

## 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	5.7%	\$ 570	\$281	\$3,201	7.5%
65	6.0%	\$ 600	\$319	\$3,629	8.1%
70	6.5%	\$ 650	\$374	\$4,011	9.0%
75	7.1%	\$ 710	\$441	\$4,475	10.1%
80	8.0%	\$ 800	\$533	\$4,734	11.7%
85	9.5%	\$ 950	\$685	\$5,274	14.3%
90	11.3%	\$1,130	\$853	\$5,736	17.4%

\* This rate represents an equivalent, fully taxable yield in the 28% bracket calculated with the Applicable Federal Rate for November 2007. 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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Volume 6 Number 4

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

November 2007 Winter



Director of Communications and Outreach Marilyn Large of the New Mexico Conference Methodist Foundation Inc., gathers some of the informational materials she gives to participants at her presentations on IRA rollovers, wills and other financial planning methods.

### Foundation Director of Communications and Outreach offers Planned Giving Talks

"I like to help people think about ways they can be inspired to make a difference in their lifetimes and beyond their lifetimes," said Marilyn Large, the director of Communications and Outreach for the N.M. Conference Methodist Foundation.

Marilyn offers presentations about planned giving at the request of any United Methodist church group in the Foundation's New Mexico and Texas region. Marilyn's presentations include informative spoken descriptions and stories, accompanied by handouts, web site referrals and brochures on how to give to your church or specific programs of your church through designations in wills and other estate planning methods.

This year, Marilyn also will

## Roll into New Year with IRA Rollover by Dec. 31

Senior citizens 70 1/2 years or older have a one-time opportunity in the upcoming tax season to take advantage of the IRA rollover benefit by giving to charity from IRA distributions in 2007.

The distribution must be made from a traditional or Roth IRA and made directly from the IRA custodian to the qualified charitable organization.

The IRA distribution also must be a current gift and excludes gift annuities or similar life income plans such as charitable remainder trusts.

For a sample letter to request making a charitable distribution from your IRA, visit the Foundation's web site at [www.nmcmfi.org](http://www.nmcmfi.org) and follow the link. A sample letter also may be requested by email at [marilyn@nmcmfi.org](mailto:marilyn@nmcmfi.org) or in hardcopy mail from the Foundation office by calling 800-678-8786 or 505-255-8786.

No taxes are paid on the current gift distributed to charity and no additional deduction is allowed for the gift.

The charitable rollover must be completed by Dec. 31, 2007. Because your request will require several weeks to process, don't delay.

**HELPFUL SITES FOR GIVING INFORMATION**  
[www.nmcmfi.org](http://www.nmcmfi.org) with links to Planned Giving  
[www.nmcmfigift.org/giftlaw](http://www.nmcmfigift.org/giftlaw)  
[www.umc.org](http://www.umc.org)  
[www.umcfoundation.org](http://www.umcfoundation.org)  
[www.gbod.org/stewardship](http://www.gbod.org/stewardship)

## MEET YOUR FOUNDATION BOARD

"I stood on the stage at the original Grand Old Opry in Nashville and sang 'Your Cheatin' Heart,'" confessed board member Thomas "Tom" H. Toevs.

My teen-aged daughters were horrified, he said, as he serenaded an empty auditorium in 2005. "I had a great time," said the member of St. Stephen's Praise Band.

When not wailing Hank Williams tunes, Tom's everyday life includes his membership at St. Stephens United Methodist Church in Albuquerque and selection to be a board member in the spring of 2005.

"My vision is that every church in the Conference knows about and has a funded endowment through the Foundation," Tom noted of his goals during tenure on the board.

As part of his work toward that vision is his participation presenting seminars to various church group with the Foundation's executive director on Planned Giving and teaching groups about "the enormous power of endowments."

As a member of his church's endowment committee, he has witnessed first-hand the benefits of endowments.



**Thomas "Tom" Toevs**  
Board member since Spring 2005

Professional experience Tom brings to his board membership includes being

director and a shareholder at Hurley, Toevs, Styles, Hamblin and Panter, P.A.

Tom's interest in serving on the Foundation's board stems from his desire "to bring my experience as an estate planning lawyer to the Foundation and to help the Foundation expand giving to local churches--and, ultimately, to the Lord's Work." An experienced lecturer, Tom has presented talks to civic, educational and professional groups on topics including estate planning, income tax, and business planning issues.

Tom and his wife Rebecca D. Toevs have two daughters, Courtney, 20, and Niquel, 17. Rebecca is Admissions Director at Bosque School. When not working, spending time with his family or working on the Foundation board, Tom enjoys golf, skiing and playing guitar.

**Tom's Favorite Scripture:**  
**Luke 15: 11-32**

provide information on the IRA rollover benefit that ends Dec. 31, 2007. This rollover benefit that specifically benefits people 70 1/2 years or older allows IRA holders to make gifts from their IRAs directly to charities. Marilyn can provide an array of information to assist UM church members interested in giving to their local churches or Methodist **Cont. Pg. 2**

**Foundation Officers & Board Members**

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Administration  
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Albuquerque

**Notes  
from the  
Executive Director  
Sanford Coon**

**SLOW MONEY**



Have you heard of “the Slow Movement”? Recently, I was introduced to its presence and global dimensions. As one interpreter observed, “It encourages a slowing down in everything from cooking food to communication to transportation to careers. ...It is about making real connections instead of moving at warp speed in everything we do.” Choosing to participate in this Slow Movement could dramatically impact how we use our time and energy, how we make choices and commitments, and how we live virtually every dimension of our personal, family, social, professional and spiritual lives. A dramatic impact would also be felt around how we value and use money—taking time to make *real* connection with it as God’s provision for us!

Bartering still has a place in some cultures around our globe. For the most part, though, some form of currency has obliterated it. Historically, as banks became more sophisticated, checks replaced many transactions that had required cash and provided flexibility to easily extend beyond a single locale. Along came revolving credit arrangements, mostly through large department stores during their heyday, and every major petroleum company maintained their own credit system. With the technological revolution, easy credit expanded explosively with what has commonly come to be known as “plastic.” That expanded even further with the capacity to transact business with immediate withdrawals using “debit” cards. Today we can do business virtually anyplace in the world via the Internet. The use of cash to perform routine transactions is being characterized as archaic and embarrassing because it slows the quick scanning operations of credit and debit transactions!

The speed of transactions is one of the primary contributing factors to excessive consumer debt. It’s so easy to make spontaneous decisions and irresponsible purchases. The time has come for us to recover the sense of SLOW money...selectively using the assets that God provides with wisdom and clarity of plan.

While “slow money” will never be the theme of Visa or MasterCard, it might well be the contemporary recovery of faithful stewardship of that which God provides.



New communications assistant Jennifer West and Marilyn Large discuss future issues of the Cornerstone newsletter. Marilyn is the Foundation’s director of Communications and Outreach.

**Foundation Welcomes  
New Communications  
Assistant**

Jennifer E. West recently joined the staff of the New Mexico Conference Methodist Foundation. Jennifer works under direct supervision of Marilyn Large, the director of Communications and Outreach.

Jennifer assumed duties of the former communications assistant, Shirley Baker, who retired in May.

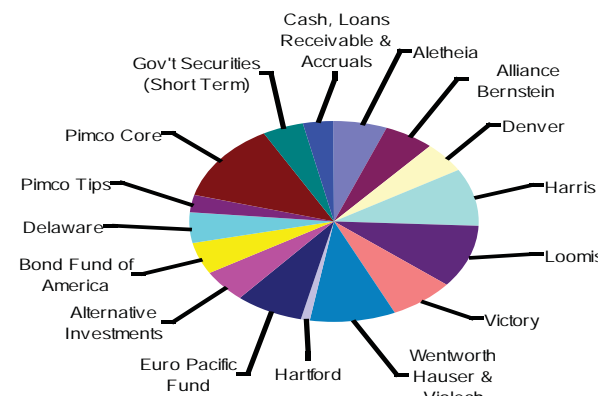
Among her duties, Jennifer will develop editorial and photographic content for and produce the Foundation’s Cornerstone newsletter, provide weekly submissions to the New Mexico Conference editions of the United Methodist Reporter and general administrative support to the Foundation office.

With more than 25 years of work history at three local newspapers, Jennifer has also published articles in local newspapers and magazines, Air Force, tribal and corporate newsletters.

Jennifer’s initial writing efforts will focus on promoting the IRA rollover for people at least 70 1/2 years and older and encouraging year-end giving.

**POOLED INVESTMENT FUND ASSET ALLOCATION  
September 30, 2007**

MANAGER	AMOUNT	PERCENT
Aletheia (Large Cap Value)	\$ 2,450,687	6.07%
Alliance Bernstein (International Fund)	\$ 2,306,573	5.71%
Denver (Small Cap Value)	\$ 2,000,407	4.95%
Harris (Large Cap Value)	\$ 3,712,657	9.19%
Loomis (Large Cap Growth)	\$ 4,049,104	10.02%
Victory (Large Cap Core)	\$ 2,923,431	7.24%
Wentworth Hauser & Violech (Small/Mid Cap Growth)	\$ 3,719,462	9.21%
Hartford (Mid Cap Core)	\$ 453,986	1.12%
Euro Pacific Fund (International Fund)	\$ 3,113,132	7.71%
Alternative Investments	\$ 2,091,751	5.18%
Bond Fund of America (High Yield Bonds)	\$ 1,997,940	4.95%
Delaware Investments (High Yield Bonds)	\$ 2,054,305	5.08%
Pimco Tips (Investment Grade Bonds)	\$ 1,118,856	2.77%
Pimco Core (Investment Grade Bonds)	\$ 5,206,969	12.89%
Gov’t Securities (Short Term)	\$ 1,831,320	4.53%
Cash, Loans Receivable & Accruals	\$ 1,369,664	3.39%
<b>TOTAL</b>	<b>\$ 40,400,243</b>	<b>100.00%</b>



**Presentations Pg. 1**  
institutions and agencies.

The benefit permitting the rollover to charity was made possible by the Pension Protection Act signed by Pres. George W. Bush in 2006.

“It’s a very simple and easy way to make a gift (to your local church),” notes Marilyn.

Without the IRA distribution, taxpayers may pay tax on 85 percent of Social Security. But using the IRA charitable rollover, income may be lowered, allowing a donor to pay 50 percent of taxable Social Security instead. Marilyn also provides information about charitable gift annuities, which are arrangements involving gifts that provide a fixed income for the life of the donor and eventually benefit the church or ministry selected by the donor.

For more information about planned giving, visit the Foundation’s web site at [www.nmcmfi.org](http://www.nmcmfi.org). To schedule a free presentation by Marilyn, contact her at [marilyn@nmcmfi](mailto:marilyn@nmcmfi) or call 800-678-8786 or 505-255-8786.

**IRA Rollover deadline is Dec. 31, 2007**

Sample Letter  
Requesting Direct IRA  
Charitable  
Distribution  
Please make a direct  
charitable distribution  
from my Individual  
Retirement Account

**Need a sample letter for requesting IRA Charitable Distribution?  
Visit [www.nmcmfi.org](http://www.nmcmfi.org)  
Call NMCMFI at  
800-678-8786, ext. 120.**

**Ways the  
New Mexico Conference  
Methodist Foundation  
Makes a Difference  
in Christian Ministry**

- Assists churches with stewardship planning
- Provides estate planning resources
- Offers Planned Giving presentations for churches
- Continues support for endowment funds, annuities and donors
- Provides professional counsel for capital stewardship programs

**DID YOU KNOW...**

Did you know that **you can name your church as a beneficiary** of your estate in several ways? Consider gifting your church a specific amount, or tithing your estate. Contact the Foundation at 800-678-8786 or 505-255-8786 by phone, online at [www.nmcmfi.org](http://www.nmcmfi.org) or visit and write to NMCMFI, 11816 Lomas Blvd. NE, Albuquerque, NM 87112.



Member of the National Association of United Methodist Foundations

11816 Lomas Blvd. NE, Albuquerque, NM 87112  
Phone: 505-255-8786 or 800-678-8786

Fax: 505-265-6184  
web site: [www.nmcmfi.org](http://www.nmcmfi.org)

**STAFF TO SERVE YOU**

**Sanford Coon**  
Executive Director  
**Molly Emkes**  
Executive Assistant

**Marilyn Large**  
Director of Communications & Outreach  
**Jennifer E. West**  
Communications Assistant

Dear Sanford

I am interested in receiving further information about the following:

- 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
- I am interested in receiving the free eNewsletter, "GiftLegacy"
- I wish to receive **The Cornerstone** Newsletter
- Please send information on the IRA Rollover
- I have a request:

Name: \_\_\_\_\_ Date: \_\_\_\_\_  
E-Mail: \_\_\_\_\_ Phone: (\_\_\_\_) \_\_\_\_\_  
Mailing Address: \_\_\_\_\_ City: \_\_\_\_\_  
State: \_\_\_\_\_ Zip: \_\_\_\_\_

