

Generous LIVING



PLANT A GIFT ANNUITY

*Grow a Garden
of Lifetime
Benefits*



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Savings *Season*

Spring brings the promise of new beginnings. The season reminds us that new life is always around the corner. We can take inspiration from the growth and create a little spring of our own.

A charitable gift annuity is a permanent spring season for you. When you fund a gift annuity, you begin receiving payments back. That is a payment you can see and will return to you season after season, as long as you live. Part of your payments are also tax-free for several years.

Just as spring brings many benefits such as longer days, warmer weather and growing flowers, your gift annuity gives you many reasons to celebrate. In addition to fixed lifetime payments, you also receive an income tax deduction when you fund an annuity.

If you fund your gift annuity with an appreciated asset, like stock, you also receive capital gains benefits. Some of your capital gains taxes are avoided and the remaining capital gains taxes are spread over several years.

SHARE THE GOODNESS

*Gift Annuities Can Be For
One or Two People.*



Of Impact & Optimism

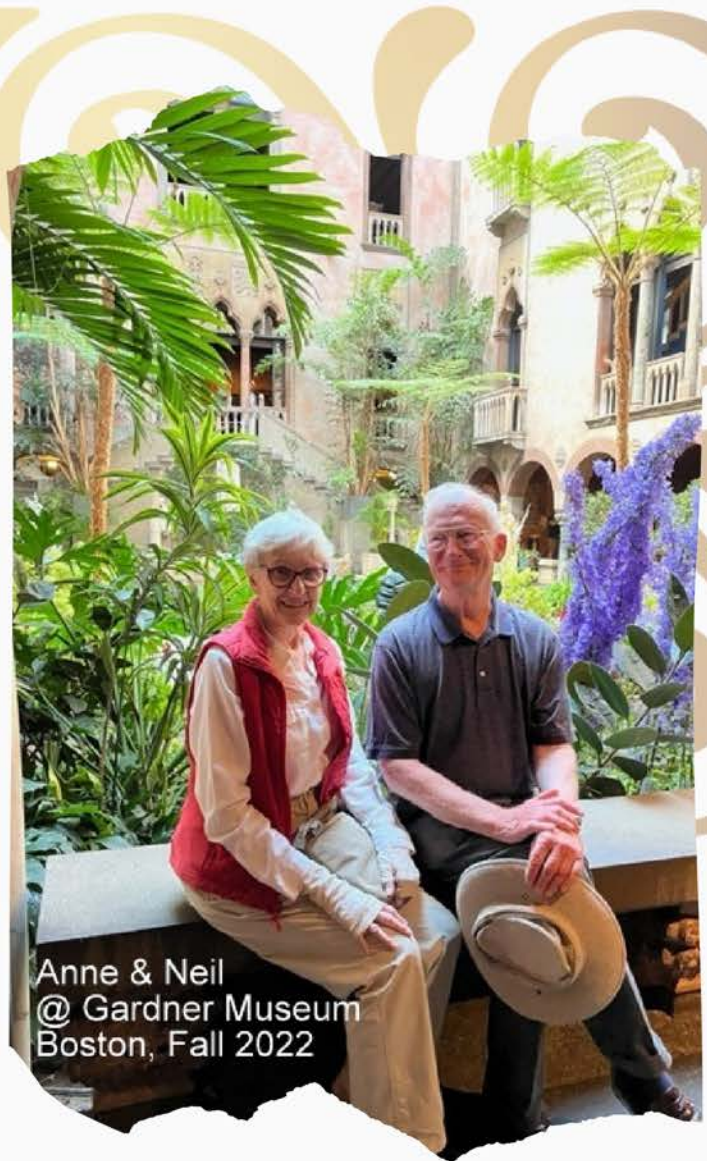
Interview by Gary Melville / Director of Development

On a warm day in March, I visited Neil and Anne Harper for an interview that focused on impact. Anne and Neil are lifelong Methodists, and the lens through which they view life is shaped by their faith. They readily shared how their strong faith formed their youth and adult working years and has continued into their retirement years. Neil and Anne have also been affected by the many people of faith, who by example and counsel made a lasting impression on their lives. This influence has come full circle with the ripples from their lives impacting the church and wider community.

A pivotal event of their lives had to do with the genesis of the United Methodist Foundation of New England. Before the Maine, New Hampshire, and Southern New England Conferences were merged to become the New England Conference, Bishop Herbert Skeete asked Neil to join a jurisdictional committee to explore the feasibility of establishing a United Methodist Foundation to support the members and churches of all three

Conferences. That committee recommended the establishment of a United Foundation to the several Annual Conferences, and the late Reverend Blaine Taylor recommended that Neil be the first Chair of the Board. The Conferences approved the establishment of the Foundation in the early 1990s, and Neil's entrepreneurial spirit and financial acumen proved to be essential in that startup environment.

Starting a foundation was a daunting task to be sure, but the connectional nature of the United Methodist Church provided essential assistance in those early years. The Annual Conferences, the Preachers' Aid Society and the New England Deaconess Association all provided critical startup funds for the first two years. The nation-wide connectional relationship of United Methodism proved to be a huge asset. Through that connection, he met and worked closely with the late Jim Argue, who at that time was the President of the Arkansas Foundation. That connection provided critical advice, guidance, drafts of by-laws, legal papers, and recommendations on relationships between the Foundation and the Annual Conferences in



Anne & Neil
@ Gardner Museum
Boston, Fall 2022



New England. Our Foundation is now 32 years old, and over that time, hundreds of churches and thousands of people have been enriched by the ministries and services of the Foundation.

Both Anne and Neil have intentionally stepped back from their active committee work at church in order to serve as mentors. However, the effect that the Harpers had in their congregation at Harvard Epworth Church in Cambridge, MA cannot be overlooked. Over time, Neil served and held key leadership positions on nearly every committee. He even served as an occasional back-up organist.

Recently, the Harpers gathered a few young couples from the church for a dinner party at their home. But this was not just any dinner party. Anne and Neil are superb hosts. A dinner party with Anne and Neil is like stepping into a Cary Grant movie. They are the epitome of grace and manners. Southern hospitality is in their DNA. In their home you are made to feel like you are more than a guest, you are important. They asked a friend, who is a chef and fellow member of their church, to prepare a sumptuous meal. The dinner party created a comfortable environment for the couples to get to know each other on a deeper level. One hopes that relationships nurtured over such meals will have lasting effects, both for the couples and the church. There is a generosity axiom that states, "you always receive more than you give." Anne and Neil have felt blessed to be able to work with the next generation of church leaders.

Coming to the end of the interview, I asked Neil what progress he felt the Foundation was making within the New England Conference. His answer: "Stability and Innovation". He elaborated on how our stewardship services for churches and agencies, the grant ministry program, our institutional caliber investments, and the newly formed Wesley Development

Group that helps churches steward assets for mission, reflect our values and have a resounding and lasting effect throughout the Conference. When asked about his thoughts on the future of the church, Neil remarked, "I am pessimistic in the short term, but optimistic in the long term." He reflected upon the 2,000+ year church history and the many periods of historical stress. He said, "All religions recognize that there is something in the human spirit that draws us back to a faith that is bigger than ourselves." Neil's words should remind us all not to focus exclusively on short-term events, but rather to look to the long-term impact of our faith.



Of Love & Learning

Interview by Gary Melville / Director of Development

Dr. Dorothy Phillips is an active member of the Foundation's Board of Directors. Dorothy brings a scientist's curiosity and a financial insight to this role. Her generosity of time, talent, and treasure in all aspects of her life has made and continues to make a lasting impact. She is also an active member at Fisk Memorial UMC where she has served in many capacities including interim minister. Dorothy currently serves as the lay leader, a role which she has held for 10 years.

The seeds of Dorothy's success in life were planted by her parents and nurtured by her maternal grandmother. She grew up in the south before and during the civil rights movement. Her father, a porter for the Greyhound Bus Company, experienced the "Us vs. Them" racism that pervaded the south. She said her father never complained, and he had a strong spirit of faith and perseverance. There were eight children, and each one in their own way, inherited a determination to do their best. Her father told them, *"If you do your best and fail, you can learn from your mistakes, but if you do not try and fail, you will only have shame as a lesson."*

Faith was so important in their home that her father answered the call to ministry while serving as superintendent of Sunday School. He continued to work full time while going to seminary. His graduation from the seminary, wearing a cap and gown, made him a true role model for Dorothy and her siblings. Of the eight children, 5 have earned advanced degrees. It is in the realm of education that Dorothy excelled and became a true trailblazer. In fact, in September 2020 she was honored with a lifetime achievement award from the National Organization for the Professional Advancement of Black Chemists and Chemical Engineers.





Dorothy has often been associated with "firsts." She was the first African American woman to receive an undergraduate BA chemistry degree from Vanderbilt University in 1967. Another milestone was when she became the first African American woman to earn a Ph.D in Biochemistry from the University of Cincinnati in 1974. In an excerpt from the Vanderbilt website: *"Vanderbilt University honored Phillips in 2017 by creating two Dorothy J. Wingfield Phillips Chancellor Faculty Fellowships to support mid-career faculty members who are leaders in diversity in STEM at the university. In addition, her portrait is on display at Kirkland Hall in recognition of her accomplishments as a Vanderbilt Trailblazer."* Most recently an anonymous donor generously endowed a Chair in Chemistry in Dorothy's name at Vanderbilt.

Through all her successes and awards, Dorothy describes herself this way: *"The little brown girl from the south who dug in the dirt to get to China, never thought that was a place you went, and went there."* Yet with all that she has accomplished, her deep and strong faith has guided her and instilled a humility that only enhances her welcoming nature. When asked to speak, which is often, she is not shy about sharing her faith. The impact Dorothy makes, and the legacy she has built within her family, church community and business world is intentional. She said she was taught the principle of "one touch one."

Unfortunately, I never met her husband James who died in 2018. James also held advanced degrees in chemistry and was an accomplished artist. She said their marriage was a true partnership with each one supporting the other in pursuing goals and dreams. With eyes of love, I am sure James is smiling down on Dorothy, as his wife continues their legacy of faith.



BOUQUET *of* BENEFITS

While a gift annuity is attractive in its simplicity, you may want more benefits and control. A charitable remainder unitrust offers a bouquet of benefits. It can handle more complex assets and give you more control, including over your income stream.

If you want additional control or have more complex goals, a charitable remainder unitrust (CRUT) may be right for you. A CRUT can:

Accept and handle difficult assets such as investment land or rental property



Provide better control than a gift annuity



Offer similar tax benefits



A CRUT gives you more control over the payment rate, payment schedule and allows more complex assets to be handled.



CONTACT US to learn how a gift annuity or charitable remainder unitrust can help you. Visit www.umfne.org or email gmelville@umfne.org, and we can provide your payment rate and tax benefits. We can help you turn the seed of an idea into a garden of benefits.





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Spring for Your **Checkbook**

Just as spring brings new life, each gift annuity payment gives you a little boost in your bank account. Your checkbook blooms a little more. Because the payments are fixed, they are as reliable as spring sunshine, and a welcome relief from life's other unpredictable moments. The payments and benefits continue for as long as you live, no matter what the economy does.

With a charitable gift annuity, you receive:

- *Favorable Fixed Payments*
- *Income Tax Benefits*
- *Possible Capital Gains Benefits*

Check with your tax advisor to learn how a charitable gift annuity or charitable remainder unitrust will work for you. Call Gary Melville at 800.595.4347 X103 or email gmelville@umfne.org and get a detailed illustration showing your payment rate and tax benefits. Just like spring comes reliably every year, your payments will continue for life. After a lifetime of payments to you, your gift will benefit your charity of choice. Your lifetime of payments grows to become your legacy.