



BETHLEHEM  
LUTHERAN CHURCH

WEEKLY  
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## An Invitation

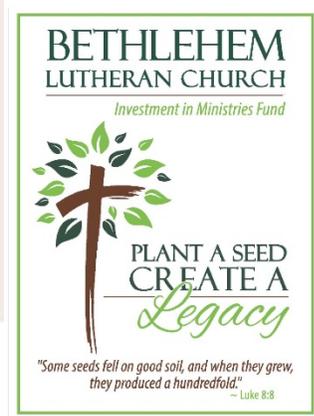
We invite you to reflect on the importance of BLC in your life, the life of your family and in your community. The Investment in Ministries Fund (IMF) provides a way for you to support our neighbors beyond our walls by making gifts, bequests and other forms of current and planned giving. Your gift of any size is welcomed into the Fund.

As we celebrate our 100<sup>th</sup> Anniversary, we look ahead to the NEXT 100 years to expand our vision to serve our neighbors in Christ. Individuals are invited to make a difference in the future of BLC by making a current gift or a bequest to the IMF. You may also want to consider making a gift to honor a loved one on an important occasion or anniversary.

One simple way to make a difference in the future of BLC is to remember BLC in your will. You may bequeath a specific amount or a percentage of your estate to the church. Our ELCA Regional Gift Planner, Ryan Ebner, is available to meet with you to help you develop your plan.

Your estate plan is a statement about what matters most to you. With a bequest to the BLC-IMF, you can create a legacy that expresses your values, honors a loved one and supports those institutions and causes that are most important to you and your family.

For more information, please contact any member of the IMF Team: Paulette Costanza, Roger Kolker, Mark Gaul, John Panko, John Costanza, or Ryan Ebner [ryan.ebner@elca.org](mailto:ryan.ebner@elca.org).



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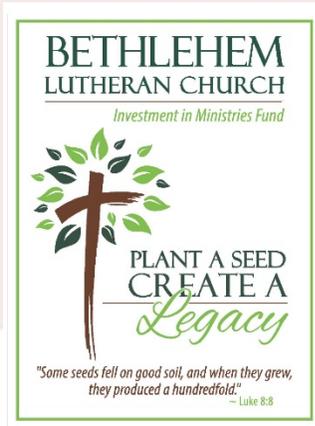
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## The IMF Team

The Investment in Ministries Fund (IMF) is administered by the IMF Team, an ad hoc committee of the Finance Committee, composed of five appointed members of the congregation (Paulette Costanza, Roger Kolker, Mark Gaul, John Panko, and John Costanza) and one additional member from the Finance Committee (Andy Gates). The team has been meeting regularly to discuss how the fund will be managed and draft documentation detailing its purpose, operations, investment guidelines and fund distributions.

All contributions to the Investment in Ministries Fund will be invested to generate reasonable growth while carefully safeguarding the principal. Gifts made to the fund will be managed with care and prudence. The principal of each gift – the original gift or bequest – will remain intact and will be invested to produce income. Each year up to 4% of the fund's year-end value will be withdrawn from the fund to be distributed to missions and ministries beyond our walls. Endowment gifts can support new ministries or provide additional support for existing ministries. Awards from the fund will be recommended by the Missions & Social Concerns Committee and approved by Council.

For more information, please contact any member of the IMF Team: Paulette Costanza, Roger Kolker, Mark Gaul, John Panko, John Costanza, or Ryan Ebner [ryan.ebner@elca.org](mailto:ryan.ebner@elca.org).



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## Ways to Give

There are various ways to give to the Investment in Ministries Fund, many of which may offer significant tax benefits to the donor. Here are some of the options to consider in charitable gift planning\*:

- Cash, check, debit or credit card, Tithe.ly,
- Appreciated securities (stocks, bonds, mutual funds)
- Name Bethlehem Lutheran Church Investment in Ministries Fund (BLC IMF) as a beneficiary in your will or estate plan
- Name BLC IMF as a beneficiary of your retirement benefits
- Name BLC IMF as a beneficiary of a life insurance policy
- Name BLC-IMF as a beneficiary of your savings account (POD - Payable on Death)
- Name BLC-IMF as a beneficiary of your brokerage account or mutual funds (TOD - Transfer on Death)
- Life Income Plan (Charitable Remainder Unitrust or Charitable Remainder Annuity Trust)

If you would like to discuss your options with a trained professional, we'd be happy to connect you with Ryan Ebner, our ELCA Regional Gift Planner.

For more information, please contact any member of the IMF Team: Paulette Costanza, Roger Kolker, Mark Gaul, John Panko, John Costanza, or Ryan Ebner

[ryan.ebner@elca.org](mailto:ryan.ebner@elca.org).

*\*Remember, if a person has no will or trust, state law determines who inherits all property at death. State laws do not recognize any church or other charity as a beneficiary unless the individual specifically includes preferred institutions or individuals in a legally valid will, beneficiary designation, or other form of assignment.*



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## ELCA Ministry Growth Fund

The Investment in Ministries Team is proud to announce that we have researched a number of investment options and have chosen the ELCA's Ministry Growth Fund to hold and manage our Investment in Ministries Fund (IMF) assets.

The Ministry Growth Fund of the ELCA Foundation is a long-term, stable and socially responsible endowment fund that provides distributions to grow ministry, now and well into the future. The fund was designed specifically for congregations, synods, camps, campus ministries and other affiliates of the ELCA.

The Ministry Growth Fund of the ELCA Foundation allows for the collective long-term investment of funds belonging to the ELCA and its affiliated ministries. Investment in the Ministry Growth Fund is more than just a financial transaction. In alignment with our Lutheran theology, our investment goes to work across the ELCA throughout the world — providing a steady funding source for ministries that matter most to us as Lutherans, now and well into the future.

Guided by a team of financial experts and strengthened by the ELCA's partnerships with other Lutheran organizations, the Ministry Growth Fund generates stable, quarterly distributions which allows us to build a vision for the future.

For more information, please contact any member of the IMF Team: Paulette Costanza, Roger Kolker, Mark Gaul, John Panko, John Costanza, or Ryan Ebner [ryan.ebner@elca.org](mailto:ryan.ebner@elca.org).



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## What is Socially Responsible Investing and Why Does It Matter?

Socially responsible investing is an investing strategy that aims to generate both social change and financial returns for an investor. Socially responsible investments can include companies making a positive sustainable or social impact, such as a solar energy company, and exclude those making a negative impact.

The Corporate Social Responsibility program of the ELCA seeks to enter into dialogue with business representatives on the social implications of company practices and to affect ELCA investment policy in socially responsible ways.

The ELCA calls its people and institutions to encourage corporations to act in socially responsible ways and to invest in alignment with ELCA priorities.

Social purpose funds are able to screen out companies whose business practices conflict with these ELCA social criteria. The ELCA Ministry Growth Fund screens out companies associated with alcohol, tobacco, gambling, military weapons, pornography, private prisons, environment, and political and civil human rights. In all they currently exclude about 740 companies from ELCA Ministry Growth Fund whose practices are not aligned with the fund's socially responsible investment objective.

For our Investment in Ministries Fund, the IMF team has chosen the ELCA's Ministry Growth Fund because of its focus to invest in companies creating positive impact and to screen out companies creating negative impact in our society.

For more information, please contact any member of the IMF Team: Paulette Costanza, Roger Kolker, Mark Gaul, John Panko, John Costanza, or Ryan Ebner [ryan.ebner@elca.org](mailto:ryan.ebner@elca.org).



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## IMF Goal for Our 100<sup>th</sup> Anniversary

As we come to the end of our year-long 100<sup>th</sup> Anniversary Celebration, we thank God for the many people and events that have shaped our growth and prosperity over time and we look ahead with excited anticipation at what is still to come in the NEXT 100 years.

The goal of the Investment in Ministries Fund is twofold. First, to build a perpetual endowment fund that will grow over time. Second, to donate up to 4% of the funds year-end value to expand the ministries supported by BLC.

As always, if you have any questions, comments or concerns, please contact any member of the IMF Team: Paulette Costanza, Roger Kolker, Mark Gaul, John Panko, John Costanza, or Ryan Ebner [ryan.ebner@elca.org](mailto:ryan.ebner@elca.org).