



The Orchard Foundation

NEWSLETTER

WINTER 2018

IN THIS ISSUE:

- ◇ New Year's Resolutions for Christ
- ◇ Capital Market News
- ◇ Donor Advised Funds
- ◇ Statement Information

New Year's Resolutions for Christ

New Year's Resolutions have apparently been around since the ancient Babylonians. In America, New Year's Resolutions are still a very strong tradition. According to an article on Forbes.com, approximately 40 percent of Americans make New Year's Resolutions, but only about eight percent succeed. The top three resolutions are usually to exercise more, lose weight, and enjoy life to the fullest. These are good things, but they don't have a lot of benefit to us from an eternal perspective.



As we start the New Year, I want to challenge you to consider making one or more resolutions that will enhance your relationship with the Lord or accomplish something important for Him. In order to be successful, experts say resolutions should have clear, measureable objectives and be reasonably attainable. Here are some ideas to get your creative juices flowing:

1. I will trade X hours of watching TV each week for time with God reading His Word.
2. I will spend at least X minutes a day in prayer with my Heavenly Father.
3. I will share my faith with someone at least X times per month.
4. I will pray each day for God to show me how I can give of my time to be the hands and feet of Jesus to those He puts in my path.
5. I will give X percent more this year to my church or other Christian ministries.
6. I will protect my family and be a good steward of all God has entrusted to me by making sure that my will or trust is up to date and written from a biblical perspective.

Number six may have caught you off guard, but this is an important act of stewardship that is often overlooked in the Christian community. This is the ministry God has called me to serve in for more than 20 years. So, if you need to write or update your will or trust, why not make a New Year's Resolution to allow Orchard to bless you through our Will and Trust Planning Ministry. This ministry is a gift to you without cost or obligation. Orchard is honored to serve you, our generous and cheerful givers, and we also want you to know we are here to help with any other charitable giving needs, such as gifts of stock or real estate, donor advised funds, charitable gift annuities and more. Please feel free to contact me if I can be of any assistance in reaching your stewardship goals for 2018.

Thank you for your heart for ministry and may God bless your New Year.



Blessings,

Rev. Guy Burgo

Director for Estate and Gift Design Services

Email: Burgog@theorchard.org or call (719) 268-7208

Capital Market News

Third Quarter Update: The S&P 500 increased 6.1 percent during the quarter and 19.4 percent for the year. Also for the quarter, the DJIA increased 10.33 percent and the Nasdaq Composite was up 6.27 percent with increases of 25.08 percent and 28.24 percent year-to-date, respectively. The MSCI All Country World Index (ACWI) was up 4.75 percent for the quarter and 21.8 percent year-to-date.



In the U.S., technology led all sectors in the last quarter with telecoms and energy also posting gains. Small caps lagged and growth stocks outperformed value. Emerging markets have outpaced developed markets with the Pacific region, such as Singapore, Asia and India, posting growth while Latin America and Mexico markets posted losses. Fixed income returns were modestly higher during the fourth quarter and the ML Global Broad Market Index ended the year with a 6.9 percent gain. The Federal Reserve began reducing its balance sheet, while raising its policy rate by 25 basis points although they continue to watch core inflation lagging the desired target.

So despite storms, both natural and in Washington, U.S. economic growth was resilient. The U.S. economy has grown two consecutive quarters driven largely by an increase in inventories, government spending, and lessened imports. The hurricane-related disruption to economic data has mostly proven transitory, while political noise has not dented business confidence. The outlook remains positive early into 2018.

Donor Advised Funds

America's most popular tool for charitable giving

Donor Advised Funds (DAFs) have become one of the most utilized charitable giving tools. Their simplicity and many benefits to donors and ministries make it an attractive solution, especially in place of running a private foundation. Our staff specializes in investing (or working with your current investment firm), administering and documenting all that is involved with a DAF, so you can focus on what matters to you and be freed of the complex regulatory details.

Some of the many benefits of a DAF are:

- Immediate tax benefits
- Easy setup, with no attorney or setup fees involved
- Optimal stewardship of your resources with a minimal investment of your time

- Flexibility to recommend grants to a variety of your favorite charities over time
- Legacy family giving
- Above market rate investments through The Alliance Development Fund, Inc. allowing you to give even more.
- Online access to your DAF through our user-friendly DonorFirst™ online system, allowing you to manage your fund wherever and whenever you want.

To find out more about how a DAF can benefit you and the ministries you care about, give us a call at (888) 689-6300 or email us at 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.
- 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.

Please do not post or distribute this letter due to confidential information contained herein.

The market information contained herein, including but not limited to prices, quotes, and statistics, has been obtained from sources that we believe to be reliable, but we do not offer any guarantees as to its accuracy or completeness. Past performance is not a guarantee of future results. All information is subject to change without notice. Neither the information nor any opinion expressed constitutes a solicitation for the purchase or sale of any security or other instrument.

Privacy Policy

The Orchard Foundation considers protection and confidentiality of personal information essential. This privacy policy describes how we use and protect the personal information you provide.

What Information Do We Collect?

We collect personally identifiable information, including your name, physical address, telephone numbers, birth date, social security number, driver's license number, and email addresses. We may also collect personal financial information, such as your bank account information, tax returns, investment account information, investment preferences and other financial records. We collect this information from forms you complete, including applications and questionnaires.

What Information Do We Use?

We consider personally identifiable and financial information confidential, and use it only in providing the services we offer. Such information is used, for example, to establish investment accounts, make payments to annuitants and beneficiaries, prepare tax returns, and issue K-1s. We may also use your information to customize, measure and improve our services and tell you about other products and services we can offer based on your preferences.

What Information Do We Share?

We never sell your personal information. We will only share your personal information with affiliates and third parties that provide services to The Orchard Foundation such as processing payments, managing your investments, or preparing tax returns. We also provide information to third parties to whom you donate through us. These companies are authorized to use your personal information only as necessary to provide these services.

You may be subject to the privacy policies of third parties when you have directed The Orchard Foundation to work with third parties. We are not responsible for the use and dissemination of your information by those third-party service providers.

We may also disclose your personal information as required by law; when we believe in good faith that disclosure is necessary to protect our rights, your safety or the safety of others; and to any other third party with your prior consent to do so.

How Is Information Secured?

We restrict access to your information to the extent necessary to provide products or services to you. We maintain a combination of physical, electronic and procedural safeguards to guard your information. We retain personal information only until no longer needed for business, tax, or legal purposes.

How Can Information Sharing Be Limited?

Federal law gives you the right to limit information provided to our affiliates in order to market to you. You also have the right to limit sharing of information to non-affiliates in order to market to you. You may request these limitations at any time by contacting us.

Contact Information

For questions or comments about this Privacy Policy, you may contact us by email at steward@theorchard.org, or by sending postal mail to:
The Orchard Foundation, 8595 Explorer Drive, Colorado Springs, CO 80920



A Ministry of The Christian and Missionary Alliance