



Methodist Money & Ministry

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Methodist Money & Ministry

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“United Methodist
Resources Changing Lives”

ON GIVING: FAITH & MONEY SERIES

NOW IS THE TIME

By Darrell Loyless, Vice President of Advancement

“The first priority in my life is to be holy and the second goal of my life is to be a scholar.”

– John Wesley

Since the time of John Wesley, the people we call United Methodists have believed the love of learning and the desire for God are inseparable. Together, they result in a learned faith that calls us to gracefully accept our responsibility to transform the lives of others.

All across the nation, our Methodist colleges and seminaries have worked with dedication and energy to educate the next generation. Yet, in the face of rising costs, there are many who cannot afford higher education today, particularly in our church-related institutions. These potential students are ready and willing but not financially able to go to college.

One can paint this picture by the numbers. Tuition increases often exceed the cost of living, driving students to borrow at greater levels, and then struggle to pay post-graduation debt. This picture of the present, however, does not have to reflect our future.

Many churches in Texas have established scholarship programs to address this need, and they have made a major difference in the lives of many students and their families. In many instances, this support has come from individual donors who help students through generous annual gifts or by creating a scholarship endowment, either through their church or here at the Texas Methodist Foundation.

Such gifts are transformational. They not only expand intellectual and spiritual horizons, but they also spiritually enrich the giver who sees what great good comes from such generosity.

I believe God’s hand guides this expression of love to our neighbors. He calls his disciples to remember all that has been provided them, and encourages them to “pay it forward” by sharing with others. The faithful response from those who answer: a gift now.

We at the Foundation are honored to help our churches establish and grow scholarship endowments as a part of their overall program of ministry. We are also available to work with donors in completing a scholarship gift to the Foundation that will benefit their church and those it serves.

We invite you to consider making such a gift. There is no better time than now.

For more information on building church endowments or gift planning for individuals, contact Darrell at 800/933-5502 or e-mail dloyless@tmf-fdn.org.



MAKING A BETTER WORLD THROUGH SCHOLARSHIP GIFTS

Have you ever wondered what type of person establishes a scholarship fund?

In the case of **Nell Linebarger**, people she has ministered to and worked alongside see her as the personification of kindness, strength, and vision. They value her as a

emeritus by GRMC. She continues to amaze those who know her with her dedication to the Church and her community.

“I see her as the epitome of the Texas pioneer woman. She represents the school teacher and the pastor tirelessly serving rural America,”

remarked **Dave Phillips**, chair of the Staples UMC administrative council. **Peggy Phillips**, treasurer for Staples UMC, added, “She is a treasure. She is our backbone.”

The **Rev. Vanessa LeVine** recently got to know Rev. Linebarger, but has already experienced her warmth and encouragement.

“Nell was just right there beside me as the new pastor here in Staples. It was clear

from the time we met that her heart is focused on the future of Christ’s church, and she has a vision about what the future is going to bring.”

A fundamental part of the future Rev. Linebarger envisions hinges on the ability of those called to ministry to be able to answer. To help with financial needs of seminary students she established two endowed scholarships, one named for her late husband Roger at Staples UMC and another at Kingsbury UMC, with the assistance of **Linda Murdock**, development officer for the Texas Methodist Foundation.

“Linda’s a beautiful person, so warm and so caring. Empathetic is a good word to describe her. I told her about my wishes for these scholarship funds and how I felt, and she set things up just like I wanted,” said Rev. Linebarger.

Working with donors like Rev. Linebarger never grows tiresome for Murdock. “Even in retirement, Nell’s a very

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Rev. Nell Linebarger, donor (left) pictured with Rev. Vanessa LeVine, scholarship recipient

compassionate woman with a penchant for sharing and a talent for inspiration.

It wasn’t until Rev. Linebarger retired from a 29-year teaching career that she fully focused on ministry. In fact, she made a commitment to serve God at a time in life when many pastors wind down. That was in 1985. Remarkably, she has retired twice more since then.

After 11 years of leading United Methodist congregations as pastor, she contemplated hanging up her robe. When offered the opportunity to serve as chaplain for Guadalupe Regional Medical Center (GRMC) in Seguin, however, she met a new challenge and served the hospital for another 11 years. She recounts this time as one of her “most blessed experiences.”

The many individuals Rev. Linebarger has touched through her ministry have reaped copious blessings, too. In appreciation she was named pastor emeritus of **Staples United Methodist Church** and chaplain



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www.tmf-fdn.org

OR CALL US TOLL FREE
1-800-933-5502



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 9/01/2008*

Fund	Current Rate
TMF Methodist Loan Fund	2.85%
TMF Short-Term Fund	2.10%
TMF Individual Fund	2.70%

Fixed Rates through 9/19/08**

	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	3.70%	3.76%	3.95%	4.10%	4.20%	4.46%	4.35%	4.74%	4.60%	5.16%
TMF Individual Fund & IRA	3.55%	3.61%	3.80%	3.94%	4.05%	4.29%	4.20%	4.56%	4.45%	4.97%

Total Returns

Fund	YTD as of 8/31/08	2007 Return	Three Year Average	Five Year Average
TMF Equity Fund	-12.83%	9.07%	8.80%	12.10%
S&P 500 for comparison	-11.42%	5.49%	8.09%	12.77%
TMF Balanced Fund***	-7.20%	7.13%	6.51%	7.89%

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 our website at www.tmf-fdn.org.

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giving person and a real joy to know," said Murdock. "Being a ministerial scholarship recipient herself, she understands how important it is to support burgeoning pastors in all ways, including financially."

Rev. LeVine, who will benefit from Rev. Linebarger's scholarship fund as she completes her final year of seminary, remarked, "As someone who is also a second career pastor, it's vitally important. Without scholarship funds like these we wouldn't be able to answer our call. We're able to cultivate pastors with quality education because of people like Nell."

Peggy Phillips added, "One particular student comes to mind when I think about Nell's scholarship funds. Without her



Rev. Nell Linebarger with Linda Murdock, Foundation development officer

support there's no way he could continue his education. It comes from her heart, and it's paying off."

Not surprisingly, Rev. Linebarger doesn't really see herself as a great philanthropist with lofty goals. She approached establishing her endowed scholarships humbly with servitude in mind.

"I believe everything we have is a glorious gift from God. We simply need to do the most we can with what is given to us. God touches our hearts to do that," said Rev. Linebarger. "Along with mentoring, I know that's the way I can help make a better world."

Rev. Linebarger also recognizes the inherent spiritual benefits of giving in grace that go far beyond receiving charitable tax deductions. "Helping a seminary student with a scholarship may be one of the most satisfying things you can do in your lifetime. This is a way to help bring God's kingdom more fully upon the earth."

The scholarship funds established by Rev. Linebarger have received additional funding from generous donors and are open for contributions from others with a desire to support seminary students. Contact Karyl Seibert at 800/933-5502 or kseibert@tmf-fdn.org for more information.

CONSIDERING A SCHOLARSHIP GIFT?

If you're interested in making a scholarship gift and wonder where to begin, consider these points:

- Scholarship gifts can be made as memorials for loved ones, remembrances of good friends or to mark a special event such as a milestone birthday or anniversary.
- You can assist students with a scholarship gift to your church or another United Methodist agency close to the heart of your family, or benefit a number of different organizations with a scholarship fund established through the Texas Methodist Foundation.
- Appreciated securities used to fund a scholarship gift may offer capital gains tax benefits, but making a gift with cash is quick and convenient, too.
- A scholarship endowment is a way to make a gift that keeps giving for generations to come.

If you would like to assist future generations through an endowed scholarship, contact Darrell Loyless at 800/933-5502 or dloyless@tmf-fdn.org for more information and additional giving options.

FROM THE PRESIDENT

Dear Friends,

In this edition of our newsletter focusing on education, Nell Linebarger, with her friends at Staples UMC, and the many partners working together to improve the community through Project Transformation at Trinity UMC in Denison, teach us some valuable lessons: concentrate on what will outlast us while taking advantage of every occasion to serve others in the name of Christ.

The question is: will a few scholarship funds, the investments of a small congregation, or a group of children granted God's love through college-aged mentors make a measurable mark on the world? We certainly hope so, but have no way of knowing for sure. What we do know with certainty is that by pooling small opportunities as often as possible, we can make a great difference in the lives of our neighbors.

As you too consider your giving, investment and outreach goals for the fall season, please let us know how we can help you help 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 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.*

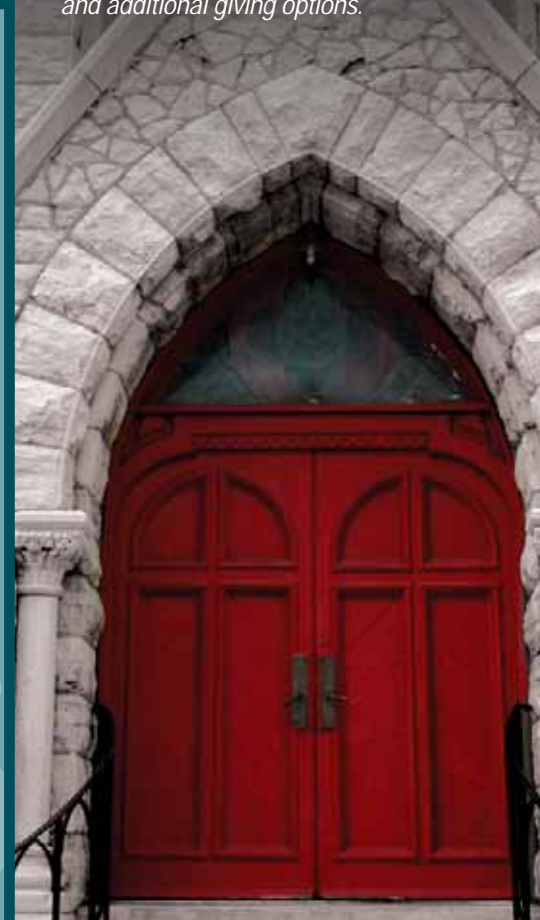
To establish a Qualified Charitable Gift Annuity please call Darrell Loyless at 800/933-5502.

QUALIFIED CHARITABLE GIFT ANNUITY

One-life Rates*
(based on a \$20,000 Annuity)

AGE	RATE	APPROXIMATE CHARITABLE DEDUCTION	ANNUAL LIFETIME PAYMENT
65	5.7%	\$7,110	\$1,140
70	6.1%	\$8,161	\$1,220
75	6.7%	\$9,137	\$1,340
80	7.6%	\$10,077	\$1,520
85	8.9%	\$10,958	\$1,780
90	10.5%	\$11,976	\$2,100

*Rates as of 9/1/08. Numbers based on gift made in September, using highest 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 6.7% annual payment, or \$1,340.



Project Transformation

A kid on a bicycle rides by Trinity United Methodist Church in Denison, Texas, and waves wildly to Pastor Dan Gurley as he gets out of his car. Rev. Gurley smiles ruefully as he dodges a kid skateboarding in the parking lot and steps over the chalk drawings on the sidewalks leading up to the church. Maintenance and insurance issues nag at the peripheries of his thoughts but are quickly dispelled by a heartening realization: "Our neighborhood kids – most of whom don't attend church here yet – feel connected enough to want to hang out here. Trinity has become a safe place for them."

That wasn't true a few months ago, before Trinity UMC became the tenth program site for Project Transformation (PT) who just celebrated its tenth year of outreach. A **\$20,000 grant from the Texas Methodist Foundation** assisted PT with start-up costs for the expansion to Denison where, in the area adjacent to the church, socioeconomic conditions that place children "at risk" exceed the national average.

"Our neighborhood kids – most of whom don't attend church here yet – feel connected enough to want to hang out here. Trinity has become a safe place for them." — Rev. Dan Gurley, Trinity UMC pastor



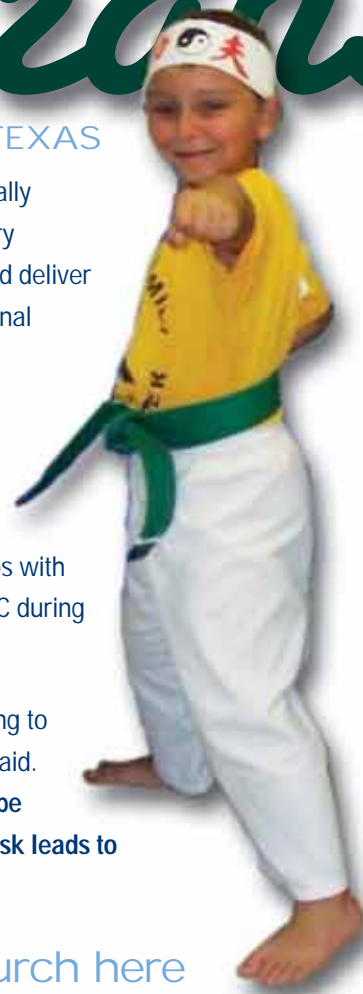
TRINITY UMC, DENISON, TEXAS

Staffed by college interns, PT offers socially conscious leadership training and ministry exploration for the interns who create and deliver health, academic, spiritual, and recreational programming for children and youth in low-income neighborhoods. (Visit www.projecttransformation.org to learn more about this life-changing ministry.) **Jamie Hannan, PT site coordinator**, and seven interns developed relationships with an average of 55 kids a day at Trinity UMC during the eight-week summer day camp.

"Project Transformation was the best thing to happen to us this summer," Rev. Gurley said. **"I won't say it wasn't risky but that may be the most important lesson we learned: risk leads to renewal."**

Though Trinity's congregation, led by Outreach Director Sherrie Jackson, already showed a strong heart for mission, some were hesitant when then District Superintendent Fred Durham approached them about becoming a PT site. What would unleashing a slew of boisterous kids on church property for two months do to the noise level and wear and tear on the facilities? Noisy kids, and other inwardly-focused concerns, however, were soon rendered mute by the distinct call of God to love and serve others.

And once they answered that call, there was no stopping them! As Hannan exclaimed, **"I was never told 'No' – not ever.** In fact, if I spoke to the congregation about a particular need on Sunday, by Monday or Tuesday we had three times what we



asked for." The congregation couldn't do enough to share their abundance: they even arranged to send the entire camp on a field trip to the zoo in nearby Gainesville. Partner churches in surrounding communities responded with overwhelming generosity, as well, providing snacks, supplies, and volunteers.

"I've never had to make so many decisions that affected so many people in my entire life. It was exhausting but exhilarating and has deepened my faith. I've seen the power of love transform these kids." — Jamie Hannan, PT site coordinator

As often happens when congregations engage in risk-taking mission, Trinity's priorities became even more focused on reaching out beyond their inner circle. Resource and renovation decisions supported that priority: a new stove, oven, commercial refrigerator, and freezer were purchased to accommodate PT program needs. A new toddler playground, a refurbished children's playground, cushions for the sanctuary pews and a large screen projection system – all represent efforts to make the church as inviting as possible to newcomers. Existing outreach ministries are energized, as well: a separate building will be constructed for **Trinity's Kids Pantry**, a program providing nutritional meals to families with children eligible for the free lunch program.

In his book, *Five Practices of Fruitful Congregations*, Robert Schnase says risk-taking mission and service "presses us to follow Christ into more adventurous encounters with people. As we do so, God's Spirit changes us, changes others, and changes our churches."

Positive changes abound as a result of the risk Trinity took in becoming a PT site. Hannan proudly described the progress he observed in some of the more socially awkward children whose anxiety manifested in withdrawn or aggressive behavior. "By the end of the two months, they were all interacting well with others. A grandmother of one of the kids said, 'This is the best thing that has ever happened to my grandson.'"

When asked about his own development, Hannan said, "I've never had to make so many decisions that affected so many people in my entire life. It was exhausting but exhilarating and has deepened my faith. **I've seen the power of love transform these kids.**" The interns, too, were given ample opportunity to grow. Hannan instructed them from the beginning to "make this program what you want it to be." Interestingly, that mirrors

the autonomy Rev. Gurley gave to Hannan and reflects the "permission-giving" rather than "approval seeking" environment Schnase says is a characteristic of churches that engage in risk-taking mission and service.

"It is an honor to partner with programs and churches like Project Transformation and Trinity UMC," commented **Candy Gross, V.P. of Grants and Investor Services at the Foundation.** "They definitely put our grant dollars to maximum use! **They show how the courage to answer God's call empowers God's people with a spirit of abundance that brings about deep change in our communities."**



STAPLES UMC: INVESTING FOR THE FUTURE

Staples United Methodist Church welcomes younger families moving into the surrounding community just east of San Marcos with recently renovated children's space. The Rev. Nell Linebarger, former pastor of Staples UMC, sees this growth as a significant mark on the timeline of a rural church established in the early 1900s.

"For the longest time we were an older congregation, but our demographics are changing now. Sometimes people don't want to face change, but you have to embrace it. It's exciting that our church is growing."

While some things are definitely changing in Staples, others remain steady. The commitment of this small church to look to the future through giving and investing is a prime example. When a number of members established scholarship funds, including Rev. Linebarger (see p.1), they sought a way to provide for students they would probably never know.

"Establishing these funds is a sign of very good leadership. You have to maintain a balance of serving church members and being the hands of Christ out in the community. We're reaching out and helping beyond our walls with these funds," added the Rev. Vanessa LeVine, current pastor of Staples UMC.

Now these scholarship funds are invested in the **Methodist Loan Fund** through the Texas Methodist Foundation, along with a building fund established in anticipation of a land purchase or further renovations required to keep up with the demands of



Left: Stained Glass Window inside Staples UMC



Right: Staples UMC, Staples, Texas

a budding community. As treasurer for her congregation, Peggy Phillips recognizes the importance of growing these funds along with her church, and appreciates the ease and security found investing with a United Methodist affiliate.

"The staff is just wonderful. They helped me so much when I was getting up to speed. It's like you're talking to a friend," Phillips said. "Even beyond that, it seemed like the safest place for our money because we know you're going to be there for us. It wasn't hard to see that sticking with a relationship that has worked for years was the way to go."

Knowing the church's funds are being used to help other congregations with loans is also important to Phillips and Staples UMC as a whole. "We appreciate the relationship between churches investing and those receiving loans. With the growth we're anticipating, we might be there needing a loan some day. We can all help each other out as United Methodists this way."

ARE YOU GROWING YOUR INVESTMENT WHILE GROWING A CHURCH?

Methodist Loan Fund and Individual Fund investments through the Texas Methodist Foundation:

- Offer exceptional rates
- Provide loans to UM churches in Texas to expand ministries
- Connect resources from faithful investors to the needs of United Methodist churches
- Are protected by strict underwriting and lending policies

EASY APPLICATION PROCESS: Contact investor services at 800/933-5502 or sbeltran@tmf-fdn.org for current rates and more information on how you can invest in a vital future for United Methodist churches by strengthening their ability to transform lives.

FOUNDATION BOARD MEMBERS ELECTED BISHOP



UNITED METHODIST NEWS SERVICE PHOTO BY LINDA GREEN

BISHOP MIKE LOWRY, BISHOP EARL BLEDSOE, AND BISHOP JIM DORFF

The Texas Methodist Foundation is pleased to recognize three of its dedicated board members elected to serve as bishop for the South Central Jurisdiction. Bishops W. Earl Bledsoe, James E. "Jim" Dorff and John Michael Lowry continue to serve the Texas Methodist Foundation board in an advisory capacity after taking their new offices on September 1.

"The Foundation is richly blessed to have these talented and committed leaders affiliated with our board and our denomination. We have benefited from their creative leadership and know the depth of their experience and dedication to transformational ministry will only serve to strengthen The United Methodist Church," said Foundation President Tom Locke.

As TMF board chair (2000-2001) during a time of revisioning, Bishop Bledsoe worked diligently to foster the Texas Methodist

Foundation's critical transition from a financial institution to a ministry offering financial services. Bishop Dorff has long been a valued conversation partner to Locke providing counsel and thought-provoking ideas on how TMF can most effectively use its resources to fulfill the needs of United Methodist individuals and congregations throughout Texas. Bishop Lowry has contributed significantly to the evolution of TMF's Grants Ministry by encouraging a more proactive stance in identifying the needs of United Methodist ministries and exploring ways to address those needs.

"These individuals represent the quality of the clergy and lay leadership serving on our board," added Locke. "We feel privileged to have them continue working alongside us as we assist churches reaching out in ministry to communities around the state."

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.