



GEORGIA  
UNITED  
METHODIST

FOUNDATION

# Faith & Money

SOWING SEEDS OF FAITH FOR FUTURE GENERATIONS

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## Q&A with Scholarship Recipient Emma Brown

**E**mma Brown of Norcross, Ga. is an early childhood teacher candidate at Young Harris College in Young Harris, Ga. Thanks to the United Methodist Dollars for Scholars program, she received financial aid from the Georgia United Methodist Foundation, the United Methodist Higher Education Foundation, Simpsonwood UMC in Norcross, Ga., and Young Harris College. In this Q&A, Ms. Brown talks about her college, her church, and her future plans.



Emma Brown is a junior at Young Harris College.

**Q: Why did you choose Young Harris College?**

**A:** Although I looked at several colleges, Young Harris is the only college I applied to. I grew up at Simpsonwood UMC, and it was important to me to keep that Methodist connection throughout my college experience.

**Q: How does it make you feel that your church helped to financially support your education?**

**A:** It was very emotional for me. I have cerebral palsy, and the people at Simpsonwood have seen me through a bunch of surgeries. For them to help me financially, I am just so appreciative.

**Q: You graduate in 2018. How do you hope to use your education to change the world?**

**A:** Through my years of teaching, I hope to inspire as many kids as possible to do their best. I want to show them that they can learn, that they can succeed, and that they should not let anything

stop them. Also, being an educator with a disability carries its own weight. When we interact with children who aren't familiar with disabilities, even a minor action may change the way they look at other children with disabilities, hopefully in a more positive light.

**Q: What is the legacy that you will take away with you from Young Harris College?**

**A:** Young Harris does a really good job of letting students advocate for themselves. They give us the resources to use, but we are the ones who must choose to use them. Along with the atmosphere of Young Harris and everybody being so accepting, I am going to take away the idea of advocacy and the knowledge that there are resources. ■

## Why Invest in a Non-Insured GUMF Certificate?



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

People sometimes ask, 'Why should I invest in the GUMF's Certificate Program even though it is not FDIC insured?' My response is two-fold. In the first place, our certificates are used exclusively to fund our loans to Methodist churches and entities in Georgia. The quality of our loan portfolio is excellent, and we have never lost a penny of our depositors' money. Even during the financial downturn, we continued to pay our investors without interruption, while many financial institutions struggled. Secondly, unlike for-profit and other financial institutions, we do not distribute income to shareholders. As a nonprofit, the proceeds of our efforts are reinvested into the ministries of the North and South Georgia Conferences. GUMF Certificates are a solid investment option. For more information, contact the GUMF at 770-449-6726, 877-220-5664, or [info@gumf.org](mailto:info@gumf.org), or visit [www.gumf.org/certificates](http://www.gumf.org/certificates) today.

## Investment Performance

The Georgia United Methodist Foundation manages \$130 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	5.95%	12.79%	7.28%	13.61%
Multiple Asset Fund	4.69%	10.71%	4.89%	9.24%
Fixed Income Fund	0.71%	3.96%	2.44%	2.33%

*Returns as of 9/30/16 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 in Georgia.

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

*Rates as of November 2016. For current rates, please contact the GUMF at 770-449-6726, 877-220-5664 or [info@gumf.org](mailto:info@gumf.org). All rates are subject to change without notice.*

## Loan Rates

The Certificate Program allows the GUMF to offer below-market loan rates to United Methodist churches and ministries in Georgia 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 the GUMF at 770-449-6726 or 877-220-5664.*

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## Redan UMC Invests Toward a Brighter Future



**Rev. Dr. Patricia Pace**  
Pastor



**Left to right: Board of Trustee  
Sam Dilworth and Lay Leader  
Jim Gaillard**



In June 2010, Redan UMC in Lithonia, Ga. was in need of a miracle due to dwindling membership and major debt. Then God delivered one. Two weeks after the Rev. Dr. Patricia Pace retired from the North Georgia Conference after 26 years in ministry, she was assigned to Redan UMC.

Fueled by her love of God and the power of the Holy Spirit, at 78 Pace is still a force of nature. She was born on Auburn Avenue in the Fourth Ward of Atlanta, Ga. Inspired by the preaching of the Rev. William Holmes Borders and influenced by the leadership of the Rev. Dr. Otis Moss Jr. and the Rev. A. D. King, the brother of the Rev. Dr. Martin Luther King Jr., Pace became an activist in the civil rights movement marches of the 1960s.

A mover and a shaker when it comes to ministry, it comes as no surprise Pace was up for the challenges at Redan UMC. “How are you going to help people see Christ if you are so burdened down financially? So I go in to help them get out of debt, to be financially sound, to get a budget, to tithe, and to develop a building fund,” she said.

Today, Redan UMC is a thriving multicultural church located on a 12+ acre campus. The Church has not only paid off its debt, they have established a Building Fund and invested over \$250,000 in the Georgia United Methodist Foundation’s Certificate Program.

“When I went there in June 2010, they had \$585,000 in inherited debt from the previous all-white congregation who built a Family Life Building in 1988. Church membership had fizzled down to 14 people,” Pace said. “By November 2011, we owed \$222,000. I attribute this to the efforts of the Church and the Finance Chair, Delroy Campbell, who had kept \$76,000 in the treasury. We now have 137 members and have paid off the Family Life Building.”

Pace used the \$76,000 to extend the front porch, add handicap accessible ramps, railings, a sidewalk, a large foyer, a finance room, two new restrooms, a church steeple, and a sign, and to remodel two bathrooms.

Along with Pace’s vision of revitalization came the congregation’s dream for a brighter future. “From 2014 to 2016, the Church raised over \$250,000 toward the \$750,000 that the Conference says we must have to build a new \$1.3 million sanctuary,” said Pace.

“The current sanctuary is 122-years-old and may be able to seat 110 people,” said Jim Gaillard, Lay Leader at Redan UMC. “Our new church will consist of a 250-seat sanctuary, classrooms, a fellowship hall, and office space. This community is hungry for ministries, and that’s what we hope to provide.”

Weekly fundraising barbecues have contributed over \$20,000 toward the Building Fund for the new sanctuary. “About six years ago, we started cooking barbecue ribs and chicken for about 15 to 20 people,” said Sam Dilworth, Board of Trustee at Redan UMC. “Now we have hundreds of people who come each week.”

It is interesting to note that Pace has also invested her own personal savings in the GUMF’s Certificate Program.

“There are several reasons I invested in the foundation. The first is because they are Methodists. Secondly, I felt it was a safe investment. I looked at the track record and other ministers and churches that were invested and had also deemed it safe. I call that character. I believe the foundation has character with the people that it serves, and the work that it does,” she explained. “The third reason was that I was not making any money at the local bank. Finally, it feels good to take my money and use it for the good of the Kingdom.” To this the Rev. Keith E. Lawder, President/CEO of the GUMF, adds a hearty, “Amen!” ■

## Glisson's Dining Hall Enhances Ability to Serve Campers for Generations to Come



**Left to right: The Rev. Keith E. Lawder, GUMF President/CEO, toured Glisson's award-winning Dining Hall with C. Russell Davis, Director of the North Georgia Camp and Retreat Ministries. Middle: The Dining Hall is packed with happy campers. Far right: The prayer chapel, located on the lower level, is the perfect place to pray.**

On a crisp autumn day in October, C. Russell Davis, Director of the North Georgia Camp and Retreat Ministries, gave the Rev. Keith E. Lawder, President/CEO of the Georgia United Methodist Foundation, a tour of Glisson Camp and Retreat Center in Dahlonega, Ga. The camp's architectural theme reflects an 1830s gold-mining town in honor of Dahlonega's history as the site of the first major U.S. gold rush.

"Seeing Glisson firsthand was very important to me. Our relationship with Glisson and the North Georgia Camp and Retreat Ministries (NGCRM) illustrates the breadth of our services. We partner with them on long-term investments, medium-term certificates, loans, and endowments. It's a rich relationship that benefits their family of ministries, but also helps the foundation in its work to support the other ministries of the North Georgia Conference," Keith said. "Glisson is not only one of the best loved ministries of the Conference, but it is critical to sharing the gospel of Jesus Christ through the camping experience."

Davis agrees. "In taking time away from both the routine and the busyness of our day-to-day lives, we make ourselves available to God to be restored and renewed. We are also able to hear God calling and challenging us to do new things," he

said. "In all of our camping ministries, we are intentional about practicing our Christian faith rather than only learning about our Christian beliefs. We study the Bible, we worship, and we talk about the life and teachings of Jesus. What really differentiates us and what helps to form faith and leadership in children and youth is the opportunity to practice them in a living laboratory for a week at a time."

Thanks to the 'Serving Generations Campaign' and a loan from the Georgia United Methodist Foundation, the extended Glisson family completed construction of an award-winning Dining Hall in April 2015 that dramatically enhanced its ability to serve campers and retreat guests alike.

"From a practical standpoint, the Dining Hall allows us to seat 465 people all at once and serve everyone family-style in five minutes. From a spiritual standpoint, it's such a beautiful space. It sets a tone that helps us understand that meal time is a time for being the Body of Christ as we pass the food and care for one another. It's a time of worship, and a time to give thanks for God, for one another, and for the blessings of the day," Davis explained. "The air conditioned Dining Hall also allows campers to cool down three times per day making a great difference in their comfort and in their ability to enjoy each other and their camping

experience even more.

"The 20,000-square-foot Dining Hall also features a lobby, a meeting space for 100, a gathering space for conversations, a camp store, a commercial kitchen, a cookout kitchen for campouts, and a prayer chapel that is perfect for unscheduled times of meditation and prayer."

When asked why the NGCRM chose to work with the GUMF, Davis replied, "When we started planning the Dining Hall, we knew from the beginning that this was going to be a significant challenge and that part of the project would have to be financed. However, we also knew this project had to be done to secure the future of this ministry.

"We have had an investment relationship with the foundation since 1997. We were relieved and thankful that the foundation stepped up and creatively put together financing that allowed us to much more comfortably enter into the loan and to be able to serve that debt in a healthy, sustainable way. It also feels really good to know that the payments we are making on the loan go to help the foundation and to support other ministries that we partner with in the Conference and beyond."

Keith adds, "It is a joy and blessing to participate with the NGCRM in this vital ministry." ■

## Crossroads UMC – Where People Say, 'It feels like home.'

In September 2016, Crossroads UMC in Perry, Ga. obtained a loan from the Georgia United Methodist Foundation in order to remodel their sanctuary. Lori Hardy, Administrative Secretary and Treasurer at Crossroads UMC, is overseeing the project, which should be complete around Thanksgiving. Ms. Hardy shares this growing church's plans for the future.

### CHARTING CROSSROADS UMC'S GROWTH

Rev. Jason Dillard is in his fifth year as pastor of Crossroads UMC. He's in his 30s and that helps to attract young families. Our youth and children ministries have grown tremendously. Our average worship attendance has gone from 120 to 160, and our membership has grown 10 percent for each of the last three years. Evidence of strong spiritual growth is the tremendous growth in tithes and offerings.

Due to the wonderful generosity of our people, we have been able to remodel our children's wing, our Sunday school wing, and ministry offices. We have also been able to do several small to medium-sized projects just from the budget, so we know we have enough money we can put toward loan payments.

### GROWTH BRINGS CHALLENGES

Most of our growth has been in our contemporary service. About two years ago, we had to split our contemporary service into two services and move to the Family Activities Building because we had outgrown the space. By splitting that service into two, we gave up some of the closeness of one larger service, but opened the doors to welcome new families.

### RENOVATING FOR THE FUTURE

Our sanctuary is approximately 34-years-old and had a very traditional feel. We wanted to make our largest worship space a place where we could do both types of services well. We hope it will be a much more inviting and friendly space for new people who come to visit. We needed new and improved lighting for all our services.

We are replacing the pews with padded chairs and should now be able to seat somewhere around 250 people. We are changing the chandeliers to canned lights and replacing the windows with larger, more energy efficient ones. We are adding LED lights behind the stained glass window. We are also adding stage lighting, replacing the carpet, changing the paint colors, and



**Rev. Jason Dillard**  
Pastor



**Lori Hardy**  
Secretary/Treasurer



upgrading our sound systems.

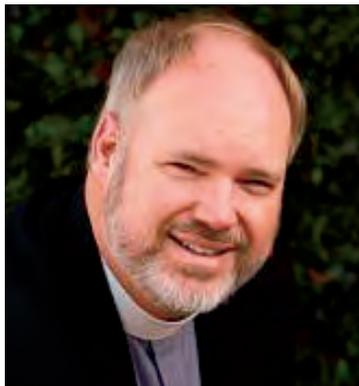
The lobby is being reconfigured and expanded so it will have the look and feel of a living room. It will be a warm gathering area where people can get coffee and tea, sit around, and build relationships with each other. Hopefully we will be able to have a few meetings there like our membership class and maybe even a small group.

### GUMF LOAN HELPS CROSSROADS UMC FULFILL ITS MISSION

We found out about the GUMF because the GUMF helped us set up our endowment last year. We decided to go with them mainly because their interest rate was much better than any bank. They were so much easier to work with without all the hoops you have to go through in a commercial banking setting. The GUMF fully understood our needs, desires, and the way our committee works.

Another benefit was that we were offered several different term lengths including 5-, 10-, and 20-year loans. It was whatever best fit our scenario. This was much longer than any bank offered. There were no origination fees, no intangible taxes, and the closing costs were much lower than a bank. This saved us a significant amount of money. By getting the loan and doing a capital campaign, hopefully we can pay it off in three years so we can free up our budget for even more ministry and mission. ■

# Christ UMC Promotes Legacy Giving



**Rev. Dr. Matthew Stewart**  
Senior Pastor



**Dave Razo**  
Endowment Chair

In May 2016, Christ UMC in Warner Robins, Ga. enrolled in the Georgia United Methodist Foundation's Self-Directed Legacy Ministry Training. We caught up with Senior Pastor the Rev. Dr. Matthew Stewart and Endowment Committee Chair Dave Razo to get their thoughts on jumpstarting an endowment program.

## **GUMF: What prompted you to start thinking about legacy giving?**

**Rev. Dr. Matthew Stewart:** The GUMF did a presentation for all the pastors in the North Central District of the South Georgia Conference at the same time a church member gave us her home as she moved to assisted living. The Church sold that home, put the funds into the general budget, and in a little while the monies were gone. There is nothing left that says she gifted her home to us. The other part is that a lot of our founding members are now in their 70s and 80s. We have even had several members pass away. I thought this Legacy Ministry program would be good to begin so our members can leave a planned gift that would continue to support our church ministries as opposed to giving one last gift that is quickly used up.



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## **GUMF: Why did your church leadership decide to enroll in the GUMF's Legacy Ministry Training?**

**Dave Razo:** We felt both spiritually and practically compelled to move in this direction because our church leadership has a great commitment toward our mission, which is to grow all in knowing, loving, and serving Christ. Then, from a practical standpoint, there is the realization that our church has become smaller and older like many churches in the United States. To be able to continue to fund that mission into the future with the same vibrancy, we needed some longer term financial commitment. An endowment is a great way to do that. ■

## **Georgia United Methodist Foundation Ministries**

- **Planned Giving Strategies** to provide education that allows individuals to develop planned giving strategies 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.
- **Loans** (at favorable rates) to churches and ministries.
- **Grants and Scholarships** to support vital ministries and future leaders of the Church.