

FPCM Foundation Board 2009

CLASS OF 2007 (ENDS JAN. 2010)

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Deanna L. Ortner (President)
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CLASS OF 2008 (ENDS JAN. 2011)

Betty Kimbrel (Secretary)
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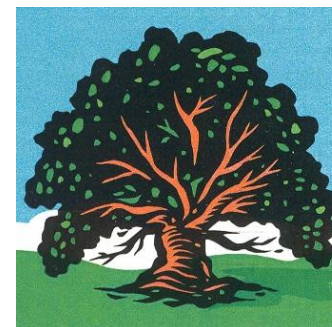
CLASS OF 2009 (ENDS JAN. 2012)

Ray Crickenberger (Treasurer)
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Ben Zimmerman (Registered Agent)
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First Presbyterian Church of Maitland Foundation Inc ❖ 501c3
341 North Orlando Avenue ❖ Maitland, Florida 32751

LEGACY OF A LIFETIME



FIRST PRESBYTERIAN CHURCH OF MAITLAND FOUNDATION

SOWING THE SEEDS TO FUND MISSION

Sowing the seeds of stewardship, both spiritual and material, is one of the cornerstone principles of the Presbyterian heritage. A program that encourages giving through charitable bequests, permanent funds and other estate plans enables our members to share God's material gifts with people in need.

The First Presbyterian Church of Maitland Foundation (FPCM) addresses the issue of long-term resources for our church's community service and support of charitable causes. Through this program, we encourage our congregation and donors to give lifetime gifts.

Established in 1979, FPCM Foundation's purpose is to provide grants to worthy charities as an expression of our faith and God's love. We focus our resources on six key ministries: basic human need, children and youth, compassion, hunger, evangelism, and mission outreach. Your gifts will perpetually provide for charitable mission and service---now and after your lifetime.

Whether it is an immediate gift such as a permanent endowment fund or a deferred gift such as a charitable trust, a FPCM Foundation Board member can help you realize your dreams for our church's ongoing mission through your giving. Please feel free to contact one of our Board members: Sarah Drummond, Betty Kimbrel, Frances Williamson, Ray Crickenberger, Ben Zimmerman or Deanna Ortner. We also encourage you seek the counsel of your attorney, CPA or other financial advisor in determining what kind of gift is best for you.

OVERVIEW OF GIVING PLANS

RECEIVING SUPPORT NOW

Within a giving program, some types of gifts allow for immediate use of funds to support a variety of needs or ministries. These types of gifts appeal to individuals who may prefer to witness the support their gift provides to the charitable beneficiary. FPCM Foundation is a 501c3 charitable not-for-profit organization for tax purposes.

Permanent Endowment Funds

These funds are created through an irrevocable gift to the First Presbyterian Church of Maitland Foundation. Gifts are invested and distributions are made available to the charitable beneficiary designated by the donor. A gift to establish a permanent fund may provide the donor with a charitable tax deduction, but the greatest benefit is the satisfaction of perpetual stewardship. Many times these funds are established to celebrate an event, such as birthday or anniversary, to honor a loved one or to create a lasting legacy. Distributions from a permanent fund may be made available for general use or may be designated for a specific mission of the FPCM Foundation.

Example: A donor made a gift in the amount of \$20,000 and wished that a percentage be given annually to support Native American charities.

Donor-Advised Funds

These provide the donor with the opportunity to retain ongoing involvement in the giving process. The donor, or his or her designees, may provide recommendations to the Foundation regarding the charitable beneficiaries to receive distributions from the fund over a period of years. The charitable beneficiaries may change each year in response to changing mission needs.

A Charitable Lead Trust*

This trust is appealing to individuals who wish to benefit a charity now and the family later. The donor establishes and funds an irrevocable trust. The charitable beneficiary named by the donor receives payments from the trust, usually for a set term of years. At the end of the term, the trust assets are returned to the donor's estate or passed on to heirs.

Donation of Assets

Donating stocks or other assets which have appreciated greatly can be a win-win situation and useful in tax planning. A donor may also donate a home or other property that is no longer used or the donor does not wish to manage. A donor can also make a gift of a personal residence or farm property and still retain the use of it during his or her lifetime. The donor may be eligible for a charitable income tax deduction.

FPCM Foundation Donation & Info Request Form

Date requested _____ Date Contacted _____ By _____

Donor Contact Info (*Name, Street Address, City, State, Zip, Phone, Fax & Email*):

Enclosed is my gift for \$ _____ payable to:
FPCM Foundation (*tax deductible as US IRS 501c3 not-for-profit*):

Donated in honor of

Donated in loving memory of

Donated in celebration of

Please provide info on:

Donating Investments, specifically

Donating Real Estate

Donating by Will, Trust or Insurance

Donating other assets, such as

Tax benefits

Receiving Annuity Income or other Presbyterian Foundation programs

Other info _____

Please send your gift or info request to:

FPCM Foundation, 341 North Orlando Avenue, Maitland, FL 32751

For more info, contact:

President Deanna Ortner, 407-629-8506 or dlortner@embarqmail.com,
Treasurer Ray Crickenberger, 407-834-3610 or rscrick@juno.com &
Secretary Betty Kimbrel, 407-339-2046 or bettykimbrel@embarqmail.com

FPCM Foundation Grant Request Form

Date requested _____ Date approved _____

Yes Votes _____

Please describe and attach supporting background info:

1) **Charitable Purpose:** _____

2) **Christian Component:** _____

Please provide complete available info:

1) **Contact person (Name, Title, Phone, Website & Email):** _____

2) **Make grant payable to (Full Name of Individual or Organization):**

3) **Mail grant to (Name, Street Address, City, State, Zip):**

Please send your request to:

FPCM Foundation, 341 North Orlando Avenue, Maitland, FL 32751

For more info, contact:

President: Deanna Ortner , 407-629-8506 or dlortner@embarqmail.com,

Treasurer: Ray Crickenberger, 407-834-3610 or rscrick@juno.com, or

Secretary: Betty Kimbrel, 407-339-2046 or bettykimbrel@embarqmail.com

SUPPORT THAT COMES LATER

Other gifts are planned now, but will not be distributed to the charitable beneficiary until after the lifetime of the donors. These gifts include:

Charitable Bequests

These are made through a donor's will. A will can be written to accomplish a variety of needs, such as benefiting family and friends. It can also fulfill a desire to support a particular mission or program. Individuals have several options to consider when making a charitable bequest. Bequests can be made directly to the First Presbyterian Church of Maitland Foundation. The bequest can be made for a stated amount, a percentage of the estate or the residual of the estate (after all other bequests and expenses have been paid out).

Example: Janet Hertenstein bequested a percentage of her estate to FPCM Foundation. In October 2007, we received \$30,000 and in January 2008, we received \$125,000. Almost \$65,000 was given as a designated gift to FPCM Service Committee to support our church's community and global outreach. The remaining funds were invested and will continue to support commendable charities. In that way, Janet's gift can keep giving every year, as a living legacy to her generosity and caring.

Life Insurance

Naming FPCM Foundation as the beneficiary of a life insurance policy allows a gift to pass outside of probate. Policies may no longer be needed or serve the purpose for which they were originally intended, such as a business that no longer exists, or for children or loved ones who may not need the additional income. Bank and other investment accounts can also name FPCM Foundation as the beneficiary.

Charitable Gift Annuity*

An individual may find the Charitable Gift Annuity an appealing option. In exchange for an irrevocable gift, the Presbyterian Foundation agrees to pay a lifetime fixed annuity to the donor or other individual named by the donor. The amount of the payment will depend on the amount of the gift, the age of the annuitant on the day the gift is made and whether or not payments begin immediately or are deferred until a later date. After the lifetime of the annuitant, the value of the gift, less annuity payments made, can be distributed to an existing permanent fund, used to establish a new permanent fund or to make a direct gift to FPCM Foundation.

Pooled Income Fund*

A gift to the Pooled Income Fund is pooled together with other gifts and invested under professional management. The individual receives a share of the net income based on their share of the pool. After the individual's lifetime, that share is withdrawn from the pool to support the designated Presbyterian mission, such as FPCM Foundation.

A Charitable Remainder Trust*

This trust provides lifetime income, or income for a fixed term, to the donor or other recipients. When the income payments end, the remaining trust assets become available for the work of FPCM Foundation, according to the donor's wishes.

* These services are provided by the Presbyterian Foundation, www.presbyterianfoundation.org. Trust services are provided by New Covenant Trust Company, N.A., a subsidiary of the Presbyterian Foundation. The Life Income Plans described are charitable giving vehicles and are not comparable to investments made for private gain. When individuals are considering specific charitable planning, the services of an attorney and other professional advisors may be necessary.

Cultivate a Living Legacy

DONATE TO:
FIRST PRESBYTERIAN CHURCH OF MAITLAND FOUNDATION
341 NORTH ORLANDO AVENUE, MAITLAND, FL 32751

Your Gifts keep Giving to help Christian Charities

OVERVIEW OF INVESTMENT PHILOSOPHY

Investments are made based on the prudent man rule and preserving capital. We distribute four percent of the portfolio value as of each yearend. Because of the current economic conditions, we have invited our financial adviser, Richard Ott, to share with you our investment philosophy and brief you on the FPCM Foundation's investment portfolio.

Richard Ott, will be available to answer your questions following his remarks. Richard Ott is Senior Vice President of Wealth Management at Smith Barney in Winter Park, Florida. He has 32 years of experience as a financial adviser. From Smith Barney, Richard Ott has a 25 year Loyal Service Award and is a member of The President's Council. He holds professional securities licenses in Series 3, 5, 7, 63, and 65, as well as hold Life, Health, and Variable Annuity Insurance Licenses. In 1971, Richard graduated from Valparaiso University with a BS in Management and Marketing. He is a member of the Winter Park Racquet Club.

Since all our Board members are volunteers and we have no paid staff, our operational costs are minimal. Our costs consist of educational meetings, brokerage fees, annual corporate filings, printing and postage. More information can be provided upon request.

OVERVIEW OF CHARITABLE GRANTS

Our church's Foundation serves as an enduring legacy to the generosity of its congregation and donors. Your gifts continue to serve the community through grants to Christian charities and causes.

In 2008, we were very blessed to receive a sizable bequest from longtime church member, Janet Hertenstein. Although \$64,600 was distributed to FPCM Service Committee as a designated gift to the benevolences our church supports, the bulk of Janet's bequest remains with FPCM Foundation. Annually, four percent of the Foundation's portfolio is distributed to charitable causes. In this way, Janet's gift will be a living legacy to her generous spirit. We are please to continue our church family's legacy of giving by making grants totaling \$8,815 to the following charities:

Basic Human Need: Christian Service Center www.christianservicecenter.org, The Sharing Center www.thesharingcenter.org, Loaves and Fishes www.loavesandfishesapopka.org, and Hope Community Center in Apopka (migrant & farmer workers) www.offm.org

Children & Youth: Every Kid Outreach Camp, Frontline Outreach Child Sponsorship www.frontlineoutreach.org, Fellowship of Christian Athletes Camp www.floridafca.org, Hospice of the Comforter Camp (Grief counseling for children) www.hospiceofthecomforter.org and YMCA Camp www.centralfloridaymca.org

Compassion: Recovery House www.recoveryhouseinc.com and FPCM Good Samaritan Fund

Hunger: Second Harvest Food Bank www.foodbankcentralflorida.org

Mission: Presbyterian Women Palm Project www.pcusa.org/pw/giving and PCUSA Medical Benevolence Fund (Haiti) www.MBFoundation.org

Despite a world financial crisis and average portfolio declines nearing 50%, our investment portfolio has only declined 20% by December 2008. This reflects our conservative investment philosophy and cost management. As of December 1, 2008, our account balance was \$235,288 and our administrative costs were \$411. We will distribute \$9,232 in 2009.

We would like to thank Betty Kimbrel and Ray Crickenberger for volunteering to serve as Secretary and Treasurer respectively. We would like to thank Robert Poole, outgoing Trustee, for his many years of service to the Foundation. We would also like to welcome our new class of Trustees, Ben Zimmerman, attorney, and Ray Crickenberger, who is remaining as our Treasurer for a new three year term.