

**Who do I contact for more information or to donate to the Endowment Fund?**

- Pastor
- An Endowment Fund Committee Member
- Fill out the form below
- E-mail your question to [rlc@acegroup.cc](mailto:rlc@acegroup.cc)

*You can leave a Legacy.*

Please provide the following information on how I can establish a Legacy through the Rushford Lutheran Church Endowment Fund.

Name \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_

E-mail \_\_\_\_\_

Place this form in the offering plate at worship, return to the church office, mail to the address inside or e-mail this information to [rlc@acegroup.cc](mailto:rlc@acegroup.cc).

**What is the purpose of an Endowment Fund?**

Rushford Lutheran Church's endowment is one of the resources given to us by God to serve God and our neighbors. Our endowment has been built by the gifts of faithful church members to strengthen the work of the church.

The purpose of the fund is to enhance the mission of the Church. In order to do this the fund is divided into four divisions:

1. The General Fund is reserved for special projects using income from the fund. Special projects do not include the normal operating expenses of the church. The principal of the fund will remain for long-term growth.
2. The Scholarship Fund provides money for scholarships for students after they complete high school.
3. The Sunday School Fund will provide money to finance Sunday School needs and projects.
4. The Organ Fund provides money for improvements and additions to the Church pipe organ.

The Apostle Paul writes to the Ephesian church about the broad array of gifts Christ has given each Christian to contribute in support of the church.

*"But each of us were given grace according to the measure of Christ's gift...to equip the saints for the work of ministry, for building up the body of Christ..." Ephesians 4:7,12*



**Rushford  
Lutheran  
Church  
Endowment  
Fund**

*"Whatever gift each of you may have received, use it in service to one another..."*  
1 Peter 4:10

*The Gift of a  
Lifetime*

## What is an Endowment Fund?

Rushford Lutheran Church encourages its members to think not only about annual support of the church but also how we can help maintain the church's ministry in the long term. A permanent investment account lets the church accumulate a fund from which income can be used to finance special projects not included in the church's annual budget. The goal is to let the principal of the fund remain invested to provide growth and only dividend or interest income is used for projects.

## How is the Fund Administered?

The fund is administered by the Endowment Committee who are responsible for managing and investing the funds. The investment objective is to provide long-term growth of assets in the fund.

The principal of the General Fund is held permanently and only the earnings are used to fund ministry. No money will be used for the operating expenses of the church.

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Donations to the fund may result in substantial income tax savings in addition to providing a charitable deduction on a person's personal income tax return. Contact your personal tax advisor for more information.

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## Management

The Endowment Committee is charged with the management of the endowment funds. Funds are managed by a professional investment advisor who meets with the Committee to review investment strategy and results. Investment results are reported by the Endowment Committee to the congregation annually.

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*Gifts may be given in honor of or in memory of friends and loved ones or in celebration of a special event, such as a birthday or anniversary.*

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## Responsibility

The Church Council is ultimately responsible for the use of endowment funds as part of its overall mission and budgetary responsibilities. The Endowment Committee forms the investment policy. The Church Council targets a spending limit of no more than the income of the General Fund.



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Rushford Lutheran Church  
Endowment Fund  
101 S. Mill St., P.O. Box 399  
Rushford, MN 55971

## WAYS TO GIVE

### Bequests under Will

In your will you can leave a bequest to the church Endowment Fund.

### Charitable Remainder Trust

A Charitable Remainder Trust is a tax-saving and effective way to transfer assets to your church while providing you with an income source.

There are several basic types of Charitable Remainder Trusts. Each type has different benefits. To determine which one is best for you please talk with your tax or investment professional.

### Life Estate

Real property is given to the church with the right of the owner to use or occupy the property for one's life.

These properties must be deeded to the church and individual areas of responsibility clearly defined.

### Insurance Policies

Life Insurance policies designating the church as primary, or partial beneficiary are an excellent means of support.

### Direct gifts of stocks, bonds, IRAs and cash

Stocks, bonds, IRAs and cash, as well as real and personal property, may be given during your lifetime to the church to build the Endowment Fund.

