

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	5.5%	\$ 550	\$316	\$2,366	7.2%
65	5.7%	\$ 570	\$346	\$3,085	7.7%
70	6.1%	\$ 610	\$394	\$3,693	8.5%
75	6.7%	\$ 670	\$460	\$4,254	9.6%
80	7.6%	\$ 760	\$549	\$4,786	11.2%
85	8.9%	\$ 890	\$684	\$5,278	13.6%
90	10.5%	\$1,050	\$834	\$5,831	16.4%

* This rate represents an equivalent, fully taxable yield in the 28% bracket calculated with the Applicable Federal Rate for November 2008. 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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...helping United Methodists build for the future

December 2008

Train Your Finance Committee

Stewardship is a spiritual ministry, and an important element of that ministry is the commitment of a church's finance committee members. Through members' decisions, attitudes and enthusiasm, good stewardship is fostered within the church.

To enhance the good stewardship goal, the New Mexico Conference Methodist Foundation offers free training for Finance Committee members throughout the Conference. Contact the Foundation—**Marilyn Large** or **Rev. Sanford Coon**—by email at marilyn@nmcdfi.org or sanford@nmcdfi.org.

Foundation staff will present information about spiritual giving, implementing internal controls to manage risk and offer direction for finance committee members about their role, responsibilities and duties as committee members.

Raymond Dennis, a finance team member for about eight years at First United Methodist Church in Albuquerque, called the Foundation's training "informative and useful" and the materials well-prepared, well-presented and attractive. Train-



Protecting staff and contributions, managing risk and building the congregation's trust are the goals of the Finance Committee Training offered free by the Foundation. Good stewardship is a decision, not a divine given!

ing results are critically enhanced, he noted, when ministry leaders' support is in the mix. Their support helps the committee incorporate the information and adopt the methods presented in the training.

At his church, following the training,

a budget development committee was created and members expect to use training information to solve problems in a workable and timely manner.

The training teaches members about building a strong team for administering a church's finances, along with organizing for efficiency and breadth of service.

An important component of the training is risk management to help protect the innocent—pastors, staff and volunteers—from false charges.

Through good business practices and procedures and reducing susceptibility to theft, churches can build trust within the congregation.

The training builds on biblical understandings of the connection between faith and money in order to create a stewardship program that helps members become faithful stewards.

The training includes a component focused on the creation of a financial plan based on the congregations' mission and long-term vision.

FOUNDATION People

After serving on the New Mexico Conference Methodist Foundation Board of Directors for 10 years, representing the Bishop, I accepted a term as a local church pastor on the same board.

One of the reasons for accepting that term on the board was my strong belief in and commitment to the work of the Foundation and the relationship between the Conference Foundation to each of our local churches.

Every local church in our Annual Conference should have endowment funds invested in the New Mexico Conference Methodist Foundation. If your church doesn't have endowment funds, the reason is likely that no one ever asked the congregation to consider making such a gift. Each year, we do stewardship campaigns asking our members to support our churches prayerfully in service, presence, witness and financially. Have we ever invited our congregation to prayerfully consider adding a single line to their wills stating that "after ex-

penses are paid, 10 percent of my estate will go to my local church for (general funds, maintenance, music, children, youth, missions, shared ministries, etc.)?"

We don't want our cherished members to die, but we will all die. The funds shared with your church and invested in the Foundation will provide ministry dollars beyond the donors' lifetimes into the future.

One of the joys of serving with the Foundation is hearing the stories of how people's lives have been touched and changed. Mrs. Lackey, the daughter of an early circuit rider in our conference, died in the early 1940s, leaving a small sum of money to provide support for the children of clergy in our conference to attend Methodist schools. Nearly 70 years later, those grants are still being made; new generations are being blessed by a single gift. Who will you bless with your gifts—not just today, but forever?



Rev. James Large, Senior Pastor
St. Paul's UMC, Las Cruces, N.M.
Board Member, N.M. Conference
Methodist Foundation

IRA Charitable Rollover Extension

In October, Congress extended IRA rollover provisions through 2009 in the Division C Tax Extenders and Alternative Minimum Tax Relief Act of 2008 in H.R. 1424. The extension allows transfer of \$100,000 or less in one year to charity for IRA owners 70 1/2 years and older. The distribution transfers must be directly to the UM church or other charity to avoid tax liabilities.

The Foundation's web site at www.nmcdfi.org offers more information about the IRA rollover extension, and it provides a sample distribution letter and other planned giving options. The rollover extension applies only to direct gifts from IRAs and excludes transfers to annuities and other methods of planned giving.

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Notes from the Executive Director Sanford Coon

GUIDANCE OF SPIRIT THROUGH TURMOIL



The past weeks have been tumultuous in the financial markets as we have observed major corporations fail, investments and retirement funds plummet, unprecedented governmental intervention, a housing market in turmoil with record numbers of foreclosures, disarray in global economic relationships, revelation of extensive practices of deceit, and a decline in trust among financial institutions to the point of freezing credit into a state of immobility. The point is that we're in the midst of a chaotic upheaval in our national and international financial markets. It is described as the 100 year economic upheaval, and it has thrust us into uncharted waters.

It seems to me that faith communities around our globe are being called upon to seize this moment to teach grace, exhibit perseverance, and reclaim our heritage of understanding that the only source of security is in the arms of our divine creator. In our Christian tradition, we call that one God. When we begin to satisfy ourselves with alternatives to that real source of security, we eventually find they are sources of chaos and confusion rather than stability and security.

Whether it is while sitting in worship on Sunday or conducting our business on Monday, our participation with the movement of the Spirit of God must always be toward protecting not just our well being, but also the well being of our neighbor. That is the nature of having core values that are changeless, regardless of the external conditions through which we're moving. In place of those core values, it is clear that as individuals, families, and as a nation, we have carelessly—even greedily—lived beyond our means in recent years.

In 2009 there will be a new set of opportunities provided by the Foundation to all congregations that are not currently providing financial management courses to their church families and communities. Freed-Up Financial Living is a new course developed by the Good Sense team. Its "plug and play" feature requires a local church coordinator rather than a teacher. The course will continue to guide every participant in becoming a diligent earner, generous giver, wise saver, cautious debtor, and prudent consumer.

Carl West has provided a perspective that I find meaningful as we move through this interval of upheaval: "We turn to God for help when our foundations are shaking, only to learn that it is God who is shaking them."

Memorial and Christmas gifts, annuities, trusts and cash—these are among the ways United Methodists can enrich the lives of others or support and remember church programs.

Long-term and far-reaching options also include using life insurance as a way to give, making your church or favorite ministry a beneficiary or co-beneficiary.

Giving at year's end provides benefit not only for the recipient ministry or church, but also for the individual who chooses to bless others. To avoid capital gains taxes due when selling property while helping ministry, give property directly to your church or to the Foundation. That way, you may be eligible for full fair market value charitable income tax deduction.

Stocks are another method for year-end giving. When your stock value increases, so do the taxes you owe on capital gain if you sell them. When you give publicly traded stocks held for more than a year to your UM church, you avoid all capital gains while taking full fair market value of the stock given as a charitable deduction on your income—up to 30 percent of your adjusted gross income. If you have stock losses, you

may sell the stock to realize the loss and take the allowable deduction for tax purposes. Then, generate a charitable deduction by donating cash proceeds from the sale to your church.

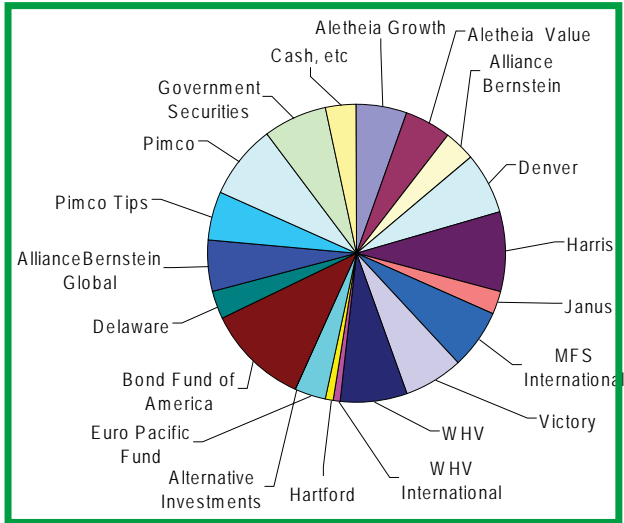
The charitable gift annuity is one of the oldest forms of gifts with retained income. The gift annuity is an appropriate option for making meaningful contribution to UM churches while creating, maintaining or enhancing an income stream for the giver's economic security. A fixed income is paid for life to the donor through legal agreement with the Foundation.

To explore more planned giving options, visit the Foundation web site at www.nmcmgift.org.

Read articles explaining how people have used IRAs, gift annuities for income, bequests and wills, charitable uni-trusts and annuity trusts, deferred gift annuities and more.

The site has a **GiftLaw Calculator** for various trusts and provides options for various terms of years. There is no obligation for your exploration of the information on the web site.

Special Gifts at Year's End



ASSET ALLOCATION AS OF 30 SEP 2008

MANAGER	AMOUNT	PERCENT
Aletheia (Large Cap Growth)	\$ 1,813,916	5%
Aletheia (Large Cap Value)	\$ 1,940,216	6%
Alliance Bernstein (International Fund)	\$ 1,316,355	4%
Denver (Small Cap Value)	\$ 2,706,896	7%
Harris (Large Cap Value)	\$ 2,487,745	7%
Janus (Large Cap Growth)	\$ 1,134,640	3%
MFS International (International Fund)	\$ 820,654	2%
Victory (Large Cap Core)	\$ 2,324,905	7%
WHV (Small/Mid Cap Growth)	\$ 2,517,104	7%
WHV (International)	\$ 1,671,366	5%
Hartford (Mid Cap Core)	\$ 313,363	1%
Euro Pacific Fund (International Fund)	\$ 1,392,418	4%
Alternative Investments Bond Fund of America (High Yield Bonds)	\$ 3,463,808	10%
Delaware Diversified (High Yield Bonds)	\$ 1,132,209	3%
AllianceBernstein Global (International Bonds)	\$ 2,290,553	7%
Pimco Tips (Investment Grade Bonds)	\$ 942,462	3%
Pimco Total Return	\$ 2,138,396	6%
Government Securities Cash, Loans Receivable & Accruals	\$ 3,342,330	10%
	\$ 1,785,715	5%
	\$ 1,343,363	4%
TOTAL	\$34,975,003	100.00%

Monthly account statements are available online by request to Molly Emkes at molly@nmcmf.org, 800-678-8786 or 505-255-8786, ext. 114



Member of the National Association of United Methodist Foundations

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I am interested in receiving further information about:

- IRA Rollover Gifts
- Making a Will
- Estate Planning
- Donor Advised Funds
- Establishing an Endowment for:
 - My Church
 - A Specific Ministry

- Advantage of Giving Appreciated Stock (Securities) and Property
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- Please send the Wills and Trust Planning Guide



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