TWO INVESTMENTS CHURCHES ARE MAKING FOR A BRIGHTER FUTURE

The majority of our churches worry about not having enough people or money. Unusually, many churches also have more cash in the bank than they've had in years due to an unexpected windfall. If a church took their windfall and parked it into a savings account or CD, they really didn't help alleviate either the problem of needing more people nor of needing more money. Here are two investments I see churches making that will help.

Investing Long-Term Funds in a Good Mutual Fund: Back in 2018, Sunncrest UMC was struggling financially. They had no emergency fund to speak of plus the wooden shingles were close to needing to be replaced at an estimated cost of $150,000. That’s when they made the decision to start investing a percentage of their income each month with the Foundation. In just three and a half years, Sunncrest UMC managed to deposit $92,000 into their account through their monthly investing plus investing some unexpected windfalls. That investment has earned an additional $16,000. **Investing in a good mutual fund, such as with the Foundation, makes it easier to invest consistently plus gives you a return that is 10-15 times greater than that of a CD.**

Investing Long-Term Funds in a Good Mutual Fund: Harrisburg UMC’s vision is to invite, welcome, and help people grow in their walk with Jesus Christ. In the fall of 2019, Harrisburg UMC decided to invest over $30k to upgrade the audio and video which would greatly improve their online service. Although there was some concern about parting with that amount of money, they believed this would expand their ability to invite and welcome people. Not only did this investment prepare Harrisburg UMC for the pandemic, 40+ households still regularly worship online with Harrisburg UMC each Sunday with a share of those also giving to the church. **Investing in the vision of the church can often add new people plus increase giving.**

Your District Superintendent as well as the Foundation are great resources if you would like to learn more.
GIFTING STOCKS TO YOUR CHURCH FOR MINISTRY

Donating securities is a win-win for you and the ministries of your Church, and the Dakotas United Methodist Foundation can help make this happen. You can help to provide resources for your church while also making a smart financial decision. By donating stock or mutual funds you can acquire great tax advantages while rebalancing your portfolio.

If you directly transfer your appreciated securities to the Dakotas United Methodist Foundation instead of liquidating them first, you won’t owe any capital gains tax. Plus, you may be entitled to a significant tax deduction, and you will not be charged a commission fee. The Foundation will then transfer your donation to the church or ministry of your choice. We recommend that you consult with your personal tax or financial advisor to discuss the tax advantages of donating securities to charity.

Contact Diane Weller at diane.weller@dkmnmf.org for more information on how the Dakotas Foundation can assist you in turning your stock into ministry.

INVESTING INCLUDES LEADERSHIP

When you think about resource investments, do you think about investing in your leaders? Consider doing so! Here are two great “investment” opportunities to pay attention to now!

**Cultivating Generous Congregations**, developed by The Lake Institute of Faith & Giving, is an online and interactive experience for church teams to “create lasting cultural change within a congregation” around generosity. Lake Institute leaders will offer a 90 minute online “ sampler event” this fall if we have 10 churches interested in the process (to start spring 2022). The sampler event is free; the cost of participation in the full process is fully funded by our Lilly Grant initiative (with the exception of any miscellaneous cost of a five-person team gathering together at your local church). Contact Diane Owen at diane.owen@dkmnareaumc.org if you are interested in the sampler event by Aug. 15.

Starting in September, **The Financial Leadership Series** for churches has been created by Garrett-Evangelical Theological Seminary of Connectional Learning for pastors and church leaders. The series will collectively cover three modules of financial stewardship for churches. Each online module will explore one of three recognized qualities which correlate with growth in generosity: 1) belief in the mission, 2) trust in leadership and 3) sound financial practices. The cost is $250 for all modules for a pastor and leader. Additional church leaders may participate for slightly more by contacting Katy Chambers with Garrett. Contact Diane Owen at diane.owen@dkmnareaumc.org for a financial ministry grant for you and your leaders to participate.

HEALTHY RECIPES FROM AROUND THE WORLD

Are you looking for different ways to create quick, healthy meals? These online cooking sources can introduce you to new ingredients and flavors, while still providing easy steps and healthy substitutions.

- **Skinnytaste.com** has thousands of recipes using a wide variety of ingredients and herbs in combinations that are heavy on flavor and easy on the fat. You can search by main ingredient and save your favorites for future use.
- **MarisaMoore.com** has a plentiful selection of mainly vegetarian recipes with Southern roots. Dietician, Marisa Moore also provides healthy, habit-building tips and many variations for each recipe so you can make it your own.
- **Muydelish.com** has creative and tasty Mexican-inspired recipes. There are recipes for every course with easy-to-find ingredients, and just enough flair to make ordinary meals extraordinary.
- **Ministryofcurry.com** makes Indian cooking simple and easy for any kitchen or schedule. The recipes use easy-to-find ingredients, and the preparation methods are quick and simple with lots of one-pot meals!