

Types of Giving



“Coming from a missionary family and attending a church-related college, I have seen many first hand examples of the extensive good that comes from the generosity of Christians. Pledging to my local church is just the beginning. In response to God’s abundance, I have also given a tithe of the earnings from my investments to the Endowment Fund of the RMC. The satisfaction of seeing creative things happen now within our Conference is much better than letting it all wait until I am gone, though the Endowment Fund is also one of the beneficiaries named in my Will.”

- Alice Silver, Highlands Ranch

Annual Giving

Church members usually pledge from their current income to support the life and programs of their church each fall for the coming year.

One Time Giving

Capital Campaigns raise funds every few decades for substantial improvements to infrastructure.

Special Offerings are one time appeals usually by a committee for a specific purpose.

Memorial Gifts in remembrance of a church member or relative are usually one-time gifts, often designated for a particular use within the church.

Planned Giving

Planned gifts are more likely to be from accumulated assets, such as cash from long term savings, life insurance policies, stocks, mutual funds or registered retirement funds, bequests to you or business assets, rather than from your regular stream of income. Gifts of this kind require careful planning, as the name suggests, ensuring the greatest benefit for both the giver and the receiver. These gifts may be given to the Rocky Mountain Endowment Fund.

References

RMC Endowment documents are available at <http://rmcucc.org/endowment/index.html>

For information on ways to do planned giving: <http://www.ucc.org/giving/>

The United Church Fund: <http://www.unitedchurchfunds.org>

Rocky Mountain Conference web site: <http://www.rmucc.org>

Contact any Trustee of the RMC Endowment for more information:

Rev. Jean Bareis, First United Church of Arvada

Louisa Young, First Congregational, Boulder

Larry McCulloch, Plymouth Congregational, Fort Collins

Rev. Curtis Preston, Lakewood UCC

Mike Maus, First United Church of Arvada

Rev. Sue Artt, Acting Conference Minister, Rocky Mountain Conference, UCC

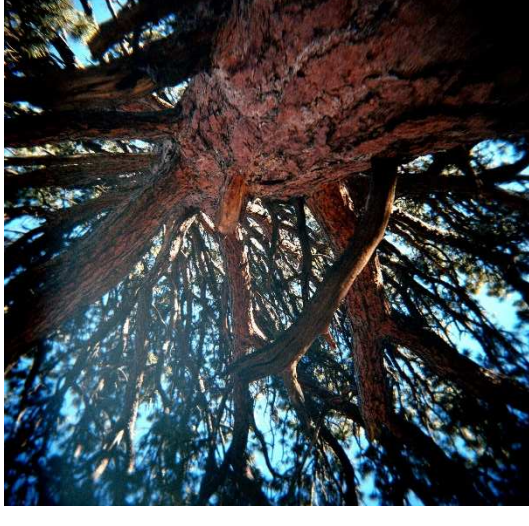


Planned Giving and Endowment Fund of the Rocky Mountain Conference of the UCC

1140 W. Fifth Avenue
Denver, CO 80204

Planned Giving & Endowment Fund

ROCKY MOUNTAIN
CONFERENCE
UNITED CHURCH OF CHRIST



Create a Living Legacy

“When we cast our bread upon the waters, we can presume that someone downstream whose face we will never know will benefit from our action, as we who are downstream from another will profit from the grantor’s gift.”

- Maya Angelou

Types of Planned Gifts

Outright Gifts may be given at any time to the RMC for a specific purpose that you specify or to the Endowment Fund for use in one or more of its program accounts. One form of Outright Gift is appreciated stock or real estate, which often provides significant tax benefit. **Planned Gifts** to the Endowment Fund benefit the Conference's ministries in perpetuity. Here are some common forms of Planned Gifts:

Wills and Trusts: Write the RMC Endowment Fund into your will or trust arrangements so that a dollar amount or percentage of your estate goes to the Conference's mission upon your death.

Life Insurance: Make the RMC Endowment Fund the beneficiary of your life insurance policy. Upon your death the Endowment Fund receives the policy's proceeds. Or, you can purchase a policy naming the Fund as owner, in which case your annual insurance payments go through the Fund and are tax deductible.

Life-Income Agreements: These consist of a variety of annuities, trusts and pooled income funds that can be customized to your situation. Generally you dedicate cash or securities now and receive monthly income. Upon your death your gift goes to the RMC Endowment Fund. You may also structure the income to go to a third party during his/her lifetime, then to the RMC Endowment.

A Planned Gift (sometimes called a Deferred Gift) is a gift that is defined during a donor's lifetime and typically received by the church or conference after the donor's death. An Outright Gift normally is given during a donor's lifetime.

“Do not store up for yourselves treasures on earth, where moth and rust consume and where thieves break in and steal; but store up for yourselves treasures in heaven, where neither moth nor rust consumes and where thieves do not break in and steal. For where your treasure is, there your heart will be also.”

Matthew 6:19-21

A Gift through a Will:

Ray and Francis have been active in their church and Rocky Mountain Conference for many years, and have always tried to give proportionally to their income. The church is a high priority for them, yet they are often frustrated as inflation and medical expenses stress their budget. When making a will, they decided to continue giving proportionally, so they chose to tithe from their estate, stating in their will that 10% of their assets were to be given to the Conference when they died. They sometimes muse that it will be better for their children to see their parents giving even in death than to receive that last 10%. Having both been educators of youth, they specified in their will that their gift was to go into the Children, Youth and Young Adult Ministries account of the RMC Endowment Fund.

A Life Income Gift:

A life income gift of \$10,000 given by a donor at age 74 in 2007 resulted in a \$3,200 one-time tax deduction. For the donor it produces annual income at the rate of 5%, one half of which is annually exempt from taxation for a period of ten years. After the death of the donor and the donor's spouse, the Endowment Fund of the Rocky Mountain Conference will realize the benefit of the gift. It will be spread across the five accounts.

Gift of Property:

Pat and Sam own a cabin in the mountains that they use multiple times each year. The value of the cabin is much more today than when they purchased it. They chose to deed the property to the church and retain full use of the cabin for as long as they live. They received a tax deduction at the time of the gift for part of the value, and upon their deaths, the property will be sold with the proceeds going to the Endowment Fund of the RMC.

Gift of Cash:

Ricardo and Maria received an inheritance when Maria's mother died. They decided to tithe 10% of what they received as a one-time gift to the Endowment Fund of the RMC.

When using any of these methods, please contact a Trustee for the proper legal language and to inform the Endowment Fund Trustees of your intentions.

The Endowment Fund

The Rocky Mountain Conference has created an Endowment Fund with funds invested in the United Church Fund.

Each of the five accounts in the Fund has their own purpose. You may give directly to one or more accounts. The accounts are:

Mission and Ministry of the RMC

Children, Youth & Young Adult Ministries

Church Revitalization & New Church Starts

Archway Housing and Services, Inc. (formerly Rocky Mountain HDC, Inc.)

La Foret Conference & Retreat Center

Payments from the Endowment Fund:

Annually the Fund will pay out 3% to 5% of its value in proportion to the balance of each account. The separate Boards of Directors of the supported affiliated ministries will decide how the money is to be spent, consistent with the purpose of each account.

“...for we brought nothing into the world, so that we can take nothing out of it.”

1 Timothy 6:7