

Legacies



A Quarterly Publication of the United Methodist Foundation of Louisiana

Fall 2009

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Something You Can Depend on

There's a pretty sunset this evening, and you want to relax and enjoy the view from your front porch swing. Just as you lean back to safely sit down, the entire swing drops to the ground, with you in it.

Have you ever crashed to the ground, just when you felt safe? This happened to Anthony Heitz years ago, leaving him determined to build a swing with his own two hands. He has built dozens of swings since then, allowing him to discover a new hobby and something he can depend on.

In 2002 he discovered the benefits of charitable gift annuities—something else he can depend on. Like the swings, after creating one he was soon setting up more. He now has six gift annuities with the United Methodist Foundation.

“They comprise the bulk of my income and they always arrive on time,” Anthony claims about the check he receives quarterly from the Foundation. It’s income he can depend on for the rest of his life, and that his church, First United Methodist of DeRidder, can depend on later.

Anthony’s roots and family ties to First UMC run deep. His mother first took him to Sunday school there in the early 1930’s. His grandfather, the owner of a local livery stable, delivered the bricks by horse and wagon that were used to build the church in 1916.

Anthony’s brother Tommy served as the maintenance man at the church for 31 years until he died in 2000. Anthony says his brother was the most devoted employee he ever saw, and the current pastor, Rev. Michael McLaurin, says he is legendary.



Anthony Heitz
First UMC, DeRidder

“He worked from 4:30 a.m. until 6:00 p.m. seven days a week, 365 days a year. He would mow five acres of church lawn with a 20-inch push mower and then go do the parsonage,” Anthony claimed. It was something the church could depend on.

Anthony, who is now 83 years old, says he can’t exactly mow the grass, but he can help with money. Over the years, his charitable gift annuities have provided him with a guaranteed income at a rate he says the banks cannot match. And later they will provide an income for First Methodist of DeRidder. It’s something he can depend on.

“Tommy can no longer carry on his devotion to the church, so I will. I want to leave something behind after I’m gone,” Anthony stated.

A charitable gift annuity is something Anthony can depend on.



“Where Faith and Money Come Together”

INVESTMENTS AND THE ECONOMY

A Way Off the Financial Rollercoaster

For many people, 2009 will not be remembered as one of certainty and security. However, it's not too late to end 2009 on an up note. There is something you can do in these closing weeks of the year that will help you remember 2009 fondly. This can be the year you begin your new charitable gift annuity.

A gift annuity will give you tax advantages this year and financial benefits and peace of mind for the rest of your life. When you fund a gift annuity, you receive a guaranteed lifetime of payments at an attractive rate.

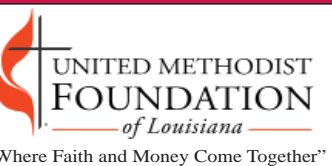
A gift annuity is a simple contract between you and the Foundation where we agree to pay you a fixed payment every year for life.

You will receive an income tax deduction this year for part of the funding amount. Then every year for the rest of your life your payments will continue. Each payment will be partially tax-free and partly taxed as income. Best of all, after a lifetime of payments to you, any funds remaining in the gift annuity will help fund your United Methodist church or favorite ministry. The funds are not part of your estate, so a gift annuity also helps with estate taxes if that is a concern for you.

The benefits of a gift annuity are even better when you fund it with an appreciated asset such as stock. By transferring (never selling) stock to the Foundation, you will also pay fewer capital gains on that stock this year and for years after.

Gift annuities can be for one or two people. You can also receive an even higher payment rate if you defer the first payment. However, if you want the tax deduction this year, you need to fund it by the end of the year. End 2009 on a happy note and make sure 2010 and every year for the rest of your life starts and ends the same way.

Sample Charitable Gift Annuity Rates	
Age	Rate
65	5.3%
74	6.1%
80	7.1%
87	8.6%
90+	9.5%
Call us for the latest rates.	



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People Who Fund Gift Annuities Often Have:

- A CD that has rolled over for several years
- A desire for dependable, regular, fixed payments of income
- Appreciated assets such as stock that are not producing income
- A desire to help a favorite ministry, yet receive more income

SAVVY SENIOR

Important Vaccinations for Seniors This Flu Season

Dear Savvy Senior,

I usually get a regular flu shot each fall, but would like to find out if the swine flu vaccination or any other preventative shots are being recommended for seniors over 65 this year.

What can you tell me?

—Flu-Conscious Phyllis

Dear Phyllis,

With a rough flu season expected, Centers for Disease Control and Prevention (CDC) is recommending multiple vaccinations for seniors this year: first, one for the seasonal flu and one for pneumonia, both of which you should get right now. Then, as it is available, a shot for the H1N1 swine flu. Here's what you should know.

Seasonal Flu

Just like every other year, a seasonal flu (influenza) shot is important for seniors age 65 and older to get because they have the highest risks of developing dangerous complications. The flu puts more than 220,000 people in the hospital each year and kills around 36,000—90% of whom are seniors. Medicare Part B pays for flu shots but if you're not covered, there are plenty of places that offer free flu shots. To locate a vaccination site call the CDC information line at 800-232-4636, or visit www.flucliniclocator.org.

Pneumonia

The other vaccine the CDC recommends for seniors is for pneumococcal pneumonia (the vaccine is called Pneumovax). If you're over 65 and haven't already received this shot, you should get it now. With the double risks of regular flu and swine flu looming this season, both of which can lead to pneumonia, this vaccine can provide you protection that will last for up to ten years. You can get it on the same day that you get your flu shot. This vaccination is also covered under Medicare Part B.

Swine Flu

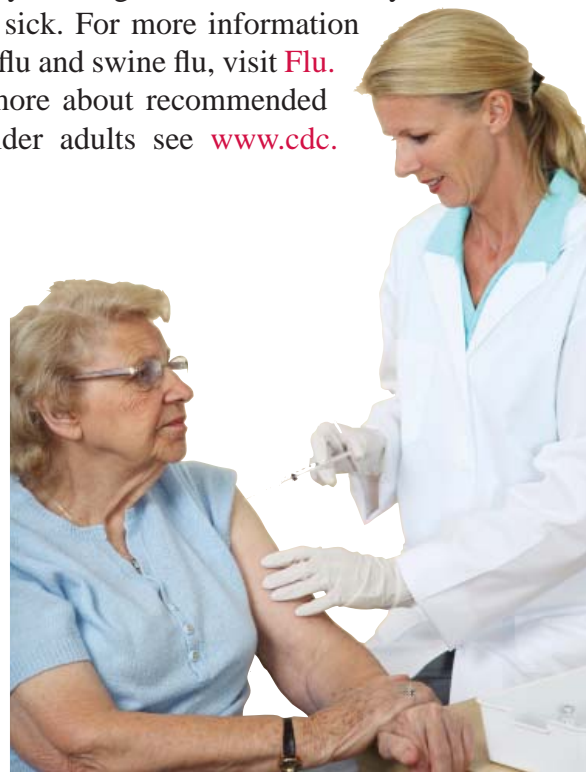
Seniors are also recommended to get the H1N1 vaccination for swine flu as it is available to them. The CDC is recommending that the most at-risk

populations receive it first. That includes pregnant women, healthcare workers, parents and caregivers for children under six months old, people ages six months to 24 years, and those ages 25 through 64 with chronic health disorders such as asthma, respiratory illness or a compromised immune systems.

Covered under Medicare Part B, swine flu vaccinations will be available in most of the same places that seasonal flu shots are given. To locate H1N1 vaccination sites and check vaccine availability, call your doctor or the CDC information line at 800-232-4636.

Savvy Tips: In addition to getting vaccinated, the CDC reminds everyone that the three best ways to stay healthy during flu season is to wash your hands frequently with soap and water, cover your mouth and nose when you cough or sneeze and stay home if you're sick. For more information on the seasonal flu and swine flu, visit Flu.gov. To learn more about recommended vaccines for older adults see www.cdc.gov/vaccines.

"Savvy Senior" is written by Jim Miller, a regular contributor to the *NBC Today Show* and author of *The Savvy Senior*.





"Where Faith and Money Come Together"

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Sandra Kuykendall Joins Foundation Board

The Foundation is pleased to welcome **Sandra Kuykendall** as its newest member of the Board of Trustees. Sandra brings the experience of serving as Finance Chair and Building Chair at St. Mark UMC in Baton Rouge concurrently for 15 years. Sandra is a native of Baton Rouge and taught high school math for ten years.



She is currently attends St. John UMC where she is involved in Opening Doors, an outreach program that supports a lower socio-economic community near the church. She is also involved with Volunteers in Tax Assistance, offering tax preparation assistance to those with limited incomes.

Foundation Sponsors Grant Writing Workshops



Kellie Kinsland answers a question about grant writing at one of three Fundamentals of Grant Seeking and Grant Writing Workshops sponsored by the Foundation in October.

SECURITY ISN'T FAR AWAY . . .



WITH A CHARITABLE GIFT ANNUITY.

- Receive a fixed income for life
- Your income is partially tax-free
- Provide support for you now and your church later

Learn how to secure the future for yourself and your church!



(800) 256-9317 (225) 346-1535

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"Where Faith and Money Come Together"

IN GIVING, YOU RECEIVE

- Please send me "The Charitable Gift Annuity: In Giving, You Receive" trifold brochure.
- I would like to talk to someone about using a charitable gift annuity to make a gift to my church.

Name _____

Address _____

City/State/Zip _____

E-Mail _____

Phone _____

Church _____

How a Gift Annuity Works

Three Easy Steps



In a written agreement, you give your asset to the United Methodist Foundation of Louisiana.



You receive a tax deduction and payments are made to you in regular installments.

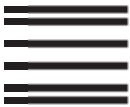
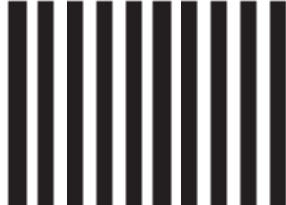


The remaining value of your gift benefits your favorite ministry.

Calculate your benefits!

Use the Gift Annuity calculator at www.umfgiving.org (**Create Your Plan**) to estimate your income and tax deductions based on your individual information.

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