

The Congregational Fund:

- ◆ A way to be remembered in a lasting and meaningful way.
- ◆ An investment in the future of Bethlehem Lutheran Church.
- ◆ A way to enhance ministries of the congregation by providing for needs beyond the General Fund Budget.

All gifts make a difference

- ◆ All gifts, no matter their size, make an impact for generations to come.
- ◆ Gifts may be in the form of cash, securities (stocks/bonds/mutual funds), life insurance, real estate or other property.
- ◆ Gifts may be made as part of your Estate Plan, Will or a Trust.*

Giving has its advantages

- ◆ Gifts are tax-deductible to the full extent of the law.*
- ◆ Gifts can reduce your taxable income from the sale of property.*
- ◆ Gifts can reduce Estate taxes paid by your family or estate.*

* Please consult your estate planner, attorney, or tax accountant.

A safe investment in the future

- ◆ All requests for disbursements from The Congregational Fund are approved by the Church Council.
- ◆ All gifts to The Congregational Fund become part of the principal which is held and administered in perpetuity. Only the earnings from the invested funds are used to further the mission of the church.
- ◆ All investments are managed by a committee of Bethlehem members elected by you. Current committee members:
 - Brian Buck
 - Mike Fossum
 - Terry Hjort
 - Pat Plamann
 - Dan Rethmeier

For More Information

Contact Diane Bublitz, Director of Operations, at (320) 251-8356 x104 or dbublitz@bethlehemlutheran.org. You may also speak with a member of the Congregational Fund Committee (listed above) or a Pastor to learn more.

Congregational Fund of Bethlehem Lutheran Church St. Cloud, Minnesota



The Congregational Fund was established in 1981, with funds endowed to Bethlehem Lutheran Church by Orion & Edith Melvold. In the quarter-century since the fund was established, over \$225,000 of interest income has sent kids to camp, trained future Pastors, helped students afford college, fed the hungry & more!

Designating Your Gifts

What the Congregational Fund Looks Like

Make a gift to the General Endowment. Gifts to this fund support the areas of greatest need as identified by the leadership of the congregation.

Make a gift to one of four Ministry Area Funds:

- Youth & Family Ministry
- Capital Improvements
- Worship & Music
- Outreach & Missions

Gifts to these funds allow the donor to provide some direction for their gift's use.

Make a gift to an existing "named" fund. Donors may direct their gift to a specific ministry, program or goal.

Establish a new "named" fund within the Congregational Fund. Donors may direct their gift to a specific ministry, program or goal.

The Congregational Fund consists of the General Endowment (A), four Ministry Funds (B-E) and a number of named funds (F). Gifts to the General Endowment are distributed among the four Ministry Funds to meet the greatest needs of the congregation as determined by the Church Council. If you would like your gift to have the greatest impact on the ministry of the congregation you should direct your gift to the General Endowment.

The Congregational Fund is made up of four Ministry Funds: Youth & Family (B), Capital Improvements (C), Worship & Music (D) and Outreach & Missions (E).

Within each of these funds are a number of "Named Funds" which support a more specific ministry, for example the Youth & Family Ministry Fund includes the Shirley Schrader ELCA Scholarship Fund (F) which provides scholarships for BLC students attending an ELCA college.

