

**Snowbird Stewardship**  
*by Tom Wilkinson, Vice President, Development*  
*Florida United Methodist Foundation*

Does your church have a split personality? Do you notice out-of-state license plates in your church parking lot during the winter months? Many Florida Conference churches, particularly those in south and coastal regions of our state, welcome large numbers of winter visitors or “snowbirds” who swell the ranks of those worshipping congregations from December to March.

The Florida United Methodist Foundation encourages seasonal members to consider a planned gift to benefit both the person’s church “up north” and their local Florida congregation. A good way to do that is to enter into a Charitable Gift Annuity with the Foundation. A gift annuity works like this: a donor, or donors, transfers an asset, usually either cash or securities, to the Foundation. The Foundation promises by contract to pay the donor a fixed annuity payment every year as long as the donor is alive -- the older the donor, the higher the annuity payment rate. At the donor’s death, the Foundation distributes the remainder of the gift according to the donor’s wishes.

Consider this example. John and Jane Doe, ages 82 and 79 respectively, are members of 1<sup>st</sup> United Methodist Church in Chicago, where they have been active for many years. They now spend January, February and March in Florida and attend a United Methodist Church in Naples. They wish to make a lasting, legacy gift to benefit both churches, so they transfer \$50,000 in appreciated stock to the Foundation. At their ages, the Foundation agrees to pay them a guaranteed annuity payment of 7% of their gift, or \$3500 per year, for their two lifetimes. They also receive an immediate income tax deduction for a portion of their gift. At the death of the second spouse, the Foundation distributes the remainder of the gift to the two churches, as Mr. and Mrs. Doe directed at the time they entered into the annuity agreement.

A recent gift annuitant said, “I could give the church an amount that I was going to leave the church in my will anyhow, but I thought why shouldn’t I benefit from that while I was still living. So a gift annuity became a very interesting option for me. I chose it, and I’m just really thrilled with what it does for me and what it will do for my church.” Her gift annuity with the Foundation will benefit her church in Florida and the church she grew up in, as well as two other charitable causes.

The Florida United Methodist Foundation is available to help. For a confidential, no cost, no obligation consultation, please call, click or write us at 800-282-8011, extension 106, [www.fumf.org](http://www.fumf.org), or P.O. Box 3767, Lakeland, FL 33802-3767.