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# Methodist Money & Ministry

A Publication of the Texas Methodist Foundation  
Fall 2009 – Volume 11, Issue 4

## FULL CIRCLE INVESTING



Now retired after 44 years of faithfully leading United Methodist congregations, the **Rev. Carroll Fancher of College Station** still invests time serving his community when

as well. "I'm not trying to get rich quick, but earning some interest on this money is good. Your rates have always been better than what I can walk into the bank lobby and get."



Rev. Carroll and Ann Fancher of College Station

Late last year Rev. Fancher invested funds he was setting aside for a future pledge to a building program. He wanted to keep the money safe until he needed it to fulfill his commitment. He recently renewed other Individual Fund investments and enjoyed learning he had received an extra half percent interest with the special **Clergy Appreciation Rate** being offered by the

Foundation through December 31, 2009 (see page 3). When it comes time to renew his most recent investment prior to the end of the year, he'll be offered the higher rate on this renewal as well.

Rev. Fancher recalls many gestures of gratitude since he began serving the Church, but none quite like the opportunity to earn extra income the Clergy Appreciation Rate provides on new and renewed investments. "I've always been grateful for any gesture of thanks I might receive. In the long term though, this type of appreciation will grow in value. Believe me, that kind of continued gratitude is especially meaningful."

In addition, his motivation to invest with the Foundation stems from trust. "There wasn't any question in my mind that I wanted to put my money with you. The Foundation was built up by my heroes, one of them being your first Executive Director Monroe Vivion. The people who have staffed this institution and served the board

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### Methodist Money & Ministry

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“United Methodist  
Resources Changing Lives”

## ON GIVING: FAITH & MONEY SERIES

### TMF GIVES GRANTS TO ANNUAL CONFERENCES FOR MINISTRIES OF CARE AND SUPPORT DURING HARD TIMES

During challenging economic times when so many of our neighbors are coping with extraordinary loss, the **Texas Methodist Foundation** recognizes that a number of the local congregations and community outreach organizations we partner with are making valiant efforts to respond on all fronts. This includes offering food, shelter, emergency assistance, and ministries of care and support to those who have endured the devastating loss of a home or job.

In response, the Foundation recently joined others in stepping up to provide additional financial support required by United Methodist ministries to meet increased demands for critical needs. With the assistance of the bishops serving the six annual conferences of Texas and New Mexico, \$120,000 in special grant funds were made available to further assist communities around the state.

Each bishop has been asked to identify an organization or organizations within their annual conference to receive all or part of \$20,000 in grant funds. The only criteria for these funds is that

they be directed toward ministries addressing needs created by the ongoing economic crisis.

Funds distributed in the Texas Annual Conference went to **Wesley Community Center in Houston**, as identified by **Bishop Janice Riggle Huie**. In the North Texas Annual Conference, funds were dispersed to **Wesley Rankin Community Center in Dallas** and the **Dallas Bethlehem Center** under the direction of **Bishop Earl Bledsoe**.

Grant recipients to be identified by **Bishop James Dorff** of the Southwest Texas and Rio Grande Annual Conferences, **Bishop J. Michael Lowry** of the Central Texas Annual Conference, and **Bishop D. Max Whitfield** of the Northwest Texas Annual Conference are forthcoming.

"We are grateful that the Foundation's long-standing financial stability enables us to offer the resources for these grants to the conferences we serve. We are honored to partner with these designated organizations in faithful ministry to the underserved," said **Candy Gross, Vice President of Funds, Investor Services and Grants for the Foundation**.

he's needed. But his investments in the Church have taken new paths, too. One of the ways he supports future ministry emphasizes his financial practicality and desire to be a good steward. He invests with the Texas Methodist Foundation.

"I know TMF makes the money invested in the **Individual Fund/Methodist Loan Fund** available to churches that need it through your loan program, and you're good stewards of funds entrusted to you," said Rev. Fancher. "I have young preacher friends you've helped. If I'd had an institution like this when I was a young preacher serving in Crosby and trying to build all those years ago, well, let me just say that was the hardest sell job I've ever done to get that bank loan!"

Understanding that his investments help the Methodist Loan Fund gives Rev. Fancher satisfaction beyond earning competitive rates of return, but he appreciates that aspect of investing with the Foundation



TEXAS  
METHODIST  
FOUNDATION

STATEMENT  
OF PURPOSE

Our purpose is to empower the Church in the achievement of her God-appointed missions.

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# Investment Performance

## Variable Rates as of 11/01/2009\*

Fund	Current Rate
TMF Methodist Loan Fund	2.00%
TMF Short-Term Fund	1.25%
TMF Individual Fund	1.90%

## Fixed Rates through 11/27/09\*\*

	1 Year	1 yr Yield	2 Year	2 yr Yield	3 Year	3 yr Yield	4 Year	4 yr Yield	5 Year	5 yr Yield
TMF Methodist Loan Fund	2.30%	2.32%	2.60%	2.66%	3.10%	3.24%	3.35%	3.58%	3.50%	3.82%
TMF Individual Fund & IRA	2.15%	2.17%	2.45%	2.51%	2.95%	3.08%	3.20%	3.41%	3.35%	3.64%

## Total Returns

Fund	YTD as of 10/31/09	2008 Return	Three Year Average	Five Year Average
TMF Equity Fund	22.84%	-41.04%	-7.03%	-.80%
S&P 500 for comparison	14.72%	-38.49%	-5.74%	-.67%
TMF Balanced Fund***	14.83%	-25.70%	-3.59%	.21%

Past performance is not an indication of future results. \*Variable rates subject to change monthly. \*\*Fixed rates are set on a weekly basis. \*\*\*Balanced Fund established December 2003.

For more information on our investment funds or current rates, please call Sara Beltran at 1-800-933-5502 or visit us at [www.tmf-fdn.org](http://www.tmf-fdn.org).

story continued from page 1



First United Methodist Church Bryan

over the years are people I admire greatly.”

Ann, Rev. Fancher’s wife, added, “It was very reassuring to me to hear that our church was getting a loan through the Foundation.” When their current church home, First United Methodist Church in Bryan, purchased land for future improvements this year, the pool of loan money fed by investments like those of the Fanchers made that loan possible.

Rev. Fancher and Ann also entrusted the Foundation to assist them with gift planning to establish a **Charitable Gift Annuity** to benefit **First UMC Bryan**, a

congregation that has played a significant role in their lives.

“Ann was raised in this church, and made her commitment to full time Christian service as a member of the youth group. I served First Bryan as pastor in the 1970s as well. When we got to come back to serve here then, and eventually retire in the area, it was like icing on the cake,” remarked Rev. Fancher.

Being able to support vital ministry beyond their lifetimes contributes to the Fanchers’ peace of mind. “Being able to do these types of things was a long time coming for us. We thought about leaving money in our will, but decided to make our gift now instead,” Ann said.

“We wanted to make sure there was some money left for the Church no matter what else might happen between now and then. We got a lot of joy out of making the gift, too.”

While the Fanchers will tell you they’re not wealthy individuals, they feel rich with the satisfaction that comes from sharing God’s love through gifts that support life-changing ministry. Through a lifetime of generously investing in the mission of the Church in numerous ways, they have made transformative hope and healing a reality now and in the future.

# CLERGY APPRECIATION RATE

## ACT NOW TO TAKE ADVANTAGE OF THE CLERGY APPRECIATION RATE FOR INDIVIDUAL FUND AND IRA INVESTMENTS

To thank United Methodist clergy for their commitment to ministry, the Texas Methodist Foundation has been offering an exclusive “clergy appreciation rate,” good through the remainder of 2009.

- Entitles clergy to a one-half percent interest increase on our already competitive rates.
- Allows clergy to earn more while supporting the Methodist Loan Fund.
- Open to clergy with primary residence in Texas or New Mexico.
- Offered on both new and renewed investments through 2009.

“Countless lives have been transformed through the leadership of our clergy in building strong communities of faith that share the love and compassion of Christ,” said **Foundation President Tom Locke**. “We wanted to give something back in a tangible way to show our appreciation for all they do to strengthen the mission of The United Methodist Church.”

## FROM THE PRESIDENT

Dear Friends,

In this season of Advent, as we prepare to celebrate that miraculous night in Bethlehem 2,000 years ago when Christ entered the world, our hope takes on an especially passionate purpose: God loves us completely and calls us to share that love with neighbors and strangers so all can experience a future of hope and expectation.

We are grateful for investors and donors like Ann and Carroll Fancher and the good people of Woodville UMC who are helping us extend the advent of Christ to communities throughout Texas. We are also privileged to partner with the bishops to minister to the underserved in their annual conferences. Their dedication to ministry offers a powerful alternative to the commercialized versions of Christmas we encounter during this season.

At Christmastime and always, the Texas Methodist Foundation sends warmest wishes of joy, hope, and peace to you and yours. Please let us know how we can help you give the gift of hope to others.

For the Foundation,

Tom Locke



TOM LOCKE, PRESIDENT

## QUALIFIED CHARITABLE GIFT ANNUITY RATES

A Qualified Charitable Gift Annuity is a wonderful way to make a meaningful gift while enjoying lifetime payments and tax benefits that enhance your future financial well-being. The

QUALIFIED CHARITABLE GIFT ANNUITY			
One-life Rates* (based on a \$20,000 Annuity)			
AGE	RATE	APPROXIMATE CHARITABLE DEDUCTION	ANNUAL LIFETIME PAYMENT
65	5.3%	\$6,540	\$1,060
70	5.7%	\$7,773	\$1,140
75	6.3%	\$8,963	\$1,260
80	7.1%	\$10,162	\$1,420
85	8.1%	\$11,397	\$1,620
90	9.5%	\$12,477	\$1,900

Texas Methodist Foundation uses this schedule prepared by the American Council on Gift Annuities, a national non-profit organization, to determine annuity rates.

Deferred Gift Annuities are also available.

To establish a Qualified Charitable Gift Annuity please call Darrell Loyless at 800/933-5502.

\*Rates as of 12/1/09. Numbers based on gift made in December, using current AFR. Two-life rates available upon request. **Example:** A 75-year-old making a \$20,000 gift in return for a Charitable Gift Annuity would receive a 6.3% annual payment, or \$1,260.



# WOODVILLE UMC

## Linking Stewardship to Purpose through Prayer, Plans, and Possibility

Even in the best of times, congregations artfully dodge issues of stewardship or separate them into neat categories - abundance versus scarcity, for example - to simplify challenges fraught with tension. But there's no getting around it: stewardship requires dealing with issues of purpose and meaning, issues at the very heart of a congregation.



Gordon McCluskey, Dixie Jarrott, Mary Nell Rainey, Lacey Villa and Rev. Tommy Williams in front of the Wesley Center now under construction

So how did **Woodville United Methodist Church** manage to raise close to three times its annual budget from a capital campaign launched as the country was on the brink of economic collapse, and their local economy was still reeling from the ravages of Hurricanes Rita and Ike?

By calling on one another to address those deep, often unsettling challenges of linking stewardship to purpose. With the help of **Senior Stewardship Consultant Dick Young**, this small-town congregation in the heart of East Texas approached their campaign supporting a building project by praying about God's purpose for them and articulating a vision for their ministry that reflects their calling.

The discernment process for Woodville UMC actually began long before they ever considered hiring a consultant or putting together a campaign committee. "Before we even contacted the

Texas Methodist Foundation, we started with prayer over this project and the future of our church. It was a process of conversation and prayer that actually went on for about three years," said **Dixie Jarrott, co-campaign chair**.

"In fact, we had a Monday morning prayer group that met for a year right out on the church grounds between our existing buildings. We held hands and each one in the group prayed. We prayed for guidance for our church and for this building project specifically," Jarrott added.

Recent study of the book *Five Practices of Fruitful Congregations* by Bishop Robert Schnase prompted even more reflection as the congregation examined itself in light of those five practices – Radical Hospitality, Passionate Worship, Intentional Faith Development, Risk-Taking Mission and Service, and Extravagant Generosity. "It just takes a while to work it all out and completely realize the needs," added **Gordon McCluskey, co-campaign chair** who worked closely with Jarrott.

The needs McCluskey speaks of meant creating a space where the congregation could experience worship and fellowship in more spacious quarters, but also recognizing needs in the surrounding community. "**Our prayer and discussion led us to think more deeply. Let's don't build just to build a building. Let's think about the ministries the building will enable. Let's think about discipleship, and what we're supposed to be doing here – building disciples,**" Jarrott explained.

"Having a vision for what it could be and the ministry that needed this building, we realized there was a vision and spirit driving the project. When it comes right down to it, we asked the 'whys' and communicated the needs really well," **Rev. Tommy Williams, pastor of Woodville UMC**, remarked.

Now under construction, the new Wesley Center, a name chosen by the congregation to signify a "hub" for actively loving their neighbors as Wesley urged, will give the congregation room to grow their children and youth programs, as well as explore options for future ministry. Ideas being considered include an after school ministry for area children, Friday night community

youth activities, providing meals to many in need in their area, and serving as an additional Red Cross shelter during disasters like Hurricanes Ike and Rita.

Woodville UMC's focus on fresh ideas for fulfilling their purpose proved a revitalizing force for strengthening community. "It really reenergized a lot of our members. Something about a common goal made them rally together," said Rev. Williams.

"**Our campaign brought in members who were not participating, even in worship, before we got started. When they found out about our plan, they got really involved. Now these people are taking on all kinds of mission projects,**" Jarrott added. "It's really an exciting time for us in so many ways."

"We'll never know the true number of people who were praying over this, but we know they were out there because of the fruit of this campaign," Rev. Williams added. "The number of pledges we had per household was significant. It truly involved the entire congregation, and the core of our members pledged following the example our leadership set for them."

Churches and individuals respond generously when catastrophe strikes their neighbors. But with Young's guidance, the congregation learned to put financial decisions that impact ministry "before" rather than "after the fact." "We had a fifth grader who pledged \$720 from money he planned to earn mowing yards and doing odd jobs. This boy got up in front of the congregation and told everyone he was going to need their help employing him so he could meet his pledge," McCluskey remembered.

"We were taught to examine how we spend. Leave off a few years of extravagant vacations or give up some other type of luxury and you'll be surprised at how much you can give," Jarrott added. "Not that we don't miss those vacations! But it's worth the sacrifice to know you're helping to build something important, and it will last so much longer and serve so many more people than a vacation."

Originally distraught by the notion of tearing down an existing building and changing the church's familiar appearance, Jarrott came to understand that increasing the congregation's possibilities for outreach and innovation is much more important than preserving a building.



Top: Artist's rendering of the Wesley Center at Woodville UMC

Bottom: A page from the scrapbook documenting Woodville UMC's remarkable campaign

"When I heard we were going to have to tear down the old building to put up a new one, I just thought that can't be. That building was gifted to us in the '50s and tearing it down was like taking away a part of my growing up. I wasn't even a member of this church back then, but I spent Friday night dates there after football games!" said Jarrott. "But as the scope of all this began to sink in, more and more we started feeling like it was our turn to continue what the people who loved this church and this town started a long time ago."

Young recognized the potential Woodville UMC generated through its discernment process early on, and while campaign leaders appreciate the way he encouraged them to lead their congregation through change, he extends the credit for success back in their direction.

**"They just responded so well to the need for that building. They have a great spirit about them, and it's evident they are following a path set forth for them in service to Christ. All they had to do was ask in faith, and God led them through that campaign."**



Texas Methodist Foundation

PUT YOUR MONEY WHERE YOUR HOPE IS.  
HELP UNITED METHODIST CONGREGATIONS BECOME  
DOORWAYS TO CHRIST.

## INVEST IN THE INDIVIDUAL FUND! MAKE AN INVESTMENT IN WHAT GOD LOVES - GOD'S CHURCH, GOD'S PEOPLE.

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CLICK "CHECK OUR CURRENT INVESTMENT RATES"  
ON THE LEFT SIDE OF THE HOMEPAGE.

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### EASY APPLICATION PROCESS

CONTACT INVESTOR SERVICES AT 800/933-5502 OR VISIT OUR WEB SITE FOR CURRENT RATES, APPLICATION FORMS, AND MORE INFORMATION ON AN INVESTMENT THAT PUTS YOUR MONEY WHERE YOUR HOPE IS.

[WWW.TMF-FDN.ORG](http://WWW.TMF-FDN.ORG)

# GIFT PLANNING SEMINARS AND RESOURCES FOR YOUR CONGREGATION

The Texas Methodist Foundation's Gift Planning and Endowment Services staff offers congregations a number of workshops and programs to assist with gift planning education. These programs fit the needs of churches of all sizes. Call 800/933-5502 to speak with one of our capable development officers about scheduling a workshop, launching a gift planning program, or establishing a permanent endowment fund at your church.

### PUTTING YOUR HOUSE IN ORDER

Beneficial to adults of all ages, this workshop walks attendees through the process of documenting their last wishes long before they are needed. Participants gain peace of mind knowing their decisions and instructions have been determined and will minimize anxiety for loved ones during a time of stress and loss. In addition, documents such as Durable Power of Attorney and Medical Power of Attorney, among others, are discussed so individuals can make informed decisions about how to direct their loved ones on occasions when they may not be able to speak for themselves.

### FINDING YOUR TREASURES

This workshop is for individuals who wish to explore their charitable giving in light of their faith and personal autobiography in a non-threatening setting. Participants examine what is important to them in life and in their philanthropy by reflecting on

the life experiences that have shaped their generosity. This workshop is for church leaders, adult Sunday school classes, members of a church foundation or endowment, small fellowship groups, and all those seeking God-centered fulfillment through the act of giving.

### TIMELESS GIVING WILLS PROGRAM

Every church, regardless of size or annual budget, can benefit from establishing a Timeless Giving Wills Program. This program helps congregations:

- Explore the idea of a new gift planning program
- Promote a new or established Permanent Endowment Fund
- Highlight the work of members already adept at inspiring planned gifts
- Expand Christian stewardship to positively impact future ministry

Regardless of where your church happens to be on its stewardship path, your members will appreciate the practical and spiritual guidance and motivation offered by this program. Having a wills emphasis program sets the stage for many manifestations of giving that will impact the vitality of your church in years to come.

For additional workshops and seminars available on gift planning topics, please visit: <http://www.tmf-fdn.org/services-for-churches/gift-planning/>.

## THE TEXAS METHODIST FOUNDATION OFFERS:

**Planned Giving Services** for individuals so they can make a lasting impact on ministries that are important to them.

**Grants** to help fund programs addressing the root causes of poverty.

**Endowment Services** for churches and institutions to develop permanent funds and raise awareness of how contributing to these funds can enrich ministries.

**Investment** opportunities with competitive returns for individuals and churches.

**Stewardship Services** to help congregations secure the financial resources required to continue and expand ministries.

**Loans** to United Methodist churches and institutions wanting to reach more people through larger or improved facilities.

**Institute for Clergy and Congregational Excellence** to provide leadership, self-care and spiritual formation resources to United Methodist pastors.

# CHARITABLE IRA LEGISLATION

On Oct. 3, 2008, the president signed charitable IRA legislation to strengthen America's retirement system while encouraging additional charitable giving. **This program expires on Dec. 31, 2009.**

This charitable option allows donors aged 70½ or older to move \$100,000 per year from their IRA directly to an eligible charity, such as the church, without having to pay income taxes on the money.

Call Darrell Loyless, V.P. of Advancement, for more information or visit our website (<http://tmf-fdn.giftlegacy.com> – click on IRA Rollover Resources) for related resources.

**DON'T MISS THIS OPPORTUNITY TO MAKE A TAX-FREE GIFT TO HELP YOUR CHURCH MORE FULLY AND EFFECTIVELY OFFER GOD'S LOVE AND MINISTRY TO YOUR COMMUNITY!**