

INCREASE YOUR INCOME

A Charitable Gift Annuity with the New Mexico Conference Methodist Foundation may help you increase your annual spendable cash, cut your current income taxes, and make a significant gift to your favorite United Methodist institution and/or congregation. The annuity rate is determined by your age at the time you create your gift annuity.

Here is a sampling of current rates and benefits for a single life gift annuity created with \$10,000 cash:

Age	Payout Rate	Annual Income	Tax-free Portion	Charitable Deduction	Effective Return Rate *
60	5.0%	\$ 500	\$300	\$2,740	6.7%
65	5.3%	\$ 530	\$335	\$3,293	7.3%
70	5.7%	\$ 570	\$382	\$3,892	8.1%
75	6.3%	\$ 630	\$442	\$4,473	9.2%
80	7.1%	\$ 710	\$520	\$5,061	10.6%
85	8.1%	\$ 810	\$627	\$5,672	12.5%
90	9.5%	\$ 950	\$758	\$6,208	15.1%

* This rate represents an equivalent, fully taxable yield in the 28% bracket calculated with the Applicable Federal Rate for August 2009. Actual numbers may be slightly different, depending on federal discount rates at the time of the annuity's creation.

Note: These rates are recommended by the American Council on Gift Annuities. Rates for a two-life gift annuity are lower and are available upon request.



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The CORNERSTONE
...helping United Methodists build for the future

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Ensuring Ministries: Life Insurance Gifts

Using life insurance to make a charitable gift to your church is an easy, creative and flexible method of planned giving. In many cases life insurance permits significant giving at no cost to the donor, and the gift may even provide tax benefits to the donor. Despite approximately \$19 trillion in individual and group life insurance policies existing at the end of 2006, many policy holders and their estate planners haven't recognized the vast potential for charitable gift-giving.

Typically, the need to have life insurance is likely to decrease with age, and a paid life insurance policy is an excellent charitable gift.

Life insurance is purchased for a variety of reasons that may change or dissolve in time. A policy may originally have been taken to pay a mortgage, but the debt is no longer outstanding. The purpose of a policy might have been to support a spouse or children or to assure children's educations or your retirement, but that coverage may no longer be needed. You may donate a paid policy or give a policy on which you are still paying premiums. Rather than canceling such a policy, it can become a support for your church by making the church the owner of the policy. The cash value at the time you give the policy to the church may allow for a tax deduction as a gift.

This form of giving is economical, private, and convenient, and it can be immediate. It is a remarkable giving tool that most American families already have in hand.

If you are still paying premiums or want to delay the transfer of the benefit, you may name your church as the single or one of

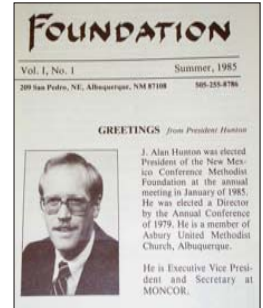
Mr. Alan Hunton, a former president of the Foundation's Board, used a life insurance policy as a planned giving method to support Foundation operations beyond his lifetime. His leadership was featured in the Foundation's first newsletter in 1985.

several beneficiaries of an existing policy. This may also allow you to include gifts to your heirs as well as your church. While this does not allow current tax benefits, it does remove the portion gifted to your church from your estate and that may allow tax benefits in the settlement of your estate.

Donations may also be made with a new policy. Whether you create and donate a new term life or whole life policy with the church as the owner, the premiums you pay may be tax deductible, and there may be other tax benefits as well.

One cardinal rule in considering the gift of an existing or new life insurance policy: Discuss with your tax professional and other advisors how to approach donating your policy. State laws govern and regulate the issuance and operation of life insurance; that in turn can affect the deductibility of gifts for federal and state income tax purposes.

While the New Mexico Conference Foundation does not provide legal or tax counsel, we are available to assist you and your advisors in creating a gift that is meaningful to you and to those who will benefit from the ministries that will spring from your gift.



PLANNED GIVING HIGHLIGHT



The late Alan and Jackie Hunton were members of Asbury United Methodist Church in Albuquerque.

They met and married in Hobbs in 1978 and moved to Albuquerque in 1982. Mr. Hunton passed away in June 2008 before he turned 58 years of

age. His beloved wife of 27 years passed away in May 2006.

The Huntons supported United Methodist ministry and were involved in church and community activities.

Mr. Hunton was born in Clovis, N.M., and raised in Portales in where he attended Eastern New Mexico University. He was raised in an environment of faith with values of being hard-working, honest and giving.

Mr. Hunton was an ardent supporter of the Foundation. He served as board president in the mid-1980s.

He was dedicated to the mission of the Foundation, working to bring about the hiring of its first executive director in 1985.

His dedication to promoting the future welfare of the Foundation included his personal decision to use a life insurance policy to fund future Foundation

operations. Mr. Hunton believed that a professionally administered program of deferred giving plans through the Foundation was crucial.

A life insurance policy with the Foundation designated as the owner and beneficiary was purchased by Mr. Hunton when he was in his mid-30s. After he passed away, his policy provided thousands of dollars to establish a permanent endowment for Foundation operations. The Foundation manages the Alan and Jackie Hunton Family Name Fund that will be a source of support for years to come.



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**Notes from the Executive Director
Rev. Sanford Coon**

The Value of Life

It is interesting how we learn and accumulate understanding as we pass through the decades and experiences of life. In my hometown, my father was in the insurance business. Most of his business was with casualty insurance that provided financial coverage on homes, cars, and other tangible belongings as well as intangible things such as businesses and intellectual property. Even though life insurance was not his specialty, he was the one who introduced me to some of its various forms and options.

Shortly before I married, my father arranged for me to meet with a life insurance agent. He was a man I had known and respected in the church that I grew up in, but this conversation was different from any that I had had with him through the years. Since that day I have used life insurance as a means of providing financial backing for my family should anything happen to me.

As a life insurance neophyte, I needed a while to understand that the amount of life insurance I might carry had nothing to do with the value of my life. It had only to do with the valuation of belongings, the projection of earnings, and the calculation of estimated needs that might exist at various intervals in my life. At 25 or 35 years of age, those figures looked very different from the ones that characterize my financial picture today.

Since becoming involved professionally in planned giving, I have realized what a unique tool life insurance is for individuals, families, and businesses to make what may be their largest benevolent gift.

This issue of Cornerstone carries stories about a couple of ways life insurance can expand the cash value of gifts and fulfill benevolent desires that assure the financial undergirding of ministries. There are other ways life insurance can be used. It requires careful planning to have the most advantageous tax benefit for your gift. That is why the use of life insurance for benevolent purposes is considered one aspect of "planned giving." The Foundation can provide additional information for no obligation about ways in which life insurance can be used to express your love and gratitude for your faith community, for a particularly meaningful ministry of your church, or for the ministries of one or more of our United Methodist institutions.

Life insurance is a way to express the values of your life because you recognize the divinely given value of your life!

Beverly Wood
El Paso District Administrative Assistant



At the death of my mother, a devoted Christian woman, my husband Bill and I wanted to wisely and creatively use an inheritance from her estate.

We are firm believers in giving to God His share of any income that He provides for us.

Bill and I had the privilege of hearing (Foundation executive director) the Rev. Sanford Coon speak about annuities memorializing loved ones. We felt this would be a good way to honor my mom as well as multiplying God's share of the money.

We met with Sanford Coon, and he directed us on how we could purchase a life insurance policy to create an endowment fund.

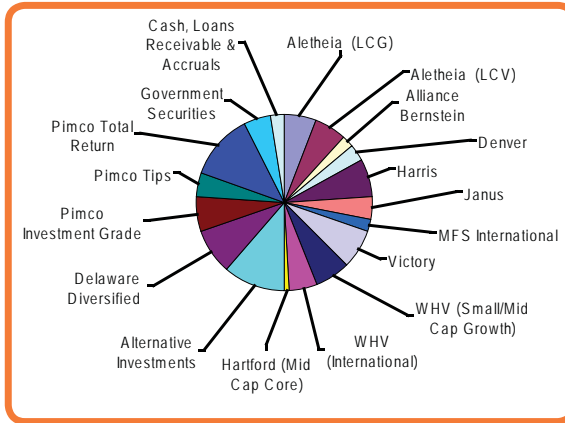
We purchased the policy and created the Bill and Beverly Wood/Helen Sturdivant Endowment Fund. The foundation helped us designate the recipients of the fund.

Bill and I felt with this action we had maximized this money to the very best of our ability. We pray it will be used to bring honor and glory for God's ministries.



Bill Wood, Longtime lay leader

I have been a member of El Paso St. Paul's United Methodist Church Foundation, off and on, since its inception in late 1991. I know the importance of planned giving and including the church in these plans. Therefore, I agreed wholeheartedly with Beverly in creating the endowment as a memorial to her mother. This indeed maximized the money available for God's ministry.



Board Welcomes New Members



The Rev. Tom Nagle, newly appointed District Superintendent for the Albuquerque District, is also a new *ex officio* member of the Foundation board. Following Annual Conference, Tom and his wife Trish moved from St. Mark's in El Paso where he served as pastor for the past 18 years. Tom's accomplishments include chairing the Board of Ordained Ministry, the Conference Team for Making Disciples and the Conference Envisioning Team, serving as alternate for the 2004 Jurisdictional Conference and member of the Conference Ministry Team.



The Rev. Layloni Drake, newly appointed as pastor of Asbury UMC in Albuquerque, is a graduate of McMurry University and Asbury Theological Seminary in Kentucky. She brings her experience as an Air Force chaplain, having served at Peterson and Lowry AFBs and Osan Air Base. She has been senior pastor of the Gallup United Methodist Church the past four years.

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MANAGER	AMOUNT	PERCENT
Aletheia (Large Cap Growth)	\$ 1,779,476	6%
Aletheia (Large Cap Value)	\$ 1,796,112	6%
Alliance Bernstein (International Fund)	\$ 633,389	2%
Denver (Small Cap Value)	\$ 935,699	3%
Harris (Large Cap Value)	\$ 2,140,822	7%
Janus (Large Cap Growth)	\$ 1,229,685	4%
MFS International (International Fund)	\$ 675,301	2%
Victory (Large Cap Core)	\$ 2,272,955	7%
Wentworth Hauser & Violech (Small/Mid Cap Growth)	\$ 1,946,838	6%
Wentworth Hauser & Violech (International)	\$ 1,536,869	5%
Hartford (Mid Cap Core)	\$ 254,857	1%
Alternative Investments	\$ 3,487,388	11%
Delaware Diversified (High Yield Bonds)	\$ 2,515,491	8%
Pimco Investment Grade	\$ 1,966,218	6%
Pimco Total Return	\$ 3,651,891	12%
Government Securities	\$ 1,502,314	5%
Cash, Loans Receivable & Accruals	\$ 742,145	2%
TOTAL FUND VALUE 6/30/09	\$ 30,465,335	100.00%



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 Trusts Donating Life Insurance Donor Advised Funds
 Establishing an Endowment for: JMY Church A Specific Ministry

Advantage of Giving Appreciated Stock (Securities) and Property
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