

## WHICH KINDS OF GIFTS FALL UNDER THE ENDOWMENT UMBRELLA?



**Cash** - Donations can be made at any time, in any amount.



**Wills** – You may name the church in your Will to receive a specific amount or a percentage of your estate.



**Real Estate** – Any property or portion of property can be left to the church but must be specified in your estate planning.



**Stocks and Bonds** – Specific holdings may be designated as a gift to the church at any time during or after your lifetime.



**Life Insurance** – The church may be named as a beneficiary on your policy.



**Charitable Gift Annuities**- May be structured to provide annual payments to you and the church during your lifetime with the remainder bequeathed to the church.



**Memorial Gifts** - In remembrance of those we love.

**“Tree of Life”** – Brushed brass engraved leaves, \$500, and stones, \$2000, can be purchased to memorialize or celebrate special people in our lives.



## THE FIRST PRESBYTERIAN CHURCH Of RIDGEWOOD



Count your blessings and choose to make a gift in support of the ongoing mission of our church. Get under the Endowment Umbrella and help us be ready for those rainy days, that we may help ourselves and others to create a legacy of good will and good works in the name of Jesus Christ.



The First Presbyterian Church  
of Ridgewood

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## THE FIRST PRESBYTERIAN CHURCH of RIDGEWOOD

# ENDOWMENT AND LEGACY GIFTS

*Saving for a Rainy Day...and Beyond*



*PRESERVING AND PROTECTING  
YOUR GIFTS FOR THIS GENERATION  
AND THE NEXT*

*“Let each of you look not only to his  
own interests, but also to the interests  
of others.” – Philippians 2:4*

## WHAT IS THE ENDOWMENT FUND?

In simplest terms the Endowment Fund provides a way for the church to receive money and grow the principal by investing the funds. A well-funded Endowment strengthens the financial future of the church. As the principal grows so does the available income for special in-house projects and mission outreach.

## WHAT IS THE BENEFIT TO GIVING THROUGH ENDOWMENT ?

Would you like to feed the homeless, give shelter to displaced families, fund new programs for our church? Endowment helps us do all those things. It is a faith foundation fund. A gift to endowment is a gift that keeps on giving. Your donation continues to earn income during your lifetime and after.

## WHO MANAGES THE FUND?

Money in the Fund is invested through a professional management firm. The Endowment Committee monitors and reviews investment strategies. The Endowment chairperson reports to the Elders of the Session.

## HOW IS THE FUND USED?

Only the earned income and interest on the fund's principal are spent. Of the earned income and interest, committees may make requests for help with unbudgeted church or mission projects. All requests are considered and voted on for disbursement of available funds.

## YOUR GIFTS AT WORK UNDER THE ENDOWMENT UMBRELLA



Manse Renovations



Building homes for people



Family Promise Shelter



Youth Choral Group Start-up



Youth Group Ministry



PCUSA Hunger Donation Matching Gift



## WAYS TO CELEBRATE THROUGH ENDOWMENT



Share Your Good News!

One of the easiest and most popular ways to give under the Endowment Umbrella is to celebrate a special occasion with a direct cash donation. Consider these possibilities:

Birth	Birthday
Marriage	Anniversary
Award	Graduation
Thank You	Appreciation

Name the occasion and person you wish to honor and you have the option to have their name printed in the Bulletin and in our monthly Newsletter. Sharing "Good News" through this type of giving spreads the word about the joys in our lives and creates closer connections. We suggest a \$25 minimum for a cash gift.

## ARE MY GIFTS TAX DEDUCTIBLE?

Yes, most of your gifts to the Endowment Fund are deductible for Federal Income Tax purposes. Always discuss financial decisions with your accountant for current tax advice.

## HOW DO I MAKE OUT MY CHECK?

Checks can be made out to *First Presbyterian Church* with a memo to Endowment.

*"For where your treasure is, there your heart will be also." - Matthew 6:21*