



# The Orchard Foundation

NEWSLETTER

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## Hope Fulfilled and Hope to Come

Spring is such a wonderful season for many reasons. The cold of winter fades and warmer weather moves in. Although, it does tend to snow here in Colorado in the spring months! Despite our unpredictable weather, spring always reminds me of hope and the promises in God's word.

Easter season is a big part of this reminder. Easter reminds us of a hope both fulfilled and a hope to come. The hope fulfilled was the coming of a Savior to take away our sins, but the hope to come is God's promise of a resurrected life. This is not an empty hope but a hope based on God's faithful promise to us. The book of Romans is a great study of a Christian's hope and I would encourage you to read and meditate on it; especially if you are feeling a little hopeless. "And hope does not disappoint us, because God has poured out his love into our hearts by the Holy Spirit, whom he has given us" (Romans 5:5).

One definition of hope is to look forward with confidence or expectation. As Christians, we know that we can have confidence in our futures because our hope is in the Lord. The Lord never fails, so we know that our hope will never be in vain. In Jeremiah 29:11, God reminds us of this promise when He says, "For I know the plans I have for you ... plans to prosper you and not to harm you, plans to give you hope and a future." What an awesome promise from our Lord.

Here at The Orchard Foundation, we just wrapped up our 8<sup>th</sup> annual Inspire Giving Conference. Ministries from around the country came to learn how to best serve their faithful givers, like you. They learn about various charitable giving instruments like gift annuities, donor advised funds, trusts and more and how these tools can be a blessing to their supporters. It was great to hear these ministries share their hope in the Lord and how they have seen His promises fulfilled in their work. This year's conference was our biggest yet, and it was nice to connect with so many wonderful ministries, many of which Orchard currently serves with planned giving services.

We are grateful to serve ministries and individuals and it's our hope that the Lord will continue to use us in this way. Thank you for your heart for ministry. It is our honor and privilege to work together to further God's Kingdom. We pray you have a blessed spring and may "the God of hope fill you with all joy and peace as you trust in Him, so that you may overflow with hope by the power of the Holy Spirit" (Romans 15:13).



Many blessings,

Joseph Padilla

Vice President, Development & Ministry Services

## Capital Market News

**First Quarter Update:** In the U.S., there is good news to report on trends as the first quarter closes. Economic growth is good, inflation is muted, consumer spending is up and job growth is positive. Technology and financial sectors are anticipated to be strong. Emerging markets continue to outpace developed markets. Pricing in the fixed income market has already considered additional Federal Reserve rate increases. As you are probably aware, the market is violently reacting to tariff concerns since this may cause hesitation in the previously anticipated positive impact of U.S. tax reform on businesses. Additional volatility may be experienced in April as first quarter earnings reports are released by public companies.



Despite the fluctuations, the S&P 500 decreased 1.17 percent during the first quarter of 2018 and the DJIA decreased 2.49 percent. The Nasdaq Composite ended up 2.33 percent. The MSCI All Country World Index (ACWI) was down 1.00 percent for the quarter. A year ago, the picture was different and unexpected with all indices ending up: S&P 500 (5.77 percent), DJIA (4.56 percent), Nasdaq Composite (9.82 percent) and MSCI All Country World Index (6.84 percent).

As markets increased throughout 2017, anticipation of change also continued to grow. The overall outlook still remains positive for 2018, however, market predictions echo ongoing correction and a year of volatility. Orchard's advisors continuously monitor the changing market environment and work to balance short-term cash needs with solid long-term investment strategies to meet the objectives of each investment model.

## Charitable Remainder Trusts

A charitable remainder trust (CRT) offers you great flexibility in your stewardship planning. The CRT solution can provide investment of your assets and make payments to you (or those you designate) at regular intervals, providing a supplementary income. At the end of the trust term, the remaining balance goes to the ministry or ministries you choose. You have many options regarding recipients and payments.

A CRT enables you to:

- Give a gift that qualifies for a partial charitable tax deduction
- Receive income at regular intervals
- Name multiple beneficiaries to receive regular income payments

- Protect your CRT assets from being probated
- Choose from various investment model options
- Reduce estate taxes and avoid capital gains tax
- Keep the specifics of your CRT confidential
- Distribute inheritance to your heirs gradually rather than all at once

The Orchard Foundation can serve as trustee, managing your CRT with your input, freeing you from an administrative burden and ensuring that you receive the maximum benefits for which you qualify.

To find out more about how a CRT can benefit you and the ministries you care about, give us a call at (888) 689-6300 or email us at [steward@theorchard.org](mailto:steward@theorchard.org).

## Statement

- Those of you who receive statements by mail, they are enclosed.
- Donors who receive their statements online may go to our website: [www.theorchard.org](http://www.theorchard.org).
- Those with donor advised funds can access statements on your DonorFirst™ Web page at <https://orchard.donorfirst.org> and click on the name of your fund on the left side of the screen.

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