



GEORGIA  
UNITED  
METHODIST

FOUNDATION

# Faith & Money

SOWING SEEDS OF FAITH FOR FUTURE GENERATIONS

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## Scholarship Recipient Bailey Grantham Pursues Career Helping Children



**Bailey Grantham (third from left) is pictured with her sister, Marlyn Grantham, father, Rev. Chip Grantham, and mother, Stephanie Grantham.**

**B**ailey Grantham of Brooklet, Ga. has dreamed of becoming a pediatric physical therapist since she was six years old. When she graduates from Young Harris College in Young Harris, Ga. in May 2018 with a bachelor's degree in biology, she will be one step closer to fulfilling her dream.

"My sister, Marlyn, had been in and out of the hospital for years," Grantham explains. "One day while sitting in the waiting room, I saw this little boy working with a physical therapist. After my parents explained what they were doing, I said, 'That's what I want to do when I grow up!'"

Grantham loves children. "They are the people of tomorrow: the ones who will make a bigger impact than I will in the rest of my lifetime," she said. "I hope to use my education to change the world one patient at a time and in a way that they say, 'That physical therapist didn't give up on me! She encouraged me even when I wasn't having a good day.'"

A challenging curriculum, long hours volunteering, taking on some student debt, and four more years of school have

not deterred Grantham from her goal of helping children overcome their physical limitations. Fortunately, her father, Rev. Chip Grantham, Senior Pastor of Brooklet UMC in Brooklet, Ga., told her about the United Methodist Dollars for Scholars (UMDFS) scholarship. This unique program enabled her to receive up to \$4,000 per year in financial aid from the Georgia United Methodist Foundation, her sponsoring church, Brooklet UMC, the United Methodist Higher Education Foundation, and Young Harris College.

"I cried the first time I received this scholarship. I have had to take out a loan every year in order to go back to Young Harris, but because of this scholarship, I have not had to take out as many loans," Grantham said. "Words cannot express my gratitude to all of the people who have donated their time and money to make these scholarships possible."

*If you would like to bless a student with a UMDFS scholarship, please contact Nancy Young, GUMF Director of Planned Giving, at 678-708-6601 or [nyoung@gumf.org](mailto:nyoung@gumf.org).*

## Resources Transform Lives



**Rev. Keith E. Lawder**  
GUMF President/CEO

You may have heard me say that GUMF is not only in the transaction business, we are in the transformation business! Is your church or ministry taking advantage of all of the resources we have to help you? Does your church need a low-interest loan? Does your church need to earn better returns on its investments while paying lower fees and receiving more personalized service? Does your church need a vehicle for receiving legacy gifts from its members so vital ministries can be sustained in perpetuity? Do your members need help completing their wills and estate plans? These are just a few of the many ways GUMF can partner with your church to transform lives. As an extension ministry of The United Methodist Church, we truly do have your best interests at heart. Please call us at **770-449-6726** or **877-220-5664**, email [info@gumf.org](mailto:info@gumf.org) or visit [www.gumf.org](http://www.gumf.org) today.

## GUMF Ministries to Churches

### Investment Performance

GUMF helps churches invest funds wisely according to [UMC Book of Discipline](#) guidelines while achieving competitive returns.

Investment Funds	Quarter	1 Year	3-Year Average	5-Year Average
Equity Fund	3.89%	19.57%	6.68%	12.70%
Multiple Asset Fund	3.52%	13.96%	4.26%	8.50%
Fixed Income Fund	1.07%	0.89%	1.68%	1.68%

*Returns as of 6/30/17 net of fund fees. Past performance is not an indication of future results.*

### Certificates

GUMF offers United Methodist churches, ministries and individuals in Georgia above average returns on certificates. Certificate investments fund GUMF's Loan Program, which helps United Methodist churches and ministries grow.

Certificates	4-Year	3-Year	2-Year	1-Year
Current Rates	2.50%	2.10%	1.50%	1.30%

*Rates as of August 2017. For current rates, contact GUMF.*

### Loans

Does your church or ministry need a loan? GUMF provides low-interest loans to help with building and refinancing needs.

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. Rates as of August 2017. For current rates, contact GUMF.*

### Legacy Ministry Training

Would your church like to establish an endowment where the income is used for sustaining church ministries? GUMF can help you develop and promote a customized legacy giving program that allows members to leave a legacy gift to your church.

### Wills Clinics

Over 65% of Americans do not have a will. Help your members complete their will and estate plans by hosting a Wills Clinic at your church.

### Endowments

GUMF helps churches and ministries set up endowment funds with competitive returns to sustain vital future ministries and programs.

**GO DIGITAL AND HELP SAVE \$16,500+ PER YEAR!**

To switch to a digital subscription, visit [www.gumf.org/stay-connected](http://www.gumf.org/stay-connected) or contact **770-449-6726**, **877-220-5664**, or [info@gumf.org](mailto:info@gumf.org).

Visit [www.gumf.org](http://www.gumf.org), email [info@gumf.org](mailto:info@gumf.org) or call 770-449-6726 or 877-220-5664.

# GUMF Highlights

## Lori Tucker Joins GUMF Staff

Lori Tucker joined the Georgia United Methodist Foundation's staff as Office Assistant in March 2017. This newly created position is ideal for her skill sets, which include 10 years of customer service experience with an expertise in problem-solving and managing daily office functions. Lori also has extensive experience working with and managing groups of volunteers in school and ministry settings.



**Lori Tucker**  
GUMF Office Assistant

Prior to joining GUMF, she served as Staff Accountant at Premier Exhibitions. She holds a bachelor's degree in business from Arizona State University.

Lori and her husband, Mark, are the proud parents of two daughters and two sons. Her favorite pastimes include spending time with her family, teaching Bible study, fostering children, and serving as a volunteer at Simpsonwood UMC in Peachtree Corners, Ga. and on mission trips and retreats.

## GUMF Launches Growing Generosity Newsletter



### Growing Generosity

SOWING SEEDS OF FAITH FOR FUTURE GENERATIONS

Is your church looking to develop a culture of generosity? Check out Growing Generosity, the Georgia United Methodist Foundation's new monthly eNewsletter at: [www.gumf.org/newsletters](http://www.gumf.org/newsletters).

Please feel free to use these "tips" in your church newsletter or bulletin, on your website, or in other communications. To have it delivered directly to your inbox, sign up at: [www.gumf.org/stay-connected](http://www.gumf.org/stay-connected) or contact GUMF at **770-449-6726, 877-220-5664** or [info@gumf.org](mailto:info@gumf.org).

## Rev. Keith E. Lawder Assigned to North Georgia Conference Extended Cabinet

Bishop Sue Hauptert-Johnson announced the assignment of Rev. Keith E. Lawder, President/CEO of the Georgia United Methodist Foundation, and Kelley Henderson, CEO of Action Ministries, to the North Georgia Conference extended cabinet beginning in July 2017. The extended cabinet includes 12 District Superintendents, Assistant to the Bishop, Conference Lay Leader, Director of Ministerial Services, Director of Connectional Ministries, Director of Congregational Development, Conference Treasurer, and Annual Conference Secretary.



**Rev. Keith E. Lawder**  
GUMF President/CEO

## We're Not Just Hard-Nosed Bankers



**Back row, left to right:** Rev. Keith E. Lawder, Kent Canipe, Rev. Stephen A. Waldorf, Russell Jones, and Nancy Young  
**Front row, left to right:** Misty Kush, Louise Hintze, Lori Tucker, Carol Johnston, and Diana Durie

Georgia United Methodist Foundation staff had fun while showing our support for Red Nose Day on May 25, 2017. The mission of Red Nose Day is to end child poverty. Money raised supports projects that ensure kids are safe, healthy, educated, and empowered. This fundraising campaign is run by Comic Relief, Inc., a non-profit organization.

# The Power of Teaming Up with GUMF

In 2011, First UMC of Marietta in Marietta, Ga. formed the MFUMC Endowment Foundation. Its vision is to create a perpetual source of funds to meet the Church's extraordinary mission and ministry needs while carrying out the Great Commission for generations to come.

The MFUMC Endowment Foundation began collaborating with the Georgia United Methodist Foundation in 2011. Foundation Board Chair Brett Mathison, Board Member Lillian Budd Darden, and Board Chair of the Materials Committee Reynold Jennings share why teaming up with GUMF makes perfect sense.

## GUMF: Why did the MFUMC Endowment Foundation invest in GUMF's Certificate Program?

**Brett Mathison:** We have a very conservative investment strategy and knew that GUMF's Certificate Program was a very responsible way to start investing our funds.

## GUMF: Why did the MFUMC Endowment Foundation enroll in GUMF's Legacy Ministry Training Program?

**Reynold Jennings:** GUMF has experience with communications materials, has a vast library of educational materials and brings credibility to a startup Foundation.

## GUMF: How did GUMF's Legacy Ministry Training Program benefit the Church?

**Brett Mathison:** As a result of the training, we have updated our website, materials, leadership presentations, and some of our donation policies.

**Lillian Budd Darden:** Our Board members are now empowered to ask their fellow church members to create a Christian legacy to help sustain the ministry and mission of MFUMC after their lifetime.

## GUMF: Why should church members leave a legacy gift to the MFUMC Endowment Foundation?

**Brett Mathison:** Direct or planned gifts to the Foundation provide another way for members to express their love for the Church and their love for Christ.

**Reynold Jennings:** Jesus is the founder of the Church. All we have is from God and nothing is more important than a final tithe to help secure a church's future so the Church can carry out its Great Commission vision and mission.

## GUMF: What value did the GUMF-led Wills Clinics bring to MFUMC?

**Brett Mathison:** The Wills Clinics were a valuable resource that provided detailed information about planned giving. We plan to continue to offer these seminars near the end of the year when people are thinking about making additional gifts above and beyond their tithe.

**Lillian Budd Darden:** The Wills Clinics inspired many long-time members to create a Christian legacy.

## GUMF: What has been the impact of the MFUMC Endowment Foundation's collaboration with GUMF?

**Lillian Budd Darden:** The collaboration has been extremely helpful. Not only is the MFUMC Foundation Board better informed to facilitate legacy giving, but our church members are also more aware of the importance of creating their Christian legacy. GUMF provides many useful educational materials on endowments and legacy giving. MFUMC makes these excellent resources and the invaluable expertise of GUMF available to our congregation.

**Reynold Jennings:** The partnership first helped to educate Foundation Board members on their role, provided a focus of information so as to be more effective in communications, and also provides an investment option for the conservative portion of legacy investment asset management.

## GUMF: Would you recommend other churches partner with GUMF, and if so, why?

**Brett Mathison:** I sure would. Partnering with GUMF is a win-win. If we're successful, we know GUMF will be successful and will have more funds to contribute to Methodist churches.



**Brett Mathison**  
MFUMC Endowment  
Foundation Board Chair



**Lillian Budd Darden**  
MFUMC Endowment  
Foundation Board Member



**Reynold Jennings**  
MFUMC Endowment  
Foundation Board Chair of  
the Materials Committee

## What is the New SRI?

**T**hanks to our partnership with Wespath Investment Management, the Georgia United Methodist Foundation is uniquely qualified to provide a performance-oriented approach to investing the assets of United Methodist churches and ministries that are in alignment with the Social Principles of The United Methodist Church.

Wespath, a general agency of The United Methodist Church, manages over \$3 billion on behalf of its 119 institutional clients, in addition to the over \$18 billion managed for its benefit plans. In this FAQ, Kirsty Jenkinson, who leads Wespath's Sustainable Investment Strategies team, explains how the new SRI drives their sustainable investment activities, supports long-term value creation, and positively impacts the environment and society.



**Kirsty Jenkinson**  
Wespath Managing  
Director, Sustainable  
Investment Strategies

### **GUMF: What is the difference between Socially Responsible Investing and the new Sustainable and Responsible Investment?**

**Kirsty Jenkinson:** For many years, religious and other values-based investors have avoided investments likely to directly or indirectly support activities that were deemed unethical or provided harmful services. Applying these types of ethical exclusions—or social screens—became known as Socially Responsible Investing or “SRI.”

Today, a new breed of investors is beginning to exert its influence across the investment landscape. These forward-thinking investors universally acknowledge that long-term value creation requires a recognition and acceptance that environmental, social and governance (ESG) factors must be considered to ensure the sustainability of any investment.

The new SRI—Sustainable and Responsible Investment—is not just about excluding or screening based on an investor's moral or ethical beliefs. Rather, it is analyzing the extent to which ESG factors will affect long-term performance and actively promoting policies and practices to thwart the adverse consequences of unsustainable activities. We apply our internal framework of *Avoid–Engage–Invest* to guide elements of our sustainable investment strategies across our assets.

### **GUMF: How does the internal framework of *Avoid–Engage–Invest* drive Wespath's sustainable investment strategy?**

**Kirsty Jenkinson:** *Avoid* refers to the exclusion of elements in companies that violate the ethical principles set by the Church. We exclude securities in industries with core businesses involved in alcohol, tobacco, adult entertainment, gambling, weapons, and privately operated prisons. We also exclude companies that pose a significant financial risk to our funds because of unsustainable business practices related to climate change and to human rights.

*Engage* is the heart of our sustainable investment strategy. We use our voice as active shareholders to influence corporate behavior and public policies on ESG issues. We have a seat at the table with global companies, and we have successfully influenced firms to tackle child labor issues, promote sustainable farming practices and improve supply chain management.

*Invest* refers to how we put the assets we manage to work in an effort to promote transformative change. Our Positive Social Purpose Lending Program is a prime example. For over a quarter of a century, Wespath has invested in some of the most disadvantaged communities in the U.S. by purchasing market-rate loans that support affordable housing and other services. We are in the

privileged position to work with the assets entrusted to us to seek positive financial, social and environmental change.

### **GUMF: Does “Doing the Right Thing” lead to better performance?**

**Kirsty Jenkinson:** Most investment managers strive to attain the highest possible investment returns given their investors' risk tolerance and investment time horizon. Investing in companies with a clear competitive advantage, such as the ability to generate higher revenues by continuously introducing innovative products and/or services and maintaining lower cost structures, often leads to strong investment results.

According to a Deutsche Bank Climate Change Advisors review of over 100 academic studies of sustainable investing, 100% of these studies show that companies with high ratings for corporate social responsibility (CSR), or their management of ESG factors, had a lower cost of capital—thus considered less risky—than companies with lower ratings. The report also noted that 89% of companies with high ratings for ESG factors exhibited higher returns than companies that did not have high ratings on these factors.

# GUMF Welcomes Two New Board Members



**Kathryn H. Dennis**  
Community Foundation of  
Central Georgia President



**Kathy R. McCollum**  
Wesley Glen Ministries  
President and CEO

**K**athryn H. Dennis and Kathy R. McCollum, both of Macon, Ga., were recently elected to the Georgia United Methodist Foundation's Board of Trustees. They began their three-year term of service on July 1, 2017. "We are very blessed to have Kathryn and Kathy serve alongside us," said Rev. Keith E. Lawder, GUMF President/CEO. "Their leadership skills, insight and commitment to serving the United Methodist community will strengthen our ability to sow the seeds of faith for future generations."

Dennis serves as President of the Community Foundation of Central Georgia (CFCG). She joined CFCG in June 2002 and works closely with their Board, staff, and donors to encourage philanthropy and make communities stronger in their region.

Dennis is a graduate of the University of Georgia, Leadership Georgia and Leadership Macon. She currently serves on the Board of Directors of The Peyton Anderson Foundation, Community Health Services, Inc., and the Georgia Grantmakers Alliance. Dennis is also a member of Mercer University's Innovation Center Steering Committee, Navicent Health's Audit Committee, the Foundation Center Atlanta's Advisory Board, Career Women's Network, and Vineville UMC in Macon, Ga.

In August 2015, McCollum began her tenure as President



FOUNDATION

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and CEO of Wesley Glen Ministries, a United Methodist agency of The South Georgia Conference that cares for adults with developmental disabilities. Her duties include day-to-day management, overseeing the performance of 90 employees, ensuring compliance with regulatory requirements, fundraising, public speaking, and advocacy.

McCollum has held numerous financial- and stewardship-related volunteer positions in her local church and in the North and South Georgia Conferences. Previously, she worked in telecommunications for 34 years before retiring as Director of Construction for the State of Georgia. McCollum holds a bachelor's and a master's degree from LaGrange College and a master's degree from Wesleyan College. She is a member of Riverside UMC in Macon, Ga.

## GUMF Ministries to Individuals

### Certificates

GUMF offers United Methodists in Georgia above average returns on certificates with 1-, 2-, 3-, and 4-year (now 2.50%) maturities.

*See rates on page 2.*

### Endowments and Trusts

Do you need help planning your finances to benefit your family, as well as your United Methodist church or favorite ministry? GUMF offers free consultations to develop planned giving strategies.

### Estate Planning

Do you need help preparing your will and estate plans? GUMF's online Wills Guide makes it easy.

### Scholarships and Donor Advised Funds

Would you like to create a scholarship fund in honor of or memory of someone? GUMF can help you establish and manage endowments and donor advised funds.

### United Methodist Dollars for Scholars Scholarships

Do you know a United Methodist student in Georgia who attends a United Methodist college, university or seminary? GUMF partners with Georgia students' United Methodist churches, the United Methodist Higher Education Foundation, and participating schools to award up to \$4,000 per student in annual United Methodist Dollars for Scholars scholarships.