

**ENDOWMENT FUNDS  
ANNUAL REPORT  
2020**

**NEXT!**



**BIRMINGHAM FIRST  
BERKLEY FIRST**  
A UNITED METHODIST CHURCH

# CONTENTS

Pastor's Message	3
Letter From The Endowment Chair	4
Three Year Financial Statement	6
5 Year Grant History	7
Grants Provided	8
Types of Funds	10
Legacy Society Members	11
Endowment Board & Investment Committee	11
What Next? Message from Planned Giving Pastor	12
Planned Giving Options	14
Ways to Give	16
Memorial Gifts	18
Bequests	18
Gifts in Memory Of	19

# PASTOR'S MESSAGE

## NEXT UP: A FUTURE WITH HOPE

"What's up next?" Surely this feels like a risky question to ask in these days as we have faced a global health crisis with COVID-19 that many imagined would last a few days or weeks at its inception. Following the brutal killing of George Floyd in Minnesota, we find ourselves now engaged in long overdue, difficult conversations about the tragic effects of racism that continue to impact lives today. We're asking one another how we might live differently and more faithfully reflect God's image in our world.

Throughout these days, Birmingham and Berkley First have engaged our congregation and our communities in acts of compassion, opportunities for spiritual growth, and ministries of justice because generations before us have responded to prepare us to lead today. With online worship, video conferencing for coffee hours, Sunday School classes and journey groups, and mobilized mission teams, we've realized yet again how much we have been prepared to be the Church in this present moment. Those who've come before us have thought of the future that is now here as they asked, "What's up next?" Then, they invested in us, even when they couldn't see the whole image clearly, believing in what God might do through us.

As the people of Judah were experiencing a time of exile, the prophet Jeremiah proclaimed, "For surely I know the plans I have for you," says the Lord, "plans for your



**ELBERT DULWORTH**  
SENIOR PASTOR

welfare and not for harm, to give you a future with hope." (Jeremiah 29:11, NRSV) In the face of their present struggles, God was reminding the people of Judah that they could place their hope in God for everything that would come next.

With significant investments in stewardship awareness and our FORWARD strategic initiatives, our Endowment Board envisions and invests in a future filled with hope; a future that will provide a faithful Christian witness of compassion, justice, and love. Thankful for the gifts of those who've come before us, may the story that you read on these pages inspire you to dream together with us and invest in all that might come "Next" for future generations in our church, our communities, and our world.

Blessings,

Elbert Dulworth  
Senior Pastor

# LETTER FROM THE CHAIR



**PAUL KELLER**  
ENDOWMENT CHAIR

This article is a bit different than I had initially envisioned. When our Annual Report was in the planning stages in early 2020, I was preparing to reflect on the culmination of a bountiful 2019 and what would come “Next!” – this year’s Annual Report and Endowment Dinner theme. But instead, our church, our communities, our state, our country, and the world as a whole, became fiercely focused on fighting the COVID-19 pandemic and managing its shock waves. Accordingly, the theme Next! has taken on a very different meaning for most.

First, and foremost, on behalf of the Endowment Board, our thoughts are with all the families and loved ones that call Birmingham and Berkley First home as we travel down this path of unprecedented times together. In these moments when life feels uncertain, it is understandable to search for an immediate fix or a perfect solution. Instead,

we are urged to turn to God and his Word for strength to find peace – even in the midst of uncertainty. As God told Abraham in Genesis 17:4, “I will establish...an everlasting covenant between me and you and your descendants after you for the generations to come, to be your God and the God of your descendants...” Our God has been, is now, and will always be part of our Next!

Last year, the Endowment Board hosted its fourth Endowment Dinner. Over 200 members of the congregation celebrated 23 years of successfully underwriting select programming, new initiatives, and facilities improvements for our church. During the dinner we had the privilege of hearing Dr. L. Gregory Jones, Dean of the Divinity School at Duke University, who shared with us an insightful message inspired by our theme “A Time To Plant”. The event feedback has continued to be very positive and the Board

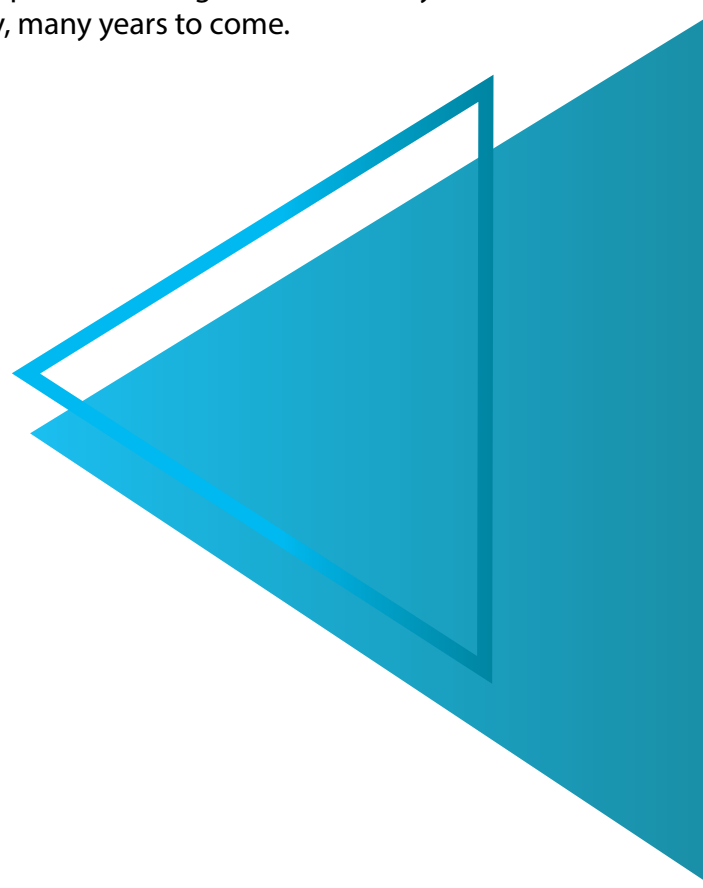
therefore intends to continue this tradition on an annual basis. While this year's speaker was scheduled to be Dr. Mauri A. Ditzler, President of Albion College, the coronavirus requirements of social distancing forced the Endowment Dinner to be postponed. A new date has not yet been set for the dinner to take place.

During 2019, the Endowment Funds were used to support a number of important initiatives of the Church. As the Annual Report details, significant proceeds of those Funds were used to underwrite the Discipleship Journey initiative of the FORWARD Strategic Plan. The Funds also provided significant support for the work of Horizons Stewardship who coordinated with our church for almost a year to develop and refine our theology of giving and annual campaign programs. An important upgrade in the CLC's video projector and sound system was made possible by the Endowment Board partnering with Trustees to provide funding.

A significant change in the makeup of the Endowment Board has been the selection of a new planned giving advisor. We are excited to announce that after a six-month search process, Pastor Shawn Lewis-Lakin has agreed to assume the role of Planned Giving Pastor. He has a passion for helping others explore what may be Next! for them and realize their desire to leave a legacy. Pastor Shawn had already arranged a Lunch And Learn workshop on planned and other forms of giving that, unfortunately, also had to be postponed. We are looking forward to working with him to grow the educational and communication

components relating to the work of the Endowment Board and the various paths available for participation in the growth of the Endowment Funds.

The Endowment Board hopes you find this Annual Report useful in understanding the breadth of support that is provided for our church by the Endowment Funds. The opportunities for giving to those Funds are numerous. Pastor Shawn or I would be happy to sit down with you and discuss thoughts of how you might want to provide a gift today... ..a gift that will benefit the Next! generations of worshipers at Birmingham and Berkley First for many, many years to come.



# THREE YEAR FINANCIAL STATEMENT

## ALL ENDOWED FUNDS

### GENERAL FUND

Beginning Balance 1/1/17	\$3,306,660
Receipts	118,633
Growth	923,001
Grants	(545,603)
<b>Ending Balance @ 12/31/19</b>	<b>\$3,802,691</b>

### CHARITABLE GIFT ANNUITIES

Beginning Balance 1/1/17	\$668,981
New Gift Annuities	37,887
Growth	191,790
Annuity Payments	(85,976)
<b>Ending Balance @ 12/31/19</b>	<b>\$812,682</b>

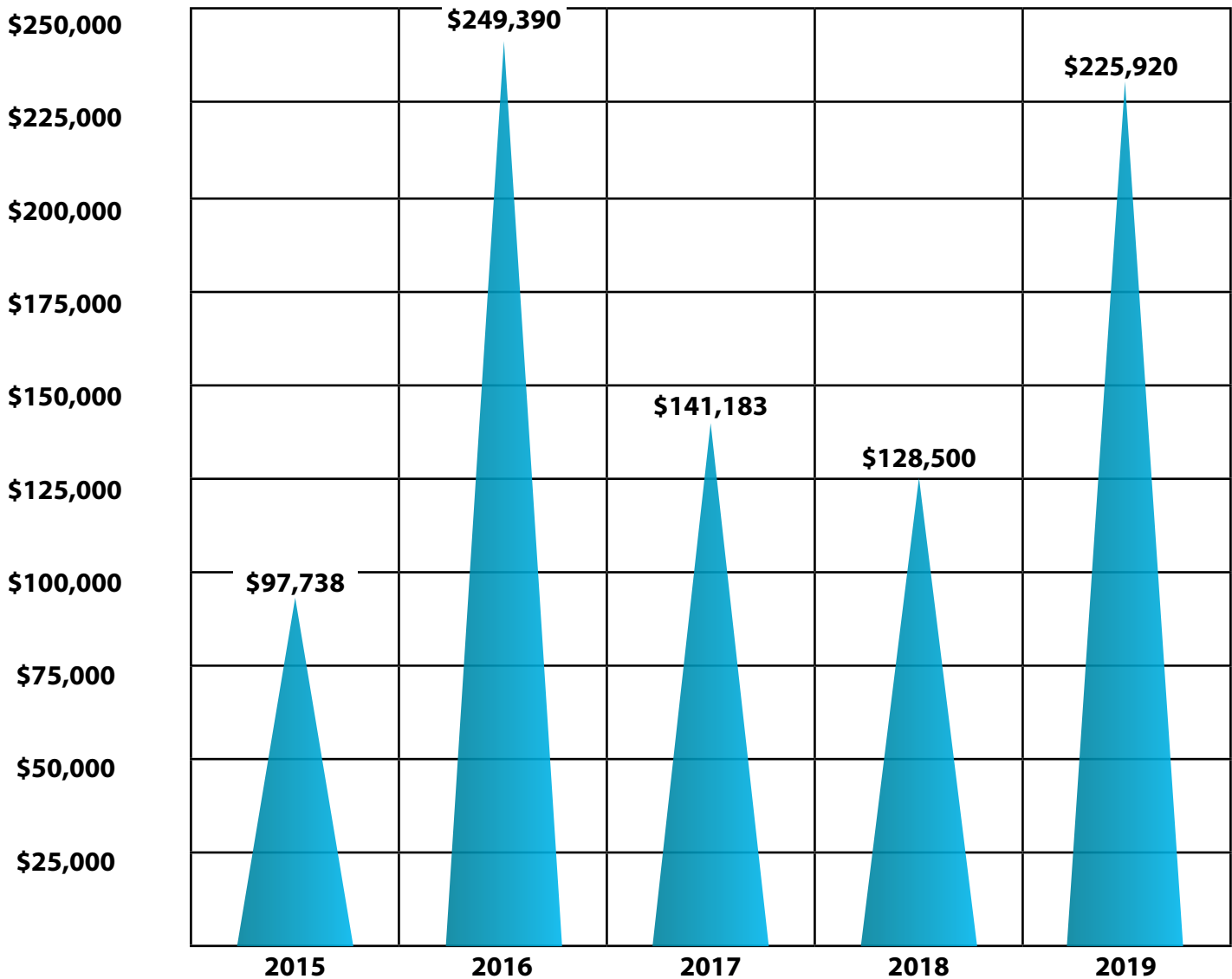
### DESIGNATED NAMED FUNDS

Beginning Balance 1/1/17	\$1,573,505
Receipts	2,725
Growth	399,271
Grants	(105,034)
<b>Ending Balance @12/31/19</b>	<b>\$1,870,467</b>

### TOTAL OF ALL FUNDS

**\$6,485,840**

# FIVE YEAR GRANT HISTORY



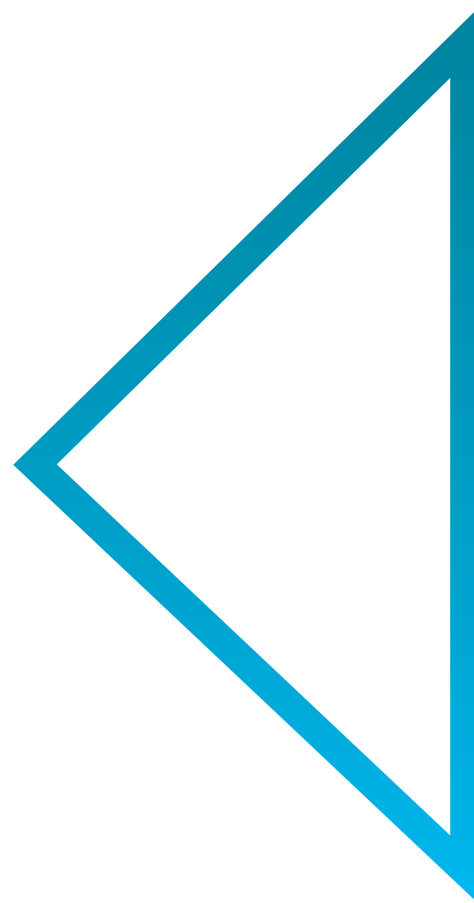
# GRANTS PROVIDED

## LAST 5 YEARS

- Outreach/Advertising\* Support
- Horizons Stewardship\*
- CLC Projector and Screen\*
- FORWARD Initiatives\*
- Financial Peace Curriculum\*
- 200th Anniversary Event\*
- Staff Training
- Youth Choir Trip
- Gift Annuity Software
- Welcome Center Staffing
- Salary Support - Clergy
- Sanctuary Monitor/Stand
- Arena Software Upgrade
- Security System
- Berkley First Support\*
- Office Renovation
- Endowment Dinner\*
- COR-Leadership Institute
- Website Redesign
- Fall Welcome Event
- Technology Streaming
- Poverty Simulation Kit

- Men's Retreat
- Women's Retreats
- Security System

*\* 2019 Grants*







Women's Retreat

# TYPES OF FUNDS

Fund Name	Purpose	2019 Recipients
The Seminary Intern Fund	Support interns at Birmingham and Berkley First preparing for parish church ministry.	Duke Intern Support
The Jessie and George Nyhus Memorial Fund	Encourage and provide the means whereby the staff become better servants of Jesus Christ and leaders.	Continuing Education for Ministerial Staff
The Wesley Ministry Fund	Lay and clergy continuing education.	Ministerial and Staff Education
The Littleton Seminary Scholarship Fund	Assist in the training of candidates for ordained ministry in the UMC by providing scholarship assistance for Birmingham and Berkley First seminary students.	Beaumont Program for Rachael Dunlap
The William J. Kernan, Jr. Fund	Assist Partners in Missions (PIM) activities.	Angel Tree, Haiti, Henderson Settlement
The Robert and Clara Hermann Fund	Assist Partners in Missions (PIM) activities.	Brightmoor Spirit Journey Haiti Henderson Settlement
The Catherine Drinkard Fund	Missionally related programs directed toward children and youth who are economically and culturally impoverished.	Baldwin Center Angel Tree
The Christopher Hall Fund for Worship, Music and the Arts	For programming and new initiatives which will enhance worship, music, and fine arts ministry, with a focus on encouraging persons to consider a call to the ministry in church music.	Live@First
The A.M. Music Fund	Projects related to the music ministry.	Live@First
Concert Fund	To provide subsidies for special musical concerts.	Live@First
The Claude and Caroline Stevens Youth Fund	Monies for youth projects - any project that will benefit the youth of the church, middle school through college age.	
The Steven Wells Fund	Support discipleship ministries (Christian Education) for children and youth.	<b>NEW FUND!</b>
Endowment Fund	Capital needs, non-budgeted programs and Endowment educational programing.	See Page 8

## LEGACY SOCIETY MEMBERS

Anonymous (3)  
Shedrick & Ryan Abney  
Dr. Ralph\* & Nancy\* Bauer  
Barb Baughman  
Dwight\* & Joan Benner  
Craig & Debbie Berg  
Lon Bone  
Linda Buchanan  
Jim & Katie Davis  
Roy & Teena Dickerson  
Tim & Laura Dickerson  
Frank & Carol Driscoll  
Fran & Janette Engelhardt  
Aileen Erdmann\*  
Janice Erichsen  
Brady & Tiffany Ericson  
Lynn & Jan Evans  
Bob Everson  
Bob & Mary Feldmaier  
Margaret Fitts  
Don & Sue Foehr  
Eric & Diana Freeburg  
Michael & Jeanne Fritz  
Lois Gaigalas\*  
Bob Gillow  
Bill & Barbara Goode  
Fred & Judy Green  
Rev. Gary & Bishop Laurie  
Haller  
Rev. Dr. John E. & Judy Harnish  
Jerry Hause  
Esther Heussner\*  
Clare & Kay Higby  
Jeff & Mixie Hockman  
Russ & Sue Ives  
Sam & Tove Jackson  
Fran Jones  
Jenny & Peter Kanefsky  
Paul & Jackie Keller

Jerry & Greg LaBrake  
Shawn & Barbara Lewis-Lakin  
Eric & Candace Law  
Ann Littleton  
Greg & Wendy MacKenzie  
Charlotte Mahrt  
Mick & Sarah McClelland  
Pauline McClew\*  
Gayle McGarvah  
Robert & Sukie McNutt  
Gwen Moore  
Howard R. "Skip" Neilson\*  
John and Sharon Newman  
George\* & Mary Ann Newton  
Susan & Claude Oleson  
Bill & Jane Pettibone  
Jan Query\*  
Duane & Deanna Ralston  
Doug Reinhard  
Roy Reiterman  
Rev. Dr. William & Kris Ritter  
Richard & Lin Schoelch  
Richard & Sara Shirley  
Shane & Anna Spradlin  
Joyce Stanton\*  
John & Liz Stevens  
Bob & Ellie Sutherland  
Chuck & Margy Truza  
Gary & Margaret Valade  
Jim & Merry Beth Valiquett  
Tom & Rose-Marie Venier  
Ron & Gerri Vander Molen  
Peggy A. Walker  
Sue Walters  
Steven\* and Lisa Wells  
Dorothy Willison\*  
Zeno & Ann Windley  
George & Julie Work

*\*Deceased*

*Anyone can be in the Legacy Society. The following people have a current planned gift with the Endowment or have indicated they have planned a gift in their estate.*

## ENDOWMENT BOARD

### Chairperson

Paul Keller

### Advisor & Staff Liaison

Rev. Shawn Lewis-Lakin

### Ex-Officio

Gary Valade

### Members

Joan Benner  
Jim Campagne  
Eric Freeburg  
Mike Fritz  
Ann Littleton  
Mick McClelland  
Claude Oleson  
Jane Pettibone  
Dick Schoelch  
John Stevens

## INVESTMENT COMMITTEE

### Chairperson

Dick Laimbeer

### Staff Liaison

Rev. Shawn Lewis-Lakin

### Members

Brett Bernard  
Marianne Conner  
Rob Grabiell  
Kevin Heckman  
Russ Ives  
Karen Mobley  
Rick Nauer  
Randy Potter  
Frank Schweibold



# WHAT NEXT?

SHAWN LEWIS-LAKIN  
PLANNED GIVING PASTOR

Four months ago, this was a question most of us felt confidence in answering. We knew what was on our calendar for tomorrow, for next week, for next month. And then came the COVID-19 pandemic and with it an economic crisis without precedent.

A video showing George Floyd dying, as another man holds his knee on his neck for nearly nine minutes. An act of violence forcing us to see the systemic racism that those of us who are white and relatively wealthy do not experience as a daily reality and most often do not see. And now we ask, what is it that Jesus calls us to do in a time such as this?

Symptoms that will not go away. A trip to the doctor. A prognosis that calls into question our plans and dreams for the next phase of life.

Individually and collectively, there are moments in life when our worldview is disrupted, when what we thought was certain is suddenly less certain. While such times are disorienting, they are also rich with opportunity. When we are shaken to our core, as we have been this year, we ask critical questions:

*What is truly important?*

*Where do I want to invest the time and talents with which God has blessed me?*

*What might my legacy be?*

In December 1995, now nearly twenty-five years ago, those who established the Birmingham First Endowment Fund did not know the challenges we would face in 2020. Because of how the church had formed their lives, they knew the church would continue to play a critical role through their lifetimes and beyond. They planned. They prayed. They had faith. They gave. They made provisions for the church in their wills and trusts.

Over the last four months, we have continued to worship online, using technology funded through endowment grants. Discipleship groups, supported through an initiative funded with an endowment grant, have been a critical connection in this time of physical distancing. Staff are equipped and able to lead in this extraordinary time because of the training they have received, training funded through endowment grants.

## What's Next?

I am not sure. Each day, as we pray the Lord's Prayer, we pray for God's way to be real here on earth as it is in heaven. May we, through the power of God at work in and among us, make it so. I know that decisions we make now can make all the difference for those who follow in faith. As an act of discipleship, as you seek to follow Jesus, I encourage you to consider your legacy and what a planned gift to Birmingham and Berkley First might mean for you.

This spring, I have shared with many a prayer that has been foundational in my faith journey. Composed by Thomas Merton, a Trappist monk, the prayer is often referred to as the Merton Prayer. In this time when our vision for what lies ahead may not be clear, I offer this prayer with you:

My Lord God,  
I have no idea where I am going.  
I do not see the road ahead of me.  
I cannot know for certain where it will end.  
nor do I really know myself,  
and the fact that I think I am following your  
will

does not mean that I am actually doing so.

**But I believe that the desire to  
please you does in fact please you.**


**And I hope I have that desire in  
all that I am doing.**

**I hope that I will never do anything  
apart from that desire.**

And I know that if I do this you will lead  
me by the right road,  
though I may know nothing about it.  
Therefore will I trust you always though  
I may seem to be lost and in the shadow of  
death.

I will not fear, for you are ever with me,  
and you will never leave me to face  
my perils alone.

Amen.



DO ALL THE GOOD YOU CAN,  
BY ALL THE MEANS YOU CAN,  
IN ALL THE WAYS YOU CAN,  
IN ALL THE PLACES YOU CAN,  
AT ALL THE TIMES YOU CAN,  
TO ALL THE PEOPLE YOU CAN,  
AS LONG AS EVER YOU CAN.

JOHN WESLEY



# PLANNED GIVING OPTIONS

*“Mom was passionate about worship. Even when getting out became more difficult, getting to church on Sunday for worship was a priority for mom. We are so pleased to know that her planned gift will support Birmingham’s continuing commitment to honor God through worship.”*

*-Anonymous*

Many donors donate to our **General Endowment Fund** from which grants are made based on the approval of the Endowment Board. All grant requests that meet the Endowment Fund purpose – funds for use to meet ministry and mission needs not included in the operating budget – are considered for funding. The

General Endowment Fund supports a range of ministries, from building improvements to learning opportunities for staff to special ministry initiatives. Not knowing what future needs for ministry may be, many donors choose to leave their legacy to the General Endowment Fund, which provides maximum flexibility for the future.

Other donors prefer to support specific ministry areas. Any size gift may be directed to one of six separate **Endowment Funds that support specific ministry areas:**

- Continuing Education
- Missions & Outreach
- Worship & Music
- Scholarships
- Children & Youth
- Building & Grounds

**Named Funds** may also be established.

Creating a designated Named Fund requires a minimum donation (or bequest) of \$75,000. The purpose of a named fund is specified by the donor.

Some donors may not be interested in permanent endowed funds, but would rather make a planned gift, either in their lifetime or as a bequest, to be expended over defined period for a specific purpose. **You may establish a fund with a gift to a specific ministry area which can be spent down over a period of years.** For example, a member may designate a

bequest of \$100,000 for Missions & Outreach, to be spent down within a select time frame, such as 10 or 20 years, or by a specific date.

To learn more about options for planned giving, as well as strategies for making such gifts, contact the Rev. Elbert Dulworth, our Senior Pastor, the Rev. Shawn Lewis-Lakin, our Planned Giving Pastor (slewis-lakin@fumcbirmingham.org or 248-646-1200, ext. 3155), Paul Keller, our Endowment Board Chair, or any of our other Clergy for more information.

# WAYS TO GIVE

	HOW?	WHAT ARE THE BENEFITS?
<b>CASH</b>	Cash gifts can be made as planned gifts as well as annual or recurring gifts.	Cash is the easiest gift. Tax benefits are straightforward.
<b>SECURITIES</b>	Donate appreciated securities; contact the Director of Finance at Church for instructions on how to execute.	Tax savings can make giving stock even more beneficial than giving cash.
<b>BEQUEST</b>	Plan now and give later through will and trust documents. Develop with your estate planning professional.	A bequest can be a simple designation in your estate planning documents and will not affect your cash flow during your lifetime. It's easy to change if your situation changes.
<b>RETIREMENT PLAN ASSETS - IRA</b>	Name Birmingham and Berkley First as a beneficiary of the plan by completing a beneficiary update.	Qualified retirement funds passed on to heirs can result in significant taxes but are tax-free to Birmingham and Berkley First. If you are 70½ or older, you can transfer \$100,000 each year directly from your IRA to Birmingham and Berkley First and not recognize it as income.



	<b>HOW?</b>	<b>WHAT ARE THE BENEFITS?</b>
<b>LIFE INSURANCE</b>	Name Birmingham and Berkley First as beneficiary and owner of a policy you own by working with policy provider.	Donate a policy, take a deduction, deduct future premium payments, if any. If you own the policy on your own life, you will also get the value of the policy out of your taxable estate.
<b>CHARITABLE GIFT ANNUITY</b>	Simple gift contract that provides lifetime payments to one or two persons. Contact Planned Giving Pastor.	You can make a gift and receive guaranteed fixed payments for life; these are an ideal way to give now and supplement your retirement income.
<b>DONOR ADVISED FUNDS</b>	These function as personal charitable savings accounts. Typically, your investment professional will work with you.	You can use a donor advised fund for regular giving AND direct remaining balance in your donor advised fund to support Birmingham and Berkley First.



## 2019 TO ENDOWMENT

### GIVEN BY

Thomas and Mary Alice Armstrong  
Joan Benner  
Marilyn Bishop  
Sue Broughton  
Charlotte Clark  
Mary Dahl  
Ginny de Steiger  
Gary and Kimberly Doan and Family  
Betty Jane Emmert  
Esther Circle  
Eric and Diana Freeburg  
The Jacobs Family  
Paul and Jackie Keller  
Scott Law  
Tracy Law  
Ruth Littleton  
Drew McClandless  
Michael and Nancy McIlheran

Gerald and Karthryn Molidor  
Margaret Molidor  
Gwen Moore  
Gayle Mroczkowski  
Larry and Patti Mueller  
Steven Murdock  
Thomas Nosakowski  
Gasper and Janet Novara  
Eric and Connie Pelton  
Bill and Jane Pettibone  
Planning Alternatives, Ltd.  
Duane and Deanna Ralston  
Jim and Carol Rillema  
Agnes Roskam  
Alma J. Ross  
Jill Rowe  
James E. Ruud  
Richard H. Shoemaker

John and Nancy Smith  
Ann and Jeff Tenniswood  
Gary and Margaret Valade  
Douglas and Denise Verner  
Wayne and Shirley Wells  
Rosemarie Wesner  
Zeno and Ann Windley

### BEQUESTS

Estate of Shirley Hersey (2009)  
Estate of Martha K. Jones (2010)  
Estate of Cyril Duffy (2011)  
Estate of Cyril and Loretta Duffy (2012)  
Cyril and Loretta Duffy (2013)  
Gerald and Alta Henry (2013)  
Thelma Wilmoth (2013)  
William C. Eagan from the  
James R. Eagan Trust (2014)  
Robert & Clara Hermann (2015)  
Jim and Shirlee Bailey (2016)  
Virginia Sutherland (2016)  
The Estate of Esther Heussner (2017)  
The Estate of Joyce Stanton (2017)  
Pauline McClew (2018)  
Dorothy Willison (2018, 2019)



# GIFTS TO ENDOWMENT IN MEMORY OF:

## 2016

Jim & Shirlee Bailey  
John (Jack) Benish  
Dwight Benner  
Mildred Cummings  
Tom Griesen  
Bill Ives  
Edward J. Kreitz  
Mary Ann Lawson

Ruth Morris  
Eunice Orton  
Harry Orton  
Dr. William H. Peirce  
Robert (Bob) Robb  
Roger Spry  
Virginia (Gini) Sutherland  
Sue Thomasson

Clarke Thornton  
Joan Ward  
Thomas Wilkinson

## 2017

Olive Bryce  
Dan Dahl  
Jan Everson  
Tom Griesen

Richard (Dick) Hameister  
Ila Hill  
Robert K. Sayed

Joyce Stanton  
Carl Warnock  
Dorothy Willison

## 2018

Johanna Aulie  
Jeanne Connell  
George Evans  
Gertrude Fox  
Tony Gillett  
Richard (Dick) Hameister

Vern Jones  
Ethel L. Miles  
Drayton A. McClelland, Jr.  
Ed Pappas  
Peggy Sayed

Dick Scott  
Carl Watkins  
Patricia Wenstrand  
Marsha Wester  
June Woliung

## 2019

Eleanor Chambliss  
Dick Cheatham  
Nicholas C. Cupelli  
Herb Duncan  
George Evans  
Lucy Evans  
Judy Ford  
Gertrude Fox

Ron Fulton  
Harry L. Gilmore  
Dr. John Jennings  
George Law  
Dave Lepper  
Carol McClelland  
Martha Michel  
Audrey Nesbitt

Ed Pappas  
Dick Scott  
Steven Wells  
Pat Wenstrand  
Marsha Wester  
June Woliung  
Al Wood



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