

A National Savings Crisis?

Our National Failure to Save

For the past 15 years, the U.S. personal savings rate has been declining. Although the savings rate hit a recession high of 8.2% in May 2009, that trend has now clearly reversed, with a rate of 5.3% reported by the Commerce Department for November 2010.

In addition, the personal savings rate in the U.S. is lower than in many other countries. Much concern has been expressed over the long-term effects of our national failure to save. This trend has many causes and implications, but what does it have to do with Oklahoma Disciples Foundation (ODF) or our mission?

This year, countless nonprofit organizations will make compelling appeals for donations to fulfill their goals and fund their programs. With the many social and economic challenges our nation and our state are facing, the cases made by nonprofits for financial support are very persuasive! And whenever feasible, prospective donors write a check, swipe a credit card, fork over cash, or go online to donate.

Such gifts can be viewed as deposits to a kind of global checking account from which payments will be drawn to bankroll the causes donors have chosen to support.



Yet there is another kind of charitable giving which provides for a type of savings account for all kinds of nonprofits: *donations which are deposited in endowments*. When an endowment fund is set up within ODF, money is transferred to the Foundation, to be invested so that the principal remains intact in perpetuity. The intention is for the money to have greater impact over time than if it were spent all at once. After a fund is established, additional gifts to that fund increase its principal and help it grow.

As most of our readers know, ODF holds over 70 endowment funds which benefit various ministries and programs of the Christian (Disciples of Christ) Church in Oklahoma. Every year, distributions from the earnings are made to the beneficiaries designated by the originators of each endowment fund. This past February, \$269,707 was distributed to Disciples organizations and institutions.

In just the last five years, a total of \$1,273,163 has been distributed to the beneficiaries of ODF named endowment funds. And despite the economic downturn of 2008, we are pleased to report that the principal of these funds is intact. It is our hope that Foundation distributions will continue to provide a stable source of income for Disciples of Christ ministries and programs far into the future.

As you consider your charitable giving for 2011, please keep in mind our "long-term savings plan" and the *legacy* of gifts to endowment funds in Oklahoma Disciples Foundation.

Contact Kyle Maxwell,
kvmaxwell@okdisciplesfoundation.org
 or 405.525.6530

My Enduring Gift

I/we wish to make a perpetual gift to the Oklahoma Disciples Foundation, Inc.

Please select the endowment fund(s):

- Camps & Programs
- Senior Adult Care
- Pastoral Care
- ODWF ODMF
- Disc. Scholarships & Institutions
- Regional Ministries
- Other _____
(Full list at www.okdisciplesfoundation.org)

Disciples Club Annual Gift \$ _____
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Tax-Deductible Gift Enclosed:

Check \$ _____ Cash \$ _____ Pledge \$ _____ # _____ installments @ \$ _____
(Gifts are recorded in the calendar year.)

Credit Card \$ _____ MasterCard VISA Discover

Name on Credit Card _____

Credit Card # _____ Exp. Date _____

Signature _____

Questions? Call 888-525-6530 (toll-free)

Return to:
 Oklahoma Disciples Foundation
 301 NW 36th
 Oklahoma City, OK 73118

Donor Information:

Name(s) _____

Please list my/our donor name(s) as: _____

Address _____

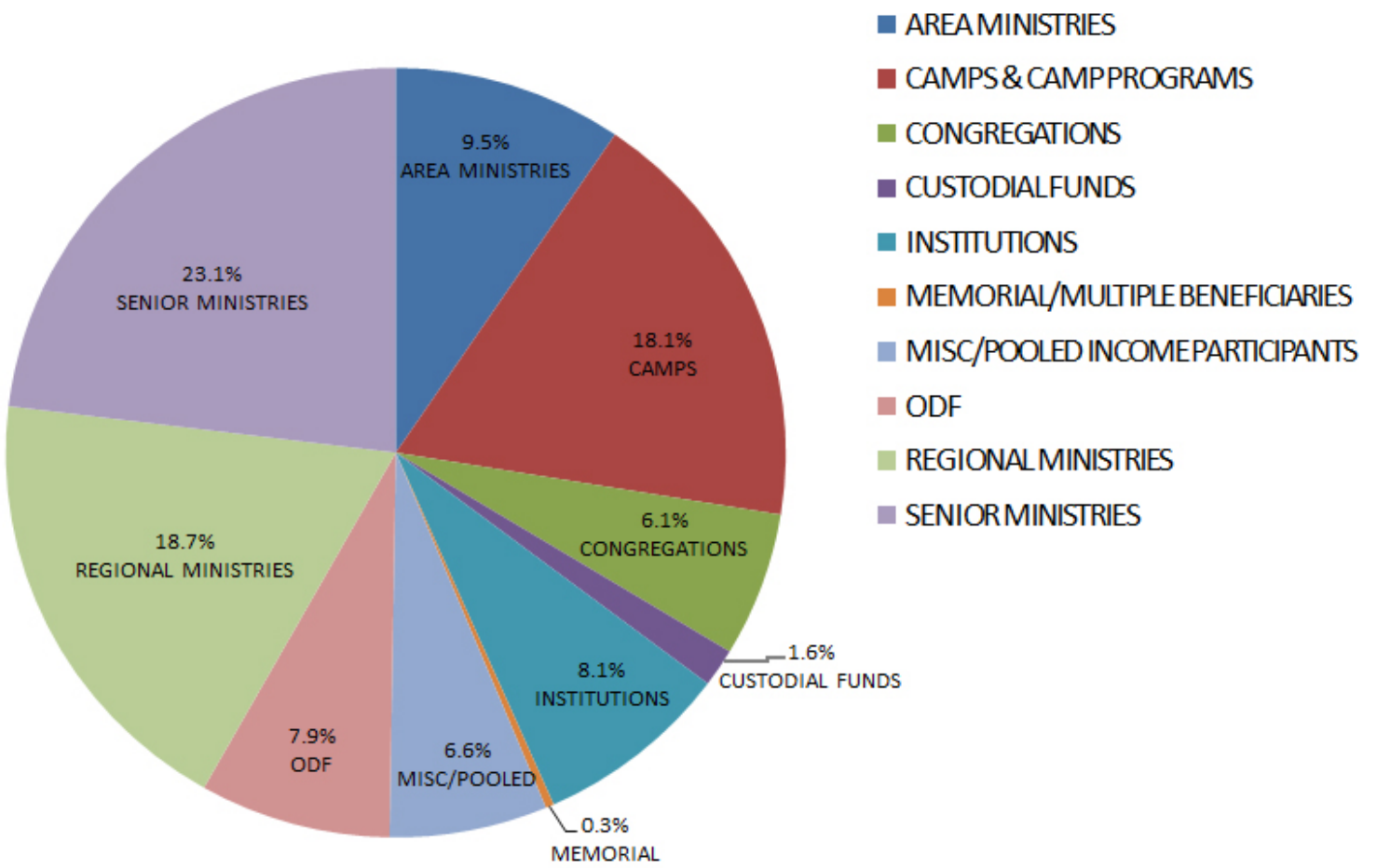
City _____ State _____ Zip _____

Phone _____ Email _____

I/we attend _____ church in _____

If you have received this newsletter in error, or no longer wish to subscribe, please email vrose@okdisciplesfoundation.org or call Vicki Rose 888.525.6530

Oklahoma Disciples Foundation Named Endowment Distributions, 2007-2011
Total Amount Distributed: \$1,273,163



oops!
 Disciple
 Men
 Find
 Forgiveness



Central Christian Camp & Conference Center in Guthrie served as the setting of the **2011 Oklahoma Disciple Men's Retreat**, March 25-26. Disciple men from 16 congregations studied 'How to recover gracefully when the "oops" in life occur!'

The *Oklahoma Disciple Men's Endowment Fund* is held in the Oklahoma Disciples Foundation. Income from this fund is used in part to underwrite the speakers and for the Annual Disciple Men's Retreat and to encourage first-time attendees to attend by offering them half-price registration. Therefore, this event is both partially funded by and benefits from a special offering taken during the retreat, and so serves as an example of the "savings plan" outlined in our cover story (over).

This year's speakers each shared a personal story about themselves and their families and how they all learned to adapt because of someone's mistake. The common theme was figuring out what to do while practicing forgiveness.