



Investment results for the year 2012 were encouraging. The Foundation's funds achieved good returns while limiting risk for our church and agency account holders.

BALANCED FUND

The Balanced Fund, which is a market-based blend of approximately 65% equities (stock) and 35% fixed income (bonds) returned +11.1% for 2012.

GOOD SAMARITAN FUND

The Good Samaritan Fund, which makes annual grants for charitable and educational activities for health care and health education in the Commonwealth of Kentucky, returned +11.4% for 2012.

STABLE VALUE FUND

The Stable Value Fund is similar to a CD but with several advantages for our churches and agencies - no minimum period, no early withdrawal penalties and no fees. The Stable Value Fund has its interest rate set quarterly by KUMF's Investment Committee. That rate was 1.0% for each quarter of 2012. It is also 1.0% for first quarter 2013.



Cindy L. Coker
Administrative Assistant

NEW FOR 2013
CHURCH LOAN FUND NOW OPEN AND AVAILABLE

The Kentucky United Methodist Foundation has entered into a cooperative agreement with the United Methodist Foundation for the Memphis & Tennessee Conferences to make a Loan Fund available to our Kentucky churches and agencies.

Loans are made for new church building, church renovations, church additions, parsonage purchases, comprehensive energy-reduction incentive plans and other projects. Loans are also made to agencies for similar purposes.



The funds come from the United Methodist Development Fund of TN / KY, Inc., administered by the UM Foundation for the Memphis & Tennessee Conferences.

As Bishop Lindsey Davis observed, "This is a creative use of our connectional system to match resources with needs."

To receive a brochure containing further details and a helpful question and answer section, or to learn more about the process of applying for a loan, contact Cindy or David at the Kentucky United Methodist Foundation at the number below or kumf@kyumc.org

*The Loan Program
is a cooperative effort of the
Kentucky United Methodist Foundation
and the
United Methodist Foundation for the
Memphis & Tennessee Conferences.*

David

Wishes Are Not Just for Fairy Tales

The timeless story of Aladdin and the Genie in the magic lamp tells us about the rewards of exploration and curiosity. While the narrative is a fable, the lessons and their meaning are real. In the tale, young Aladdin finds the Genie's lamp and polishes it. The Genie appears, offering the youth three wishes that provide the story's twists and turns.



With a benefit like Aladdin's wishes, KUMF can assist donors with gift planning options through which one simple action can return at least three great results or benefits.

One of these options is to create a **Charitable Gift Annuity**. When you establish a charitable gift annuity with cash or a non-cash asset, you, or you and your spouse, can receive yearly income for life along with valuable tax savings and a significant charitable tax deduction. Unlike the offer made by Aladdin's Genie, this action has no catch. If you create a 'CGA' with appreciated stock or bonds, you may also reduce or bypass capital gains tax.

A **Permanent Endowment** offers the ultimate reward of helping your church or favorite ministry continue its wonderful work beyond your lifetime - in perpetuity. Many times you are able to give more than you ever thought possible.

An often overlooked aspect of the Aladdin story is that countless other travelers passed by the lamp without ever bothering to look inside. Perhaps some may even have picked it up and tossed it aside. Don't let the benefits of a charitable gift annuity or an endowment pass you by. Please call the Kentucky United Methodist Foundation at 888-841-7935 or contact us at kumf@kyumc.org to discuss how you can make your charitable wishes and the wishes of your church or favorite ministry both come true.

Have You Included Your Church or Ministry in Your Estate Plan?

And the final action is including a **bequest** for your church or your favorite UM charities in your will or estate plan. Such gifts strengthen their ministries and make their work possible for future generations. If you care about that ministry now and support it during your lifetime, why not express that value by including your church in your will or estate plan.

ON THE ROAD



FRANKFORT DISTRICT

Lawrenceburg UMC
Tuesday, January 22

LEXINGTON DISTRICT

Southern Hills
Thursday, January 24

LEXINGTON DISTRICT

Wesley UMC
Where There's a Will, There's a Way
Wednesday, January 30

RED BIRD MISSION

Endowment Campaigns
Thursday, February 14

BOWLING GREEN DISTRICT

State Street UMC
Permanent Endowment Funds
Monday, February 18

YOUR CHURCH YOUR DISTRICT

Give us a call to schedule
a workshop or
presentation at your
church, your district or
your agency.

Save these 2013 dates:

Investment Committee

Tuesday, January 12, 10 a.m.
Conference Call
Tuesday, May 14, 10 a.m.
Location TBA
Tuesday, August 13, 10 a.m.
Location TBA
Tuesday, November 12, 10 a.m.
Conference Call

Finance Committee

Friday, February 15, 10 a.m.
Conference Call

Nominating Committee

XX

Executive Committee

Monday, February 25, 10 a.m.
Conference Call

All times are E.T. unless noted