what the church has set out to do. Through a strong focus on missions and outreach to the community, church members have seen the community respond in positive ways.

One popular offering has been a youth program on Wednesday nights.

"The church focuses on missions and outreach, and the youth program really is one of our best community outreach efforts," says Darby.

Carri Clark, assistant youth coordinator for the church, noted they host about 40 kids on Wednesday nights, only six of whom are actually members. Clark focuses on finding quality programming for Wednesday nights and connecting the kids with age-appropriate service projects in the community.

"Many of our kids cannot afford to go on mission trips or to travel for missionary opportunities so we find projects around our community and help out where we can," says Clark.

The youth group partners with Big House in Coldspring, a nonprofit providing mission work projects for junior high kids. This year the youth will help the church host a Christmas play for the community in addition to the Fall Festival and other seasonal community events. Group members also invest their time in community garage sales and helping the elderly with home improvement projects.

Post-Hurricane Harvey, participants wanted to help a Coldspring woman who was in particular need. Her trailer home was totaled and she lost everything. To make matters worse, she has one leg amputated from the knee down and broke her only foot trying to evacuate for the storm. Coldspring UMC was able to get her a wheelchair and the youth also took her a care package of items from their garage sales to help her begin to rebuild. The group formed a prayer circle, prayed with her and surrounded her with love.

"It really was a moving experience for the kids and I'm glad they were able to be God's love in action," says Clark.

In other hurricane outreach efforts, the church assembled 200



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COLDSRING UMC *continued from page 1*

cleaning buckets and hygiene kits to help those impacted by the storm. According to Darby, the church raised more than \$15,000 for Harvey relief, some of which was sent to the United Methodist Committee On Relief (UMCOR) to be distributed to those in need.

Attendance at worship and Sunday School by children and youth has grown as well. According to Clark, they now host about 10–12 kids on Sunday mornings, doubling the attendance they've seen in the last few years. Coldspring primarily has an older congregation due to area demographics so the growth in the children and youth ministries really is something special to witness.

"It's neat to see the program grow like it has and to see kids light up with excitement about coming to church," says Clark.

When asked why the church has been so successful with missions and outreach, Darby notes, "We have wonderful, high-capacity lay leaders with a zeal for the Lord. They bring industry expertise and leadership skills to our ministries, and really step up to the plate when and where we need it most."

Other church endeavors include volunteer tutoring and mentoring for kids in the community, bible studies, Care and Share, and ecumenical with other area churches, among other mission projects.

Heartspring has had a longtime relationship with Coldspring UMC. In 2011, Heartspring helped the church with a capital campaign and short-term construction loan. According to Dave Hitt, former chair of finance, not only was the initial campaign successful, but church members continued their generous

giving, bringing in more pledges than expected. As a result, the church was able to pay off its three-year loan commitment in 18 months. This, in turn, has allowed the church to redirect funds to other ministries.

Coldspring UMC's ministry is thriving in the new and renovated spaces. According to Hitt, the church is one of the primary community leaders in missions and outreach, and its facilities are now much better equipped to handle mission projects.

Heartspring appreciates the work of churches like Coldspring UMC and we are enthusiastic supporters of their work to make disciples of Jesus Christ. For more information on Heartspring, Coldspring UMC or the many ways we at Heartspring can help you in making your ministry succeed, please contact us at 713-533-3780, 800-521-9617 or office@heartspringmethodist.org. ■

Helping out post-Harvey

ROUGHLY TWO MONTHS after Hurricane Harvey, many areas of



the Texas Conference still struggle with devastation, damage control and clean-up efforts. Whether the damage is to the churches or

to the personal homes and businesses of its members, we expect charitable giving to be impacted as well this year. Many churches expect to see

a decline in overall giving as church members redirect their funds to pay for personal repairs. This may impact the church's ability to fund vital ongoing ministries.

How Heartspring is helping

Heartspring donated over \$36,000 to Harvey relief: \$10,000 to the Texas Conference specifically for first responder efforts, and another \$26,000+ directly to the district offices of those districts impacted by the storm for second responder efforts, including ongoing operations of the church. This money will be disbursed by conference leadership to those who need it most.

How you can help

If you are able and would like to donate to help our Texas Conference churches and their members, please visit www.heartspringmethodist.org to donate online, and list "Harvey" as your designation. We'll make sure your money goes to help churches and members in need.

Questions? Contact Heartspring at 713-533-3780, 800-521-9617 or office@heartspringmethodist.org.

Financial Corner: Well-positioned to weather the storms ahead

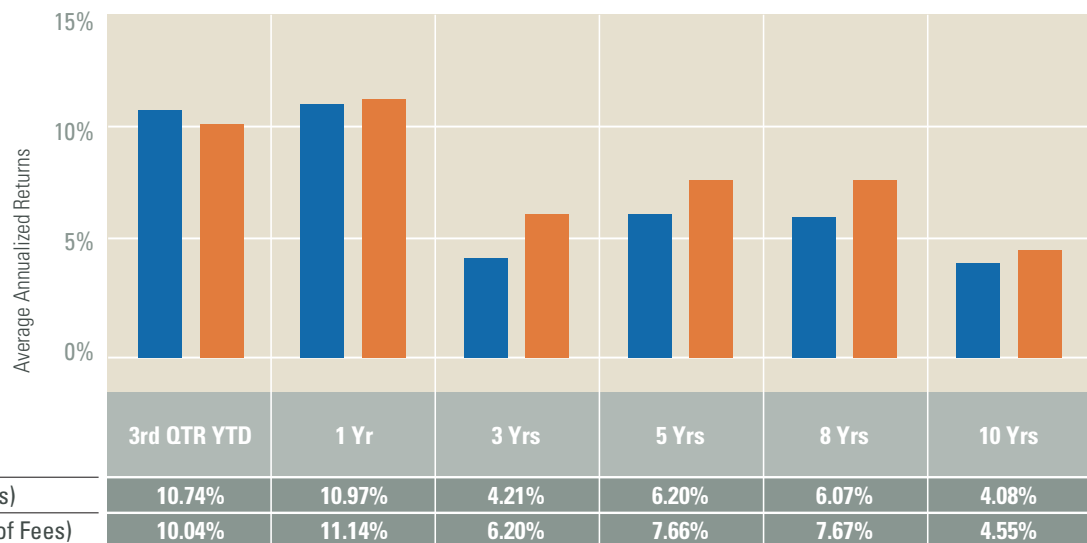
AS THE THIRD QUARTER of 2017 wrapped up, all three market indices were at record highs, with the S&P 500 up 14.24 percent, the DOW up 15.45 percent and the Nasdaq up 21.67 percent. Information Technology (up 27.36%) and Health Care (up 20.31%) sectors continue to lead the way while Telecom Services (down 4.69%) and Energy (down 6.63%), though improved over the second quarter, still lag behind. Our Diversified-Moderate portfolio continues to perform well, beating the benchmark year-to-date and maintaining solid performance for the long term, all “net of fees.” With 37.8 percent allocated as Fixed Income, 60.0 percent in Equities, and 2.2 percent in Alternatives, we feel like this portfolio is well positioned to weather the storms as they come. ■

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, visit the 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, updated monthly.

HEARTSPRING FUND PERFORMANCE VS. BENCHMARK

For the period ending
September 30, 2017



SPRINGBOARD *continued from page 1*

rain, Hurricane Harvey set a record of the most rainfall in U.S. history.

Many churches are now deploying their reserve funds to assist with repairs and renovation. Even with reserve funds and insurance payments, some churches are experiencing a shortfall. In this case a church might consider a loan to cover repairs and facility improvements. Securing a reasonable loan will enable a church to make repairs and renovations

sooner, thus enhancing its mission and outreach. And depending on the scope of the need — Harvey-related or growth-inspired — a capital campaign can be an important tool for helping underwrite major projects.

Heartspring is here to help. Talk to us today about our full range of financial products and consultation to assist churches in responding to the call of God. We are so encouraged to hear of so many individuals and

churches that have a deep spiritual resolve to come back from setbacks and devastation.

We invite you to get in touch with us. We look forward to helping in any way that we can.

Grace and peace,

Rev. C.J. Taylor

Heartspring services: Loans

ARE YOU LOOKING to build a new facility or expand an existing one? Perhaps you'd like the option to refinance an existing loan or could use a line of credit. Heartspring can help!

Types of loans:

- **Expanding/Remodeling:** Are you planning a new facility or expanding an existing structure? Develop a financial plan that incorporates ministry, stewardship and fundraising while adhering to guidelines and procedures outlined in the United Methodist Book of Discipline.
- **Refinancing:** Are you considering refinancing your existing debt? We offer competitive rates and flexible terms, with little to no refinancing fees.
- **Line of Credit:** Most churches do not receive income in 52 equal offerings. A line of credit can provide a "bridge" during the summer or other low-income months to ensure your ministries are funded all year long.
- **Customized:** We are able to customize a loan to fit your needs. If you have questions or if you'd like to discuss your situation, please give us a call at 713-533-3780 or email office@heartspringmethodist.org.

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 your church and visit with your committee about the process and answer 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, the interest we receive from your loan is used 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.



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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