Costs Lowered for Investors!

The Christian Church Foundation Board of Directors gathered in Atlanta, Georgia, in November for their fall meeting. The highlight of the meeting was a vote to lower the Foundation’s cost recovery charges for investor funds to be effective January 1, 2020. The new cost recovery schedule represents a **33% reduction** in the base charge to the Foundation’s investors.

President Gary Kidwell said, “Reducing investor costs is another way for us to serve our ministry partners and has a direct impact on the dollars available to support Disciples in mission. We are committed to being a strong investment manager for all of our ministry partners, allowing them to stay focused on their mission, while we provide turnkey investment services.” The Foundation’s ability to provide these cost reductions reflects the significant growth in the investment dollars under the Foundation’s management and the benefits to the church that come through the joint investment of our endowment funds.

Kidwell also reviewed recent successful human rights initiatives led by the Interfaith Center on Corporate Responsibility and shared how the Foundation’s participation has resulted in meaningful changes in corporate policies and procedures on human trafficking and child sexual exploitation (**details can be found on page two**).
2019 Impact Report:
Shareholder Voting

One of the commitments which the Christian Church Foundation makes to our partners in ministry is to be a faith-based investor supporting our partners in their mission and ministry. Shareholder voting is the primary means by which the Christian Church Foundation is able to influence the policies and behavior of companies in which we are invested. Engagement through voting proxies allows us to directly express the faith and values of the Christian Church (Disciples of Christ) and our ministry partners.

Our voice as shareholders is amplified by our partnership with other faith-based investors through the Interfaith Center on Corporate Responsibility (ICCR). Partnership with ICCR is one of the ways we help further the mission of our ministry partners throughout the world.

The 2019 proxy season showcased how shareholder activism can produce positive outcomes. Over 260 shareholder resolutions were filed through ICCR in 2019. Three of the largest areas of concern in the 2019 ICCR shareholder season were human rights and trafficking, climate change, and diversity and inclusiveness.

Some highlights from shareholder resolutions in 2019 include:

**“No Fees” Campaign**: ICCR initiative to prevent the exploitation of migrant workers.
- Companies that updated or committed to updating their Human Rights Policies regarding migrant workers in 2019: Western Digital, Macy’s, Kraft Heinz, Corning, Hanes, Monster Beverage, Ralph Lauren

**Investor Alliance for Human Rights**: A new initiative of ICCR which creates a network incorporating global investor action to promote human rights and labor rights issues.
- Companies that updated or adopted new rules on human and labor rights in 2019: Amazon, Southwest Airlines, American Outdoor Brands, CoreCivic

**Human Trafficking**: ICCR asks companies to adopt human rights policies which recognize human trafficking and slavery and to train their personnel and suppliers to safeguard against these risks throughout their supply chains.
- In 2019, AmeriGo engaged with Truckers Against Trafficking in identification and prevention measures

**Child Sexual Exploitation**: ICCR asks companies to train employees on effectively identifying labor and sexual trafficking victims and to implement the End Child Prostitution, Child Pornography, and Trafficking of Children for Sexual Purposes Code
- Apple Inc. committed to mitigating the pervasiveness of mobile devices and encryption which are contributing to a rise in child sex abuse by increasing its law enforcement training in 2019

All information regarding ICCR, the 2019 Shareholder season, and campaign explanations come from the ICCR website, www.iccr.org.
The Saints Are Still Speaking

Written By: Rev. Thad Allen, Regional Minister of the Northeastern Region, Pennsylvania, & West Virginia

Over the past several months, the remaining members of Williamsburg Christian Church in Brooklyn, New York, made the difficult but faithful decision that it was time to change the visible ministry of the congregation. Together they took guidance and sought the counsel of neighboring congregations, general ministry partners, the Northeastern Region’s Commission on Ministry, and the regional minister. Ultimately, the congregation looked to the regional board to affirm their desires and decisions for providing a new way for the Williamsburg assets to exist, grow, and provide for the ministry of Jesus Christ on Earth.

With the full blessing and support of the Northeastern Region, and after important prayer and deliberation, the remaining elder and one trustee executed significant financial decisions that will bless the whole church for many years to come. Some may say that the congregation closed its visible ministry, but we know their visible ministry was transformed. Three congregations, two general ministries, and the Northeastern Region received legacy gifts from Williamsburg Christian Church in October 2019.

Our region made the faithful decision to establish an All Saints Fund bearing the name of Williamsburg Christian Church. The All Saints Fund will: remember those who have gone before, provide income for the church in perpetuity, protect those assets for the best long-term interest of our region, and have our funds managed with excellence by experts whose interests are aligned with ours. The Christian Church Foundation manages our All Saints Funds and distributes income for our budgeted use. The Christian Church Foundation is an expert at this, and our mission is one.

The Saints of the Williamsburg Christian Church (Disciples of Christ) have spoken and so has the board of the Northeastern Region. We now have an All Saints Fund that remembers the past and provides for the future. We are grateful for the voices that still speak and give great thanks and praise for the ministry of this beloved congregation. The ministry of the congregation looks different, but it lives on nonetheless. It is a beautiful sign of life and life eternal for us to witness.

The Saints are still speaking from Brooklyn, New York. The Saints are speaking across time and space. The Saints are speaking from their doorsteps to the ends of the earth. They are speaking now and they are speaking forever. The Saints are still speaking!
Ministry Partner Highlight:  
Disciples Women’s Ministry

Disciples Women and Global Ministries work together to create the Woman-to-Woman Worldwide experiences where participants are hosted by a Global Ministry partner. Woman-to-Woman Worldwide is one of the premier programs of Disciples Women’s Ministries and is hosted yearly in different countries. This year, the program went to Morocco to visit with and learn from our mission partners there, who are working with migrant populations from sub-Saharan Africa, who are trying to immigrate to Europe.

The Evangelical Protestant Church in Morocco was the host ministry for the 2019 Woman-to-Woman Worldwide trip. The Evangelical Protestant Church in Morocco was eager to host and excited to share their ministry with Disciples Women. They understand their primary ministry to be welcoming the stranger in a strange land and providing resources and hospitality to migrants.

In 2020 and continuing into the future, Disciples Women will include the work of the Evangelical Protestant Church in Morocco as one of their special giving opportunities. In addition to their work with ministry partners around the globe, Disciples Women focuses on ending human trafficking in all forms. The Christian Church Foundation is proud to partner with Disciples Women to raise awareness about the intersections of human trafficking and money management.

To learn more about Woman-to-Woman Worldwide or to apply for the 2020 Woman-to-Woman Worldwide journey to Southern Asia, please visit DisciplesHomeMissions.org and search “Woman-to-Woman Worldwide.” For more information or to support the ministry of our partners in Morocco, please visit GlobalMinistries.org and search “W2WW Morocco Project.”

One participant from the Woman-to-Woman Worldwide trip shared, “Our group posed in front of a sign, that denoted the place in which the Mediterranean Sea meets the Atlantic Ocean, an invisible line against a body of endless blue water. Morocco served as a place where our group became aware of lines, seen and unseen. Lines that separate human potential because of being ‘different’ or a foreigner, lines that allowed the Christian faith to be politely tolerated because it serves a purpose, and lines that say we are held together by a universal thread as part of the family of God.”
IRA Gifts

With fewer donors itemizing their deductions, a Qualified Charitable Distribution (QCD) from a donor’s IRA account has become a popular way for donors over the age of 70 ½ to make tax-effective charitable gifts. While the recent passage of the SECURE Act bumped the age for Required Minimum Distributions to age 72, it did not change the age at which donors are eligible to make a tax-saving QCD. For eligible donors over the age of 70 ½, using a QCD for charitable gifts may have multiple benefits:

• Eligible withdrawals from the donor’s IRA for a QCD will not increase the donor’s Adjusted Gross Income (AGI) like most IRA withdrawals
• Strategically reducing the donor’s AGI may save on the amount of income-based Medicare Part B premiums.
• Reducing the donor’s AGI will often save on state taxes
• With increased standard deductions ($14,050 for a single individual over age 65 and $27,400 for a married couple over age 65 in 2020), it’s estimated that only 10% of taxpayers will itemize. Using a QCD for charitable gifts provides tax-savings benefits without the need to itemize.
• Saving taxes and other costs through a charitable gift may allow donors to consider a larger gift, while still reducing the total cost of giving.

Eligible individuals are encouraged to learn more about how using QCDs may benefit them! Congregations and other ministry partners should understand how to properly receipt QCD gifts, which are acknowledged differently than other charitable gifts. If you have questions, more information can be found through the “Individuals” section of our website, or call your zone representative, listed below.
Christian Church Foundation Mission

Our mission is to support and expand the ability of all Disciples ministries to worship, witness, and serve.

We do this by identifying and resourcing donors who desire to make a difference through planned gifts, and by helping Disciples ministries be good stewards of their gifts through sound policies and prudent investment services.

If you wish to subscribe to this newsletter electronically, please contact CCF info@ccf.disciples.org (subject line “Subscribe,” including your name and email address).

In This Issue

Costs Lowered for Investors ................................................................. Page 1

Faith-Based Investing: 2019 Impact Report ....................................... Page 2

The Saints Are Still Speaking ............................................................. Page 3

Ministry Partner Highlight: Disciples Women’s Ministry ............... Page 4

Tax-Wise Giving: IRA Gifts ............................................................... Page 5

CHRISTIAN CHURCH FOUNDATION
Helping Disciples Make a Difference