



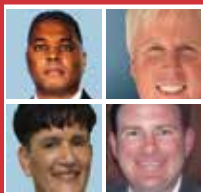
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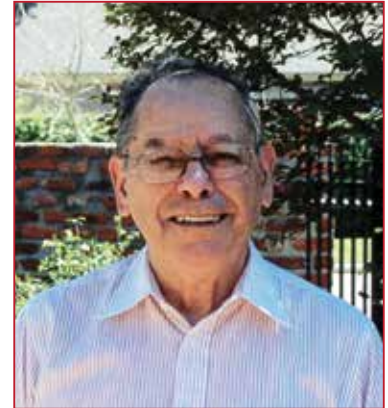
Years ago in a small town in Mexico, a newly widowed mother was turned down by her own church when she needed a job to support herself and her daughter. Not knowing where to turn, she took her church's suggestion and contacted the Methodist mission down the street. The Methodist mission gave her a job that helped her back on her feet and began a positive cycle for her family.

The job allowed this young widow to educate her daughter Juanita, who later became a teacher. Juanita then moved to the United States, got married and had a son. Her son is **Henry Ramos**, now a 92-year-old member of Broadmoor UMC in Baton Rouge, who established a Charitable Gift Annuity that ultimately will support the United Methodist Church in perpetuity.

Hearing repeatedly about the support his grandmother received from the Methodist mission so long ago forged a strong connection between Henry and the United Methodist Church. Henry is using the Charitable Gift Annuity to give back, but what Henry may not have known at first was that the gift annuity would also give back to him.

Henry, a retired industrial hygienist, and his late wife Lupe, learned about gift annuities when a member of the Foundation staff came to Broadmoor to preach on stewardship. Henry and Lupe then worked with the Foundation to finalize their gift and loved the "win-win" situation the gift annuity provided.

It allowed them to receive a current tax deduction and gave them lifelong "locked-in" payments. The Foundation absorbed



Henry Ramos
Broadmoor UMC, Baton Rouge

all the costs involved in establishing the gift annuity, and after both of their lifetimes, Henry and Lupe's generosity will support the United Methodist Church forever.

"People think you're rich if you do something like this," Henry commented, "but we're not rich. We just think it's a good thing. We're still getting a fixed payment right now, even with the market fluctuating." Henry thinks anyone can do this if they just focus on it. He says, "If you combine grains of sand, you'll soon have a brick. Pretty soon, you can build a house."

Ask Henry why he set up a Charitable Gift Annuity and his smile widens. "It's the mission work," he says. "Because of my family's story, I have strong feelings for the work of the church."

*"If you combine grains of sand,
you'll soon have a brick.
Pretty soon, you can build a house."*

- Henry Ramos



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Contact Us:

8337 Jefferson Hwy.
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Phone:
(225) 346-1535
(800) 256-9317

Web Addresses:
www.umf.org
www.umfgiving.org

Legacies Editor:
Kelly Johannessen
kellyj@umf.org



Win-Win!

Higher CGA Rates Provide Opportunity



Whether you love charitable gift annuities or have never heard about them, we have important news to share. Last year, the American Council on Charitable Gift Annuities increased the payout rates for charitable gift annuities (CGAs). It has been years since the rates looked this good!

A gift annuity is a simple contract between a donor and our organization. When you establish a CGA, we agree to send you **fixed payments for life**. At the end of your life or two lives, depending on the type you choose, your gift supports the United Methodist church or ministry that you designate, forever.

This is the first time rates have changed since 2012, with some ages increasing as much as half a percentage point. They are based on your age at funding. The chart shows a few examples of the new rates. It is only a sample; there are rates for every age.

There are many benefits to a CGA:

- You can take an income tax deduction in the year the gift is made.
- You can avoid capital gains taxes if you use appreciated assets to make the gift.
- You can leave a legacy for your favorite ministry while increasing your income now.

Use our online calculator at

www.umfgiving.org, or call or email us and we can tell you what your exact rate and tax benefits will be. Be sure to lock in your rate now and start receiving these great payments!

Single Life Charitable Gift Annuity Rates	
Age	Rate
65	5.1%
75	6.2
80	7.3
85	8.3
90+	9.5

Two Life Charitable Gift Annuity Rates		
Age 1	Age 2	Rate
65	65-66	4.5%
75	77-78	5.6
80	81	6.3
85	87	7.6
90	91+	9.3

A gift annuity offers you fixed payments for life
at attractive rates with
other significant benefits.

SAVVY LIVING

How to Recognize and Prevent Financial Scams

Dear Savvy Living,

Can you provide some tips on how to protect seniors from financial scams? My 76-year-old aunt was recently swindled out of \$25,000 and I want to make sure my own mother is protected.



Financial scams that target the elderly continue to be a huge problem in the U.S. In fact, it is estimated that one in five Americans over age 65 are scammed out of roughly \$36 billion every year. Here are some tips that can help you spot a scam:

Recognizing a Scam

The most common scams targeting seniors today come in the form of tricky and deceitful telemarketing calls, internet scams, free-lunch seminars selling dubious financial products and endless junk mail peddling free vacation packages, sweepstakes, phony charity fundraisers and more. In addition, there is the ongoing problem of identity theft, Medicare and Social Security fraud, door-to-door scams and credit card theft.

To guard against a scam, you may want to help your mother manage her finances or at least monitor her accounts. Reviewing her financial statements each month can alert you to questionable checks, credit card charges or large withdrawals.

If, however, your mother does not want you looking at her financial records, there are other things to watch for that might indicate that she is being targeted by

a scammer. For example: Is she getting a lot of junk mail for contests, free trips and sweepstakes? Is she receiving calls from strangers offering awards or moneymaking deals? Also, be aware if her spending habits have changed or she has complained about being short of money lately. All these things may be signs that she is being targeted.

Protect Your Mom

Alert your mother to the different types of scams going on today. To help you with this, the National Council on Aging maintains a list of the "Top 10 Financial Scams Targeting Seniors" at **NCOA.org/economic-security/money-management/**. Also see AARP's Fraud Watch Network at **AARP.org/money/scams-fraud** and sign up to receive free scam alert emails from the Federal Trade Commission at **FTC.gov/scams**.

Remind your mother to never give out her personal information, Social Security number or financial information unless she initiated the contact and knows the institution. Also, see if your mother would be willing to let you sort her mail before she opens it, so you can weed out the junk. To reduce

the junk mail and/or email she gets, use the Direct Marketing Association consumer opt-out service at **DMAchoice.org**.

Register your mother's home and cell phone numbers on the National Do Not Call Registry (**DoNotCall.gov**, 888-382-1222) to reduce telemarketing calls. To stop robocall scams on her landline phone, check out Nomorobo, and if she uses a smartphone, she may want to install Hiya, a free app that allows users to block callers. You may also want to get a free copy of her credit report at **AnnualCreditReport.com** to make sure she is not a victim of identity theft.

Report It

If you suspect your mother has been scammed, report it to her local police, her bank (if money has been taken from her account) and her state's Adult Protective Services agency that investigates reports of elderly financial abuse. Call the Eldercare Locator at 800-677-1116 to obtain the agency contact number in her area.

"Savvy Living" 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”

8337 Jefferson Hwy. ■ Baton Rouge, LA 70809

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Celebrating an “Attitude of Gratitude”

Foundation leaders and staff declared their appreciation for the United Methodist pastors, donors and church leaders they have the privilege to serve at their 44th annual meeting and luncheon on April 30.

“An Attitude of Gratitude” was the theme of the day as **President and CEO Rob Fairly** and **Board Chair Rev. Weldon Bares** conducted the meeting of distinguished United Methodists from across the state. Guests included **Bishop Cynthia Fierro Harvey**; Assistant to the Bishop, **Dr. Van Stinson**; Past Foundation President **Dr. Ken Reed**; Past Board Chairs **Rev. Joseph Awotwi**, **Nettles Brown**, **District Superintendent Rev. Jan Curwick**, **Bridger Eglin**, and **Irwin Felps**, as well as **District Superintendents Rev. Ken Irby** and **Dr. Wybra Price**.

Four new board members were elected to serve: **Lt. Col. Jarvis Jones** of New Orleans, **Drew Kennedy** of West Monroe, **Mary Magee** of Alexandria, and **Rev. Brian Mercer**, senior pastor of First UMC, Minden.



New board members elected, (L to R) Lt. Col. Jarvis Jones, Drew Kennedy, Mary Magee and Rev. Brian Mercer.

Outgoing board members **Frank Harrison** of Lafayette was thanked for his nine years of service and received a plaque for his dedication and commitment. Board member **Dianne Wilkinson** received an award and recognition for her “extra mile” service on the board. Dianne led four “Best Practices for the Church Office” workshops in March around the state for the Foundation.

Dan Borné of Baton Rouge was the guest speaker, who expounded on the importance of showing gratitude in our lives. Borné is a deacon in the Catholic church and well known for his 30+ years as the public address announcer for the LSU Tigers. He delighted the crowd with his humor and advice for cultivating an attitude of gratitude.