

August 2024



# Investment Intelligence

*the Eder Way*

## Steadfast Generosity

Would you say your congregation is filled with generous givers and if so, to what do you attribute that generosity?

Despite economic uncertainties, the generosity of congregations often remains unwavering. Indeed, givers play a crucial role in the life of ministries. They can be the difference between a ministry that merely survives and one that truly thrives. Observing the enthusiasm and behavior of givers when the stewardship campaign rolls around can provide valuable insights that can help churches make decisions.

When I look at my own church, Highland Avenue Church of the Brethren in Elgin, Ill, one fact stands out. When the pandemic hit and our people had to give online, by mail, or by dropping a check off at the church office, our giving held true and actually went up a bit. We have a small congregation, as most of you likely do, and we work to meet our budget each year, but we are grateful to have generous givers who are committed to supporting the church, regardless of external challenges.

*Jim Lehman*  
Staff Writer



## The Joy of Their Giving

Dan Radcliff, Eder Financial's director of organizational investing and differed gifts, led a robust equipping session in July in Grand Rapids to attendees of the Church of the Brethren's Annual Conference that focused on four key components of empowering resiliency and sustainable fundraising for congregations and nonprofits:

- Establishing meaningful connections
- Demonstrating impact
- Key documents and processes
- Planned giving overview

The recommendations provided in this presentation are designed to help supercharge fundraising efforts while providing better resiliency,



Photo credit: Allie Dulabaum

consistency, and impact from the perspectives of the donor, volunteer leadership, and organization.

If your organization or event would like to request a 45-minute virtual or in-person seminar on these topics, please email [OI@eder.org](mailto:OI@eder.org).

## Eder Financial and Western Plains

"There is something to be said for personal service and having a staff who actually knows who you are," remarked Lowell Flory, chair of the Leadership Team of the Western Plains district, citing Eder Financial's size and responsiveness as one of its great strengths. Flory was a founding member in 1990 of the Foundation, Eder's precursor, and has appreciated our ongoing value to the church. Presently he is interested in the fundraising expertise we can offer to Western Plains district.

Dan Radcliff, Eder's director of organizational investing and deferred gifts, presented resources to the district stewardship team and explained how we can partner with them to help meet their goals. Flory has watched the giving decline within the district and sees the need to try something new. Eder's fundraising resources are designed to help nonprofits establish a strategic fundraising approach. Districts that want to advance their fundraising efforts can take advantage of these tools.

Flory also commented on Eder Values Investing, expressing that Brethren values are increasingly important. "We need to be willing to put our money where our mouth is," he said.

Eder has recently developed new planned giving materials to help meet the needs of Districts, Camps, Churches, and more. Email us at [OI@eder.org](mailto:OI@eder.org) to learn more about how we can help connect your donors to your missions.

## Exciting Changes Ahead!

We're thrilled to announce a new and improved *Investment Intelligence* format coming soon! Expect a cleaner layout, more intuitive navigation, and faster access to your favorite topics. We're committed to enhancing your reading experience and can't wait to share these updates with you. Stay tuned for more details and get ready to explore our refreshed and user-friendly design. Thank you for being a valued reader!

Contact Director Dan Radcliff, Organizational Investing, with questions or comments.  
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# Eder Financial

BOLD. BALANCED. TRUSTED.

## ORGANIZATIONAL INVESTING FUND PERFORMANCE REPORT

For the period ending July 31, 2024. EOII Funds net investment fees. Benchmarks gross investment fees. All returns greater than one year are annualized.

For the period ending July 31, 2024	Current Month	3 Months	1 Year	3 Years	5 Years	10 Years
<b>SHORT TERM</b>	%	%	%	%	%	%
Money Market Fund	0.4	1.3	—	—	—	—
91 Day T-Bills	0.4	1.3	—	—	—	—
Short-Term Fund	0.5	1.4	5.2	2.7	1.9	1.4
ICE BofA 6-Month Treasury Bill Index	0.5	1.4	5.6	3.2	2.3	1.7
<b>COMMUNITY DEVELOPMENT</b>	%	%	%	%	%	%
Community Development Investment Fund <sup>1</sup>	1.3	3.5	4.8	0.2	0.9	1.3
No Benchmark	—	—	—	—	—	—
<b>FIXED INCOME</b>	%	%	%	%	%	%
Bond Fund	1.8	4.5	5.4	-2.8	0.5	2.0
Bloomberg U.S. Government/Credit Bond Index	2.2	4.8	5.1	-2.8	0.3	1.7
Treasury Inflation-Protected Securities Fund <sup>2</sup>	0.8	3.2	3.8	-1.8	2.2	2.1
Bloomberg U.S. Treasury Inflation-Linked Bond Index	1.8	4.3	4.4	-1.6	2.4	2.1
Bank Loans Fund <sup>3</sup>	0.8	2.0	9.7	5.2	4.6	—
S&P/LSTA U.S. Leveraged Loan 100 Index	0.8	2.3	10.5	6.3	5.3	—
High Yield Bond Fund <sup>4</sup>	1.4	3.3	10.7	3.0	4.8	4.7
Bloomberg U.S. Corporate High Yield Bond Index	1.9	4.0	11.1	2.2	4.2	4.6
Global Aggregate Fixed Income Fund <sup>2,5</sup>	—	—	—	—	—	—
Bloomberg Global Aggregate Index	—	—	—	—	—	—
<b>DOMESTIC EQUITY</b>	%	%	%	%	%	%
Domestic Stock Value Fund	4.6	2.5	—	—	—	—
Russell 1000 Value Index	5.1	7.4	—	—	—	—
Domestic Stock Large Cap Core Index Fund <sup>4</sup>	0.9	9.6	21.6	9.9	15.1	—
S&P 500 Index	1.2	10.0	22.1	9.6	15.0	—
Domestic Stock Mid Cap Fund	5.5	6.7	12.0	6.8	10.2	7.2
Russell Midcap Index	4.7	7.0	13.7	3.7	10.2	9.9
Domestic Stock Growth Fund	-3.2	8.2	24.2	6.7	14.8	12.6
Russell 1000 Growth Index	-1.7	11.2	26.9	9.5	18.4	16.3
Domestic Stock Fund	2.0	7.0	15.2	5.5	11.9	9.3
S&P 500 Index	1.2	10.0	22.1	9.6	15.0	13.2
Small Cap Fund	8.6	12.3	19.6	11.4	15.1	16.4
Russell 2000 Index	10.2	14.6	14.3	1.9	8.9	8.7
<b>INTERNATIONAL EQUITY</b>	%	%	%	%	%	%
International Stock Core Fund	1.2	5.6	4.6	-2.7	5.1	3.8
MSCI EAFE Index	2.9	5.2	11.2	3.6	7.4	4.8
Emerging Markets Stock Fund <sup>2</sup>	-2.0	2.4	6.8	-4.4	1.0	0.8
MSCI Emerging Markets Index	0.3	4.8	6.3	-2.7	3.4	2.6
<b>ALTERNATIVE INVESTMENTS</b>	%	%	%	%	%	%
Commodities-Based Fund <sup>2</sup>	-4.9	-5.6	-5.1	1.0	7.9	-1.0
Bloomberg Commodity Total Return Index	-4.0	-3.9	-5.2	3.6	6.5	-1.2
Public Real Estate Fund <sup>2</sup>	5.8	8.4	8.1	-4.2	1.2	2.1
S&P Developed Property Index	6.3	10.0	9.0	-2.7	2.0	3.9
Multi-Strategy Hedge Fund <sup>2,3</sup>	—	—	—	—	—	—
60/40 S&P 500/Bloomberg US Aggregate	—	—	—	—	—	—
Global Inflation Protection Fund <sup>4</sup>	1.8	3.6	6.1	0.4	5.3	—
Bloomberg U.S. TIPS 1-10 Year Index + 2%	1.7	4.2	7.4	2.1	5.0	—
<b>EQUITY AND FIXED INCOME</b>	%	%	%	%	%	%
Balanced Fund	1.9	6.0	11.3	2.3	7.7	6.7
Blended Balanced Index <sup>4</sup>	1.6	7.9	15.2	4.7	9.2	8.7
<b>TACTICAL FUNDS (ADDITIONAL FEES APPLY)</b>	%	%	%	%	%	%
Conservative Fund <sup>2,3</sup>	0.6	—	—	—	—	—
Blended Conservative Index <sup>4</sup>	0.7	—	—	—	—	—
Income Fund <sup>2</sup>	1.7	5.7	8.5	0.1	4.2	3.9
Blended Income Index <sup>4</sup>	2.1	6.3	10.1	0.9	4.9	4.7
EVI Income Fund	1.7	5.7	8.5	0.1	4.6	—
Blended EVI Income Index <sup>4</sup>	2.1	6.3	10.1	0.9	5.0	—
Income & Growth Fund <sup>2</sup>	1.8	6.4	10.2	1.6	6.2	5.3
Blended Income & Growth Index <sup>4</sup>	2.1	6.9	12.0	2.3	6.7	6.0
EVI Income & Growth Fund	1.9	6.5	10.2	1.6	6.3	—
Blended EVI Income & Growth Index <sup>4</sup>	2.1	6.9	12.0	2.3	6.7	—
Growth Fund <sup>2</sup>	1.8	6.9	11.8	2.8	7.5	6.1
Blended Growth Index <sup>4</sup>	2.1	7.4	13.8	3.6	8.2	6.9
EVI Growth Fund	1.9	7.1	11.7	3.0	8.2	—
Blended EVI Growth Index <sup>4</sup>	2.1	7.4	13.8	3.6	8.3	—
Aggressive Growth Fund <sup>2</sup>	1.8	7.5	13.4	4.0	8.9	6.6
Blended Aggressive Growth Index <sup>4</sup>	2.0	8.0	15.8	5.0	9.7	7.8
EVI Aggressive Growth Fund	2.0	7.7	13.4	4.4	9.9	—
Blended EVI Aggressive Growth Index <sup>4</sup>	2.0	8.0	15.8	5.0	10.0	—
<b>U.S. INFLATION</b>	%	%	%	%	%	%
Consumer Price Index (June 2024) <sup>7</sup>	0.0	0.6	3.0	5.0	4.2	2.8

<sup>1</sup>CDIF interest accrues on a daily basis. <sup>2</sup>These investment funds may not meet Eder Values Investing guidelines because they are invested in mutual funds. All other investment funds must meet Eder Values Investing guidelines. <sup>3</sup>No assets invested in this fund. <sup>4</sup>Expected to match benchmark gross of fees. Typically, will not match benchmark net of fees and due to required cash position. <sup>5</sup>Weighted average of the S&P 500 Index (60 percent) and the Bloomberg Barclays U.S. Capital Government/Credit Bond Index (40 percent). <sup>6</sup>Changed January 1, 2021. 3-year, 5-year, and 10-year blended new with old benchmarks. <sup>7</sup>Most recent data available. CPI data are from the Consumer Price Index for All Urban Consumers. All items are not seasonally weighted.