



GEORGIA
UNITED
METHODIST

FOUNDATION

Faith & Money

SOWING SEEDS OF FAITH FOR FUTURE GENERATIONS

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Rev. Keith E.
Lawder Named
Next GUMF
President/CEO

Community Unites to Build VSU Discipleship House



Pictured, left to right, are Rev. V.L. Daughtery, Jr.; Rev. Mike Davis; Bishop James R. King, Jr.; Rev. C.J. Harp; and Rev. Henry Bass.

The new Wesley Foundation Discipleship House gracing Valdosta State University's campus is more than a red-brick building that 12 students call home. It is a testament to what can happen when a community unites to fulfill God's vision.

"The VSU Wesley Foundation is an evangelical agency of The South Georgia Conference. We exist as an outpost of The United Methodist Church in a very secular yet fertile environment," said Rev. C.J. Harp, VSU Wesley Foundation Executive Director and Campus Minister. "Everything we do as a campus ministry is centered on helping college students come to know Jesus and walk like Jesus in the world."

In 2011, while Rev. Harp was praying about how the Wesley Foundation might grow a culture of discipleship on VSU's campus, he received a vision to build a house for students. Thanks to generous in-kind donations, contributions from United Methodist churches, and a loan from the Georgia United Methodist Foundation, this dream became a reality in 2015.

"The beauty behind building the

Discipleship House is that it fosters a culture of discipleship in one-on-one, small group, and large group settings," said Rev. Harp. "Even more, through student rent, the building will generate revenue for disciple makers at VSU for decades to come!"

The Discipleship House is designed with fellowship in mind. It features four three-bedroom apartments, four rooms for leading small groups, and a community room for hosting large gatherings.

When it was time to obtain a loan, the VSU Wesley Foundation turned to GUMF.

"GUMF offered us highly competitive rates with minimal fees. Since many of our donors were coming from within the United Methodist connection, it just made sense to work with the "home team." GUMF understands the nature of our ministry and has been great to work with on this project," Rev. Harp said. "As a ministry-minded entity, GUMF simplified the process for us. Working with them was a no-brainer, and I highly recommend GUMF to other churches and ministries." ■

Helping United Methodists Leave a Lasting Legacy



Rev. Charles (Chuck) W. Savage II
GUMF President/CEO

“ People have made at least a start at understanding the meaning of life when they plant shade trees under which they know full well they will never sit. ”

– E. Elton Trueblood

Have you ever planted a tree for the benefit of future generations? This same act of faith can be applied to your own life when a simple decision to support a ministry can have a far-reaching and lasting impact in our communities, nation and world. The Georgia United Methodist Foundation is a trusted resource providing the financial tools to strengthen vital congregations and ministries that support the Church’s mission of making disciples of Jesus Christ for the transformation of the world. Whether your ministry passion is evangelism, missions and outreach, or worship, music and arts, we can help you leave a lasting Christian legacy that transforms lives. For more information, please contact us at 770-449-6726 or 877-220-5664, email info@gumf.org or visit www.gumf.org.

Investment Performance

The Georgia United Methodist Foundation manages \$125 million of investment funds on behalf of United Methodist churches and ministries in Georgia.

Investment Funds	Quarter	1 Year	3-Year Average	5-Year Average
Equity Fund	4.62%	-1.22%	11.43%	9.06%
Multiple Asset Fund	2.23%	-2.56%	5.90%	5.99%
Fixed Income Fund	-0.45%	0.17%	0.73%	2.52%

Returns as of 12/31/15 net of fund fees. Past performance is not an indication of future results. All funds are invested according to the Socially Responsible Investment Principles of The United Methodist Church.

Certificate Program Rates

The GUMF Certificate Program offers United Methodist churches, ministries and individuals higher returns than similar instruments, while providing the funds to support low-interest loans to United Methodist churches and ministries.

Certificates	4-Year	3-Year	2-Year	1-Year
Current Rates	2.40%	2.00%	1.50%	1.30%

Rates as of February 2016. For current rates, please call GUMF at 770-449-6726 or 877-220-5664. All rates are subject to change without notice.

Loan Rates

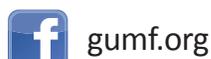
The Certificate Program allows GUMF to offer below-market loan rates to United Methodist churches and ministries wishing to refinance debt or build, expand or renovate facilities.

Types	Terms	Rates
Construction	Less Than 1 Year	5.15% Fixed
Permanent	Up to 20 Years	4.50%*

* Fixed Rate for 5 years. Interest rate is adjusted at the end of each fifth year of the permanent loan. Loan rates are subject to change without notice. For current rates, please call GUMF at 770-449-6726 or 877-220-5664.

STAY CONNECTED!

Follow the Georgia United Methodist Foundation on Facebook, Twitter and YouTube, visit www.gumf.org or scan the QR Code below to sign up for the latest news.



6 Ways to Leave a Lasting Christian Legacy

1 Earn Higher Returns and Support Church Growth

When you purchase 1-, 2-, 3-, or 4-year certificates, you will receive higher returns than similar instruments while providing the funds to support low-interest loans to United Methodist churches and ministries in Georgia. Your hard-earned savings will be used to build and strengthen faith communities where God's children will experience His unconditional love, grow in their faith, and engage in mission and outreach opportunities.

2 Evaluate Your Goals

Is God calling you to enrich your giving in a way that benefits your family while advancing the cause of Christ? Our staff is available for free confidential consultations to help you clarify your charitable giving goals. Whether you want to leave a bequest in your will, or give cash, stocks, bonds, life insurance, or real estate to your United Methodist church and favorite ministries, we will identify the benefits and tax advantages associated with each type of gift.

3 Protect Your Family by Planning Your Will

Our planned giving resources educate you on how you might plan your affairs to benefit your family, as well as your United Methodist church and favorite ministries. Your gifts can be made either immediately or as a lasting legacy from your estate. Our online "**Wills Guide**" makes it easy to create your plan. Visit the "**Planned Giving**" tab on our website at www.gumf.org; then click on the blue "**Plan Your Will**" button. You will also discover videos, brochures, personal gift options and illustrations, and much more. Be sure to sign up to receive Legacy, our weekly eNewsletter featuring timely articles and impactful stories.

4 Plan Your Legacy

Have you ever dreamed of funding a ministry in perpetuity? Whether your ministry passion is providing scholarships to United Methodist students, bringing youth to Christ, making disciples, feeding the hungry, or healing the sick, you can continue to have an impact for God even after you are gone. We can help you set up a charitable endowment fund, which provides a permanent source of income to support your church's ministry programs. Consider naming this legacy gift in honor of a loved one who has had a major impact in the life of your family or church.

5 Make a Gift That Will Pay You Income for Life

Life income gifts offer an income stream to you and/or your loved ones, a charitable income tax deduction, and future support for the United Methodist causes close to your heart. We can help you determine whether a Charitable Gift Annuity, Charitable Remainder Annuity Trust, Charitable Remainder Unitrust, or a Charitable Lead Trust is best for you.

6 Make a Gift Now and Spread Out Grants Over Time

A Donor Advised Fund managed by GUMF offers flexibility and your input on how funds will be distributed to your United Methodist church and favorite ministries. You receive an immediate income tax deduction and the opportunity to practice philanthropy on an ongoing basis.

For more information on leaving a lasting Christian legacy, call the Georgia United Methodist Foundation at 770-449-6726, 877-220-5664, email info@gumf.org or visit our website at www.gumf.org. ■

Legacy Ministry Training Gives Monroe First UMC a Roadmap to Success

What do Monroe First UMC, Jefferson First UMC and Midway UMC (Alpharetta) have in common? These three churches are the first to take advantage of the Georgia United Methodist Foundation's recently developed Self-Directed Legacy Ministry Training option.

To date, 39 churches with membership sizes ranging from very small to large have participated in this program, which helps churches establish and promote their endowments. Nancy Young, GUMF's Director of Planned Giving Services, explains the three different Legacy Ministry Training options that are available to churches.

"Option 1 provides online training where four churches participate in a 45-minute interactive webinar each month for 12 months," Nancy said. "Option 2 is Self-Directed, enabling team members to view our 45-minute training modules and complete any homework at their convenience. Option 3 offers a Consultant-Directed approach where a GUMF staff member meets with the team on a regular basis to walk through each step of the program."

Monroe First UMC in Monroe enrolled in the Legacy Ministry program following the recommendation of its Finance Committee.

"GUMF is a great organization! The Legacy Ministry program will allow people to leave money in their wills to the Church and also provide a way for people to donate to an endowment during their lifetime," said Bob Hamilton, Finance Committee Chair of Monroe First UMC. "We've got lots of great things in the works, like a building program, but it takes money to keep the vision of the Church alive. The endowment will help us grow, help provide for additional ministries to serve our community, and will enable us to be financially sound in the long-term."

The Church's planned giving initiative is being led by Legacy Foundation Committee Co-Chairs Lee Preston and Joyce C. Stevens, members Claude and Mary Bates, Charles (Chip) Ferguson, Ken Kilgore, and John Sorrells, and Senior



Minister, Rev. Dane Wagner.

"Pastor Dane Wagner and Bob Hamilton are great stewards of Monroe First UMC," Preston said. "They inspire us to do whatever we can to insure the growth and success of the Church as we go forward."

The new Self-Directed option offers church leadership several advantages. "The flexibility of scheduling meetings to gain 100 percent participation from committee members is the most important benefit, as well as completing the training in a time frame that benefits the Church," Preston explained.

"This option also gives committee members more opportunities to provide feedback because they are not restricted by the time frame of the webinar," Stevens added. "GUMF has put together this wonderful roadmap for churches to start a Legacy Ministry program. It is so organized and offers lots of information for individual churches that don't have the expertise or knowledge to put something like this together."

Preston agrees. "If we strive to follow and complete the training as set forth by GUMF, it will mean great things for Monroe First UMC," he said. "Besides creating personal awareness for my future and posterity, any foundation we can establish that will benefit future generations of the Church is spiritually fulfilling." ■

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LEGACY MINISTRY TRAINING PARTICIPANTS AND COUNTING!

Acworth First UMC, Acworth
Alcovy UMC, Covington
Ben Hill UMC, Atlanta
Bethlehem First UMC, Bethlehem
Birmingham UMC, Alpharetta
Blue Ridge UMC, Blue Ridge
Brookhaven UMC, Brookhaven
Cascade UMC, Atlanta
College Place UMC, Brunswick
Conyers First UMC, Conyers
Crossroads UMC, Perry
Cumming First UMC, Cumming
Decatur First UMC, Decatur
East Cobb UMC, Marietta
Fayetteville First UMC, Fayetteville
First UMC of Union County, Blairsville
Grayson UMC, Grayson
Impact UMC, Atlanta
Isle of Hope UMC, Savannah
Jefferson First UMC, Jefferson
Metter UMC, Metter
Midway UMC, Alpharetta
Milledgeville First UMC, Milledgeville
Monroe First UMC, Monroe
Mountain Park UMC, Stone Mountain
Mt. Pleasant UMC, Social Circle
Nacoochee UMC, Sautee Nacoochee
Perry UMC, Perry
Riverside UMC, Macon
St. James UMC, Athens
St. Simons UMC, St. Simons Island
Trinity UMC, Warner Robins
Villa Rica First UMC, Villa Rica
Warner Robins UMC, Warner Robins
Warren Memorial UMC, Atlanta
Washington First UMC, Washington
Wesley UMC at Frederica, St. Simons Island
White's Chapel UMC, Conyers
Young Harris Memorial UMC, Athens

Q&A with North Georgia Conference Treasurer Keith M. Cox



Keith M. Cox, MBA, CTP

Keith M. Cox has faithfully served as The North Georgia Conference's Treasurer and Director of Administrative Services for 15 years. In this interview, he shares how the Georgia United Methodist Foundation helps our denomination achieve its missional directives.

How has GUMF helped The North Georgia Conference?

The best example that epitomizes our relationship is when GUMF provided what amounts to a lifeline to allow the Conference and Simpsonwood Conference and Retreat Center to work through its challenges and come to a successful resolution.

In 2010, the commercial bank that held the primary mortgage on Simpsonwood for which the Conference was the guarantor indicated that they were moving toward foreclosure due to technical default, and the need to adhere to a multitude of new regulations. The bank did not want to foreclose. We were paying on time but had violated debt covenants because of Simpsonwood's financial situation.

GUMF refinanced the bulk of that mortgage at a reasonable rate. This kept the Conference from liquidating some invested funds to pay off the mortgage. GUMF helped the Conference and Simpsonwood by providing mortgage financing at a time when it would have been virtually impossible to have obtained such financing from any other source.

How is GUMF's mission different from that of a commercial bank?

One is part of the Church, and one is a commercial enterprise, but GUMF's mission is radically different. A commercial bank must maximize shareholder value and work within a very specific regulatory framework. When we do business with GUMF, we are doing business with a sister organization whose mission is to provide assistance and services to churches and organizations and to those who invest funds with it.

Why would a church choose to have a relationship with GUMF?

One reason is rates. GUMF's rates are always competitive whether it's the rates they charge customers on loans, the fees for managing investments, or the returns they pay to clients.

The Conference has invested \$22.5 million with GUMF. If we pay fees to an external investment management group, the fees stay within that firm's revenue base. When you pay fees to GUMF, those fees are supporting GUMF and are also being used for missional purposes such as grants and scholarships that stay within the United Methodist family.

A second reason concerns the process for getting a loan. An external company may or may not have individuals with the expertise to understand the Church's needs. GUMF has a deep understanding of the Church's mission. The current President, Rev. Chuck Savage, and the incoming President, Rev. Keith Lawder, are Elders. GUMF knows how the Church operates, and they have a much shorter learning curve versus a commercial enterprise.

What has your experience working with GUMF been like?

In my 15 years with the Conference, I can state unequivocally that all the staff that I have dealt with at GUMF have been very competent and very mission-oriented. They operate with the highest integrity. When you deal with GUMF, you are dealing with

some of the best church people that we have in our state. You are dealing with a partner within the United Methodist family that knows our churches. GUMF's goal is to help the Church achieve our missional directives.

What do you see as the potential impact of planned giving programs sponsored by GUMF?

The potential impact is profound! As it has been reported in the public domain, an enormous wealth transfer between generations will take place over the next 20 or 30 years. While nobody wants to dwell on it, the fact is a large number of folks who are strong supporters in our churches will pass away. Churches that are not being proactive in implementing financial risk management via planned giving could find themselves in a real quandary. Churches must plan for the potential loss of large donation streams. If they don't, the wealth transfer is going to occur, but it may not include the Church. It may only include other wonderful organizations with wonderful missional purposes. If that's the case, our churches will suffer. Planned giving is an imperative, and GUMF's Legacy Ministry Training program is a perfect way to begin the thought process and planning. It is a well-thought-out initiative.

Why is planned giving important from an individual's perspective?

If an individual member has been faithfully contributing to the Church's mission all of his or her life, comfort could be derived from knowing that after they have passed away, their legacy will live on through continued strong financial support via planned giving. However, we have to be asked and be reminded of ways to include the Church. GUMF plays an important role in helping folks create an eternal legacy through their planned giving resources and Wills Clinics. ■

Rev. Keith Evans Lawder Named Next GUMF President/CEO



Rev. Keith Evans Lawder

After faithfully serving as President/CEO of the Georgia United Methodist Foundation for nearly five years, Rev. Charles (Chuck) W. Savage II has officially announced his plans to retire on June 30, 2016.

“GUMF’s Board of Trustees, acting on the recommendation of the Personnel Committee Task Force as affirmed by the Executive Committee, unanimously elected Rev. Keith Lawder to succeed Rev. Chuck Savage during the November 4, 2015 meeting,” said Zoe M. Hicks, Chairperson of GUMF’s Board of Trustees. “He joined GUMF as Vice President of Development on January 1, 2016, before filling Chuck’s role as President/CEO upon his retirement. Keith was selected from a group of highly qualified candidates for this position.”

“I was so pleased and humbled to receive the call that I was the nominee of the Personnel Committee Task Force. I am passionate about the work of GUMF and have been privileged to be a part of this wonderful ministry and to work with the staff, which is truly exceptional. Through my education and my careers in banking and in pastoral ministry, I believe God has equipped me, prepared me, and called me to this wonderful opportunity,” Keith said. “There is much to learn. GUMF has grown and prospered under Chuck’s leadership and the guidance of an outstanding board. Our challenge is to build awareness of the many ways we can help ministries and individuals sow seeds of faith for future generations. The more we help churches and individuals invest in their future, the more we can help to provide scholarships for tomorrow’s leaders.”

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FOUNDATION

15 Technology Parkway South, Suite 125
Peachtree Corners, GA 30092-8203
770-449-6726 • 877-220-5664

www.gumf.org • info@gumf.org

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Keith has served three United Methodist churches within the Atlanta area since 2003. He received a Master of Divinity degree from Candler School of Theology at Emory University in 2005 and holds an MBA and BA (Psychology) degrees from the University of Virginia. Prior to his retirement in 2005, Keith worked for Wachovia Bank since 1974 serving as Senior Vice President, Group Executive, and State Risk Officer.

Keith and his wife, Mary, have been married 41 years. She retired in June 2015 as the Parish Nurse for the Atlanta Roswell District of The UMC. They have three sons, three daughters-in-law, and seven grandchildren. ■

Georgia United Methodist Foundation Ministries

- **Planned Giving Services** to educate individuals on how they might plan their affairs to benefit their families, as well as United Methodist churches and ministries.
- **Wills Clinic** to help churches assist their members in preparing wills and other healthcare documents.
- **Endowments and Legacy Ministry Training** to establish a permanent source of income to support a church’s ministry programs.
- **Investment Services** to help churches and ministries manage and grow funds in a socially responsible manner.
- **Certificate Program** to help churches, ministries and individuals earn higher returns than similar instruments.
- **Lending Services** to extend low-interest loans to churches and ministries.
- **Grants and Scholarships** to support vital ministries and future leaders of the Church.