

# Legacies



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## GETTING THROUGH THE TOUGH TIMES

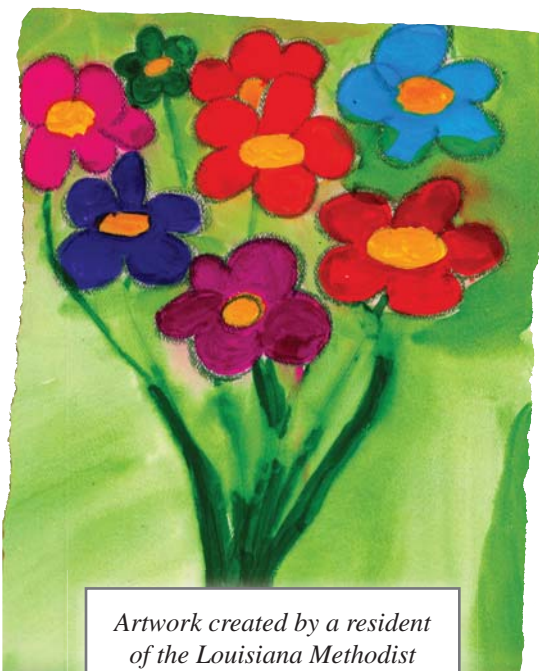
**N**eed help getting through the tough times? Charitable gift annuities allow smart and caring individuals to secure a steady stream of payments for life, support their faith and reduce their tax bill all at the same time. They can be established easily at no charge through the United Methodist Foundation of Louisiana.

The late Dr. Emile Bernard of New Orleans and Nellie R. Greer of Shreveport both took advantage of this excellent tool.

Dr. Bernard, who died in 2007, was a pediatric optometrist, a lifelong member of Napoleon Avenue Methodist Church, and a World War II veteran. But ultimately, he was a philanthropist who left a legacy to his favorite ministry – helping children. He established a charitable gift annuity with the United Methodist Foundation that paid him 9.7% during his life and now supports the Louisiana Methodist Children’s Home.

“In tough economic times, there tends to be less discretionary income among donors, yet the needs of the Children’s

Home are greater,” explained Dr. Terrel J. DeVile, president and CEO of the Children’s Home in Ruston. “Gifts like Dr. Bernard’s help us get through these tough times – they help us care for children we might otherwise have to turn away.”



*Artwork created by a resident of the Louisiana Methodist Children’s Home, Ruston*

Mrs. Greer was a widow who loved gardening, bowling and Christ United Methodist Church of Shreveport. She was a generous but quiet giver and thought of her friends in the Joy Sunday School class as family. In fact, she bequeathed her car to a classmate through her last will and testament.

Mrs. Greer established five gift annuities through the United Methodist Foundation to benefit her church. After she died in 2005, Christ Church began receiving payments to support its ministries. It can depend on Mrs. Greer’s gift forever.

Dr. Bernard and Mrs. Greer’s generosity and foresight for future generations continues to strengthen their favorite ministries-- even in the tough times.



## FINANCIAL OUTLOOK

# Improving Your Investment Returns

## Moving From a CD to a Gift Annuity Can Prove Beneficial

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If you are like most people, you have a CD you have rolled over too many times. You may want to consider something with more lasting value. Especially with disappointing CD rates it is worth considering a more worthy alternative.

One of the best things you can do with that old CD is turn it into a new gift annuity. You'll probably receive higher payments and find benefits that no amount of rolling over can match.

A gift annuity is a lifetime contract with fixed payments. Unlike a CD, when you fund a gift annuity you know what your payment rate is this year, next year and for as long as you live. And unlike CDs, gift annuities offer you other benefits. When you fund a gift annuity you'll receive an income tax deduction this year for part of the funding amount.

If you are tired of watching the market's ups and downs or have a stock that needs to find a higher calling, then your stock can be used to fund a gift annuity, too. It is important that you transfer the stock to us; never sell it. When you do, you will find that some of your capital gains are eliminated on your gift and the remaining gain is spread over your lifetime.

Just as the decision to fund a gift annuity brings you a lifetime of benefits, it is a permanent solution, so please call us and your advisor to see if a gift annuity is right for you. You can take comfort, too, that a gift annuity will have lasting benefits. Any funds left in the gift annuity after a lifetime of payments to you will be used to further the mission of your favorite United Methodist ministry.

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Single Life Gift Annuity Rates	
Age	Rate
55	4.8%
60	5.0
65	5.3
70	5.7
75	6.3
80	7.1
85	8.1
90+	9.5

Rates are effective 2/1/09.  
Two-life rates are lower.

## SAVVY SENIOR

# Money Matters: Financial Education for Women

Dear Savvy Senior:

What financial education resources can you recommend to help an unsavvy woman prepare for retirement? I am divorced, living on a tight budget, approaching retirement age and need some help.

Concerned Claire



Dear Claire,

It's an unfortunate reality that unmarried women – whether they're divorced, widowed or never married – face far greater financial challenges than men in retirement. Why? Because women tend to make less money (77 cents for every dollar a man makes) and have shorter working careers (due to raising children and/or caring for aging parents) than men. On top of that, women live an average of five years longer than men which requires their retirement income to stretch farther.

Because of these issues and more, it's very important that you, and women like you, become educated about financial matters. Here are some resources and tools that offer financial education that will help you better manage your money now and prepare for retirement.

### Resources for Women

A good place to start is with the Women's Institute for a Secure Retirement, a savvy resource that offers easy-to-understand information on topics like money management, retirement planning, saving and investing, as well as Social Security, health care and more. You can find this information at [www.wiserwomen.org](http://www.wiserwomen.org) or you can call 202-393-5452 and order their publications for a few dollars. Two other websites worth a look are [www.msmoney.com](http://www.msmoney.com) and [www.wife.org](http://www.wife.org).

### More Help

Go to [MyMoney.gov](http://MyMoney.gov), the U.S. government's website dedicated to financial education where you can get their free "My Money" tool kit that includes a variety of publications on saving, investing, protecting and getting the most for your money. You can order the kit online or call 888-696-6639.

The Employee Benefits Security Administration, part of the U.S. Department of Labor, is another smart resource that offers a variety of free publications including the 62-page booklet "Taking the Mystery Out of Retirement Planning," and "Women and Retirement Savings" brochure. You can see them online at [www.dol.gov/ebsa/publications](http://www.dol.gov/ebsa/publications), or call 866-444-3272 and have them mailed to you.

**Savvy Tips:** If you need some hands-on help, consider getting a financial assessment or tune-up with a fee-only certified financial planner. Costs will vary from \$100 to several hundred dollars but it can be very beneficial and can help you make a plan. See [www.cfp.net](http://www.cfp.net) to locate a professional in your area.

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



"Where Faith and Money Come Together"

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## FOUNDATION NEWS

### *Foundation Sponsors Crisis Workshop for Clergy*

Your United Methodist Foundation of Louisiana continues to be a catalyst to strengthen United Methodist ministries while meeting the needs of society, as called for in its mission statement. Our most recent endeavor is providing scholarships to clergy for a crisis workshop held January 20, 2009, in Baton Rouge.

Clergy are expected to provide assistance to members of their congregation and community in times of crisis. These events include man-made and natural disasters, and are both self-defined and unexpected, leaving many clergy unprepared to cope with the crisis.

To address this need, the Baton Rouge Crisis Intervention Center and Foundation, led by Dr. Frank Campbell, offered a workshop entitled "Coping with Crisis in and Outside of the Pulpit." Approximately 20 ministers from the Louisiana Conference of the United Methodist Church attended.

The Foundation sponsored the first \$100 of each clergy member's registration fee – over fifty percent of the fee.

"We are pleased to provide these scholarships and hope to continue to partner with the Baton Rouge Crisis Intervention Foundation for the good of the Conference," commented Rob Fairly, president of the United Methodist Foundation.



Frank Campbell, Ph.D., LCSW, CT (l) and  
Patty Rives MSW, LCSW (r) served as  
faculty at the workshop.



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- A current income tax deduction
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“Where Faith and Money Come Together”

## GIFT OPTIONS FOR CHARITABLE GIFT ANNUITIES

- Please send me your brochure on “Giving Through a Gift Annuity.”
- Please send me your brochure on deferred gift annuities, “A Plan for the Future with Benefits Today.”
- I would like to talk to someone about a Charitable Gift Annuity or Deferred Gift Annuity. *(provide phone number below)*

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# Deferred Gift Annuities:

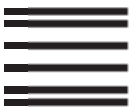
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